

Study on Gender and Social Inclusion

July 2024



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Executive Summary

The "Study on Gender and Social Inclusion in Kosovo's Agriculture Sector" was commissioned by CARITAS Switzerland under the Empowering Rural Economies in Agriculture (EREA) program. The primary goal was to evaluate and improve gender and social inclusion within Kosovo's agriculture sector, by capturing the experiences of women, non-majority communities, and other marginalised groups in Kosovo's agriculture sector. Additionally, it sought to develop practical recommendations for future EREA initiatives, focusing on inclusivity, business formalization, language barriers, and challenges related to finance and property ownership.

Utilizing a mixed-methods approach, the study integrated both quantitative and qualitative techniques. A total of 401 face-to-face surveys were conducted: 379 targeting farmers and employees (indirect beneficiaries of the EREA program and the previous SIREN project) and 30 targeting market actors (direct beneficiaries of the EREA program and the previous SIREN project). The survey sampling was designed to maintain gender balance, with 40 percent of respondents being women and 60 percent men. In addition, 11 percent of the sampling belonged to non-majority communities. Market actors were contacted using a list provided by the EREA program team, who also provided additional contacts within their networks for indirect beneficiaries. Additionally, nine in-depth interviews and four focus group discussions (FGDs) were conducted to gather more detailed insights. The interviews included representatives from national associations, the Ministry of Agriculture, Forestry, and Rural Development (MAFRD), and the Agency for Gender Equality (AGE). Whereas, the FGDs involved:

- Women of all ages from various ethnicities
- Men of all ages from various ethnicities
- Representatives from local government institutions
- Market actors

Main Findings

Inclusion of Women, Non-majority Communities, and Other Marginalised Groups:

- Women constitute 58% of family farming contributors but only 5% of agricultural holders.
- They are more likely to occupy less secure positions within the agricultural workforce, such as seasonal or long-term paid workers, while men dominate ownership and managerial roles.
- Women frequently rely on their husbands for information and decision-making, indicating a significant gap in their full participation and empowerment.
- Non-majority communities and other marginalised groups encounter barriers such as language discrimination, limiting their active participation in agricultural activities.
- Traditional gender roles and societal expectations significantly hinder women's participation in decision-making and leadership positions in agriculture.
- Women often engage in agricultural activities informally and without recognition.

Employment Data:

- The majority of respondents did not view gender as an obstacle to employment in agriculture, although some women and non-majority communities did express specific concerns.

- Overall job satisfaction is high; however, there are significant issues with the awareness and implementation of maternity leave policies, which particularly affect women's ability to return to work after childbirth.
- Language barriers are a notable issue for non-majority groups, impacting their job performance due to the lack of available language training programs.
- Women and non-majority communities often experience informal employment arrangements, a lack of formal contracts, and limited access to social security benefits, which negatively affect their job security and career advancement.

Access to Finance:

- Securing financial resources remains a significant hurdle, with high interest rates and unfavourable loan conditions being major obstacles.
- A majority of farmers have not sought loans, often due to a perceived lack of need or concerns about their ability to repay.
- Additional barriers for women, non-majority communities, and other marginalised groups include a lack of collateral and limited awareness of available financial resources.
- Women in agriculture often lack the financial literacy needed to navigate complex loan processes, further restricting their access to necessary funding.

Property Ownership:

- A significant gap exists in land ownership, with only 4.9% of agricultural land titles held by women.
- Cultural norms and traditional gender roles significantly affect property ownership, restricting women's access to land and resources needed for financial independence and business expansion.
- Women often refrain from pursuing land ownership due to fears of family conflict and the legal complexities involved.

Recommendations

Inclusion in decision-making of women, non-majority communities and other marginalised groups in agriculture

1. Educate and support women farmers in recognizing and developing their agricultural activities into formal agribusinesses, enhancing their economic opportunities and decision-making power in the sector:
 - develop and offer targeted training programs on business skills
 - provide free legal clinics for guidance on business formalisation and
 - in cooperation with PePeko, EcoKosWomen and Organika, facilitate market access by connecting women with buyers and distributors, including international markets.
2. Enhance the participation of underrepresented groups in decision-making processes:
 - establish the council under the auspices of the Ministry of Agriculture, Forestry and Rural Development (MAFRD) as per Articles 8 and 10 of Law no. 06/L-113 on the Organization and Functioning of the State Administration and Independent Agencies, and relevant regulations GRK no. 06/2020 and GRK no. 07/2020.
 - establish diverse agricultural advisory councils for each region in Kosovo, including representatives from women's groups, minority farmer associations, youth groups, and agribusinesses, and provide concrete recommendations to the national level
 - provide training on gender sensitivity and inclusivity should be conducted for all members, and multilingual communication strategies to ensure effective engagement.

3. Promote gender balance and the inclusion of marginalised groups in agribusiness leadership:
 - Include some economic ease (tax breaks and subsidies) in the Ministry of Agriculture, Forestry, and Rural Development (MAFRD) yearly action plan to incentivize more involvement of women, non-majority communities, and other marginalised groups in decision-making.
 - Identify the specific needs with regards to subsidies and tax breaks through consultations with the Agricultural Advisory Council. Spearhead the initiative through the council to ensure it is included and calculated in the next budgeting planning.
4. Prepare women, non-majority communities, and other marginalised groups for leadership roles in agriculture:
 - implement accessible training programs that build managerial and technical skills, focusing on leadership and skill development tailored specifically for these groups.
5. Promote the benefits of diverse leadership in agriculture:
 - design and implement awareness campaigns that highlight the economic and social advantages of inclusion, using data and success stories to challenge stereotypes and also partnering with influencers and community leaders in order to amplify the message across various media platforms
 - Cooperate with program partners and include success stories achieved through program activities.
6. Integrate Corporate Social Responsibility (CSR) into the operations of agribusinesses, enhancing their social, environmental, and economic sustainability by focusing on policy development, partnership framework, capacity building and monitoring and compliance:
 - Create a working group to draft a mandatory CSR policy for agribusinesses, outlining scope, objectives, and compliance mechanisms.
 - Engage with the proposed working group council, including also the following:
 - CSR Kosovo: To understand and expand the current framework.
 - MAFRD: To align with agricultural policies.
 - Ministry of Trade and Industry: To integrate CSR into business practices.
 - Local Municipalities: To extend CSR beyond Prishtina.
 - Donors and International Organizations: For support and funding.
 - Formulate a partnership framework with the above-mentioned stakeholders, where EREA provides expertise, guidance, and resources to help agribusinesses develop and implement their CSR activities effectively.
 - Develop workshops, training sessions, and resource materials in collaboration with EREA to help agribusinesses implement CSR practices effectively.
 - Establish a robust monitoring framework to assess the impact of CSR initiatives and ensure compliance, with periodic reviews to adapt and enhance strategies.

Employment Opportunities

1. Enhance the perception of agriculture as a viable and rewarding career path for youth, women, non-majority communities, and other marginalised groups, and address traditional gender norms
 - Organize workshops and seminars in schools, universities, and community centers to educate about opportunities in agriculture, focusing on innovative technologies, entrepreneurship, and the global impact of sustainable farming.

- Produce and distribute engaging multimedia content (videos, podcasts, interactive webinars) that highlights modern agricultural careers, showcasing technology integration, sustainability practices, and success stories of diverse professionals.
 - Organize events that allow potential entrants to interact with agricultural professionals, participate in hands-on activities, and observe the advancements and opportunities within the sector.
2. Ensure formal employment agreements and improve worker benefits
 - Distribute multilingual, easy-to-understand materials about labour rights and legal recourse.
 - Deploy a task force to monitor compliance with labour laws, emphasizing formal contracts.
 - Collaborate with the Ministry of Finance to enforce gender-neutral parental leave laws and promote shared child-rearing responsibilities.
 - Partner with NGOs for awareness campaigns on the benefits of paternal leave and formal employment contracts.
 3. Boost employment for women, non-majority communities, and marginalised groups in agriculture:
 - Partner with NGOs, donor organizations, vocational schools, and universities to organize targeted job fairs and recruitment drives.
 - Form support groups for peer-to-peer learning and collaboration among these groups in agriculture.
 4. Establish a union that empowers women processors through business development and collective bargaining:
 - Hire organizational development experts to design a sustainable and competitive model for the union.
 - Ensure the model includes governance structures, membership criteria, and conflict resolution strategies.
 - Offer incentives for joining the union, such as fee waivers or early-bird benefits.
 - Organize networking events and trade fairs to connect small agribusinesses with larger market players.

Technological Empowerment

1. Promote technological literacy and access among women, non-majority communities and other marginalised groups, particularly focusing on overcoming language and usability barriers.
 - Develop and distribute agricultural technology training materials in multiple languages.
 - Collaborate with AgroDev to use their online platform to showcase these materials and reach a broader audience effectively.

Financial Inclusion

1. Improve financial access for women, non-majority communities, and marginalised groups:
 - Introduce financial products tailored to the needs of these groups, considering the agricultural cycles of small-scale farmers.
 - Launch awareness campaigns to educate the community on the importance of formal financial participation and the dangers of predatory lending.

- Partner with microfinance institutions to develop appropriate loan and insurance products.
 - Conduct financial literacy workshops that cover financial rights and available support.
 - Use gender-disaggregated data to monitor and adapt financial services to meet the needs of different groups effectively.
1. Ensure government spending promotes gender equality:
 - Train budget officers in gender-responsive budgeting and incorporate Gender Impact Assessments (GIA) as standard practice across all government departments.
 - Integrate gender analysis findings into the Medium-Term Expenditure Framework (MTEF) and require these analyses for all budget proposals.

Property Rights

1. Improve land access and property rights for women and marginalised groups:
 - In partnership with EcoKosWomen, continue offering comprehensive training sessions focused on educating women and men about their rights to property ownership.
 - Make it a requirement for men, particularly husbands, to attend these training sessions alongside women.
 - Emphasize the numerous benefits of joint property ownership during the training sessions.
 - Provide free legal assistance for land registration and conflict resolution, with services available in multiple languages.

Introduction

Agriculture has traditionally been humanity's main occupation, playing a crucial role in ensuring food security and sustainability in any country. However, this vital sector faces significant challenges due to current global trends such as population growth, increased urbanisation, climate change, economic digitalisation, and innovation. According to the Food and Agriculture Organization of the United Nations (FAO), global food production needs to increase by 70% by 2050 to feed the growing population.

In Kosovo, like other countries in the Western Balkans, agriculture is a crucial sector. From 2012 to 2020, agriculture, forestry, and fisheries contributed about 8% to Kosovo's GDP, higher than the EU average of 2% during the same period. Despite its importance, Kosovo's agriculture faces serious structural problems, including land fragmentation, low labour efficiency, and high production costs. Additionally, Kosovo needs help with low food self-sufficiency rates and issues related to quality standards and food safety control systems at all stages of production, processing, transport, retail, import, and export.¹

Moreover, women, youth, and marginalised groups face barriers within the agricultural landscape. These obstacles include limited access to resources, unequal distribution of labour, and wage disparities. Women, who comprise nearly half of the agricultural workforce in Kosovo, often engage in unpaid labour and receive fewer subsidies. Marginalised groups face specific challenges, such as language barriers and discrimination, hindering their active participation in agricultural activities.²

To address these challenges, CARITAS Switzerland contracted UBO Consulting to implement a Gender and Social Inclusion study within their Empowering Rural Economies in Agriculture (EREA) program in Kosovo. The objective of this study was to conduct a comprehensive assessment and enhancement of gender and social inclusion within the agriculture sector. It aimed to delineate clear, actionable objectives for future EREA activities to ensure they effectively foster gender and social inclusivity.

The study aimed to enhance strategic planning and implement targeted interventions to promote inclusivity within the EREA program. Key issues among women and marginalised groups, such as business formalisation, language barriers, and finance and property ownership challenges, will be addressed. Additionally, the study would offer insights into modifying the legal framework to improve gender policies.

By building on previous research and incorporating stakeholder perspectives, this study provides actionable recommendations to improve gender and social inclusion in Kosovo's agriculture sector. These recommendations will ensure that the EREA program's interventions are well-informed, targeted, and effective in creating an inclusive environment for all.

This report analyses Kosovo's agriculture sector, focusing on the experiences of direct and indirect beneficiaries of the EREA program. It starts with an overview of the sector, discusses the challenges faced by women, non-majority communities, and other marginalised groups, and outlines the existing policies and legal framework. It also includes theoretical perspectives to explain the unique challenges faced by these groups. It also includes actionable policy recommendations for the EREA programme and women and minorities in agriculture in Kosovo. The methodology section details the quantitative and qualitative approaches used, along with the challenges encountered and the solutions implemented. The following sections provide insights on inclusion, employment, access to finance, and property ownership, ending with

¹ 'Promoting Rural Women's Empowerment in Kosovo' (Food and Agriculture Organization, 2024).

² 'Promoting Rural Women's Empowerment in Kosovo'.

recommendations aimed at improving inclusivity. The conclusion ties these recommendations back to the project's strategic objectives, providing a holistic view of the sector's dynamics and the impact of the EREA program.

Methodology

This study employed a mixed-methods approach, integrating both quantitative and qualitative techniques to comprehensively assess gender and social inclusion within Kosovo's agricultural sector.

Two questionnaires were developed to gather quantitative data, with both structured metrics and open-ended questions to capture multifaceted insights. The questionnaires were designed to address key aspects such as inclusion, ownership, and property rights.

A total of 401 face-to-face surveys were administered, divided into two sets: 379 targeting farmers and employees who are indirect beneficiaries of the EREA program and previous SIREN project, and 30 targeting market actors who are direct beneficiaries of the EREA program and previous SIREN project. The surveys were designed to ensure gender balance (40% women and 60% men) and included 11% of respondents from non-majority communities. Market actors were contacted via a list provided by the EREA program team as direct beneficiaries to participate in interviews and provide additional contacts within their networks for indirect beneficiaries (farmers/employees). Below is a table of demographics from the farmers' and market actors' surveys.

In addition to the survey with farmers/employees and market actors, nine in-depth interviews and four focus group discussions (FGDs) were conducted to enrich the findings with more in-depth insights. The interviews included representatives from national associations, the Ministry of Agriculture, Forestry, and Rural Development, and the Agency for Gender Equality.

The FGDs included:

1. Women of all ages from various ethnicities
2. Men of all ages from various ethnicities
3. Representatives from local government institutions
4. Market actors

Engaging with these groups ensures that the interventions carried out by the EREA program are relevant and effective in promoting gender and social inclusion in Kosovo's agricultural sector. Farmers and employees, as core participants in agriculture, provide insights into daily challenges and opportunities. Their perspectives help identify practical barriers to ownership, property rights, and resource access, which in turn enable targeted support and training initiatives.

On the other hand, market actors (agribusinesses) that interact with farmers influence the broader market system. Understanding their challenges with market entry, financial access, and value chain integration allows the program to improve market connections and economic opportunities for marginalised groups.

Finally, government agencies, NGOs, and associations shape the policy environment. Their input highlights systemic issues and policy gaps, ensuring that the program's activities align with national strategies and promote supportive legislative and regulatory reforms.

The data collected from surveys and interviews were analysed using data triangulation to provide actionable recommendations. These findings aim to inform future interventions and policy modifications to foster a more inclusive and productive agricultural environment.

Limitations

During the study, several limitations were encountered that affected the data collection and overall research process. Firstly, farmers' busy schedules necessitated multiple visits to complete surveys, which extended the timeline and added logistical complexity. Additionally, holidays impeded the realisation of focus groups, causing delays and reducing the number of participants available during key periods.

Many stakeholders were unresponsive, which limited the scope of qualitative insights. This unresponsiveness was particularly challenging in gathering comprehensive data from all relevant parties, and in particular, policymakers.

Achieving pre-set quotas for gender and ethnicity representation was difficult. Market actors did not provide complete lists of their farmers, making it impossible to meet the 50/50 gender quota and 20% ethnicity quota.

Furthermore, many stakeholders had difficulty recalling retrospective data or providing precise recommendations. This challenge hindered the possibility of having specific, actionable suggestions for improving gender and social inclusion within the agricultural sector. Lastly, it is important to acknowledge that the number of market actors surveyed was relatively small. This limitation may affect the representativeness of the findings. Consequently, caution should be exercised when generalizing the study's conclusions to the national level, as the study only included partner municipalities of the project.

Despite these limitations, the study employed various strategies to mitigate their impact, such as flexible scheduling, adjusting timelines, and using both in-person and telephone interviews to maximise participant engagement.

Literature Review

Brief overview of Kosovo's agriculture sector

Kosovo's agriculture sector is pivotal to its economy, engaging approximately two-thirds of the adult population and contributing significantly to GDP. As of 2011, Kosovo's population was 1.7 million, with 60% residing in rural areas. Small-scale farms dominate, with nearly 70% of farms operating on plots under 2 hectares. The demographic of agricultural workers skews older, with more than half aged 45 or older, exacerbated by rural-urban and international migration trends. Kosovo's agriculture sector also exhibits a negative trade balance, highlighting its vulnerability to global food price volatility and heavy reliance on imports ³.

According to the Green Report of 2022, published by the Ministry of Agriculture, Forestry and Rural Development, Kosovo's economic development has significantly impacted its arable agricultural lands, with substantial areas being converted from agricultural to construction use. This period of economic growth has further fragmented farms, leading to a reduction in the average farm size. These trends are

³ FAO, "Promoting Rural Women's Empowerment in Kosovo," May 2024, <https://openknowledge.fao.org/server/api/core/bitstreams/19650b5b-9252-4d03-9fa3-6ea5a504ebe0/content>.

driven by factors such as the growth of the rural population and broader socio-economic influences impacting land use ⁴.

Challenges and main barriers faced by Women, Non-majority Communities, and Other Marginalised groups in Kosovo

In Kosovo's agricultural sector, women face disproportionate demands on their time and labour due to the unequal distribution of domestic responsibilities, which limits their capacity to engage in formal business activities. Marginalised groups also encounter barriers such as limited access to resources, credit, and training, exacerbated by language barriers and discrimination. These challenges restrict their full participation in agricultural value chains and hinder their potential to advance from farming roles to business ownership.

Kosovo's labour market is characterized by significant inactivity and unemployment, with women facing more adverse outcomes than men. One primary reason for this disparity is the greater share of family care responsibilities that women shoulder. According to the Musine Kokalari Institute's report, "Enhancing Workload Equity in Kosovo: Strengthening Policies for Fair Distribution," cultural norms and traditional gender roles heavily influence the distribution of unpaid care work in Kosovo. Women spend an average of 6.2 hours daily on unpaid care work, while men spend about 3.5 hours. 2.7 additional hours on unpaid care work than men. Even among employed individuals, women continue to bear a heavier burden. Employed women spend an average of 4.4 hours per day on unpaid care work, compared to 3.3 hours for employed men, reflecting a 25% lower load. The report employs a replacement cost approach, using Kosovo's minimum wage as a standard measure, to estimate the economic value of unpaid care work. The findings reveal that if this work were paid, it would constitute approximately 33% (of which 22% women, 11% men) of Kosovo's GDP, amounting to €2,824,248,757 ⁵.

Despite constituting 58.2% of family farm contributors, women in Kosovo face significant barriers in agriculture. They own only 4.9% of agricultural land titles, reflecting disparities in land ownership and access to resources. Women also experience wage discrepancies, earning 20% less in the private sector and 8% less in the public sector compared to men. Government support for women-led agricultural enterprises remains limited, with only 5% of beneficiaries under the Ministry of Agriculture being women ⁶.

