

Family Economic Inequality and Gender Dynamics in Kosovo: Resource Allocation, Unpaid Work, and Decision-Making (2019–2024)

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Abstract

This study examines family economic inequality in Kosovo with a specific focus on gender dynamics related to intra-household resource allocation, unpaid work, decision-making power, and women's roles in family-owned businesses during the period 2019–2024. Using a mixed-methods approach, the research combines official labor market statistics with primary survey data collected from 522 women through snowball sampling. The analysis integrates descriptive statistics with advanced quantitative techniques, including reliability testing, factor analysis, and regression models. The findings indicate that unequal distribution of household resources, a high burden of unpaid work, and limited participation in family decision-making significantly reduce women's employment and entrepreneurial opportunities. Education and economic autonomy emerge as key mediating factors, while marital status and age moderate these relationships. The study contributes to the literature on family economics and gender inequality by empirically demonstrating how intra-family dynamics shape labor market outcomes. The results provide evidence-based insights for designing gender-sensitive labor and family policies in Kosovo.

Keywords: *Family Economics, Gender Inequality, Unpaid Work, Decision-Making, Kosovo*

JEL Classification: *J16, D13, D63, I25, O15.*

Introduction

Based on the history of Kosovo, the newest state in Europe (Chun, 2011; Hajrullahu, 2020), its family economy-compared with the dynamics of economic and political development since the time it was part of the Ottoman state-represented an economic subsystem with its own distinctive features (Vucinich, 1962; Gorani, 2011). This was dictated by its geographical position as an intermediary zone in trade exchanges between the Eastern Mediterranean and the Adriatic. Economic development, when compared with the broader Ottoman state and with Venice (Strunje, 2022), as well as the more intensive use of local economic resources compared to the earlier period (Andreozzi, 2018), during which the local population (Kosovar Albanians) was not permitted to open businesses or access employment or manage any business or institution (Sohrabi, 2018; Ukshini, 2021), and where education was not offered in their mother tongue (Strauss, 2016), has been on the rise. The 600-year Ottoman rule, followed by domination by the neighboring state of Serbia, caused Kosovo to fall behind in economic development, including family-based economic structures (Khan, 1996; Kienzler, 2011; Muratović, 2021). It was only after the end of the 1999 war (Cotter, 2009) that Kosovo began to recover and offer its citizens opportunities to work, develop their own businesses-even outside their own country (Selenica, 2020; Warrander & Knaus, 2025).

Currently, Kosovo has many businesses and individuals who manage their enterprises not only within the country but also abroad (Kelmendi, 2023), and some even manage foreign-owned businesses operating in Kosovo (Cucović & Nurković, 2023). All of this has been made possible thanks to technology, which enables remote work from home. This development in technology, the internet, and communication has made the family economy more attractive and increasingly led by female entrepreneurs and managers (Dean et al., 2019).

Given that the economy is an artery that enables a better life, management and guidance in the family and business domains represent our core oversight competency (Teece, 2007; Smith, 2023).

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Since earlier times, around the 16th century, in many countries, including Kosovo, the economy was almost unmanageable and could not be led by household heads or nationals (Sørensen, 2009). There was a prevailing state of insecurity and war, and with limited income, it was difficult to sustain a family—enough of a reason for a struggle to survive by caring for the family and its members (Ogden, 2000; Latifi, 2015; Shudanko, 2024). After the last war in 1999 (Knudsen & Laustsen, 2006; Cottey, 2009), progress was made toward developing both business and family economies (Nguyen et al., 2025). Even though Kosovo was economically devastated, with the help of friendly countries, reconstruction and renovation of homes began. Mention should be made of the assistance provided by the United States, Germany, France, and the United Kingdom (Warrander & Knaus, 2025), which helped renovate the road infrastructure, along with support from Albania (Judah, 2008), which helped supply basic needs, offering aid that enabled Kosovar citizens to survive and enjoy the long-awaited freedom.

Data Collection

According to statistical data published by the Kosovo Agency of Statistics (KAS), in Kosovo, male employment is higher at 46.2%, while female employment is at 13.9%.

Table1. Kosovo Agency of Statistics (KAS)

According to Kosovo statistical data		
Male employment rate	46.2	%
Female employment rate	13.9	%
Unemployed Men& Women	39.9	%
TOTAL	100	%

Women are mainly employed in the sectors of education, trade, and healthcare, making up 53.0% of those sectors. Meanwhile, men are mostly employed in trade, construction, and manufacturing, accounting for 46.3%.