Moreover, many women in Kosovo, particularly those who are housewives, engage in farming activities within their households. Despite their significant contribution to agricultural work, this labour is typically unpaid and not formally recognized as employment. This situation reflects a broader pattern in which women's domestic and care work, including household farming, remains undervalued and invisible in official labour statistics. The World Bank highlights that family responsibilities and limited access to affordable child and elderly care are among the primary barriers preventing women from seeking employment outside their homes. These factors contribute to a female labour force participation rate of around 18%, one of the lowest in the world ⁷.

⁴ MAFRD, "Green Report," 2022, https://www.mbpzhr-ks.net/repository/docs/Kosovo__Green_Report_2022.pdf.

⁵ Musine Kokalari, "Enhancing Workload Equity in Kosovo: Strengthening Policies for Fair Distribution," 2023, <https://musineinstitute.org/wp-content/uploads/2023/11/14-Workload-Equity-in-Kosovo-ENG03-1.pdf>.

⁶ FAO, "Promoting Rural Women's Empowerment in Kosovo."

⁷ World Bank, "Promoting Women's Employment in Kosovo," September 12, 2018, <https://www.worldbank.org/en/country/kosovo/brief/promoting-women-employment-in-kosovo>.

While women in Kosovo face significant barriers in the labour market and agriculture sector, they are not the only group confronting such challenges. Other marginalised groups, including youth and non-majority communities, also experience substantial obstacles that hinder their economic and social inclusion. These groups encounter issues related to limited access to resources, discrimination, and socio-economic constraints, which further exacerbate their marginalisation. For instance, non-majority communities such as Roma, Ashkali, and Egyptians encounter substantial obstacles in Kosovo's agriculture sector. Informal work, which constitutes 70% of their employment—compared to 46% for the majority population—is largely driven by discrimination. Reports indicate 40% of Roma, Ashkali, and Egyptians experience discrimination in hiring processes, perpetuating their exclusion from formal job opportunities in agriculture. High unemployment rates (48%) and pervasive informality in employment (70%) are prevalent among these communities. Discriminatory hiring practices compound gender and disability disparities, further marginalizing these groups. Legislation aimed at promoting inclusion, such as quotas for hiring persons with disabilities, often falls short in implementation, exacerbating socioeconomic disparities^{8 & 9}.

Additional barriers were identified from the RIINVEST research on decision-making amongst households, which surveyed 1,000 rural households in Kosovo and marginalised groups, particularly rural women. The study showed that they face significant barriers that limit their participation in household decision-making and socio-economic activities. Limited access to education affects 65% of women, with only 35% completing secondary education. Employment opportunities are scarce, with rural women experiencing a 45% unemployment rate. Traditional gender roles dominate in 70% of households, reinforcing male decision-making. Societal expectations and pressure to conform to these roles affect 80% of households. Discrimination and lack of access to essential services further entrench these disadvantages.¹⁰

On the other hand, young people in Kosovo are particularly vulnerable when it comes to employment, according to a report published by LENS. In 2017, youth unemployment, which pertains to individuals aged 15–24 years, peaked at 52.7% (KAS, 2018). These elevated levels of youth unemployment not only pose significant challenges to Kosovo's socio-economic and political stability but also threaten the country's sustainable development. Moreover, they adversely affect Kosovo's social, economic, and demographic fabric. Whereas, according to the Agency of Statistics in Kosovo, published in 2023, the highest number of first-time registered students in higher education at the bachelor's level was recorded in the fields of "Business, Administration, and Law," totalling 4,268 students, which represents 25.0% of the total number of students. Conversely, the lowest number of students were registered in the fields of "Agriculture, Forestry, Fisheries, and Veterinary," totalling 365 students, accounting for 2.1% of the total student population¹¹.

These statistics emphasize critical aspects of Kosovo's current challenges and educational landscape, particularly concerning youth involvement in agriculture. The high youth unemployment rate highlighted by LENS reveals a significant issue affecting Kosovo's socio-economic stability and sustainable development. With over half of young people aged 15–24 unemployed in 2017, there is a pressing need to explore opportunities in sectors like agriculture, which traditionally employ a significant portion of the population. In contrast, the educational statistics from the Agency of Statistics in Kosovo further highlight

⁸ European Commission, "LexUriServ.Pdf," COMMISSION STAFF WORKING DOCUMENT, October 2021, <https://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=SWD:2021:0373:FIN:EN:PDF>.

⁹ FAO, "Promoting Rural Women's Empowerment in Kosovo."

¹⁰ Riinvest Institute, "Through a Gender Lens: Who Decides What in Rural Households in Kosovo?," December 15, 2021, https://www.riinvestinstitute.org/uploads/files/2022/February/07/Final_Report_ENG_15.12.2021_11644237935.pdf.

¹¹ KAS, "Statistics of Higher Education by Fields of Study, 2022/2023," 2023, <https://ask.rks-gov.net/Releases/Details/7595>.

a concerning trend: low enrollment numbers in fields such as agriculture, forestry, fisheries, and veterinary medicine. This gap indicates a potential disconnect between educational offerings and the critical need for skilled labour in the agricultural sector. Addressing this gap is crucial for Kosovo's future prosperity. Encouraging more young people to pursue education and careers in agriculture could not only help mitigate high youth unemployment but also strengthen the agricultural sector, which plays a vital role in Kosovo's economy and food security.

Overview of Existing Policies and Legal Framework

Kosovo's legal and policy framework demonstrates a strong commitment to advancing gender equality, property rights, and socio-economic development. This chapter analyses foundational laws, strategies, and programs that underpin Kosovo's efforts in these domains, emphasizing their scope, key provisions, and strategic objectives. These instruments collectively aim to uphold democratic values, safeguard individual rights, and foster sustainable development. However, it is imperative to note that there is currently limited specific focus on addressing the challenges faced by ethnic minorities within Kosovo's existing policies and legal frameworks.

Gender Equality Framework

LAW No. 05/L-020 ON GENDER EQUALITY

Enacted to guarantee, protect, and promote gender equality as a core value for the democratic development of society, this law applies to all individuals within Kosovo, ensuring equal opportunity and treatment in employment, education, health, and culture. The law explicitly prohibits direct and indirect gender discrimination in all life spheres, including pregnancy, maternity, and marital status, and also prohibits gender-based violence and harassment. Institutions are mandated to implement both general and specific measures to promote gender equality, including adopting strategies, ensuring gender mainstreaming, and securing equal representation in decision-making processes.

To support these efforts, the law establishes the Agency for Gender Equality within the Office of the Prime Minister, detailing its functions, responsibilities, and funding. Provisions are set to prevent gender discrimination in employment, covering conditions of employment, vocational training, working conditions, and membership in worker or employer organizations. In educational institutions, sex-based discrimination is prohibited, and the law mandates the inclusion of gender equality education in school curricula, ensuring educational materials promote gender equality. Individuals can seek legal redress if the principle of equal treatment is violated, and the law specifies sanctions for breaches ¹².

AGE Kosovo Program for Gender Equality 2020-2024

This program focuses on three main pillars: Economic Empowerment and Social Welfare, Human Development, Roles and Gender Relations, and Women's Rights, Access to Justice, and Security. It aims to enhance women's skills, address employment discrimination, improve legal frameworks for equal parental leave, and increase women's access to social services and financial resources. Additionally, it seeks to reform education to eliminate gender stereotypes, improve healthcare services for women, and promote equal gender representation in media. The program also aims to strengthen legal frameworks and norms, enhance the enforceability of sanctions against gender-based violence, and raise social awareness about women's rights ¹³.

¹² "LAW ON GENDER EQUALITY" (Official Gazette of the Republic of Kosovo, 2015), <https://gzk.rks-gov.net/ActDocumentDetail.aspx?ActID=10923>.

¹³ AGENCY FOR GENDER EQUALITY, "Kosovo Program for Gender Equality 2020-2024," June 2020.

Gender Responsive Budgeting

Gender Responsive Budgeting (GRB) is integral to Kosovo's strategy for achieving gender equality, mandated by the Law on Gender Equality No. 05/L-020 (2015). This law requires Kosovo's institutions to integrate gender considerations across all budgetary sectors, ensuring that public resources are collected, distributed, and allocated in a manner that upholds gender equality principles.

Looking ahead to the 2024 fiscal year, budget organizations are tasked with transparently demonstrating how public spending contributes to gender equality ¹⁴. This directive extends to municipalities, which are expected to incorporate these guidelines into their budgetary frameworks for the period 2025-2027.

A concrete example illustrating the application of budgetary resources to enhance gender equality is the specific grant allocated for primary health care. For the period spanning 2025-2027, this grant includes provisions such as funding for home visits targeting pregnant women and children, amounting to 2.13 million euros (MFLT 2023) ¹⁵.

According to an analysis by the Kosovo Women's Network (KWN) and GAP Institute, Kosovo is actively pursuing the integration of GRB into its fiscal policies as part of broader efforts to advance gender equality ¹⁶. This legislative framework aligns with Kosovo's international commitments under the UN Sustainable Development Goals and the EU Gender Action Plan III.

The Ministry of Finance has taken proactive steps by embedding GRB into its 2024 budget allocations, aiming to enhance the efficiency, transparency, and accountability of public spending amid Kosovo's economic challenges ¹⁷. Additionally, Law 03/L-048 mandates the involvement of gender equality officials and civil society in budget consultations, ensuring diverse gender perspectives inform budget decisions.

Inheritance Law Framework

LAW NO.2004/26 LAW ON INHERITANCE IN KOSOVO

This law establishes principles for the transfer of a deceased person's property to heirs or legatees, ensuring equal inheritance rights regardless of gender, legitimacy of birth, or nationality. Key provisions include detailing the hierarchy of legal succession, emphasizing equality among legitimate and illegitimate children, adopted children, and the rights of spouses and extramarital partners under specific conditions. It outlines the creation, validity, and revocation of wills, allowing individuals to designate heirs and distribute property according to their wishes, subject to legal formalities. Criteria for determining an heir's unworthiness to inherit are defined, along with provisions for the exclusion of compulsory heirs under specified circumstances. The law also establishes procedures for managing and dividing the estate among heirs, including appointing custodians for unknown heirs or those whose whereabouts are unknown.

¹⁴ KWN, GAP Institute, "Towards Institutionalising Gender-Responsive Budgeting and a More Gender-Responsive 2024 Kosovo Budget," 2023, <https://womensnetwork.org/wp-content/uploads/2023/10/Policy-Brief-GRB-in-Kosovo-2024-Budget.pdf>.

¹⁵ KWN, GAP Institute. <https://womensnetwork.org/wp-content/uploads/2023/10/Policy-Brief-GRB-in-Kosovo-2024-Budget.pdf>

¹⁶ KWN, GAP Institute. <https://womensnetwork.org/wp-content/uploads/2023/10/Policy-Brief-GRB-in-Kosovo-2024-Budget.pdf>

¹⁷ KWN, GAP Institute. <https://womensnetwork.org/wp-content/uploads/2023/10/Policy-Brief-GRB-in-Kosovo-2024-Budget.pdf>

Additionally, it specifies regulations regarding the decedent's debts and the liabilities of heirs towards creditors, prioritizing creditors' claims over legatees¹⁸.

Agricultural and Rural Development Framework

Strategy for Agricultural and Rural Development 2022-2028

This strategy aims to improve the viability and competitiveness of farms, enhance market orientation, and support sustainable farm revenues. It focuses on the sustainable management of natural resources, promoting gender equality, and social inclusion in rural areas. The strategy proposes comprehensive reforms to establish efficient public services, reorganize the Agricultural Development Agency, and digitalize the agricultural sector. Its strategic objectives include increasing competitiveness, ensuring sustainable management of natural resources, and enhancing employment and social infrastructure in rural areas¹⁹.

Summarize relevant research and findings from previous studies

The research and findings from previous studies highlight critical issues and propose solutions to enhance agricultural development and gender equality.

According to the report “Intersectional Gender Analysis” for the Project Sustainable and Inclusive Rural Economic Development (SIREN), significant hurdles are faced by women in Kosovo's. With approximately 62% of the population residing in rural areas and a notable 18% below the poverty line, the socio-economic context reveals pervasive gender inequalities impacting women's economic empowerment and full participation in the labour market. Challenges include gaps in legal frameworks affecting employment, agriculture, and entrepreneurship, compounded by cultural norms and educational disparities. Limited property ownership further restricts women's economic agency, hindering their participation in agricultural and entrepreneurial ventures²⁰.

Moreover, the "Intersectional Gender Analysis," funded by the Austrian Development Cooperation and implemented by Caritas Switzerland, identifies barriers affecting both men's and women's access to the agricultural labour market in Kosovo. These barriers encompass finance, employment, entrepreneurship, access to information and training, and decision-making processes within key sectors like berries, beekeeping, and medicinal plants. The analysis emphasizes the need for tailored financial solutions, improved infrastructure, and enhanced training programs to promote inclusivity and support women's economic participation. Strategies also advocate for gender equality in leadership roles within agricultural organizations to foster comprehensive development²¹.

In response to these findings, recommendations highlight the integration of gender perspectives across all project phases to address specific barriers faced by women. Key sectors such as Non-Wood Forest Products and Medicinal Aromatic Plants (NWFP) are identified as pivotal for enhancing women's economic empowerment. Strategies focus on improving access to finance, education, and entrepreneurial

¹⁸ Assembly of Kosovo, “LAW ON INHERITANCE IN KOSOVO,” July 28, 2004, http://old.kuvendikosoves.org/common/docs/ligjet/2004_26_en.pdf.

¹⁹ MAFRD, “STRATEGY FOR AGRICULTURE AND RURAL DEVELOPMENT 2022 - 2028,” December 2021, <https://kryeministri.rks-gov.net/wp-content/uploads/2023/01/STRATEGJIA-2022-2028-FINAL-ENG-Web-Noprint-final-PDF.pdf>.

²⁰ Kosovo Women's Network, “Rapid Gender Analysis, SIREN,” March 2020.

²¹ XPR Consulting (ex. Art Shala Co.) and Nordic Consulting Group - NCG Sweden, “Intersectional Gender Analysis,” October 30, 2020.

opportunities tailored to women's needs, thereby fostering sustainable economic development and gender equality in Kosovo's rural areas. Measures to combat gender-based violence and enhance workplace conditions are also underscored as essential for creating an enabling environment conducive to women's economic and social advancement.

The study conducted by Riinvest in 2021 aimed to analyse the role of gender in decision-making within rural households in ten municipalities across Kosovo. It sought to measure the level of equality between husbands and wives and understand the factors influencing women's decision-making, focusing on income generation and education.

Furthermore, the study conducted by SIREDA, titled "Through a Gender Lens: Who Decides What in Rural Households in Kosovo?" primarily focuses on providing evidence regarding household decision-making in rural areas of Kosovo. Its objective is to analyse the extent to which men and women make decisions across various aspects of household life in these communities. On the other hand, the EREA study, "Study on Gender and Inclusion," aims to conduct a comprehensive assessment and enhancement of gender and social inclusion within the agriculture sector. This study focuses on key issues among women and marginalized groups, such as business formalization, language barriers, and challenges related to finance and property ownership. The EREA study is particularly significant because it reassesses the current agricultural situation and offers recommendations to empower gender inclusivity in the sector. Together, these studies provide crucial insights into gender dynamics in both household and agricultural contexts in rural Kosovo.

Theoretical Framework

This section defines the theoretical foundations guiding this study, which aims to enhance strategic planning and implement targeted interventions within the EREA program. By integrating gender-sensitive value chain analysis and gender-aware, inclusive business models, this framework focuses on addressing the systemic challenges faced by women, non-majority communities, and other marginalised groups, such as barriers in business formalization, language, finance, and property ownership. The framework also explores potential adjustments to legal frameworks to enhance gender policies.

Drawing upon the principles discussed by the International Food Policy Research Institute, this study employs a gender-sensitive value chain analysis. This theoretical approach is crucial for recognising the roles women play and the specific barriers they encounter within economic frameworks. It aids in identifying strategic intervention areas to foster inclusivity and equitable participation. Analysing these structural barriers enables us to propose strategic actions that facilitate the effective integration of women into profitable segments of the economy.²²

Furthermore, the theoretical framework for enhancing strategic planning and targeted interventions within the EREA program is interconnected with three key concepts essential for developing gender-aware inclusive value chains (GAIVC).²³

²² Deborah Rubin, Brenda Boonabaana, and Cristina Manfre, 'Building an Inclusive Agriculture: Strengthening Gender Equality in Agricultural Value Chains', 0 ed. (Washington, DC: International Food Policy Research Institute, 2019), https://doi.org/10.2499/9780896293649_06.

²³ Janvier Kini, 'Gender-Aware Inclusive Value Chain: A Theoretical Perspective', *Frontiers in Sustainable Food Systems* 6 (1 December 2022): 1047190, <https://doi.org/10.3389/fsufs.2022.1047190>.

1. **WSEs' Capabilities, Functioning, and Agency:** This element examines the capabilities, functioning, and agency of women entrepreneurs (WEs) within economic systems. It focuses on enhancing their abilities, ensuring they function effectively in the market, and empowering them to make significant decisions impacting their economic outcomes.
2. **Gender-Aware Inclusive Business (GAIB):** This aspect involves creating business models that guarantee not only the participation of women and marginalised groups but also ensure they benefit equitably from economic activities. Such models are pivotal in transforming economic systems to foster equitable participation and benefits, thereby challenging and reforming traditional business practices that marginalise these groups.
3. **The Other Components:** This includes a variety of factors, such as legal, environmental, and socio-economic elements, that influence the effectiveness of GAIVC. These components are vital for supporting the systemic integration and sustainable engagement of WSEs and marginalised groups in the economy.

This structured approach ensures that the interventions developed are not only theoretically sound but also practical and effective in addressing the complex challenges faced by women and marginalised groups within the EREA program. It sets a foundation for achieving long-term goals of gender equality and sustainable economic development.

Analysis of Findings

Inclusion of Women, Non-majority Communities, and Other Marginalised Groups

This section will analyse data from farmers, employees, market actors, and policymakers to fully understand their participation and the obstacles they face in agriculture. By examining these perspectives, the study aims to identify effective strategies to support these groups and improve their involvement in agriculture value chains. The analysis will focus on understanding the specific challenges faced by women and marginalised groups and propose solutions to facilitate their active participation and empowerment within the sector.

Inclusion of Women, Non-majority Communities, and Other Marginalised Groups in Decision-Making

In Kosovo, women and marginalised groups, such as youth and non-majority groups, are more involved in agriculture as farmers rather than business owners. Despite their substantial presence, gender and social inequalities persist within the sector. Women make up 58% of family farming contributors, yet only 5% of agricultural holders are female. This disparity highlights the challenges women face in gaining ownership and leadership roles within agricultural agribusinesses.²⁴

The findings from the farmers' survey support these broader trends of gender disparity in agriculture. When interviewing direct beneficiaries of the EREA program (farmers and employees), it was evident that men are more likely to hold ownership and managerial positions,

²⁴ 'Promoting Rural Women's Empowerment in Kosovo'.

with 74% of men being owners compared to 42% of women and 7% of men being managers compared to 3% of women (See Figure 1). In contrast, women are more frequently employed in less secure positions, with higher percentages working as long-term paid workers, seasonal workers, and helpers. This highlights the ongoing challenges women face in achieving ownership and leadership roles within the agricultural sector.

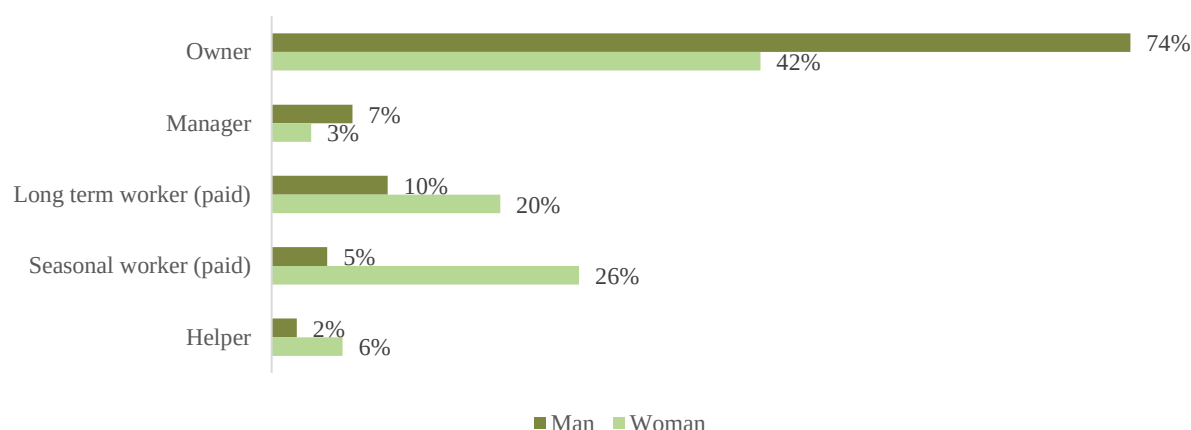


Figure 1 Farmer survey: What is your role/position in agricultural activities? by gender

The qualitative research further details the inclusion of women, non-majority communities, and marginalised groups in decision-making processes. The results indicate that despite claims of participation in decision-making, many women in agriculture rely heavily on their husbands for information and decisions. This dynamic is especially evident in the experiences shared by women farmers during focus group discussions.

"My husband usually goes to the training, and I learn from social networks, then my husband teaches me what he learns at the training." - Woman farmer

These statements reveal a significant gap between women's perceived involvement in decision-making and their actual experiences. Husbands often attend training sessions and meetings, subsequently relaying the information to their wives. This reliance on their husbands for crucial information and guidance underscores a barrier to women's full participation and empowerment in agricultural management.

Furthermore, a recurring issue in the agricultural sector is women's work's inconsistent registration and compensation. Women often find themselves excluded from official employment records and compensation schemes, sometimes working voluntarily. This exclusion from official records means that despite their involvement in farm operations, women are often not recognized as formal employees. This discrepancy underscores a broader issue of gender inequality in the agricultural sector, affecting women's access to social security benefits and legal recognition.

The power imbalance in employment decisions further intensifies gender inequality. While women contribute significantly to the farm's labour and decision-making processes, they lack control over

formal employment decisions, which impacts their access to social security benefits and legal recognition, perpetuating their marginalisation.

"I participate in discussions about the farm, but my husband handles all the paperwork and decides who gets registered as an employee." - Woman farmer

The survey conducted with market actors further supports these observations. Out of 30 respondents, 20 were men and 10 were women. Notably, almost all the interviewed women were owners, whereas few held managerial positions within their companies. Focus group discussions with market actors revealed that women business owners often involve more men in managerial roles, typically their husbands or sons.

Complementing these findings, other results indicate that the average number of employees in these companies is 10, comprising four men, five women, and approximately one individual from non-majority communities or other marginalised groups. However, despite the relatively balanced gender representation among employees, about 65% of leadership roles in these agribusinesses are held by men, 35% by women, and 7% by individuals from non-majority communities or other marginalised groups, underscoring a significant gender disparity in higher-level positions.

This data highlights a significant implication: despite there being more women in the workforce, they still do not hold leadership positions as frequently as men. This underscores the persistent gender imbalance in leadership roles within these companies, suggesting that women are often relegated to non-leadership positions while men dominate managerial roles.

The survey findings reveal that women, despite owning agribusinesses, seldom hold managerial roles, and the dominance of men in leadership positions despite a gender-balanced workforce highlights a gap in gender equity at the managerial level. These insights align with the gender-aware inclusive value chain (GAIVC) framework, highlighting the need for interventions to enhance women's capabilities and agency and to restructure business models for equitable benefit distribution. Addressing these gaps involves implementing leadership development targeted at women, affirmative actions for leadership positions, and policies that promote diversity in leadership, not only by gender but across various marginalised identities.

Another important factor affecting women's roles in agriculture is the length of their engagement in the sector. This is significant because shorter engagement periods can indicate barriers to long-term involvement, such as limited access to resources, support, and advancement opportunities. Women with shorter engagement periods may find it challenging to achieve ownership and stability, often being assigned to temporary or less secure positions. Understanding the duration of engagement helps identify these barriers and the need for targeted interventions to support women's sustained participation.

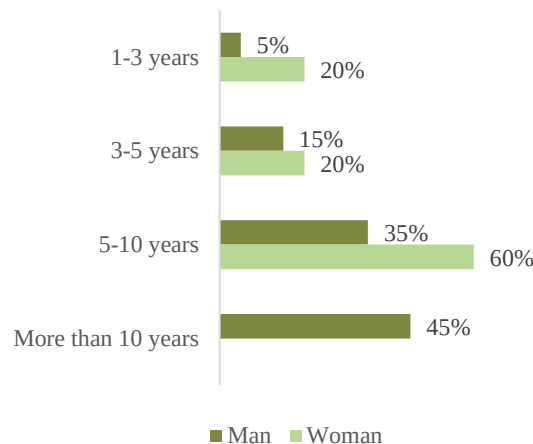


Figure 2 Years in Operation for agribusinesses

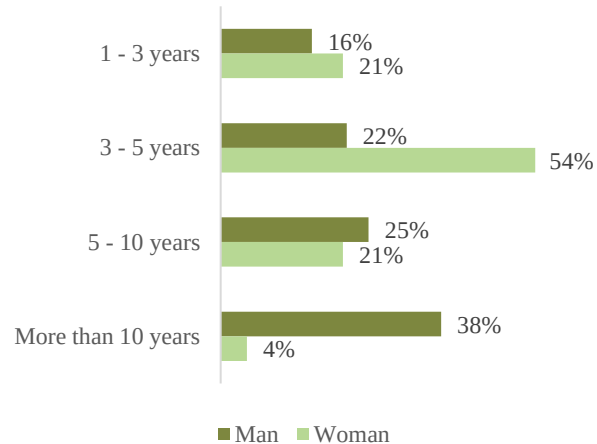


Figure 3 Years in Operation for farmers

The study found notable gender disparities in the duration of engagement in farming. Women are more likely to have been engaged for shorter periods, with most women participating for 3-5 years, whereas fewer men are in this category. Additionally, very few women have been engaged in farming for more than ten years, unlike their male counterparts. This indicates that women's involvement in farming is a relatively recent phenomenon, and they are yet to establish a strong position in the sector.

Similarly, in the business ownership domain, recent years have seen a higher entry rate of women in agribusiness, particularly in agribusinesses that have been operating for 1-3 years and 3-5 years. However, in agribusinesses that have been operating for more than ten years, men dominate significantly, and no women-owned agribusinesses fall into this category.

These findings highlight that while women are initiating agricultural agribusinesses at an increasing rate, their presence in long-established operations remains minimal. This points to ongoing challenges in sustaining and scaling their agribusinesses over time. It is important to note that these observations are based on a small sample of beneficiaries (agribusinesses) and do not necessarily reflect the broader agricultural landscape in Kosovo.

Division of labour within the household

In Kosovo, agriculture remains a family-centric activity, with a substantial 70% of respondents in this study indicating that family members assist with farming. However, disparities exist in the involvement and decision-making roles of different genders and vulnerable groups, primarily influenced by traditional family work divisions and gender roles.

When examining the number of household members involved in farming and their ages, data reveal evident gender disparity. While both men and women contribute to farming activities, men are

significantly more involved, particularly among adults. On average, four family members participate in farming activities. This includes:

- **Children (15- 18):** 0.42 boys and 0.18 girls
- **Adults (18-64):** 1.74 men and 1.19 women
- **Elderly (65 and above):** 0.15 men and 0.06 women²⁵

Men's higher involvement, especially in the adult age group, highlights traditional gender roles within families and the agricultural sector. This trend aligns with broader patterns where men predominantly hold ownership and managerial positions.

The Kosovo Labour Law²⁶ stipulates a minimum age of 15 for employment. Individuals aged 15-18 can only be employed in light work that does not risk their health or development and does not interfere with their education. Nevertheless, youth involvement in agriculture is notably limited. For children 15-18, the average participation is minimal, with 0.42 boys and 0.18 girls involved. This challenge has been recognised by organisations and institutions, highlighting the need for strategies to engage younger generations in agriculture. Increasing youth participation is essential for the sector's sustainability and innovation.

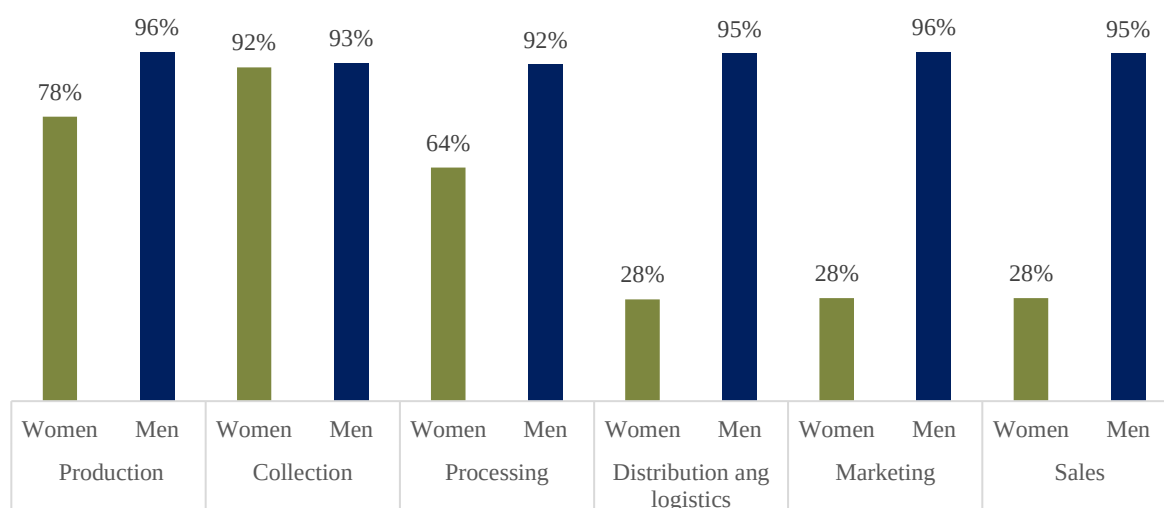


Figure 4 In which aspects of the agricultural value chain are women and men in your household engaged?

Similar observations emerged from qualitative research, as well. Namely, focus group results indicated that overall, there are family-centric agricultural practices. As indicated by the participants, family involvement is crucial in managing agricultural activities, particularly given the labour shortages that many farmers face. Moreover, it is claimed that men farmers rely heavily

²⁵ The decimal values are used to represent the average ratio of people involved in farming activities across households. They help in understanding the general trend of involvement but do not mean that there are fractional people in any household.

²⁶ LAW ON LABOUR, article 3, point 1.33

on family members for various farming tasks, with women and children typically handling lighter tasks such as harvesting. In contrast, men undertake more physically demanding roles. However, as the scale of farming increases or during peak seasons, they employ additional help, often from entire families or local individuals.

Nevertheless, qualitative data confirmed that social norms and cultural attitudes significantly influence women's participation in agriculture. Unfortunately, many women prefer to stay at home, reflecting a societal expectation that they should prioritize domestic responsibilities over professional engagement. This cultural apathy is further compounded by a lack of awareness about job opportunities and the benefits of participating in the workforce.

"Many women prefer to stay at home rather than work, especially in agriculture. I have been judged for starting to work because we have a mentality that we should live off our husbands." - Woman farmer

Despite their significant contributions, women face informational gaps regarding the formalization of their agribusinesses and available financial support. Even those who have formalized their agribusinesses often feel uninformed about potential grants and financial aid, indicating a need for better information and resource dissemination.

Whereas another perspective was provided by the association representatives. Most partner organizations, especially associations like PePeKo, Mjedra e Kosovës, EcoKosWomen and Organika, are instrumental in promoting gender inclusion within the agricultural sector. PePeKo reports that approximately 60% of employees in their member companies are women. At the same time, Mjedra e Kosovës also highlights the substantial involvement of women in harvesting activities, particularly in raspberries and blueberries, where women constitute 80% of the workforce. Both of the associations have initiated activities targeting women-owned agribusinesses, focusing on skills development such as negotiation and promotion. Despite their contributions, conservative regions present ongoing challenges. This was particularly emphasized by the representative of EcoKosWomen, who noted that there were many prejudices, but these have diminished over time. Thus, the goal is to encourage more women, especially in rural areas, to register agribusinesses and gain independence. In this context, she exemplified how a woman in Kamenica leads a business in medicinal aromatic plants with her family's support, and she, in turn, supports many other women. This, according to her, illustrates the potential for creating support networks led by knowledgeable, stable individuals who can guide others in their respective fields, such as food processing.

In addition, the survey data (figure 4) indicates that men and women in households have different levels of involvement in various aspects of the agricultural value chain. Findings suggest that gender heavily influences the roles within the value chain. On average, men are more likely to be engaged in production, distribution, marketing, and sales. Women, although less involved in these activities, play a significant role in collection and processing.

The respondents' management of agricultural activities within families is predominantly handled by men, with 68% of households reporting male leadership. Women and younger family members have much lower participation rates in managing these responsibilities, with only 3% for women and younger men and 1% for younger women.

The findings from the study on the family-centric nature of agriculture and the gender disparities in roles and decision-making within this sector can be effectively analysed through the lens of the gender-aware inclusive value chain (GAIVC) framework. This framework highlights how traditional gender roles often dictate the distribution of labour and decision-making power in agricultural settings, where men are predominantly involved in more visible and decision-centric roles like production, distribution, marketing, and sales. In contrast, women typically engage in collection and processing. These patterns reflect broader societal norms where men hold more ownership and managerial positions. The minimal involvement of youth highlights the need for strategies aimed at increasing youth participation to ensure the sustainability and innovation of the agricultural sector.

Besides the distribution of roles among family members, the survey reveals that the number of farmers who declared that they were employing non-family members for farming activities was not that high (23%), with an average of six workers. Notably, women constitute the majority of this workforce, with four out of the six workers being women and the remaining two being men. In terms of ethnic composition, the majority of these workers are of Albanian ethnicity (83%), followed by Serbian (10%) and Ashkali (5%), with smaller percentages comprising Bosnian, Gorani, and Roma workers. Despite the presence of a variety of ethnicities, the representation of Bosnian, Gorani, and Roma workers remains minimal, indicating potential barriers or limitations faced by these groups in accessing employment opportunities in farming.²⁷

Women working within their family farms are often less involved in farming activities compared to non-family female workers due to traditional gender roles that allocate domestic and caregiving tasks to them, limiting their participation in labour-intensive farm work. The gender-sensitive value chain analysis integrated with the gender-aware inclusive value chain (GAIVC) framework highlights that economic necessity drives non-family women workers to seek employment in farming, allowing them more active roles and direct involvement without the familial hierarchies that often restrict family members' roles.²⁸ Furthermore, in the focus group with agribusinesses, the participants noted a pattern in agricultural activities; families tend to involve male members in their agricultural work while preferring to hire women when bringing in employees from outside the family.

²⁷ Refer to Annex 1 for data tables

²⁸ Kini, 'Gender-Aware Inclusive Value Chain'; Rubin, Boonabaana, and Manfre, 'Building an Inclusive Agriculture'.

The data in the table below show the involvement of women, men, and non-majority communities or other marginalised groups in various aspects of the agricultural value chain among non-family members who are employed.

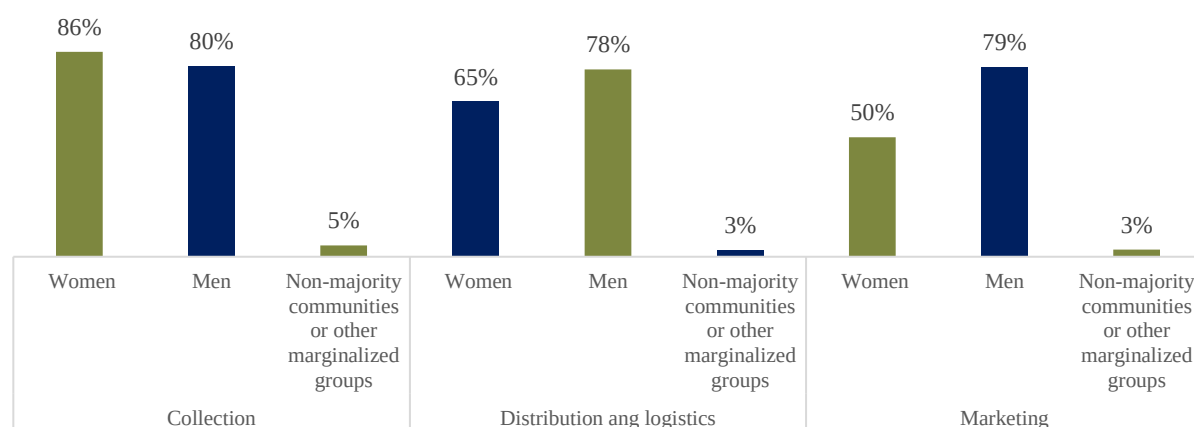


Figure 5 Aspects of the agricultural value chain are women, men, non-majority communities, or other marginalised groups you work with engaged - Part I

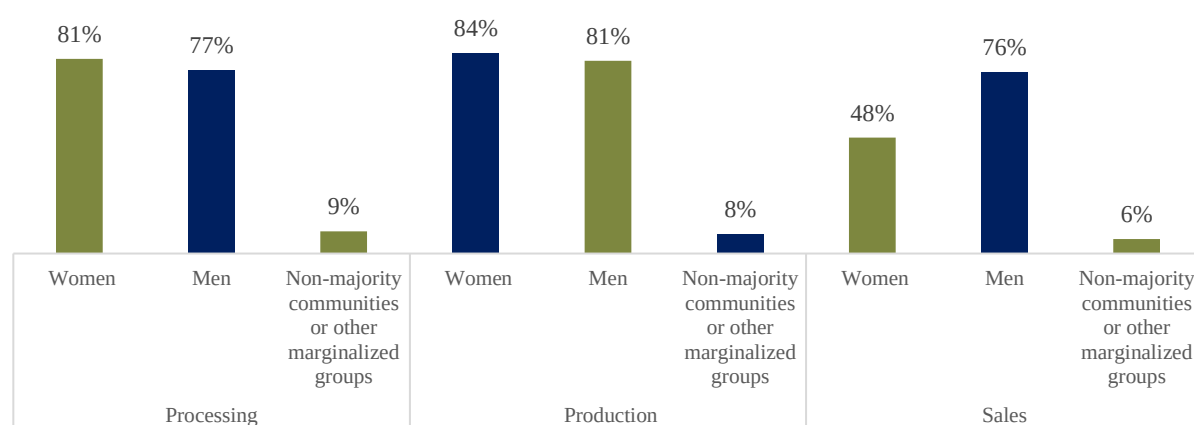


Figure 6 Aspects of the agricultural value chain are women, men, non-majority communities, or other marginalised groups you work with engaged - Part II

Women and men are both heavily involved in different activities, with women primarily leading in collection, processing, and production, while men are more engaged in distribution, marketing, and sales. Non-majority communities and marginalised groups, however, have significantly lower participation across all activities.