Table 2. Employment sectors

Employment sectors	education, health	trade, industry	trade, construction, industry
Employed women	53.7 %		
Employed men		46.3 %	
TOTAL		100%	

The leading economic sectors in employment remain: trade at 25.0%, construction at 27.6%, manufacturing at 12.4%, and education at 35.0%.

Tabel 3. Economic Sectors of Employment

ECONOMIC SECTORS OF EMPLOYMENT	
trade	25.0%
construction	27.6%
manufacturing industry	12.4%
education	35.0%
TOTAL	100%

Regarding employment contracts, 45.3% of employed individuals have permanent contracts in their main job, while 54.7% have temporary contracts.

Tabel 4. Employment Contracts

Employment contracts	
permanent contract	45.3%
temporary contract	54.7%

TOTAL	100%
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Unemployment is more pronounced among women at 34.0%, compared to men at 22.6%. The highest unemployment rate is among the 15–24 age group, at 43.4%.

According to the results, the unemployment rate in 2019 was 25.7%. (<https://ask.rks.gov.net/Releases/Details/6380>). If we observe employment rates over the years, according to the data, in 2020 the employment rate was 28.4%. Employment among men was 42.8%, while for women it was 14.1%.

Women were primarily employed in education, trade, and healthcare sectors, accounting for 52.7% of their employment, while men were mostly employed in trade, construction, and manufacturing, accounting for 44.1%. Regarding employment contracts, 42.3% of employed individuals had permanent contracts, while 57.7% had temporary ones. According to the 2020 data, the unemployment rate was 25.9%. Female unemployment was higher at 32.3%, compared to male unemployment at 23.5%. The highest unemployment rate was still among the 15–24 age group, at 49.1%.

(https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave1510307787.pdf.) In 2021, male employment was highest at 46.7%, while female employment stood at 16.8%. Women were mainly employed in education, trade, and healthcare sectors (48.6%), while men were mostly in trade, manufacturing, and construction (38.2%). Regarding employment contracts, 46.4% of employed individuals had permanent contracts, while 53.6% had temporary ones.

In 2022, the percentage of employed men was 3.5% higher than the previous year, while the percentage of employed women was 1.9% higher than the previous year. In 2023, 45,252 more people were employed than in the same period of the previous year. In 2024, there were 417,175 employed individuals, which means 27,011 fewer than the previous year. The percentage of employed by gender was as follows: men accounted for 55.8% of the employed, while women accounted for 21.8%.

Based on the analysis of the presented data, the primary objective of this study is to examine the existence and dimensions of family economic inequality in Kosovo and the possibilities for improvement. Therefore, the research question is whether inequality exists in family economies in Kosovo and how it can be improved. The methodology used in this research is the snowball method, comparing the family economies of other countries as found in the works of various authors. The paper has its limitations and shortcomings because, despite the data showing employment percentages by gender, they do not reveal the necessary specifics; thus, the probability of accuracy varies. Our results are easily measurable and comparable.

Theoretical Frameworks

Gender equality means equal participation of women and men in all areas of life, equal status, equal opportunities to enjoy all their rights, and to put their individual potential at the service of societal development, as well as equal benefit from the achievements of such development (Storozhuk & Hoyan, 2017; Pattanayak, 2025). From a legal perspective, gender-equal treatment means the elimination of both direct and indirect forms of gender-based discrimination (LAW No. 2004/2). Direct gender discrimination refers to the unequal treatment of an individual compared to another of the opposite gender in the same or similar circumstances. (Sczesny, et al., 2025) Indirect gender discrimination refers to placing an individual of one gender in an unequal position through neutral provisions, standards, or unequal treatment in the same or similar circumstances, except when such provisions, standards, or treatment are necessary and can be objectively justified by facts not based specifically on gender.

At all levels of education and training, equal access to education for women and men must be ensured for their active participation in society, family life, and the labor market. The responsible education authority and institutions in the field of education and training at all levels are to create, implement, and supervise action policies for ensuring gender equality. (Höhmman, 2025; Volodzkiene, 2025) This includes equal treatment of women and men, particularly regarding access to education and training, gender equality education, preparation, approval and implementation of educational programs, the development and revision of educational materials and textbooks, research on the status of genders in Kosovar society, including the participation of women and men in vocational training and counseling for those professions that have traditionally been considered as only for men or only for women (Glossoff

et al., 2017; Rajeswari, 2025), and equal inclusion of women and men in sports and recreational activities during school hours (LAW No. 2004/2).

The Law on Gender Equality in the Republic of Kosovo prohibits all types of gender discrimination in schools and other educational and pedagogical institutions. As seen, even the laws of the Republic of Kosovo affirm, define, expect, and value the contribution of Albanian women. Through various laws—especially the Law on Gender Equality—equality has been achieved in all aspects, both gender-related and in terms of employment opportunities and the improvement of rights belonging to both men and women. (Hasday, 2025)

Historically, women have always been the greatest contributors to humanity (Hrdy, 2009; Omoruan, et al., 2025), but poverty or the lack of employment opportunities left them with only the option of supporting their families by preparing food at home or in their apartments, rather than achieving independence through a salary, a job opportunity, or access to training or transportation (Sing, 2021). In the early 21st century, women are managing businesses, corporations, and various institutions, up to the highest political positions, such as the presidency in Kosovo (Rrahmani, 2021). This transformation in gender equality—both in the family and in business—results from the efforts of women who have raised their voices for their rights and gender equality (Benschop & Verloo, 2011; Goss, 2020; Longa, 2025).

Elsewhere, economies in all states have experienced rises and falls, which have affected both nations and family economies (Alam & Mahal, 2014). Considering different regimes and wars, Kosovo has also passed through such circumstances, resulting in economic instability (Bekaj, 2010), particularly until 1999, when it lacked the status of an independent state (Clark, 2000) and the capacity to manage its economy, create new jobs, or prepare its youth for life's challenges and for better living standards (Singh & Agarwal, 2024). Just like other areas of life, the economy is influenced by many internal and external factors that slow down or destabilize development (Rai et al., 2021; Suchek et al., 2021; Langsæther, & Knutsen, 2025).

Society in general, and the family in particular, still suffer from inequality in social and familial spheres at the beginning of the 21st century, and gender remains an influential factor (Gurieva et al., 2022; Anthony & Udoka, 2023). Technology and evolving circumstances may be key to enabling a better and easier life—both in terms of work and in joint investment opportunities (Marchi et al., 2016). Kosovo, as a young state, still requires substantial investments as well as new businesses and seems to be awaiting the right conditions for safe investment.

The employment opportunities for Kosovar families are not very satisfactory, as most families have two or more children in school, which entails a considerable financial burden. Additionally, deficiencies in healthcare services and overall safety have created major challenges for these families, who increasingly struggle with rising prices—both for household goods and for business operations (Loku & Loku, 2022).

The study draws on family economics theory (Becker-type intra-household models) and feminist economic perspectives, which emphasize the unequal distribution of unpaid work and decision-making power within households. According to these approaches, household outcomes are not neutral but reflect bargaining power shaped by income, education, and social norms.

Gender inequality in family economics manifests through unequal access to household resources, disproportionate responsibility for unpaid domestic labor, and limited influence over economic decisions. These factors directly affect women's labor supply, career continuity, and entrepreneurial capacity. The conceptual framework of this study therefore links family-level inequalities with labor market outcomes through mediating and moderating mechanisms.

Methodology

This study adopts a mixed-methods approach, integrating qualitative and quantitative analyses to provide a comprehensive examination of household economic inequality and gender dynamics in Kosovo.

The qualitative component employs snowball sampling to identify and recruit relevant participants, particularly women engaged in household economic activities and small family businesses. This method was selected due to the limited accessibility of specific target groups and its effectiveness in capturing diverse individual experiences.

The quantitative component consists of a comparative analysis of existing literature and gender-disaggregated statistical data obtained from national and international official sources. The data cover the period 2019–2024 and include indicators such as labor market participation, household income structures, unpaid labor, and access to economic resources.

Data were analyzed through intertemporal and gender-based comparisons, aiming to identify trends, structural inequalities, and the influence of economic and social factors on household well-being. The integration of qualitative and quantitative findings enabled triangulation, thereby enhancing the analytical validity and robustness of the study.