These findings emphasise the need for more inclusive practices to engage non-majority communities and marginalised groups in all areas of the agricultural value chain. Addressing these disparities and promoting equitable participation is essential.

Benefits and Challenges of engaging Women, Non-majority communities, and Other Marginalised Groups in Agricultural Activities

Understanding the benefits and challenges of diversity in agricultural activities is crucial for fostering more inclusive and equitable practices. By asking farmers about the benefits of engaging women and non-majority communities or other marginalised groups, we can assess their awareness of the positive impacts of diversity and understand what obstacles they face to have equity.

The data reveals that more than half of respondents have observed significant benefits from the engagement of women and non-majority communities or other marginalised groups in agricultural activities on their farms. Enhanced community and family welfare is the most commonly noted benefit, aiming to foster a supportive environment that contributes to the overall well-being of the community and families. In addition, increased diversity of ideas and perspectives is another major benefit, noted by the majority, as engaging a diverse group brings a variety of innovative solutions and approaches.

Additionally, farmers, especially men, noted that despite challenges and issues, the inclusion of women in agricultural activities has been associated with greater dedication and meticulousness in tasks such as harvesting. Moreover, market actors recognized the benefits of diversity, often prioritizing experienced and trained women when hiring. This inclusion not only addresses labour shortages but also enriches the workforce with diverse perspectives and skills.

The gender-sensitive value chain analysis and the gender-aware inclusive value chain (GAIVC) framework offer valuable lenses to examine these dynamics. These frameworks emphasise that diversity within agricultural activities can enhance community welfare and bring a variety of innovative ideas and solutions due to the different perspectives and experiences contributed by women and non-majority groups. This aligns with the observed benefits, such as improved family welfare and increased diversity of ideas.²⁹

However, participation in decision-making by women and non-majority communities varies significantly, with a larger proportion of farmers indicating that these groups are rarely involved. Several challenges limit the participation of women and marginalised groups in decision-making. Economic constraints are the most significant barrier, followed by a lack of education or training, and cultural and social norms also play a significant role. A very small percentage of farmers mentioned legal restrictions as a restriction.

²⁹ Kini, 'Gender-Aware Inclusive Value Chain'.

Qualitative research further emphasized the challenges and barriers to women and marginalised groups' engagement in agriculture. In this regard, they mentioned societal norms and responsibilities, a lack of formal contracts and benefits, balancing domestic and professional roles, a lack of formal education and training, and a lack of financial access and property ownership.

To begin with, the dual burden of managing household duties and agricultural work imposes substantial constraints on women. The gendered expectation that women are the primary caretakers of children further limits their availability for training and professional development opportunities.

"I have a great desire and need to participate in various trainings, but I need to see if I am free to attend them because I have young children. If it were online, it would be easier." - Woman farmer

Financial constraints and informal employment practices create other challenges in providing maternity leave, insurance, and social benefits. However, it is important to note that workers sometimes also hesitate to get registered, fearing the loss of social aid. This resistance hampers formal employment and growth opportunities.

Another significant barrier to women's participation in agriculture is the lack of formal education and information about agricultural practices and risks. Women often engage in small-scale agriculture, which is more vulnerable to natural disasters and lacks professional support and mentoring. In addition, they face challenges in accessing financial resources due to land ownership issues and the complexity of grant applications. Many work informally, and efforts to formalize their agribusinesses need more support to be effective.

It is interesting to note that the difference between the perceived and actual barriers lies in the fact that farmers do not recognise traditional norms as the main obstacle. This could be attributed to the internalisation of these norms, indicating that they are so deeply ingrained in the community's mindset that they are not perceived as barriers but rather as the standard way of life.³⁰

Such insights suggest the need for interventions that address not only tangible barriers such as economic constraints but also work to challenge and change the underlying social and cultural perceptions. These interventions could include targeted education programs, awareness campaigns, and community dialogues aimed at shifting traditional perceptions and practices.

³⁰ Rubin, Boonabaana, and Manfre, 'Building an Inclusive Agriculture'.

Employment Data

The following subsection will present data results that shed light on existing employment patterns, highlight disparities, and identify both structural and procedural barriers that need to be addressed to achieve the program's goals.

Farmer's perspective

To thoroughly evaluate the barriers to employment and career advancement within the agriculture sector, our survey targeted a diverse group of agricultural workers, including seasonal and full-time employees, along with individuals in various support roles such as helpers, accountants, and partners. This broad approach was designed to capture the wide range of experiences and challenges present across different employment types and levels within the sector.

A significant emphasis was also placed on examining gender and ethnic diversity within these roles. Notably, women make up more than half of the individuals in these positions, and non-majority groups account for one-fifth. This breakdown is crucial as it helps us understand the unique barriers these groups face, which is essential for developing targeted interventions.

Entry and Advancement in the Workforce

The survey results indicate that the majority (83%) of respondents, even women themselves, do not perceive gender as a barrier to entering or advancing in the agricultural workforce. This perception could come from a general lack of awareness or acknowledgment of the systemic issues that contribute to gender-based disparities. Despite this majority view, specific concerns have been raised by some women and non-majority groups, highlighting gender bias during hiring processes, limited networking opportunities, stereotypes about suitable roles for women, and gender-based pay disparities. These challenges are particularly pronounced among women and from the Serb minority, pointing to intersectional discrimination that further complicates their employment landscape.³¹

Additionally, the survey revealed a perceptual divide regarding career advancement opportunities within the sector. While men generally believe that women have abundant opportunities for advancement, women's perceptions are often less optimistic. This discrepancy suggests a significant awareness gap among employers regarding the actual challenges and barriers that women face in agriculture.

The survey findings indicate a discrepancy in the perception of gender barriers within the agricultural sector, highlighting the influence of normalised and internalised gender norms. This disparity is analysed through gender theory, which clarifies how societal norms mask the systemic gender disparities faced by women. Men, often unaffected by gender-based barriers, typically

³¹ Refer to Annex 1 for data table

perceive more opportunities for women's advancement than women themselves experience, reflecting a substantial awareness gap regarding the challenges women face, such as gender biases in hiring, limited networking opportunities, and gender-based pay disparities. Addressing these ingrained issues necessitates the implementation of educational programs to enhance awareness of these biases, advocacy for policy reforms to ensure equitable practices, and the adoption of intersectional approaches to support women from minority groups.

Satisfaction and Fairness in the Workplace

The insights from various aspects of employment in the agriculture sector resonate with the broader perception among employers (farmers and others in key positions) that gender is not a significant barrier to entering or advancing in the workforce. This is reflected in the high job satisfaction levels, with 89% of respondents expressing satisfaction regarding their job conditions, including salary, benefits, and work-life balance.³²

Similarly, the perception of fairness in role assignments aligns with these views, with 86% of respondents feeling that job responsibilities are assigned fairly, regardless of gender. Furthermore, 94% reported no gender-based differences in the tasks assigned at their workplaces, indicating a generally equitable environment in daily operations.

However, the smaller percentages indicating dissatisfaction or perceived unfairness in role assignments are primarily voiced by women or respondents from non-majority groups. This suggests that while the overall environment is viewed positively, there are experiences of inequality, particularly affecting marginalised groups.

A key aspect of gender inclusivity in the workplace is the implementation of maternity leave policies. According to a study, more than half of the women were uncertain about the existence of maternity leave policies at their workplaces or reported their absence. However, nearly all of those who were aware, including those who claimed that their workplace lacked such policies, felt that the policies, if in place, were adequate. This lack of awareness could significantly impact employee perceptions and utilisation of these benefits.³³ Additionally, the lack of maternity leave and adequate support for women and young workers significantly hampers their engagement in agriculture. Business representatives in the focus group argued that they struggle to provide paid maternity leave, leading to contract suspensions and loss of job security for women who need time off for childbirth and childcare. Fewer women return to work, creating a gap in female participation in the agricultural workforce.

³² Refer to Annex 1 for data table

³³ Refer to Annex 1 for data table

Moreover, young workers, especially students, face instability due to hourly wages, which do not provide a reliable income or benefits like health insurance. The absence of state or private insurance coverage further exacerbates the problem, as workers cannot afford the additional costs of co-financing insurance premiums. This creates a deterrent for both women and youth, who are increasingly aware of these shortcomings and view them as significant barriers to long-term employment in agriculture. Overall, qualitative research indicates that these issues lead to decreased motivation and reduced participation of women and young people in the agricultural sector. The lack of supportive policies and benefits not only affects individual workers but also undermines the potential for building a diverse and resilient agricultural workforce.

In agriculture, effectively implementing and communicating maternity leave policies for both contractual and non-contractual women farmers requires integrating a gender-sensitive value chain analysis framework. For those with contracts, it is crucial to ensure maternity benefits are clearly outlined and communicated within these formal agreements. For non-contractual workers, who often lack formal employment protections, establishing community or cooperative-based standards that recognise maternity leave as a universal right is essential.³⁴

For non-majority groups, language barriers are a notable concern, with more than half stating that it affects job performance sometimes or often. However, the respondents shared the complete lack of resources like language training programs, indicating an oversight and hindering effective communication and job performance.

While the majority of respondents report feeling safe and satisfied when asked directly in their work environments, specific requests for improvements such as better pay, formal contracts, health insurance, and more training indicate underlying dissatisfaction, particularly among women and individuals from non-majority groups. These requests highlight the necessity for targeted safety measures and equitable policy enforcement to address their unique concerns. Moreover, the discrepancies observed in policy awareness versus actual demands for workplace improvements suggest a significant gap in employee knowledge about their rights and available benefits.

Despite general satisfaction with working conditions, there is an underlying issue: farmers and employees, especially women in agriculture, are often unaware of their rights and proper working conditions. This lack of awareness may lead employees to accept substandard conditions simply because they are unaware of the better standards they are entitled to or should expect. Qualitative research shows that many are paid hourly and lack formal contracts, which leaves them without job security and benefits. Additionally, these workers are primarily engaged in manual labour, which affects overall work efficiency and productivity. This lack of awareness and formal employment structure prevents them from advocating for better conditions and hinders the development of a more efficient and equitable agricultural workforce. Addressing these issues

³⁴ Rubin, Boonabaana, and Manfre, 'Building an Inclusive Agriculture'.

requires proactive communication strategies and educational initiatives to ensure all employees are fully informed and empowered to advocate for improved working conditions.

Business's perspective

The survey of agribusinesses highlights their commitment to gender and social inclusion. Nearly all agribusinesses actively collaborate with women farmers and provide targeted support programs for them. This dedication is pivotal for enhancing participation and ensuring equitable access to agricultural resources.

Agribusinesses recognise and are aware of the additional challenges that women and non-majority communities face in accessing agricultural resources. They also understand the significant influence that social norms and cultural attitudes have on the participation of these marginalised groups in agricultural activities.

However, the discrepancy between the awareness levels of agribusinesses and those of farmers and workers suggests a gap between progressive policies and the actual experiences of these groups on the ground. While agribusinesses recognise the challenges faced by women and non-majority communities, including the impact of social norms and cultural attitudes, farmers and workers may not be as aware of these efforts or the potential benefits. Bridging this gap requires enhanced dialogue and clearer policy dissemination to ensure that the intentions of agribusinesses translate into tangible improvements in the inclusivity and equity of agricultural practices, thereby aligning operational realities with strategic inclusion goals.³⁵

Implementation of Policies and Challenges by business owners

The data regarding the implementation of diversity and inclusion policies among agribusinesses reveal both progress and challenges. While 73% of agribusinesses have adopted specific policies or initiatives aimed at promoting diversity and inclusion, 27% have not, with the majority of these being male-owned agribusinesses.³⁶

The barriers faced by agribusinesses in implementing these policies emphasise the internal and external factors at play. In the implementation of policies, the survey revealed that the top challenges faced by agribusinesses in promoting diversity and inclusion are deeply entrenched social norms and cultural attitudes, along with difficulties in finding qualified candidates (see Figure 5).

³⁵ Kini, 'Gender-Aware Inclusive Value Chain'.

³⁶ Refer to Annex 1 for data table

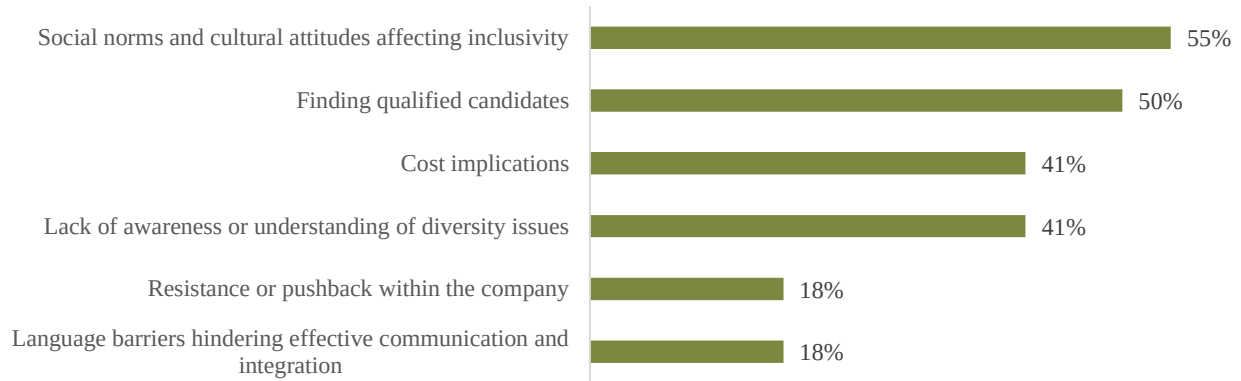


Figure 7 What challenges has your business faced in implementing diversity and inclusion policies? (Select all that apply)

The agribusinesses that have incorporated women or other marginalised groups into their workforce reported several significant benefits, with increased creativity and innovation, along with enhanced company reputation, standing out as the top benefits, each recognised by a majority of respondents.

When asked about additional support or resources that would help further enhance workplace diversity and inclusion, the most commonly cited need was for government incentives or subsidies. Following this was a desire for more networking opportunities with similar agribusinesses.

The survey findings revealed both progress and gaps in agribusinesses' adoption of diversity and inclusion policies, with significant benefits reported by those who have implemented these measures effectively. Governments can play a pivotal role in bridging the existing gaps and further encouraging agribusinesses to adopt more equitable practices. Offering financial incentives or subsidies can make it economically feasible for agribusinesses, especially smaller ones, to invest in diversity and inclusion programs.

Additionally, implementing regulations that require reporting on diversity metrics and meeting inclusion standards, along with educational programs highlighting the benefits of a diverse workforce, can drive more agribusinesses to integrate equity into their core operations. These strategic measures can ensure that the insights gathered from the survey translate into actionable steps.

Access to Information and Communication Technologies and training courses

In the agricultural sector, Information and Communication Technologies (ICT) play a crucial role in enhancing market access and resource availability, aligning with EREA program objectives. In this study, farmers reported using predominantly a blend of traditional and digital methods for information gathering.

Farmer's perspective

Notably, word of mouth and social media platforms like Facebook, Twitter, and Instagram are the top sources used by a majority of respondents. Other sources include internet resources, advice from agronomists and veterinarians, television programs, and the least printed materials like books. The reliance on digital channels, particularly social media, reflects the trend towards digitalisation in agricultural information dissemination. However, the potential for misinformation on these platforms raises concerns about the reliability of the information obtained.

The educational background of the respondents, primarily at the secondary education level, with fewer achieving tertiary or postgraduate levels, influences their engagement with ICT. Very few respondents consider themselves very knowledgeable about digital agricultural tools, and more than half feel somewhat knowledgeable. This variance in self-reported knowledge across different demographics, especially among men and women, with men more likely to rate themselves as very knowledgeable, highlights a gap that educational opportunities and access to technology may influence. Moreover, disparities in knowledge and access among non-majority groups suggest the need for targeted educational programs to enhance digital literacy.

The high utilisation of social media and the internet by farmers, combined with varying levels of digital literacy and educational backgrounds, underscores the need for reliable information sources to mitigate the risks of misinformation. Additionally, the gender and ethnic discrepancies in self-assessed knowledge of digital tools call for more inclusive educational efforts to ensure that all farmers, regardless of background, can effectively leverage digital technologies for agricultural success.

In the agricultural sector, the integration and understanding of digital technologies are crucial for modern farming success. However, the survey reveals that a significant majority of farmers have not received any formal training or education on the use of digital agricultural technologies. This lack of formal education highlights a gap in the accessibility and provision of training necessary for optimising agricultural practices through technology (See Figure 6).

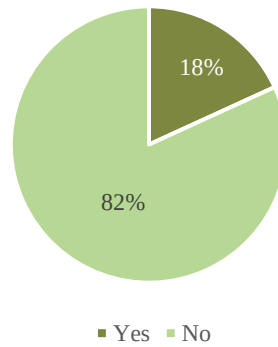


Figure 8 Have you received any formal training or education on the use of agricultural digital technologies?

Among those who have received training, the primary sources were donor organisations and their respective sector business associations. This indicates that while some support structures are in place, they are largely driven by private or non-governmental entities, and almost none of the farmers mentioned receiving any form of public support.

To bridge this gap, increased public support and more comprehensive training programs accessible to a broader range of farmers are needed. Such initiatives would not only improve farmers' knowledge base and technical skills but also empower them to leverage digital technologies more effectively. In addition, focus group discussions emphasized the necessity of more information and training related to their agricultural practices and financial benefits. There is a special strong willingness among women farmers to participate in training sessions to enhance their agricultural knowledge and skills. However, balancing domestic responsibilities with opportunities for professional development remains a significant challenge. This highlights the need for flexible training schedules and online options that can accommodate their domestic responsibilities. Additionally, the women suggested creating an online support group specifically for women farmers to help and inform each other, indicating their willingness to cooperate and share knowledge. However, market actors in the focus group recognize that older age groups face limitations due to lower technology literacy, which affects their ability to engage fully in modern agricultural practices and access digital resources. This generational gap in technology literacy presents a barrier to the adoption of advanced agricultural techniques and participation in digital training programs. Lastly, farmers have highlighted the urgent need for better and more advanced farming tools and machinery to ease their workload and improve efficiency. The existing manual processes are time-consuming and physically demanding.

Agribusinesses' perspective

This section presents the perspective of market actors (agribusinesses) regarding their access to Information and Communication Technologies (ICT) and training in general within the agricultural sector. The ratio of training reported by market actors is higher than that of farmers, revealing the training resources available to agribusinesses. Training courses reported primarily focused on technical skills specific to agricultural practices—additionally, about half of the agribusinesses engaged in business and entrepreneurial skill development.

However, areas such as gender sensitivity and digital literacy saw much lower engagement, with only two out of 30 agribusinesses reporting participation in these types of training. This particularly resonates with findings from the farmers' perspective, where a similar scarcity of digital training was evident, suggesting a sector-wide underemphasis on the growing importance of digital technology in agriculture. Despite relatively balanced gender participation in these training sessions, the minimal involvement of non-majority groups highlights a gap in the inclusivity of educational opportunities.