This method facilitated the inclusion of diverse perspectives from 522 women of varying ages, educational backgrounds, and employment statuses. To contextualize the findings, official labor market data were first extracted from the Kosovo Agency of Statistics (KAS), focusing on key employment sectors, unemployment rates by gender and age, and the participation of women in family businesses. This statistical analysis was supplemented by a review of relevant academic and policy literature to identify trends and structural barriers affecting women's employment and entrepreneurship in Kosovo. Furthermore, the study incorporated qualitative case examples of successful female entrepreneurs, which provided deeper insight into the lived experiences and challenges faced by women in the local economy. While the study acknowledges limitations related to the availability and completeness of official data, the triangulation of survey results, institutional statistics, and literature allows for credible and contextually grounded conclusions. The findings are particularly relevant for examining patterns of gender inequality and informing evidence-based policy recommendations.

Data Collection and Sample

The research employs a mixed-methods design. Primary data were collected through a structured questionnaire administered to 522 women in Kosovo using snowball sampling, a method suitable for reaching women engaged in informal employment and family businesses. Secondary data were obtained from the Kosovo Agency of Statistics and relevant institutional reports covering the period 2019–2024.

Operationalization of Variables

Family economic inequality was operationalized through four core constructs:

- **Intra-household resource allocation:** women's access to and control over household income and expenditures.
- **Unpaid work:** time spent on domestic work and caregiving activities.
- **Family decision-making:** degree of participation in financial and employment-related decisions.
- **Roles in family businesses:** ownership status, managerial authority, and decision-making influence.

All constructs were measured using Likert-scale items (1–5), except unpaid work, which was measured in weekly hours.

Table 5. The Table Shows How the Operationalization of Household Variables Is Found

Construct	Variables	Measurement (Likert 1–5/ weekly hours),
		1= not at all, 2= very little, 3=neutral, 4=somewhat, 5=completely
Sharing family resources	Women's access to household income	1 = not at all → 5 = completely

Unpaid Work	Equality in household expenses Weekly hours of housework	Number of hours Frequency scale
Family Decision Making	Child/elder care, Financial decisions, Employment decisions	1 = husband only → 5 = joint decision-making
Roles in Family Businesses	Status (co-owner / employee / not involved)	Categorical

Research Model and Hypotheses

Independent variables: resource allocation, unpaid work, decision-making power, role in family business.

Dependent variables: employment status, income level, entrepreneurial participation.

Mediating variables: education, economic autonomy.

Moderating variables: age, marital status.

Control variables: residence, number of children.

Hypotheses:

Table 6. Resource Allocation, Unpaid Work, Decision-Making Power, Role in Family Business.

To what extent do you agree with the statement that women have equal access to family income?					
1 = Strongly disagree	2 = Disagree	3 = Neither agree nor disagree	4 = Agree	5 = Strongly agree	TOTAL
20	35	15	115	337	522
To what extent do you agree with the statement that women have equal access to family income?					
1 = Strongly disagree	2 = Disagree	3 = Neither agree nor disagree	4 = Agree	5 = Strongly agree	TOTAL
20	35	15	115	337	522
To what extent do you agree that equal division of labor and equal access to information resources within the family contribute to increasing family equality?					
1 = Strongly disagree	2 = Disagree	3 = Neither agree nor disagree	4 = Agree	5 = Strongly agree	TOTAL
0	4	20	87	411	522
Decision-making power within the family positively affects the employment of women in the family					
1 = Strongly disagree	2 = Disagree	3 = Neither agree nor disagree	4 = Agree	5 = Strongly agree	TOTAL
3	45	12	69	393	522
In your opinion, should women receive financial compensation for performing household tasks such as cooking, cleaning, and childcare?					
Yes, fully	Yes, partially	No	Not sure	TOTAL	
332	123	2	65	522	

Do you think household expenses and domestic work should be equally shared and women should be paid based on hours worked?				
Yes, fully	Yes, partially	No	Not sure	TOTAL
356	140	5	21	522
Do you think household chores affect women's ability or willingness to work and earn a salary?				
Yes, fully	Yes, partially	No	Not sure	TOTAL
410	91	8	13	522
Do you think that the care of children and elderly family members should be shared equally between spouses?				
Yes, fully	Yes, partially	Not sure	No	TOTAL
292	145	77	8	522
Do you think financial decisions in the family should be made jointly by both spouses?				
Yes, fully	Yes, partially	No	Not sure	TOTAL
448	60	2	12	522
Do you think employment-related decisions in the family should be made jointly by both spouses?				
Yes, fully	Yes, partially	Not sure	No	TOTAL
342	46	47	87	522

H1: The descriptive results of the survey indicate a strong consensus among respondents regarding gender equality in family economic and decision-making processes. A substantial majority of respondents agreed or strongly agreed that women have equal access to family income, that household labor and access to information should be equally shared, and that decision-making power within the family positively affects women's employment. Furthermore, the findings show high levels of support for: Financial compensation for women's unpaid household work, Equal sharing of household expenses and domestic responsibilities, Recognition of household chores as a barrier to women's labor market participation, and Joint decision-making between spouses in matters related to childcare, eldercare, finances, and employment. Taken together, these results suggest that egalitarian family structures and shared responsibilities play a critical role in enhancing women's economic participation and entrepreneurial engagement. Based on the empirical evidence, the following hypothesis is formulated: Equal access to family income, shared household responsibilities, and joint decision-making within the family positively influence women's employment opportunities and participation in economic and entrepreneurial activities.

Tabel 7. Employment Status, Income Level, Entrepreneurial Participation

What is your current employment status?	
(Please select one option)	
<input type="checkbox"/> Employed full-time	257
<input type="checkbox"/> Employed part-time	110
<input type="checkbox"/> Self-employed	87
<input type="checkbox"/> Unemployed	43
<input type="checkbox"/> Temporarily inactive (parental leave, medical leave, etc.)	25
TOTAL	522
Income Level	
How would you assess your personal monthly income level?	
(Optional for SPSS coding: 1 = Very low, 5 = Very high)	

<input type="checkbox"/> Very low	12
<input type="checkbox"/> Low	23
<input type="checkbox"/> Medium	95
<input type="checkbox"/> High	156
<input type="checkbox"/> Very high	236
TOTAL	522
Entrepreneurial Participation	
Are you currently involved in any entrepreneurial activity (e.g., family business, personal business, or self-employment)?	
<input type="checkbox"/> Yes, currently active	253
<input type="checkbox"/> Yes, I was involved in the past	117
<input type="checkbox"/> No, but I am interested in becoming involved in the future	103
<input type="checkbox"/> No, I am not involved and have no interest	49
TOTAL	522

H2: The analysis of the survey results indicates that although a substantial proportion of respondents are employed full-time (257) or part-time (110) and report high or very high income levels (392 in total), participation in entrepreneurial activities is not universal, as a notable share of respondents are either not currently involved or express no interest in entrepreneurship. These findings suggest that, in addition to economic factors, social and structural constraints play a significant role in shaping economic participation. Based on these results and the theoretical framework concerning unpaid household labor, the following hypothesis is formulated: An increase in unpaid household workload is associated with a lower probability of formal employment, reduced income levels, and decreased entrepreneurial participation among women.

Tabel 8. Mediating Variables: Education, Economic Autonomy

What is the highest level of education you have completed?	
(Select only one option)	
<input type="checkbox"/> Primary education	36
<input type="checkbox"/> Secondary education	46
<input type="checkbox"/> Vocational/technical education	87
<input type="checkbox"/> University degree (Bachelor)	79
<input type="checkbox"/> Postgraduate studies (Master / PhD)	274
TOTAL	522
To what extent do you have independent control over your personal income?	
(Likert scale: 1 = Not at all, 5 = Fully)	
<input type="checkbox"/> Not at all	0
<input type="checkbox"/> To a small extent	2
<input type="checkbox"/> To a moderate extent	2
<input type="checkbox"/> To a large extent	123
<input type="checkbox"/> Fully	395
TOTAL	522

To what extent do you participate in decisions regarding household spending and financial investments?	
<i>(Likert scale: 1 = Not at all, 5 = Fully)</i>	
<input type="checkbox"/> Not at all	0
<input type="checkbox"/> To a small extent	0
<input type="checkbox"/> To a moderate extent	57
<input type="checkbox"/> To a large extent	139
<input type="checkbox"/> Fully	326
TOTAL	522

H3: The survey results indicate that a substantial proportion of respondents have achieved high levels of education, with 274 holding postgraduate degrees and 79 holding a university degree (Bachelor). Additionally, the data show that a large majority of respondents have significant economic autonomy: 395 report full control over their personal income, and 326 participate fully in household financial decisions. These findings suggest that both education and economic autonomy are strongly developed among the respondents. In conjunction with previous findings showing that joint family decision-making positively affects women's entrepreneurial activities, the following hypothesis can be formulated: Higher educational attainment and greater economic autonomy mediate the positive effect of joint family decision-making on women's participation in entrepreneurial activities.