These findings highlight that while some training areas are well covered, there is a crucial need for a deeper focus on digital literacy and inclusivity. Enhancing training in digital technologies and extending training opportunities to include all demographic groups, especially non-majority communities, is essential.

Access to Finance and Economic Opportunities

In the agricultural sector, access to finance represents a significant barrier to growth and sustainability, especially for marginalised groups. This ties directly into the EREA programs' targets aimed at economic empowerment through improved financial access.

Farmer's perspective

From the perspective of farmers, access to finance is identified as a pivotal challenge in agricultural operations, closely aligning with programs' targets aimed at economic empowerment. Approximately 27% of farmers indicate that obtaining financial resources such as loans, grants, and subsidies is their primary challenge, emphasising the key role that financial support plays in sustaining agricultural activities. Following closely, respondents mentioned production or labour costs as their significant obstacles, pointing to the high operational costs that impact profitability and growth in the sector (See Figure 7).

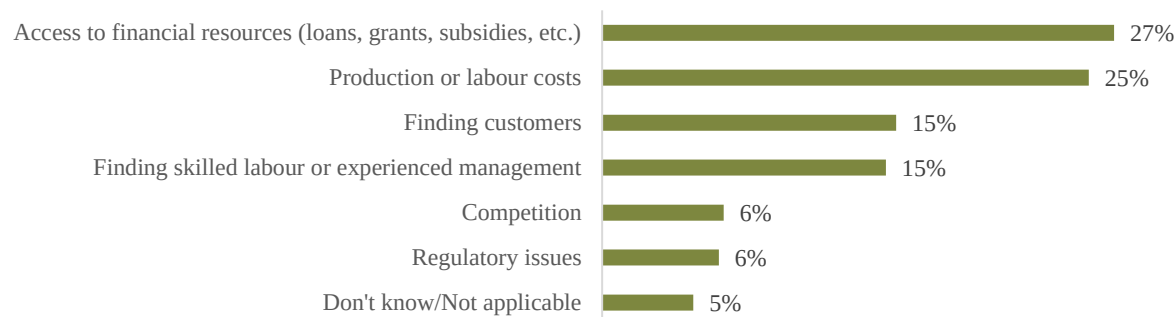


Figure 9 What is the most significant challenge you are currently facing in your farming operations?

The survey also reveals differences across demographic groups. Men are more likely to report higher challenges with production or labour costs than women, who conversely find it slightly more challenging to attract customers. While a higher percentage of women, compared to men, express uncertainty about identifying their main challenges, suggesting a potential gap in awareness or access to information.

Among non-majority groups, Serb respondents particularly feel the pressure of finding customers much more than Albanians and other non-majority groups. Also, respondents from non-majority groups report feeling a significantly higher level of competition, demonstrating how market dynamics can vary based on ethnic backgrounds.

The survey asked farmers how well-informed they feel about the procedures for accessing financial resources such as loans, grants, and subsidies in agriculture. Overall, the majority of farmers feel they have at least a basic understanding of these financial processes (See Figure 8).

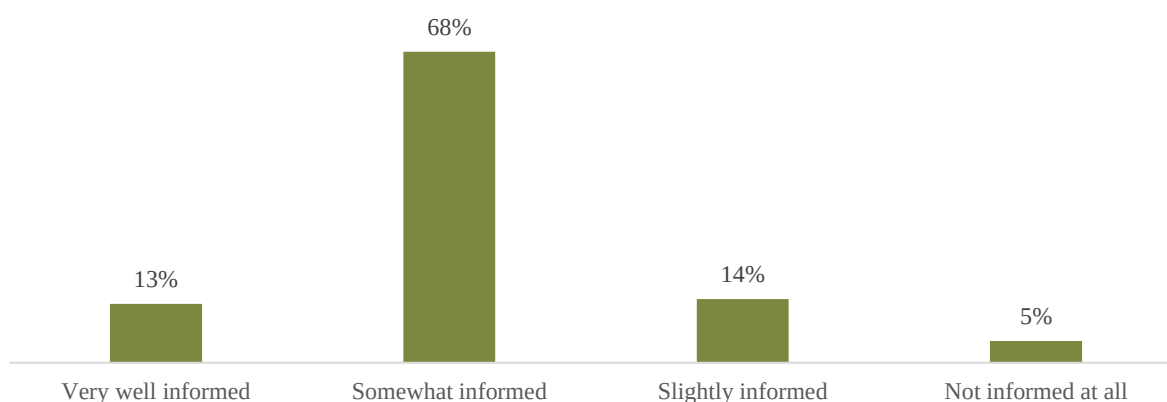


Figure 10 How would you rate your level of information regarding the procedures to access finance (loans, grants, subsidies, etc.) resources in agriculture?

The survey highlights gender disparities in access to information regarding financial resources. Men are more likely to report that they are very well informed about the procedures to access finance in agriculture compared to women. Furthermore, a smaller percentage of men indicate that they are not informed at all, a contrast in the level of awareness and access to critical financial information between genders.

These findings point to potential systemic barriers that disproportionately affect women. Such barriers may include less exposure to financial training and networking opportunities, which are crucial for gaining insights and information about funding resources.

Furthermore, there were also ethnic disparities in how well-informed farmers feel about accessing financial resources in agriculture. Albanian respondents show relatively higher confidence in their knowledge, with a notable percentage considering themselves very well-informed. In contrast, Serb respondents and those from other non-majority groups report lower levels of being very well-informed.

These results suggest that non-majority groups may face substantial barriers in accessing information about financial resources, possibly due to a lack of resources available in their languages or tailored to their specific regional needs in Kosovo.

In accessing financial resources for farming activities, the majority of farmers (79%) report not having applied for loans or other financial support. This pattern remains consistent across various gender and ethnic demographics, indicating no significant differences in application rates among these groups.³⁷

Among those who have sought financial support, commercial banks emerge as the primary choice, preferred by the majority of applicants. However, government or agricultural support programs are less frequently used, indicating a gap in the support provided by public institutions. This suggests that government and agricultural support programs may not be available or accessible to farmers.

The reasons why farmers choose not to seek financial resources vary widely, with the most commonly cited reason being a perceived lack of necessity for additional funds (as shown in Table 4). This belief is especially prevalent among men farmers. This perspective may indicate either a sufficiency of resources or a lack of awareness about how additional financial support could help transition their operations from small cooperatives or basic farming setups to more developed agribusinesses. This suggests that some farmers might not fully recognise the potential benefits that access to further financial resources could provide in scaling and enhancing their agricultural activities.

³⁷ Refer to Annex 1 for data table

Additionally, some farmers prefer not to engage with financial institutions, possibly due to distrust or the perceived hassle of dealing with such entities. Concerns about the ability to repay loans also play a significant role, with a significant number of farmers worried about their capacity to manage debt.

Moreover, some farmers express fear of loan application rejection due to inadequate collateral or insufficient credit history, highlighting the difficulties faced by smaller or less financially established individuals. This concern is more prevalent among women and other marginalised groups, who often face greater challenges in providing collateral. A lack of awareness about available financial resources and the complexity of the application process were also noted, though less commonly.

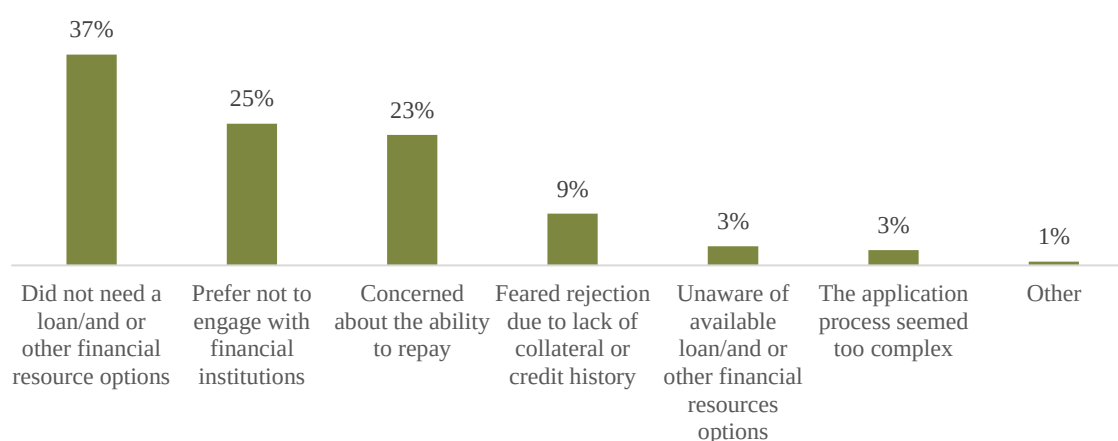


Figure 11 If you have not applied for a loan/and or other financial resources, what was the primary reason?

When looking at the main barriers hindering access to finance for women, non-majority communities, and other marginalised groups in agriculture, the responses indicate several challenges. The primary barriers are high interest rates and unfavourable loan conditions

Although issues such as lack of collateral or credit history and limited awareness of available finance options are acknowledged, they are not considered the main barriers. This indicates a potential underestimation or misunderstanding of the unique challenges that worsen financial access issues for marginalised communities.³⁸

These insights show that financial products specifically tailored to meet the needs of the farming community, particularly for women, non-majority communities, and other marginalised groups, need to be developed. Improving communication strategies to ensure farmers are well informed about the financial resources available to them and simplifying the loan application process could make financial products more attractive and accessible.

³⁸ Kini, 'Gender-Aware Inclusive Value Chain'.

Agribusinesses' perspective

Women who manage agribusinesses face many challenges that affect their operations and potential for growth. The main challenges include difficulty in getting financing and credit, accessing land and resources, and balancing work and family responsibilities. They also deal with gender bias and discrimination in the marketplace, which makes their professional landscape even more complex.

The impact of these challenges varies, with 56% of women reporting a moderate effect on their operations, 33% feeling a slight impact, and 11% indicating significant restrictions on their business growth (See Figure 9).

There is a difference in financial resource needs between women business owners and women farmers. Many farmers, including women, report no immediate need for financial resources, while women business owners identify the lack of financing as a substantial barrier. This reflects a broader challenge where day-to-day operational difficulties often overshadow the strategic benefits of growth through additional financing. Addressing this gap involves not only providing direct financial support but also boosting awareness of the benefits of financial investments and aiding women in managing the additional burden of unpaid care work, which can severely restrict their capacity to pursue and expand business opportunities.

Data from the Musine Kokalari report at the Institute for Social Policy highlights a significant gap in the amount of time men and women allocate to unpaid care work. Specifically, individuals in Kosovo typically devote around 4.9 hours per day to unpaid care work, which includes both direct and indirect tasks. Women, on average, spend 6.2 hours daily on unpaid care work, while men dedicate about 3.5 hours. This data suggests that women spend 44% more time on unpaid care work than men do.³⁹

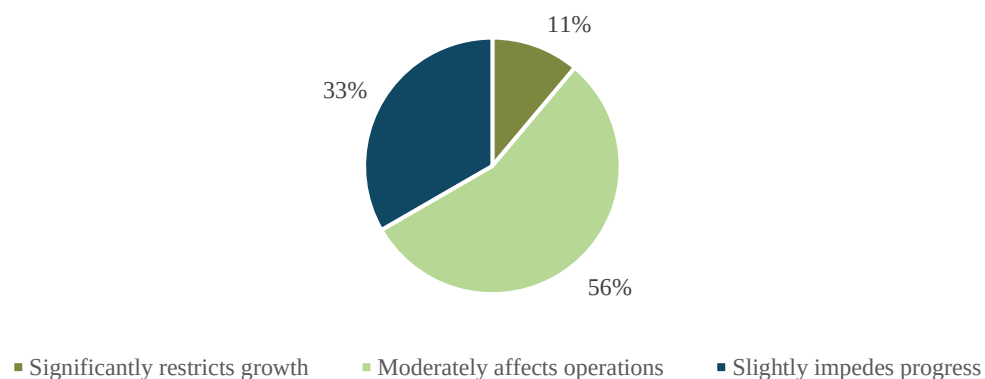


Figure 12 How do these challenges affect your business growth and sustainability?

³⁹ Marigonë Drevinja and Visar Ymeri, “Who Cares” (Pristina, Kosovo: The Institute for Social Policy Musine Kokalari, 2022).

To overcome these obstacles, women in agribusiness believe that networking events and support groups for women in agriculture would be highly beneficial. These platforms offer moral and strategic support and emphasise the need for community and peer engagement.

Subsequently, we tested the feasibility of establishing a cluster within the Association of Fruits and Vegetable Processors of Kosovo. Analysing the survey data, we now see a clear interlink between the need among women in agribusiness for more structured networking and collaboration opportunities and their enthusiasm for a Union of Women Processors. Pepekko representative further recognizes the potential advantages of establishing a women's union to tackle the specific obstacles faced by women in the industry. However, he highlights a significant challenge: established agribusinesses may hesitate to share proprietary information, like recipes, with union members due to concerns about competition. This fear of creating rivals within the union poses a substantial barrier. To address this issue, Pepekko proposes a proactive approach: seeking external expertise to help develop a suitable organizational model for the union and facilitate connections with agribusinesses. This reflects an understanding that navigating such complexities requires expert guidance. Pepekko also emphasizes the importance of targeting women who are not currently involved in formal business activities for union participation. This strategy aims to minimize conflicts of interest and competition with existing agribusinesses. He further notes that smaller agribusinesses, especially those without strong brands, may find it easier to collaborate within the union. For these agribusinesses, joining forces could represent an opportunity for growth rather than a threat. Ultimately, Pepekko's strategy focuses on uniting multiple small agribusinesses and capable individuals to foster collaboration and enhance their collective production capacity. This approach is designed to overcome the identified challenges effectively.

While all interviewed women are willing to cooperate and acknowledge the potential positive impact of a Union of Women Processors, focus group discussions have uncovered significant financial barriers. Many women find the cost of association membership fees to be prohibitive at their current stages of business development, which keeps them dependent on informal networks. The proposed Union of Women Processors would not only support crucial areas such as training, advocacy, marketing, and sales but also act as a channel for more sustainable business practices.

Economic Opportunities

The economic performance of agricultural agribusinesses is closely linked to the specific challenges faced by women in agribusiness. While almost all agricultural agribusinesses reported a positive change in annual income, the agribusinesses that did not experience this increase were predominantly women-owned. This aligns with earlier findings where women managing agribusinesses identified key challenges that impact their operational effectiveness and growth potential.

Challenges highlighted by women in agribusiness include obtaining financing and credit, accessing land and resources, and managing the balance between family and work responsibilities. These obstacles create barriers to accessing the same opportunities as their male counterparts, directly impacting income growth. The burden of unpaid care work, in particular, adds another

layer of difficulty, further complicating their efforts to grow and sustain their agribusinesses effectively.

Access to new markets and improved production practices appeared to be the top factors contributing to income growth, but women-owned agribusinesses less frequently mentioned these. On the other hand, government policies and support were the least mentioned, indicating a gap between government efforts and the practical benefits perceived by agribusinesses in the agricultural sector.

Additionally, agribusinesses operating internationally, mainly owned by men, likely benefit from broader market access and advanced production practices. In contrast, women-owned agribusinesses may not have the same level of access or support to expand beyond local or municipal levels. This was also noted by the representative of Organika, who argued that women are represented in the agricultural sector. Still, their agribusinesses are typically small and non-exporting, unlike the larger, male-owned export companies. As he mentioned, of 40 agribusinesses (members of the association), only 10-11 are female-owned, mainly start-ups without significant turnover. Women often hold administrative roles, with fewer in managerial positions. However, he noted that the primary challenge is not explicit gender bias but women's dual roles as caregivers and homemakers, limiting their ability to invest time and resources into their agribusinesses. Lastly, Organika representative emphasized that despite the association's efforts to support women through initiatives like local fairs, study trips, and connecting them with collection points, these agribusinesses haven't reached exporter status. This is partly because men's companies started earlier and benefited from policy changes.

Policy Landscape Analysis: Focusing on Property and Ownership Rights

This section explores the broader policy landscape of agriculture, drawing from the perspectives of business owners as well as the specific needs of farmers in general, with a particular focus on women and marginalised groups. Previous discussions have highlighted significant barriers faced by these groups, such as a lack of information about legal rights, including entitlements like maternity leave, and challenges in accessing finance. These issues underscore the need for a nuanced understanding of how policy areas, specifically land and property ownership rights, interplay with these challenges.

The examination of land and property ownership is crucial as it directly impacts economic empowerment and access to resources. Legal and cultural barriers often restrict the ability of women and marginalised groups to own and leverage property, affecting their capacity to secure financial resources and invest in their agricultural activities. We will delve into these legal frameworks and cultural practices to understand the systemic obstacles that inhibit property ownership and explore the potential for policy reforms aimed at enhancing property rights.

General perceptions about policies in place enabling business environment

This part of the report examines the current policies in place enabling the business environment in Kosovo, with a focus on gender budgeting and affirmative actions in the agricultural sector. Through interviews with key stakeholders from the Agency for Gender Equality (AGE) and the Ministry of Agriculture, as well as feedback from focus group discussions, the report highlights the progress made and the challenges that remain in promoting gender equality and supporting women and marginalised groups in business. The discussions reveal issues related to the implementation and recognition of gender-responsive budgeting, access to finance, participation in decision-making, and access to information and professional development.

Gender Budgeting and Policy Development

The discussion around gender budgeting in Kosovo reveals notable progress as well as ongoing challenges. The government, in collaboration with the Ministry of Finance, has developed a conceptual document on gender budgeting and established a working group to propose legislative changes. While some elements of this document are publicly accessible, detailed legislative amendments are still in progress, indicating a prolonged process that is yet to be concluded and take place.

Furthermore, the interview with the Agency for Gender Equality (AGE) highlights that Kosovo practices gender-responsive budgeting (GRB), though it is not formally recognized or articulated as such. Examples of GRB in action include state funding for shelters, financial support for survivors of wartime sexual violence, and the introduction of HPV vaccines. Despite these efforts, significant gaps remain, particularly in areas lacking targeted measures and improvements. A major obstacle to effective GRB is the absence of a unified national system, which requires a coordinated effort across all institutions. Another critical issue is the lack of real-time administrative data, as many institutions do not have dedicated statistics departments. AGE has emphasized the need for administrative data beyond population registration to enhance GRB practices. Despite current efforts, better articulation and formalization of GRB are necessary to ensure comprehensive and effective implementation.

Market Actors' Perspective on Policy Changes

On the other hand, although market actors have noted positive changes in policy, particularly regarding improved access to finance and support for farmers affected by natural disasters, there is actually a significant lack of information on these measures, implicating further their impact on agricultural development. For example, cooperation between banks and the Ministry of Trade and Industry now provides loan guarantees, making it easier for entrepreneurs to obtain financing without sufficient collateral. However, the lack of information remains a challenge, highlighting the need for better dissemination of available financial support options.

Moreover, affirmative actions, such as providing extra points for women applicants in rural development grants, have been implemented to encourage women's participation in agriculture.