Tabel 9. Moderating Variables - Age, Marital Status

At your current stage of life (age), how many family responsibilities do you carry?	
<i>(Likert scale: 1 = Not at all, 5 = Fully)</i>	
<input type="checkbox"/> Not at all	4
<input type="checkbox"/> To a small extent	18
<input type="checkbox"/> To a moderate extent	56
<input type="checkbox"/> To a large extent	95
<input type="checkbox"/> Fully	349
TOTAL	522
Your age influences how economic roles are distributed within the household?	
<i>(Likert scale: 1 = Not at all, 5 = Fully)</i>	
<input type="checkbox"/> Not at all	54
<input type="checkbox"/> To a small extent	63
<input type="checkbox"/> To a moderate extent	104
<input type="checkbox"/> To a large extent	139
<input type="checkbox"/> Fully	162
TOTAL	522
Family responsibilities at your current age have affected your opportunities for career advancement?	
<i>(Likert scale: 1 = Not at all, 5 = Fully)</i>	
<input type="checkbox"/> Not at all	277
<input type="checkbox"/> To a small extent	115
<input type="checkbox"/> To a moderate extent	33
<input type="checkbox"/> To a large extent	78
<input type="checkbox"/> Fully	19
TOTAL	522

H4: Education plays a significant mediating role in the relationship between family role responsibilities and economic outcomes, particularly across different age groups. Based on the survey results, family responsibilities vary considerably across different stages of age. While a substantial majority of respondents (n = 349) reported carrying significant family responsibilities at their current age, only a very small proportion (n = 4) indicated having no such responsibilities. However, the perceived impact of age on the distribution of economic roles within the household appears to be more moderate, with 162 respondents stating that age fully influences role distribution, compared to 54 respondents who reported no influence. Furthermore, the findings reveal that family responsibilities at the current age have a limited direct effect on professional advancement opportunities, as most respondents (n = 277) reported no impact, whereas only a small number (n = 19) perceived a strong negative influence. These patterns suggest that although family role responsibilities increase with age, their direct effect on economic outcomes—particularly career advancement—is not uniformly strong. This supports the assumption that education acts as a mediating factor, mitigating the potential constraints imposed by family responsibilities and enabling individuals to maintain or improve their economic outcomes despite age-related family role pressures.

Tabel 10. Control Variables: Residence, Number Of Children

Your place of residence (urban/rural) influences the level of economic inequality you experience within the household.	
(Likert scale 1–5: Not at all – To a great extent)	
<input type="checkbox"/> Not at all	45
<input type="checkbox"/> To a small extent	89
<input type="checkbox"/> To a moderate extent	14
<input type="checkbox"/> To a large extent	143
<input type="checkbox"/> Fully	231
TOTAL	522
An increase in the number of children has intensified economic inequality in the distribution of financial resources and responsibilities within the household.	
(Likert scale 1–5: Not at all – To a great extent)	
<input type="checkbox"/> Not at all	2
<input type="checkbox"/> To a small extent	13
<input type="checkbox"/> To a moderate extent	5
<input type="checkbox"/> To a large extent	87
<input type="checkbox"/> Fully	415
TOTAL	522
The effect of place of residence and number of children on household economic inequality is stronger among married women than among unmarried women.	
(Likert scale 1–5: Not at all – To a great extent)	
<input type="checkbox"/> Not at all	34
<input type="checkbox"/> To a small extent	32
<input type="checkbox"/> To a moderate extent	22
<input type="checkbox"/> To a large extent	179
<input type="checkbox"/> Fully	255
TOTAL	522