These measures aim to raise awareness of women's contributions to the family economy and promote financial independence. However, there is recognition that these measures are sometimes exploited, with men benefiting through women, leading to a reduction in the points awarded to prevent abuse. Despite their positive intentions, affirmative measures alone are insufficient without accompanying professional support and monitoring. The lack of formal education and assistance programs tailored to the specific needs of women in agriculture further complicates the evaluation of these measures' effectiveness. Creative solutions are needed to formalize and recognize women's work in the sector.

Property and ownership rights

When we look at property and ownership rights in the agricultural sector, we notice that the majority of farmers operate on smaller plots of land. Nearly half of the farmers manage less than one hectare, and almost an equal percentage manage between one and five hectares. The prevalence of small agricultural plots significantly impacts farmers' operational and economic outcomes, particularly in terms of access to finance, growth potential for exports, and overall business enablement. Farmers with small plots often struggle to secure loans due to perceived lower returns and insufficient collateral, limiting their ability to invest in improvements or expansion. The limited production capacity of smaller plots restricts farmers' ability to meet the volume and consistency required for export markets, confining them mostly to local sales. Small-scale operations typically have less bargaining power and higher per-unit costs, making it challenging to invest in advanced technologies or sustainable practices, thus impacting competitiveness and sustainability.

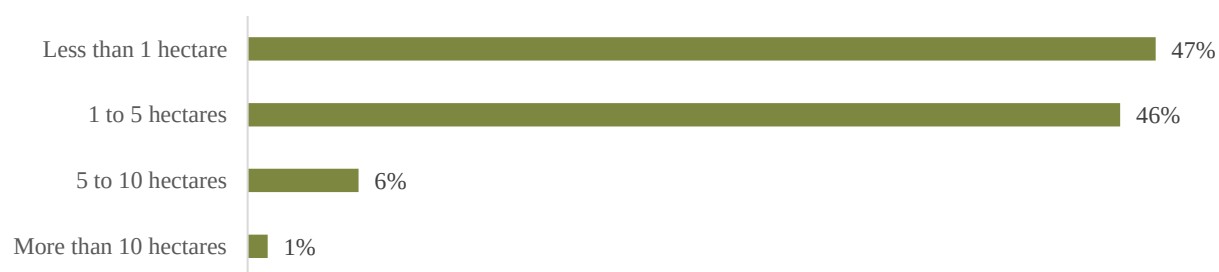


Figure 13 What is the property size associated with the agricultural activities you are involved?

However, when we focus on the specifics of land ownership among women who are managers or owners, a significant difference becomes apparent: 80% reported that the land they manage is not registered in their name. Furthermore, the majority (96%) have never attempted to obtain ownership of agricultural land or property.

Besides, in-depth interviews indicate that women in agriculture face significant barriers to accessing finance due to the lack of land ownership, often registered in men's names. This cultural

norm restricts women's eligibility for grants and subsidies, penalizing them in the application process. While creditor guarantees for women entrepreneurs exist, their impact is limited by a lack of awareness and support from commercial banks. Continuous evaluation and adaptation of these measures are necessary to ensure they meet their goals. Women's participation in decision-making within the agricultural sector remains limited. While women are often required to sign for family benefits, their actual influence in decisions is minimal. This underscores the need for more inclusive and participatory frameworks.

Access to information and professional development opportunities is another significant challenge for women, non-majority communities, and other marginalised groups. The lack of targeted awareness-raising and educational programs hinders their ability to engage and succeed in the sector fully. Although there are initiatives to engage young people in agriculture through practical work and grants, these programs often suffer from inadequate follow-up support and market access issues.

Owning land can be difficult for women due to various cultural, familial, and legal barriers. Traditional expectations about property inheritance and gender roles, such as prioritising male heirs, create obstacles for 23% of women. Some women (19%) are not interested in owning land, and others (18%) are worried about disrupting family relationships or emotional ties to the property.

Financial and legal hurdles also contribute to the challenges women face in owning land. The costs of the registration process (12%), limited knowledge of legal procedures concerning inheritance (7%), and other legal restrictions (6%) complicate the process of land ownership for women.

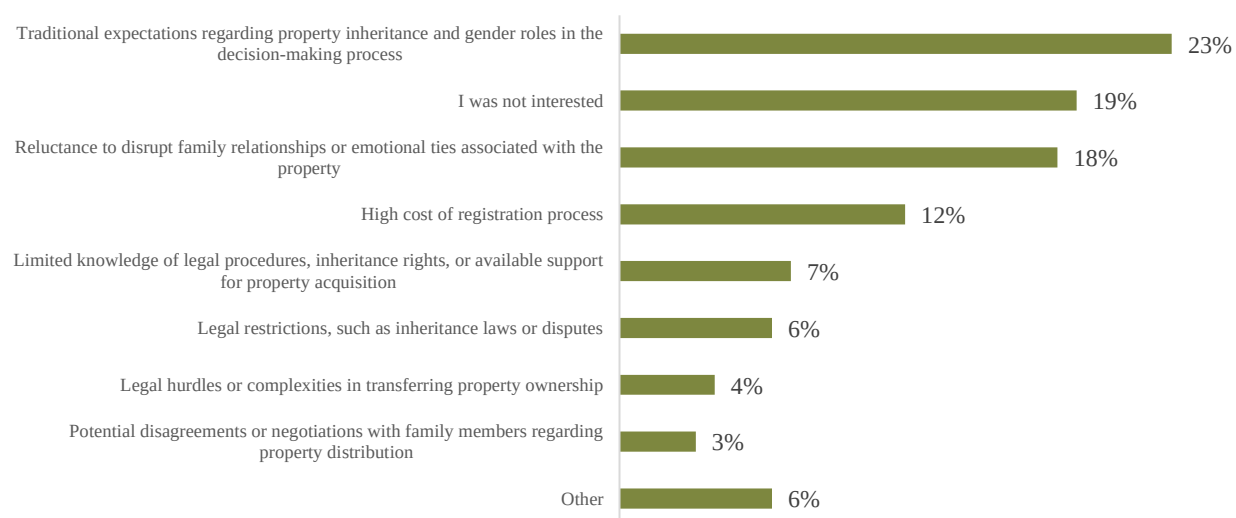


Figure 14 What was the main reason for not trying to acquire land?

Even when women do own land, more than half report that the property is managed in collaboration with a male partner or predominantly handled by one. This indicates that traditional gender roles still impact women who have managed to overcome initial ownership barriers.

For those women who do secure land ownership, challenges remain in accessing the financial resources needed to sustain and expand their agricultural activities. This is a broader issue in agribusiness, where access to financing and credit is frequently cited as the most pressing challenge. The ongoing struggle for financial support impacts the daily operations and long-term sustainability of women in agriculture.

Farmers have identified several obstacles to increasing women's land ownership in agriculture. The main barriers include cultural norms and traditions that favour male ownership, making it difficult for women to access land and inheritance rights. There is also a lack of awareness or education about women's property rights, further complicating their ability to claim and manage land effectively.

To address these issues, farmers recommend taking several strategic actions. They suggest continuing current grant subsidies for women farmers and introducing new ones to help them acquire existing land property or purchase new land. This could help change cultural norms toward more gender-inclusive practices. Farmers also advocate for legal reforms to ensure equal property rights by revising inheritance laws and eliminating legal barriers that put women at a disadvantage. Additionally, enhancing government support through initiatives that educate women about their property rights and provide legal guidance is seen as crucial. These measures aim to support women's land acquisition and management, creating an environment where they can more easily access land ownership and contribute to agricultural productivity and development.

Recommendations

Here are elaborate recommendations structured into the key thematic areas to address the range of barriers identified in the agricultural sector regarding policy awareness, contractual formalisation, language barriers, gender data analysis, and internalised social norms. These recommendations aim to overcome these challenges to create a more inclusive, equitable, and innovative agricultural sector.

One prevalent issue with recommendations coming from stakeholders in the agricultural sector, particularly those from underrepresented groups such as women and non-majority communities, is their ability to effectively identify and elaborate on the obstacles and barriers they face. However, these stakeholders often struggle to articulate precisely what help or specific interventions they need to overcome these challenges.

More Inclusion in Decision-Making in Agriculture for marginalised groups

Recommendations:

1. Educate and support women farmers in recognizing and developing their agricultural activities into formal agribusinesses, enhancing their economic opportunities and decision-making power in the sector.

Detailed Actions:

- Develop and offer training programs specifically designed for women farmers that cover basic business skills, including financial literacy, marketing, and business planning.
- Conduct these training sessions in community centres and local farms, focus on demonstrating the tangible benefits of business formalization, such as access to loans, grants, and increased market opportunities.
- Provide free legal clinics⁴⁰ to offer guidance on the formalization process, understanding legal requirements, and protecting business interests.
- In cooperation with project partners, such as PePeko, EcoKosWomen and Organika, the program could assist women in accessing broader markets by facilitating connections with buyers, distributors, and retailers- in diaspora, or international forums to get market access and export.

Intended Impact: Transform the self-perception of women farmers, equipping them with the knowledge and resources to see and develop their farming activities as viable agribusinesses.

2. Enhance the participation of underrepresented groups in decision-making processes by establishing a diverse Agricultural Advisory Council for each region in Kosovo.

Detailed Actions:

- Establish the council under the auspices of the Ministry of Agriculture, Forestry and Rural Development (MAFRD) as per Articles 8 and 10 of Law no. 06/L-113 on the Organization and Functioning of the State Administration and Independent Agencies, and relevant regulations GRK no. 06/2020 and GRK no. 07/2020.
- Ensure the council operates formally as a decision from MAFRD, providing it with the authority and sustainability needed for greater impact.
- Include representatives from women's groups, minority farmer associations, youth groups, and agribusinesses.
- Conduct training on gender sensitivity and inclusivity for all members.
- Use multilingual communication strategies to ensure all participants can engage effectively.

Intended Impact: Diverse voices in agricultural policy-making leading to more inclusive and representative decisions.

3. Establish tax breaks or subsidies for agribusinesses that achieve significant gender balance or inclusion of women, non-majority communities and other marginalised groups in their leadership structures.

Detailed Actions:

⁴⁰ Free legal clinics are community-based programs that provide legal assistance and services at no cost to individuals who might not otherwise be able to afford them. These clinics are typically run by volunteer attorneys, law students, and legal professionals who offer their expertise to help people navigate various legal issues.

- Include in the MAFRD yearly action plan some economic ease to incentivize more involvement of women, non-majority communities and other marginalised groups in decision-making.
 - **Tax breaks:** If an agribusiness demonstrates that it has a significant number of women, non-majority communities and other marginalised groups in leadership positions, it could pay less in taxes. This financial benefit motivates companies to recruit and promote more women, non-majority communities and other marginalised groups into leadership roles.
 - **Subsidies:** These are financial supports provided by the government to agribusinesses, for grants to have extra points for representation of women in their leadership teams, not only as owners.
 - Identify the specific needs with regards to subsidies and tax breaks through consultations with the Agricultural Advisory Council. Spearhead the initiative through the council to ensure it is included and calculated in the next budgeting planning.
- Provide public recognition and financial rewards to companies demonstrating exemplary inclusivity practices.

Intended Impact: Increased gender diversity in agricultural leadership fostering more equitable, innovative, and effective decision-making.

4. Implement training programs aimed at building the managerial and technical skills of women, non-majority communities and other marginalized groups. These programs should be accessible and designed to prepare participants for leadership roles in agriculture.

Detailed Actions:

- Conduct leadership and skill development training specifically designed for potential women leaders, non-majority communities and other marginalized groups.

Intended Impact: Strengthened skills and qualifications among women, non-majority communities and other marginalized groups, increasing their eligibility and readiness for leadership positions.

5. Design and implement awareness campaigns that highlight the benefits of diverse leadership in agriculture. These campaigns can use data and success stories to challenge stereotypes and emphasize the economic and social advantages of inclusion.

Detailed Actions:

- Develop a series of campaigns using various media to educate on the benefits of inclusivity in agriculture.
- Cooperate with program partners and include success stories achieved through program activities.
- Partner with influencers and community leaders to amplify the message.

Intended Impact: Increased awareness and support for gender diversity and inclusion, leading to more systemic changes within the sector.

6. To integrate Corporate Social Responsibility (CSR) into the core operations of all agribusinesses, enhancing their contributions to social, environmental, and economic sustainability.

Detailed Actions:

- Create a working-group to draft a policy that mandates CSR initiatives in agribusinesses, detailing the scope, objectives, and compliance mechanisms of such programs.

- Engage with the proposed working group council, including also the following:
 - i. CSR Kosovo: To understand and expand the current framework.
 - ii. MAFRD: To align with agricultural policies.
 - iii. Ministry of Trade and Industry: To integrate CSR into business practices.
 - iv. Local Municipalities: To extend CSR beyond Prishtina.
 - v. Donors and International Organizations: For support and funding.
- Formulate a partnership framework with the above-mentioned stakeholders, where EREA provides expertise, guidance, and resources to help agribusinesses develop and implement their CSR activities effectively.
- Develop a series of workshops, training sessions, and resource materials in collaboration with EREA to aid agribusinesses in the rollout of CSR practices.
- Establish a robust monitoring framework to assess the impact of CSR initiatives and ensure compliance, with periodic reviews to adapt and enhance the strategies.

Intended Impact: This policy will ensure that agribusinesses not only contribute positively to environmental stewardship and social welfare but also engage more deeply with the communities they operate in. By institutionalizing CSR through legislative measures and the support of EREA, agribusinesses will drive sustainable development and create lasting benefits for society.

Employment Opportunities

Recommendations:

1. Enhance the perception of agriculture as a viable and rewarding career path for youth, women, non-majority communities and other marginalized groups, while also addressing and changing traditional gender norms and expectations within the sector.

Detailed actions:

- Organize workshops and seminars in schools, universities, and community centres that educate about the opportunities in agriculture, focusing on innovative agricultural technologies, entrepreneurship, and the global impact of sustainable farming.
- Produce and distribute engaging multimedia content (videos, podcasts, interactive webinars) that highlights the modern aspects of agricultural careers, showcasing technology integration, sustainability practices, and success stories of diverse agricultural professionals.
- Establish scholarships and internships specifically for women students, students from non-majority communities and other marginalized groups to pursue studies and gain experience in agriculture.
- Organize "Agriculture Career Days"⁴¹ that allow potential entrants to interact with agricultural professionals, participate in hands-on activities, and see firsthand the advancements and opportunities within the sector.

Intended Impact: Increased interest and engagement of women, non-majority communities and other marginalised groups in agriculture, reducing the gender gap and modernizing perceptions of the agricultural sector.

2. In collaboration with the MAFRD and the MIET, strengthen the regulatory framework to ensure more formal employment agreements in agriculture, enhance worker benefits, and improve overall

⁴¹ Agriculture Career Days are events designed to connect students, job seekers, and professionals with employers and educational institutions in the agriculture sector. They typically feature job fairs, workshops, panel discussions, networking opportunities, and educational presentations. These events are crucial for guiding young people into the agriculture workforce, providing them with the tools, knowledge, and connections needed to start their careers.

compliance with labour laws, particularly to benefit women, non-majority communities and other marginalised groups.

Detailed actions:

- Distribute easy-to-understand materials in multiple languages, including flyers, posters, and digital content, focusing on key information such as rights to fair pay, safe working conditions, and legal recourse.
- Develop and deploy a specialized task force to monitor agricultural agribusinesses for compliance with labour laws, focusing on the use of formal contracts.
- Collaborate with the Ministry of Finance to facilitate the enactment and enforcement of a reformed law on parental leave that is gender-neutral, encouraging shared child-rearing responsibilities.
- Launch awareness campaigns in partnership with NGOs and community organizations to promote the benefits of paternal leave, aiming to shift cultural perceptions towards shared parenting.
- Conduct a nationwide awareness campaign to educate employers and employees in the agricultural sector about the importance and benefits of formal employment contracts.

Intended Impact: Enhanced legal protection and workplace equality for women, non-majority communities and other marginalised groups, leading to a more secure and equitable work environment.

3. To actively increase the employment opportunities for women, non-majority communities and other marginalised groups in agriculture through specific recruitment, training, and incentive programs.

Detailed actions:

- Partner with NGOs, donor organisations, vocational schools, and universities to organize job fairs and recruitment drives specifically targeted at women, non-majority communities and other marginalised groups for agriculture- **Agriculture Job Fair**.
- Form support groups that facilitate peer-to-peer learning and support among women, non-majority communities and other marginalised groups in agriculture, encouraging knowledge exchange and collaboration.

Intended Impact: Tackle the core issues of lack of awareness and reluctance towards formalization head-on, ensuring that agricultural workers in Kosovo have the knowledge and the economic incentives to engage fully in the formal economy.

4. Create a union that serves as a collaborative and empowering platform for women processors, promoting business development, resource sharing, and collective bargaining power within the industry.

Detailed actions:

- Hire organizational development experts to design a sustainable and competitive organizational model for the union that addresses industry-specific challenges and opportunities.
- Ensure the model includes governance structures, membership criteria, and strategies for conflict resolution.
- Offer incentives for joining the union, such as initial fee waivers or early-bird benefits.
- Organize regular networking events and trade fairs that highlight small agribusinesses and facilitate direct connections with larger market players.

Intended Impact: The establishment of the Union of Women Processors as a business association aims to empower women in the processing industry by providing a structured platform for support, education, and collective growth.

Technological Empowerment

Recommendations

1. Promote technological literacy and access among women, non-majority communities and other marginalised groups, particularly focusing on overcoming language and usability barriers.

- **Detailed Actions:**

- Develop and distribute agricultural technology training materials in multiple languages.
- Collaborate with AgroDev to use their online platform to showcase these materials and reach a broader audience effectively

- **Intended Impact:** Improved access to and effective use of agricultural technologies, enhancing productivity and market access for marginalised farmers.

4. Financial Inclusion

Recommendations:

1. Introduce financial products and services tailored to the needs of women, non-majority communities and other marginalised groups, particularly women and youth, to overcome current barriers to financial access.

Detailed Actions:

- Launch awareness campaigns to educate the community about the importance of formal financial participation and the potential harms of predatory lending.
- Partner with microfinance institutions to develop loan and insurance products that consider the agricultural cycles typical of small-scale farmers.
- Conduct financial literacy workshops that include education on rights and available financial support.
- Use gender-disaggregated data to monitor and adapt financial services to ensure they effectively meet the needs of different groups by tracking applicants and users of various financial products and identifying specific needs.

Intended Impact: Enhanced financial inclusion that supports sustainable agricultural practices and economic stability among women, non-majority communities and other marginalised groups.

Enhance Awareness of Women's Property Rights and Advance Gender Budgeting Initiatives

Recommendations:

1. Collaborate with EcoKosWomen to Provide Training on Women's Property Rights

Detailed Actions:

- In partnership with EcoKosWomen, continue offering comprehensive training sessions focused on educating women and men about their rights to property ownership.
- Ensure the training covers the legal aspects, benefits, and processes related to property ownership for women.
- Make it a requirement for men, particularly husbands, to attend these training sessions alongside women.