H5: Place of residence and number of children have a significant effect on household economic inequality, and these effects are more pronounced among married women than among unmarried women. The empirical analysis indicates that place of residence constitutes a key factor influencing

household economic inequality. A substantial number of respondents ($n = 231$) reported that their place of residence fully affects the level of economic inequality experienced within the household, whereas only 45 respondents stated that there is no such effect. These findings suggest that household economic inequality is considerably more pronounced in rural areas, where access to economic resources, labor market opportunities, and support services tends to be more limited. Similarly, the results regarding the number of children demonstrate a very strong impact on household economic inequality. An overwhelming majority of respondents ($n = 415$) indicated that an increase in the number of children has substantially intensified inequality in the distribution of financial resources and responsibilities within the household, while only two respondents reported no impact. This finding highlights the disproportionate economic burden borne by women, particularly in households with a larger number of children. Furthermore, when examining the combined effect of place of residence and number of children by marital status, most respondents ($n = 255$) reported that these factors exert a stronger influence on household economic inequality among married women compared to unmarried women, whereas only 34 respondents perceived no such difference. This indicates that married women are exposed to greater economic and structural pressures, closely linked to traditional family roles, caregiving responsibilities, and economic dependency within the household.

Statistical Analysis

Data analysis was conducted using SPSS. Reliability of multi-item scales was assessed using

- Cronbach's alpha ($\alpha \geq 0.70$)
- Exploratory Factor Analysis (EFA) was applied to validate construct structure
 - (KMO > 0.6;
 - Bartlett's test $p < 0.05$).
- Bivariate analyses
 - (χ^2 : employment status \times family decision-making
 - t-tests, ANOVA): income by family roles

examined group differences, while logistic and linear regression models tested the hypotheses. Where feasible, confirmatory factor analysis (CFA) was employed to validate measurement models.

- Regression
 - Logistic: employed / unemployed
 - Linear: income level

Results and Discussions

Since 2008, when Kosovo declared its independence, companies began to be established, initiating collaborations with businesses and institutions that enabled not only men, but also women and girls who were willing and professionally capable to work and start their own businesses. Between 2019 and 2024, a shift occurred in the economic chain. This affected the household economy, as wages for workers changed very little or not at all, while product prices increased. As a result, many family and small businesses were forced to shut down, and some went bankrupt with debts owed to the state and other partner companies. The household economy was particularly impacted by the pandemic, both in terms of health and finances, limiting the ability of both family and private businesses to expand their capacities. At the same time, the state was unable to develop or offer opportunities for foreign investments or to ensure secure employment and salaries for the youth. Consequently, new businesses began to open, often supported by private and family investments. Many young women began to engage in various types of training in order to secure employment.

Analyzing data from previous years, we see the following employment and wage trends: during the 2021–2024 period, the employment rate was 60.7% in 2021, followed by an increase to 61.4% in 2022, and a drop to 59.3% in 2023. Comparing 2021 and 2023, this marks a decrease of 1.4%. With such a percentage change in a population of 1.6 million, about 22,400 people became economically active.

Based on these data and on the number of women engaged in family and private businesses, the research shows a very low percentage of women in Kosovo's economy—only up to 10% of business owners. Nevertheless, these women demonstrated success in the business field. Today, there are female founders of various companies, such as *Magic Ice*, led by a woman, employing 110 factory workers and 350 farmers, meeting all EU legislative standards and monitored by both local and international experts.

Data Project Electronics is another business in the electronics and household appliance sector, employing 30 workers. The *Digital School and Starlabs* is a non-formal educational institution that educates new generations in technology, with a focus on programming. It is the only company in Kosovo to have expanded into international markets through the sale of its education franchise model.

PurpleMuse is a brand of artisanal clothing that combines modern designs with handcrafted work, employing 12 women.

According to Riinvest Institute data, among 313 female entrepreneurs, around 48% have completed secondary education, 29% hold a bachelor's degree, and around 10% have a master's degree. Nearly 94% of women-owned businesses are sole proprietorships. Specifically, 29% are businesses without employees, while about 64% are micro-businesses with fewer than five employees. Only 7% of surveyed businesses are considered small enterprises. In terms of sectors, women-owned businesses are mainly concentrated in services, trade, and, to a lesser extent, production. More precisely, 31% provide services, 29% are in trade, and around 15% are focused on production. Among the service providers, most offer beauty services such as hairstyling. Nearly 88% of women entrepreneurs have created their own businesses, and more than half used their own capital to do so.

Regarding business premises, 21% of women own their business location, 15% use property owned by their husband or family, while the majority rent commercial space for their business operations. A survey conducted with 522 women of various ages revealed that the most employed age group is 25–39.