- During the training sessions, emphasize the numerous benefits of joint property ownership. Discuss how joint ownership can lead to improved financial stability, enhanced family security, and a more balanced power dynamic within households.
 - Offer free legal assistance for land registration and conflict resolution, ensuring services are accessible in multiple languages.
 - **Intended Impact:**
 - Increased security and autonomy for women, non-majority communities and other marginalised groups through confirmed land ownership and improved management of property rights.
1. Implementation of Gender Budgeting
- **Detailed Actions:**
 - Train budget officers in gender-responsive budgeting and the use of Gender Impact Assessments (GIA) as standard practice across all government departments.
 - Integrate findings from gender analyses into the Medium-Term Expenditure Framework (MTEF⁴²) and require these analyses as part of budget proposal submissions from all departments.
 - Collaborate with the Ministry of Finance, Labor, and Transfers (MFLT), the Agency for Gender Equality (AGE), and various municipalities and ministries to ensure comprehensive integration of gender analysis findings.
 - **Intended Impact:**
 - Ensure that all government spending is scrutinized for its impact on gender equality, resulting in more targeted and effective use of public funds to promote gender equity across all sectors of society.

These recommendations are designed to be integrated into a logical framework (log frame) approach, where specific, measurable outcomes (such as increased percentages of women and youth in decision-making roles, higher rates of technology adoption among women, non-majority communities, and other marginalised groups, and documented improvements in financial stability due to tailored financial products) can be tracked and assessed. This structured approach ensures accountability and provides clear metrics for evaluating the success and impact of the interventions.

⁴² The Medium-Term Expenditure Framework (MTEF) is a budget planning tool issued by the Ministry of Finance, Labour, and Transfers (MFLT) to align policies and spending priorities over a medium-term period.

Conclusion

The assessment of gender and social inclusion within Kosovo's agricultural sector has given insights into the structural challenges and opportunities for enhancing equity. The study's findings highlight several key areas where disparities are evident and provide a subtle understanding of the experiences of women, non-majority communities, and other marginalised groups in agriculture.

The analysis reveals that women are significantly underrepresented in ownership and managerial roles within the agricultural sector. Despite making up more than half of family farming contributors, only a small percentage of agricultural landholders are women. This contrasts with the ongoing challenges women face in attaining ownership and leadership positions. The survey data supports these observations, showing that men are more likely to hold ownership and managerial roles, while women are more often employed in less secure positions. Moreover, the length of engagement in the sector differs significantly between genders. Women tend to have shorter engagement periods, indicating barriers to long-term involvement, such as limited access to resources and advancement opportunities.

Further, the inclusion of non-majority communities, and other marginalised groups in agricultural activities also presents significant challenges. The survey data indicates that these groups face numerous barriers, including economic constraints, lack of education or training, and social and cultural norms. These obstacles hinder their ability to participate actively and equitably in the sector. For instance, language barriers are a notable concern for non-majority groups, affecting job performance and access to information. The lack of resources like language training programs further exacerbates this issue, emphasising the need for more inclusive educational efforts.

Moreover, access to financial resources is a critical barrier for many farmers, particularly women, non-majority communities, and other marginalised groups. The study found that a significant number of farmers have not applied for loans or other financial support, often due to a perceived lack of necessity or fear of rejection. High interest rates and unfavourable loan conditions were identified as primary barriers. The disparity in access to information about financial resources is also evident, with men generally reporting higher levels of awareness compared to women. This gap suggests systemic issues that disproportionately affect women, including less exposure to financial training and networking opportunities.

Technological literacy and access are crucial for modern agricultural success. However, the study found that a significant majority of farmers have not received formal training on the use of digital agricultural technologies. This lack of training stresses a gap in the accessibility and provision of educational resources necessary for optimising agricultural practices through technology.

Employment data reveals significant gender and non-majority disparities in the agricultural workforce. Women are more likely to be employed in less secure positions and face greater challenges in advancing their careers. Despite high job satisfaction levels reported by the majority, women and non-majority groups highlighted specific concerns about gender bias, limited networking opportunities, and gender-based pay disparities.

The study highlights the profound impact of cultural and social norms on the participation of women, non-majority communities, and other marginalised groups in agriculture. Traditional gender roles and expectations significantly influence the distribution of labour and decision-making power within households and the broader agricultural sector. These norms often limit women's involvement in farming activities and hinder their ability to achieve ownership and leadership roles.

Additionally, land and property ownership is critical for economic empowerment, yet women, non-majority communities, and other marginalised groups face substantial barriers in this area. The study found that a significant number of women do not have land registered in their names and face numerous obstacles, including traditional expectations regarding inheritance and legal barriers.

Ultimately, the results of this study provide a comprehensive overview of the gender and social inclusion landscape within Kosovo's agricultural sector. To address the range of barriers identified in the agricultural sector regarding policy awareness, contractual formalisation, language barriers, gender data analysis, and internalised social norms, here are elaborative recommendations structured into the key thematic areas. These recommendations are aimed at overcoming these challenges to create a more inclusive, equitable, and innovative agricultural sector.

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Appendices

Annex 1: Farmer Survey

Gender	n	Percentage
Man	231	61%
Woman	148	39%

Age	n	Percentage
18-24	25	7%
25 - 34	63	17%
35 - 44	99	26%
45 - 54	121	32%
55 - 64	60	16%
65+	11	3%

Highest Level of Education Completed	n	Percentage
No formal education	1	0%
Primary education	53	14%
Secondary education	228	60%
Vocational education	39	10%
Tertiary education (College/University)	48	13%
Postgraduate education (Master's/PhD	10	3%

Ethnicity	n	Percentage
Albanian	338	89%
Serb	32	8%
Bosnian	6	2%
Gorani	3	1%

Primary Language Spoken at Home	n	Percentage
Albanian	339	90%
Serbian	32	8%
Bosnian	8	2%

What is your role/position in agricultural activities?	n	Percentage
Owner	232	61%
Manager	21	6%
Long term worker (paid)	52	14%
Seasonal worker (paid)	50	13%
Helper	14	4%
Other, please specify	10	3%

Other, please specify	n	Percentage
Accountant	1	0.3%
Collaborating partner	9	2.4%

What is your field of agricultural work?	n	Percentage
Animal husbandry, livestock	22	6%
Vegetable growing	186	49%
Non-Wood Forest Products - Medical and Aromatic Plants	55	15%
Fruit growing	182	48%
Beekeeping	10	3%
Fishing	0	0%
Other	6	2%

What is the legal status of your farm?	n	Percentage
Informal	77	30%
Farmer status	171	68%
Limited liability or other company farm	5	2%

Do you or your agricultural company own the farm assets, such as land, agricultural tools, and machinery?	n	Percentage
Yes, fully owned by us	164	43%
Yes, partially owned by us	61	16%
No, we do not own any farm assets	147	39%
Other, please specify	7	2%

Other, please specify	n	Percentage
I have very few old ones	1	17%
Land	1	17%
Land and mower only	1	17%
Land, but there is a lack of machinery	1	17%
We have some of our tools, but they are not enough	2	33%

For how many years has your agricultural household been engaged in farming activities?	n	Percentage
1 - 3 years	43	17%
3 - 5 years	76	30%
5 - 10 years	61	24%
More than 10 years	73	29%

Do any other family members assist you with your farming activities?	n	Percentage
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Yes	265	70%
No	114	30%

Please provide the number of family members involved in farming activities	
Mean	3.74

In which aspects of the agricultural value chain are women and men in your household engaged?		n	Percent
Production	Women	207	78%
	Men	254	96%
Collection	Women	243	92%
	Men	246	93%
Processing	Women	170	64%
	Men	245	92%
Distribution and logistics	Women	74	28%
	Men	253	95%
Marketing	Women	75	28%
	Men	254	96%
Sales	Women	75	28%
	Men	253	95%

Regarding managing your agricultural activities within your family, which group predominantly handles the responsibilities, considering both age and gender?	n	Percentage
Predominantly men (e.g., husband, father, father-in-law)	179	68%
Predominantly women (e.g., wife, mother, mother-in-law)	9	3%
Predominantly younger women (e.g., daughter, daughter-in-law, granddaughter)	2	1%
Predominantly younger men (e.g., son, son-in-law, grandson)	7	3%
A mix of the above categories	68	26%

Do any non-family members assist with your farming activities?	n	Percentage
Yes	88	23%
No	291	77%

	Number of workers	How many women?	How many men?
Mean	6.43	4.45	1.98

Ethnicity	n	Percentage
Albanian	73	83%
Serbian	9	10%
Bosnian	2	2%
Gorani	1	1%
Roma	2	2%
Ashkali	4	5%

Have you observed any benefits from the engagement of women and/or non-majority communities or other marginalized groups in agricultural activities on your farm?	n	Percent
Yes	132	53%
No	115	47%

What benefits have you observed from the engagement of women and/or non-majority communities or other marginalized groups in agricultural activities on your farm?	n	Percent
Enhanced community and family welfare	90	68%
Increased diversity of ideas and perspectives	68	52%
Strengthened resilience to economic and environmental challenges	58	44%
Improved productivity and efficiency	48	36%
Greater innovation and adoption of sustainable practices	40	30%
Expanded market opportunities and access	35	27%
Improved social cohesion and equity	26	20%

Do women and/or non-majority communities or other marginalized groups participate in decision-making related to agricultural activities?	n	Percentage
Yes, fully involved	65	17%
Yes, partially involved	107	28%
Rarely involved	90	24%
Not involved	117	31%

What are the main barriers that prevent women and/or non-majority communities or other marginalized groups from participating more fully in decision-making processes on your farm?	n	Percent
Economic constraints	192	61%

Lack of education or training	140	45%
Cultural or social norms	68	22%
Legal restrictions	15	5%

What actions could improve YOUR inclusion in agriculture?	n	Percent
Promoting awareness of the benefits of diversity in agriculture	194	51%
Establishing mentorship and support networks for women and marginalized groups	190	50%
Providing targeted education and training programs	185	49%
Enhancing access to financial resources and services	158	42%
Enforcing legal reforms to ensure equal rights and opportunities	143	38%
Creating more inclusive policies and practices within agricultural institutions and organizations	68	18%

What actions could improve YOUR participation in agriculture in decision-making processes?	n	Percent
Promoting awareness of the benefits of diversity in agriculture	184	49%
Establishing mentorship and support networks for women and marginalized groups	173	46%
Providing targeted education and training programs	165	44%
Enhancing access to financial resources and services	163	43%
Enforcing legal reforms to ensure equal rights and opportunities	154	41%
Creating more inclusive policies and practices within agricultural institutions and organizations	98	26%
Challenge stereotypes through awareness campaigns, showcasing success stories of women and marginalized individuals	65	17%
Establish platforms for women and marginalized groups to voice concerns, share knowledge, and advocate collectively	48	13%

What actions could improve the inclusion of women and/or non-majority communities or other marginalized groups in agriculture?	n	Percent
Promoting awareness of the benefits of diversity in agriculture	207	55%
Establishing mentorship and support networks for women and marginalized groups	190	50%
Enforcing legal reforms to ensure equal rights and opportunities	187	49%
Providing targeted education and training programs	166	44%
Enhancing access to financial resources and services	151	40%

Creating more inclusive policies and practices within agricultural institutions and organizations	66	17%
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What actions could improve the participation of women and/or non-majority communities or other marginalized groups in agriculture in decision-making processes?	n	Percent
Providing targeted education and training programs	231	61%
Promoting awareness of the benefits of diversity in agriculture	177	47%
Establishing mentorship and support networks for women and marginalized groups	163	43%
Enforcing legal reforms to ensure equal rights and opportunities	150	40%
Enhancing access to financial resources and services	129	34%
Creating more inclusive policies and practices within agricultural institutions and organizations	72	19%
Challenge stereotypes through awareness campaigns, showcasing success stories of women and marginalized individuals	57	15%
Establish platforms for women and marginalized groups to voice concerns, share knowledge, and advocate collectively	55	15%

Have you experienced any barriers to entering or advancing in the workforce due to your gender?	n	Percent
Yes, gender bias in recruitment processes	7	6%
Yes, lack of access to networking opportunities	8	6%
Yes, stereotypes about suitable roles for women	5	4%
Yes, pay disparity based on gender	2	2%
No	104	83%

Overall, how satisfied are you with your current job in terms of salary, benefits, and work-life balance?	n	Percentage
Very satisfied	65	52%
Somewhat satisfied	47	37%
Neutral	7	6%
Somewhat dissatisfied	5	4%
Very dissatisfied	2	2%

Do you feel that job responsibilities are assigned fairly regardless of gender?	n	Percentage
Strongly agree	57	45%
Agree	51	40%
Neutral	13	10%
Disagree	3	2%
Strongly disagree	2	2%

Have you observed any gender-based differences in the types of tasks assigned to men and women in your workplace?	n	Percentage
Yes	4	3%

No	119	94%
Unsure	3	2%

How do you perceive the availability of career advancement opportunities for women in your industry or profession?	n	Percent
Abundant opportunities	72	57%
Limited opportunities	20	16%
Equal to those for men	34	27%

How supportive do you find your workplace in terms of policies and initiatives promoting gender equality and work-life balance?	n	Percent
Very supportive	54	43%
Somewhat supportive	51	40%
Neutral	16	13%
Somewhat unsupportive	3	2%
Not supportive at all	2	2%

Is a maternity leave policy implemented in your workplace?	n	Percentage
Yes	43	44%
No	22	23%
Unsure	32	33%

Do you believe the maternity leave provided by our company meets your needs or the needs of your colleagues?	n	Percent
Yes	40	93%
No	1	2%
Unsure	2	5%

Do you feel that you have adequate opportunities to participate in decision-making processes at work?	n	Percent
Yes	40	93%
No	1	2%
Unsure	15	12%

In the past year, how often have you been involved in decisions that directly affect your work or team?	n	Percent
Very frequently	32	25%
Frequently	41	33%
Occasionally	32	25%
Rarely	12	10%
Never	9	7%

How often do language barriers affect your ability to perform your job effectively?	n	Percent
Never	5	24%
Rarely	4	19%
Sometimes	9	43%

Often	3	14%
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Are there any resources available (such as translation services or language training) to help you overcome any language barriers at work?	n	Percentage
No	21	6%

Have you ever felt discriminated against in the workplace based on your gender?	n	Percentage
Yes	1	1%
No	123	98%
I don't know	2	2%

How safe do you feel in your working environment?	n	Percentage
Very safe	64	51%
Safe	53	42%
Neutral	7	6%
Unsafe	2	2%

What specific changes could be made to improve safety and working conditions in your area?	n	Percentages
Access to low interest loans	1	2%
Advancement of technology	2	4%
By increasing the number of workers, working conditions would improve	1	2%
Ensuring the market	1	2%
Financial assistance	1	2%
Health insurance	1	2%
Health insurance, increase in payment	1	2%
Health insurance, special uniforms for the processing of specified products	1	2%
Holiday	1	2%
I am not satisfied with anything at the moment	1	2%
Improve access to diversity training programs	1	2%
Increase in payment	16	30%
Increase in payment, food meal	1	2%
Increase in payment, holidays	1	2%
Infrastructure	1	2%
Investment in equipment	4	8%
Long-term contracts	1	2%
Long-term contracts, health insurance	2	4%
No response	1	2%
Provide newer work techniques	2	4%
Provide specific programs	1	2%
The conditions are good	7	13%

Training for women and marginalized groups	1	2%
Work schedule	3	6%

What are your primary sources of information and communication technologies for farming?	n	Percent
Word of mouth	156	62%
Social media (Facebook, Twitter, Instagram, etc.)	151	60%
Internet (websites, online forums, agricultural portals)	137	54%
Farmers advisors (agronomist, veterinarian)	132	52%
Television programs	92	37%
Mobile apps related to agriculture	49	19%
Trade fairs	39	15%
Community meetings or workshops	34	13%
Printed materials (books, leaflets, magazines)	19	8%
Radio broadcasts	2	1%

How would you rate your knowledge of agricultural digital tools and technologies?	n	Percentage
Very knowledgeable	36	14%
Somewhat knowledgeable	190	75%
Slightly knowledgeable	20	8%
Not knowledgeable at all	7	3%

Have you received any formal training or education on the use of agricultural digital technologies?	n	Percentage
Yes	46	18%
No	207	82%

What is the most significant challenge you are currently facing in your farming operations?	n	Percent
Access to financial resources (loans, grants, subsidies, etc.)	101	27%

Production or labour costs	96	25%
Finding customers	58	15%
Finding skilled labour or experienced management	56	15%
Competition	24	6%
Regulatory issues	23	6%
Don't know/Not applicable	18	5%

How would you rate your level of information regarding the procedures to access finance (loans, grants, subsidies, etc.) resources in agriculture?	n	Percent
Very well informed	49	13%
Somewhat informed	259	68%
Slightly informed	53	14%
Not informed at all	18	5%

Have you ever applied for a loan and/or other financial resources for your farming activities?	n	Percentage
Yes	80	21%
No	299	79%

Which institution did you approach for the loan and/or other financial resources?	n	Percentages
Commercial bank	49	61%
Microfinance institutions	21	26%
Government or agricultural support program	22	28%
Other	0	0.0%

If you have not applied for a loan/and or other financial resources, what was the primary reason?	n	Percent
Did not need a loan/and or other financial resource options	110	37%
Prefer not to engage with financial institutions	74	25%
Concerned about the ability to repay	68	23%
Feared rejection due to lack of collateral or credit history	27	9%
Unaware of available loan/and or other financial resources options	10	3%
The application process seemed too complex	8	3%
Other	2	1%

Which of the following are the main barriers hindering access to finance (loans, grants, subsidies, etc.) for women and/or non-majority communities or other marginalized groups in agriculture?	n	Percent
Lack of collateral or credit history	77	20%
Legal restrictions or discriminatory practices	53	14%
Cultural norms and gender biases	37	10%
Limited awareness of available finance options	60	16%
High-interest rates and unfavorable loan conditions	295	78%
No barriers	22	6%

What specific actions or policies would you recommend to improve YOUR access to finance (loans, grants, subsidies, etc.) ?	n	Percentages
Simplify the loan application process for easier understanding and accessibility.	234	62%
Increase awareness and information dissemination about available financial products and services for farmers.	152	40%
Introduce lower interest rates and more flexible repayment terms tailored to agricultural cycles.	159	42%
Develop insurance products that protect farmers against environmental and market risks.	164	43%
Strengthen partnerships between government, financial institutions, and agricultural organizations to create tailored finance solutions.	97	26%
Provide financial literacy and management training for farmers.	79	21%
Enhance the collateral framework to include non-traditional assets, such as future harvests or livestock.	71	19%
Create dedicated financial products for women and marginalized groups to address specific barriers they face.	57	15%
Other	3	1%

How could financial institutions better tailor their products and services to meet the needs of the farming community?	n	Percentages
Design loan products with seasonal repayment schedules aligned with agricultural production cycles.	181	48%
Offer advisory services alongside financial products to assist farmers in planning and managing their finances.	184	49%
Increase the accessibility of financial services through mobile banking and other digital platforms.	176	46%
Collaborate with agricultural experts to understand the specific needs and risks associated with different types of farming.	177	47%
Engage in community outreach to build relationships with farmers and understand their financial needs and challenges.	110	29%
Provide incentives for sustainable and environmentally friendly farming practices through green finance products.	76	20%
Other	5	1%

What is the property size associated with your agricultural activities?	n	Percentages
Less than 1 hectare	180	47%
1 to 5 hectares	173	46%
5 to 10 hectares	22	6%
More than 10 hectares	4	1%

If you own agricultural land or property, who primarily manages it?	n	Percentages
I manage it myself	9	50%
Managed jointly with a male partner or family member	8	44%
Primarily managed by a male partner or family member	1	6%
As a woman farmer, have you faced any challenges in acquiring or managing agricultural land?	n	Percentages
Yes	7	39%