Table 11. Age of Respondents

Age	Employed	Unemployed	Total
18-24	105	47	152
25-39	180	25	205
40-54	64	39	103
55-65	34	28	62
Total	383	139	522

As shown in Table 1, out of 522 women, 383 are employed and 139 are unemployed. There is a notable difference by age group: women in middle age are more likely to be employed than those in the youngest and oldest groups.

Table 12. Education of Respondents

Education	Number of Respond.
Uneducated	0
Primary education	36
Secondary education	245
Higher education	241
Total	522

Regarding education, Table 2 shows that the majority of respondents had completed secondary or higher education. Only 36 had completed primary education, and none were uneducated. Among those surveyed, 134 were heads of household, while 388 were not. Regarding gender equality, 230 respondents believed that gender equality exists, while 292 stated it does not. When asked whether they would accept a job in heavy industry, 320 said yes, while 202 said no. We asked them a question about treatment from superiors, starting with a rating from 1 to 10, where, rating levels, 1 being the lowest (poor treatment) and 10 the highest (excellent treatment).

Table 13. Treatment of Female Workers by Superiors

Please rate, on a scale from 1 to 10, the treatment of women by their superiors.	Number of responses
1	24
2	28
3	25
4	23
5	35
6	45
7	95
8	83
9	86
10	78
Total	522

The data of Table 3., shows that the majority of respondents (over 60%) rated their treatment by superiors positively, with ratings between 7 and 10. The average rating is approximately 6.84, with both the median and mode at 7, indicating a generally favorable perception. However, about 19% of participants rated their experience poorly (1-4), suggesting that while most employees feel well-treated, a notable minority have had negative experiences that may warrant further attention. Overall, the results point to a positive workplace culture with some room for improvement in leadership consistency.

Then we asked them if they had any pressure on you, and we put the answers we received in table no.14.

Table 14. Pressure from Superiors

Response	Number of responses
Slightly	78
Occasionally	128
yes, I have had	247
No, I haven't had any.	69
Total resp.	522

A combined 453 out of 522 respondents (87%) reported some level of negative experience, 78 slightly, 128 occasionally, 247 definitively, ("Yes, I have had") Only 69 respondents (13%) stated they have not had any such experiences. This indicates that most employees have encountered negative interactions or treatment from their superiors to varying degrees. While some experiences may be mild ("slightly" or "occasionally"), nearly half (47%) explicitly stated, "Yes, I have had," suggesting more serious or memorable negative incidents. Despite the earlier data showing generally positive ratings of treatment by superiors, this set reveals a more complex reality. While employees may feel generally well-treated (as seen in the high satisfaction ratings), a large proportion have still faced occasional or even significant negative experiences. This highlights the need for leadership to not only maintain overall positive behavior but also to address recurring or isolated negative incidents that can impact employee morale and trust.

Conclusions

The analysis reveals that most employees perceive their treatment by superiors as generally positive, with a mean rating of 6.84 and both the median and mode at 7. However, despite these favorable ratings, 87% of respondents reported experiencing at least some negative treatment, ranging from minor to significant incidents. Notably, 47% explicitly affirmed having had such experiences, indicating an undercurrent of dissatisfaction that may not be fully captured through quantitative measures alone. The coexistence of high satisfaction scores and widespread reports of negative encounters suggests inconsistencies in leadership behavior, potentially concentrated within specific

teams or individuals. These findings point to the need for targeted interventions such as leadership training, improved communication strategies, and more accessible reporting mechanisms to ensure a more consistent and equitable workplace environment.

In parallel, gender inequality in the labor market remains a persistent challenge in Kosovo, particularly in the private sector and family-owned businesses, where women remain underrepresented as employers and entrepreneurs. Between 2019 and 2024, female unemployment rates consistently exceeded those of men, despite gradual improvements. While increased access to education and training has supported women's participation in the workforce, it has not consistently translated into equal opportunities for employment or advancement into leadership roles. The success of certain women entrepreneurs demonstrates the potential for broader inclusion, but also underscores the need for institutional support and targeted policies to promote equity. Technological advancements and remote work options have created more favorable conditions for women's economic participation; however, without sustainable policy intervention, structural barriers to equality are likely to persist.

Taken together, these findings highlight the importance of further qualitative research such as interviews and open-ended surveys to explore how organizational practices, leadership behaviors, and gender dynamics interact to shape workplace experiences and opportunities. Such research is essential to inform evidence-based strategies for promoting equity, well-being, and inclusion in the workplace.

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