No	11	61%
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Do you believe there are sufficient resources and support available for women seeking to own land or expand their agricultural activities?	n	Percentages
Yes, plenty of resources and support	9	50%
Somewhat, but could be improved	5	28%
No, resources and support are limited	4	22%

Have you benefited from any programs or initiatives to support women's property rights or land ownership within the agricultural sector?	n	Percentages
Yes	2	11%
No	16	89%

Have you ever acquired ownership of agricultural land or property?	n	Percentages
Yes	4	3%
No	125	96%
Refuse to answer	1	1%

What was the reason for rejecting your request?	n	Percentages
Legal hurdles or complexities in transferring property ownership	3	75%
Family disagreements over property distribution	1	25%

What was the main the reasons for not doing it?	n	Percentages
Traditional expectations regarding property inheritance and gender roles in the decision-making process	29	23%
I was not interested	23	19%
Reluctance to disrupt family relationships or emotional ties associated with the property	23	18%
High cost of registration process	15	12%
Limited knowledge of legal procedures, inheritance rights, or available support for property acquisition	9	7%
Legal restrictions, such as inheritance laws or disputes	8	6%
Legal hurdles or complexities in transferring property ownership	5	4%
Potential disagreements or negotiations with family members regarding property distribution	4	3%
Other	8	6%

What are the current legal and cultural barriers that hinder YOU to access to land ownership?	n	Percentage
Legal restrictions or lack of clarity in property rights	40	27%
Cultural norms and traditions favouring men ownership	55	37%
Economic barriers	72	49%
Lack of awareness on property rights	53	36%
Other	8	5%

What are the current legal and cultural barriers that hinder women's access to land ownership in your experience or observation?	n	Percentage
Legal restrictions or lack of clarity in property rights	31	21%
Cultural norms and traditions favouring men ownership	60	41%
Economic barriers, including access to finance	71	48%
Lack of awareness or education on women's property rights	65	44%
Other	6	4%

What specific actions do you recommend be taken to enhance YOUR access to land ownership and property rights in the agricultural sector?	n	Percentage
Legal reforms to ensure equal property rights	48	32%
Educational programs on land rights and management	37	25%
Financial assistance	75	51%
Mentorship and networking opportunities	44	30%
Awareness campaigns to change societal perceptions	44	30%
Enhanced government support and initiatives	46	31%
I do not know	7	5%
Other	1	1%

What specific actions do you recommend be taken to enhance women's access to land ownership and property rights in the agricultural sector?	n	Percentage
Legal reforms to ensure equal property rights	46	31%
Educational programs on land rights and management	50	34%
Financial assistance or subsidies for women farmers	80	54%
Mentorship and networking opportunities	56	38%
Awareness campaigns to change societal perceptions	50	34%
Enhanced government support and initiatives	46	31%
I do not know	5	3%
Other	0	0%

Cross Tabulations with Gender

	Women	Men	Non-majority communities or other marginalized groups
Collection	86%	80%	5%
Distribution and logistics	65%	78%	3%
Marketing	50%	79%	3%
Processing	81%	77%	9%
Production	84%	81%	8%
Sales	48%	76%	6%

7. What is your role/position in agricultural activities?

	Man		Woman	
	n	Percentage	n	Percentage
Owner	170	74%	62	42%
Manager	16	7%	5	3%
Long term worker (paid)	23	10%	29	20%
Seasonal worker (paid)	11	5%	39	26%
Helper	5	2%	9	6%
Other, please specify	6	3%	4	3%

11. For how many years has your agricultural household been engaged in farming activities?

	Man		Woman	
	n	Percentage	n	Percentage
1 - 3 years	29	16%	14	21%
3 - 5 years	40	22%	36	54%
5 - 10 years	47	25%	14	21%
More than 10 years	70	38%	3	4%

Please provide the number of family members involved in farming activities.

	Man			Women		
	Children (<18)	Adults (18-64)	Elderly (65>)	Children (<18)	Adults (18-64)	Elderly (65>)
Mean	0.42	1.74	0.15	0.18	1.19	0.06

How do you perceive the availability of career advancement opportunities for women in your industry or profession?

	Man	Woman
Production	96%	78%
Collection	93%	92%
Processing	92%	64%
Distribution and logistics	95%	28%
Marketing	96%	28%
Sales	95%	28%

How do you perceive the availability of career advancement opportunities for women in your industry or profession?

	Man	Woman
Abundant opportunities	69%	51%

Limited opportunities	4%	22%
Equal to those for men	27%	27%

2. How would you rate your knowledge of agricultural digital tools and technologies?

	Man		Woman	
	n	Percentage	n	Percentage
Very knowledgeable	34	18%	2	3%
Somewhat knowledgeable	133	72%	57	85%
Slightly knowledgeable	13	7%	7	10%
Not knowledgeable at all	6	3%	1	1%

1. What is the most significant challenge you are currently facing in your farming operations?

	Man		Woman	
	n	Percentage	n	Percentage
Finding customers	33	14%	25	17%
Competition	14	6%	10	7%
Access to financial resources (loans, grants, subsidies, etc.)	63	27%	38	26%
Production or labour costs	71	31%	25	17%
Finding skilled labour or experienced management	32	14%	24	16%
Regulatory issues	13	6%	10	7%
'Other	1	0%	2	1%
Don't know/Not applicable	4	2%	14	9%

2. How would you rate your level of information regarding the procedures to access finance (loans, grants, subsidies, etc.) resources in agriculture?

	Man		Woman	
	n	Percentage	n	Percentage
Very well informed	43	19%	6	4%
Somewhat informed	163	71%	96	65%
Slightly informed	18	8%	35	24%
Not informed at all	7	3%	11	7%

Cross Tabulations with Ethnicity

	What is your role/position in agricultural activities?
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	Albanian		Serb		Other	
	n	Percentage	n	Percentage	n	Percentage
Owner	215	64%	13	41%	4	44%
Manager	18	5%	1	3%	2	22%
Long term worker (paid)	47	14%	3	9%	2	22%
Seasonal worker (paid)	39	12%	10	31%	1	11%
Helper	9	3%	5	16%	0	0%
Other, please specify	10	3%	0	0%	0	0%

	2. How would you rate your level of information regarding the procedures to access finance (loans, grants, subsidies, etc.) resources in agriculture?					
	Albanian		Serb		Other	
	n	Percentage	n	Percentage	n	Percentage
Very well informed	46	14%	3	9%	0	0%
Somewhat informed	237	70%	18	56%	4	44%
Slightly informed	41	12%	7	22%	5	56%
Not informed at all	14	4%	4	13%	0	0%

	2. How would you rate your knowledge of agricultural digital tools and technologies?					
	Albanian		Serb		Other	
	n	Percentage	n	Percentage	n	Percentage
Very knowledgeable	34	15%	2	14%	0	0%
Somewhat knowledgeable	180	77%	6	43%	4	67%
Slightly knowledgeable	18	8%	0	0%	2	33%

Not knowledgeable at all	1	0%	6	43%	0	0%
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Annex 2: Market Actor Survey

Gender	n	Percentage
Man	20	67%
Woman	10	33%

Position in the company:	n	Percentage
Owner	22	73%
Manager	8	27%

Years in Operation	n	Percentage
1-3 years	3	10%
3-5 years	5	17%
5-10 years	13	43%
More than 10 years	9	30%

Type of Agriculture Activity	n	Percentage
Vegetable Production	10	33%
Fruit production	11	37%
Food processing	11	37%
Non-Wood Forest Products – Medical and Aromatic Plants	8	27%
Other	5	17%

Other	n	Percentage
Collection and processing of aromatic medicinal plants	1	20%
Fruit cultivation	1	20%
Fruit cultivation and processing	1	20%
Production of sauces and ajvar	1	20%
Purchasing and processing of fruit	1	20%

Legal status of businesses	n	Percentage
Individual Entrepreneur (Sole Proprietorship)	7	23%
Limited Liability Company (LLC)	21	70%
Cooperative	1	3%
Non-Governmental Organization (NGO) involved in agricultural activities	1	3%

Level of operation	n	Percentage
Village/Town	8	27%
Municipality	17	57%
National	13	43%
Regional	9	30%
International	8	27%

Size of the business	n	Percentage
Micro (0-9 employees)	20	67%
Small (10-49 employees)	9	30%
Medium (50-149 employees)	1	3%

Please indicate how much you agree or disagree with the following statements regarding including women and/or non-majority communities or other and marginalized group					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
We actively seek to collaborate with women farmers.	77%	17%	7%	0%	0%
Our business provides targeted support or programs for women and/or non-majority communities or other marginalized groups of farmers.	77%	13%	10%	0%	0%
For women and/or non-majority communities or other marginalized groups face more challenges in accessing agricultural resources.	50%	43%	7%	0%	0%
The inclusion of women and/or non-majority communities or other marginalized groups of farmers leads to better business outcomes.	73%	13%	10%	3%	0%
Social norms and cultural attitudes significantly impact the involvement of women and/or non-majority communities or other marginalized groups of farmers in our business activities.	67%	20%	13%	0%	0%
Training and education programs are essential for the empowerment of women and/or non-majority communities or other marginalized groups of farmers.	60%	30%	10%	0%	0%

Our business operations have evolved to become more inclusive of for women and/or non-majority communities other marginalized groups of farmers over the past years.	60%	33%	7%	0%	0%
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Has your business implemented specific policies or initiatives (gender quotas, ethnic representation, flexible working hours, etc.) to promote diversity and inclusion within your workforce?	n	Percentage
Yes	22	73%
No	8	27%

Could you specify how your business supports the professional development of women and employees from non-majority communities or other marginalized groups:	n	Percentage
Through special training programs designed to enhance skills and competencies	14	64%
By providing mentorship opportunities with experienced professionals	14	64%
Offering flexible work arrangements to accommodate diverse needs	12	55%
Granting scholarships for further education to support career advancement	1	5%
Other initiatives	0	0%

In your experience, what benefits has your business observed from having a diverse and inclusive workforce?	n	Percent
Social norms and cultural attitudes affecting inclusivity	12	55%
Finding qualified candidates	11	50%
Cost implications	9	41%
Lack of awareness or understanding of diversity issues	9	41%
Resistance or pushback within the company	4	18%
Language barriers hindering effective communication and integration	4	18%

What challenges has your business faced in implementing diversity and inclusion policies?	n	Percent
Increased creativity and innovation	20	67%
Improved employee satisfaction and retention	18	60%
Enhanced company reputation	20	67%
Better understanding of market needs	12	40%
Other	1	3%

What additional support or resources would be helpful for your business to enhance workplace diversity and inclusion?	n	Percent
Government incentives or subsidies	21	70%
Access to diversity training programs	13	43%
Networking opportunities with similar businesses	15	50%
Guidelines or best practices from industry associations	11	37%

As a woman managing an agribusiness, what are the biggest challenges you face in your daily operations?	n	Percent
Access to land and resources	5	56%
Obtaining financing and credit	6	67%
Balancing family and work responsibilities	3	33%
Gender bias and discrimination in the marketplace	3	33%
Lack of access to agricultural training and technology tailored to women	1	11%
Limited networking opportunities	1	11%

As a woman managing an agribusiness, what are the biggest challenges you face in your daily operations?	
Access to land and resources	56%
Obtaining financing and credit	67%
Balancing family and work responsibilities	33%
Gender bias and discrimination in the marketplace	33%
Lack of access to agricultural training and technology tailored to women	11%
Limited networking opportunities	11%
Other	56%

How do these challenges affect your business growth and sustainability?	n	Percentage
Significantly restricts growth	1	11%
Moderately affects operations	5	56%
Slightly impedes progress	3	33%

What support or resources would be most beneficial in overcoming these challenges?	n	Percentage
Networking events and support groups for women in agriculture	4	44%
Policies promoting equal access to resources and finance	2	22%
Gender-sensitive training programs	1	11%
Family-friendly business practices	1	11%
Advocacy and legal support	1	11%

Have you observed a positive change in annual income of at least 10% for your business in the past year?	n	Percentage
Yes	27	90%
No	3	10%

What actions have contributed most to this change?	n	Percentage
Access to new markets	20	74%
Improved production practices	13	48%
Inclusion initiatives	11	41%
Government policies	6	22%
Initiatives to empower women farmers (e.g., women-only training sessions, grants for women-led businesses)	7	26%
Other	1	4%

Has your entity obtained any training/courses for agriculture?	n	Percentage
Yes	20	67%
No	10	33%

What actions have contributed most to this change?	n	Percentage
Technical skills training specific to agricultural practices	13	65%
Business and entrepreneurial skills development	10	50%
Financial literacy and management	9	45%
Leadership and management training	6	30%
Gender sensitivity and inclusion training	2	10%

Digital literacy and information technology	2	10%
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	Technical skills training specific to agricultural practices: Number of people trained	Number of women trained	Number of workers belonging to another ethnic or marginalized group trained	Business and entrepreneurial skills development: Number of people trained	Number of women trained	Number of workers belonging to another ethnic or marginalized group trained	Financial literacy and management : Number of people trained
Mean	4.23	2.08	0.08	6.10	3.30	0.90	6.56

	Number of women trained	Financial literacy and management: Number of people trained	Number of women trained		Number of workers belonging to another ethnic or marginalized group trained	Leadership and management training: Number of people trained	Number of women trained	Number of workers belonging to another ethnic or marginalized group trained
Mean	4.22	6.56	4.22		0.78	6.83	5.50	1.17

How effective have these training programs been in addressing the specific needs of women in your business?	n	Percent
Very effective	15	75%
Somewhat effective	5	25%

How do you rate the effectiveness of current agricultural policies in Kosovo in supporting the growth of your agribusiness?	n	Percentage
Very effective	12	40%
Somewhat effective	13	43%
Somewhat ineffective	2	7%
Very ineffective	3	10%

What are the primary reasons you find the agricultural policy and business-enabling environment somewhat ineffective in supporting growth?	n	Percentage
Lack of clear and consistent regulations	5	100%
Insufficient support or incentives for small and medium enterprises	2	40%
Complex bureaucracy and administrative processes	2	40%
Inadequate infrastructure (e.g., roads, storage, market access)	1	20%
Limited access to finance and credit facilities	2	40%
Restricted access to modern technology and training	1	20%
Legal framework does not adequately support or protect agribusinesses	2	40%

Other	0	0%
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How conducive do you find the overall business-enabling environment in Kosovo for the growth and operation of your agribusiness?	n	Percentage
Very conducive	13	43%
Somewhat conducive	11	37%
Neutral	4	13%
Very challenging	2	7%

What specific barriers do you face in accessing agricultural policies and support that are supposed to help grow your businesses?	n	Percent
Lack of information or awareness about available support	1	50%
Gender bias in the distribution or allocation of resources	0	0%
Inadequate representation in policy-making forums	0	0%
Cultural or societal norms limiting women's business activities	1	50%
Other	0	0%

What factors make the business-enabling environment challenging for the growth and operation of your agribusiness in Kosovo? :	n	Percentage
Regulatory complexities and inconsistencies	7	23%
Limited access to financial services and credit	15	50%
Insufficient agricultural support services (e.g., training, technology)	11	37%
Challenges in accessing local and international markets	13	43%
High operational costs (e.g., utilities, labor)	8	27%
Inadequate infrastructure (e.g., transportation, storage facilities)	7	23%
Legal framework limitations or constraints	5	17%
Social and cultural barriers to business operations	1	3%
Other	0	0%

What specific barriers do women face in accessing agricultural policies and support that are supposed to help grow their businesses?	n	Percentage
Lack of information or awareness about available support	19	63%
Gender bias in the distribution or allocation of resources	13	43%
Inadequate representation in policy-making forums	13	43%
Cultural or societal norms limiting women's business activities	3	10%
Other	0	0%

What recommendations do you have for improving your access to economic opportunities in agriculture?	n	Percent
Providing targeted training and education	17	57%
Facilitating access to finance and resources	15	50%
Enhancing market access and marketing support	18	60%
Implementing supportive policies and regulations	10	33%
Establishing mentorship and networking programs	6	20%
Increasing representation in agricultural decision-making bodies	13	43%
Promoting gender-sensitive agricultural research and innovation	7	23%
Encouraging the adoption of inclusive business models	10	33%
Strengthening legal frameworks to ensure equal property and land rights	7	23%
Developing community awareness programs to change societal norms	5	17%
Other	0	0%

What recommendations do you have for improving the access of women and non-majority or other marginalized groups to economic opportunities in agriculture?	n	Percent
Providing targeted training and education	19	63%
Facilitating access to finance and resources	14	47%
Enhancing market access and marketing support	14	47%
Implementing supportive policies and regulations	9	30%
Establishing mentorship and networking programs	12	40%
Increasing representation in agricultural decision-making bodies	9	30%
Promoting gender-sensitive agricultural research and innovation	11	37%
Encouraging the adoption of inclusive business models	3	10%
Strengthening legal frameworks to ensure equal property and land rights	4	13%
Developing community awareness programs to change societal norms	4	13%
Other	1	3%

How do you feel about the networking and collaboration opportunities within the agricultural sector?	n	Percentage
Very positive and see significant value	6	60%
Somewhat positive	4	40%

Overall, are you willing to cooperate with the private sector?	n	Percentage
Yes	10	100%

Could you describe the current structure of your farming operation?	n	Percentage
Primarily work independently	6	60%
Collaborate with other farmers or entities	4	40%

How do you decide whether to work solo or cooperate with neighboring farmers or agricultural organizations?	n	Percentage
Resource Availability (having enough land, equipment, and labour vs limited sources)	5	50%
Economic Viability (maximizing profits independently vs pooling resources lowers costs and increases profitability)	7	70%
Risk Management having more autonomy in decision-making vs spreading risks, especially in volatile markets)	6	60%
Market Access (having direct access to consumers or niche markets vs accessing larger markets or better distribution channels)	4	40%
Expertise and Knowledge (focusing on specific expertise and methods, having the opportunity for knowledge sharing and adopting best practices)	0	0%
Community and Social Factors (having autonomy and independence vs having a sense of community, shared experiences, and local support)	0	0%

How do you coordinate with other farmers in your region?	n	Percentage
Informally, through personal contacts	3	30%
Through formal network	4	40%
Through private sector businesses	3	30%

What impact would a dedicated organization or union focused on supporting women in the processing sector have?	n	Percent
Greatly increase inclusion and opportunities for women and marginalized groups	4	40%
Somewhat increase inclusion and opportunities	4	40%
No impact on inclusion and opportunities	2	20%

If a Union of Women Processors were established, which areas should it prioritize to support its members most effectively?	n	Percent
Training and education in processing techniques and technologies	5	50%
Networking events and opportunities for collaboration	4	40%
Advocacy for policy changes and better access to finance	7	70%
Marketing and sales support to access broader markets	4	40%
Legal advice and support on ownership and property rights	3	30%
Mentorship programs for emerging women entrepreneurs in agriculture	2	20%
Other	0	0%

Cross Tabulations with Gender

Years in Operation:				
	Man		Woman	
	n	Percentage	n	Percentage
1-3 years	1	5%	2	20%
3-5 years	3	15%	2	20%
5-10 years	7	35%	6	60%

More than 10 years	9	45%	0	0%
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	How many employees in your company are:	Man	Woman	Other Non-majority groups or other marginalized groups (Please specify)
Mean	10.27	4.90	5.23	0.73

What percentage of your leadership roles are held by:			
	Man	Woman	Other non-majority groups or other marginalized groups
Mean	10.27	4.90	5.23