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FOR ALL WOMEN AND GIRLS

POLICY BRIEF

STRENGTHENING WOMEN'S ENTREPRENEURSHIP IN ALBANIA

KEY POLICY MESSAGES

1. **Albania has built a strong policy and legal foundation for women's entrepreneurship.** Women owned or managed 31.4% of active enterprises in 2024 and gender-responsive budgeting expanded from USD 90 million across 9 programmes in 2017–2019 to over USD 803 million across 77 programmes by 2025.

2. **Approximately 89% of women-owned enterprises operate as micro-firms (1–4 employees)**, concentrated in trade, other services, and accommodation and food activities. The next phase of support can help these enterprises consolidate, grow, and expand into sectors with greater productivity and higher potential.

3. **Five interconnected factors shape the enabling environment:** access to finance, unpaid care responsibilities, market access and visibility, skills and digital capabilities, and the accessibility of institutional procedures. These factors affect women unevenly. Rural women, Roma and Egyptian women, women with low levels of education, women with disabilities, and women in informal work face compound constraints requiring targeted responses.

4. **A renewed National Action Plan on Women's Entrepreneurship (2026–2030)**, anchored in existing strategies and supported by stronger sex-disaggregated data, would translate Albania's robust policy commitments into measurable outcomes and reinforce alignment with EU acquis Chapters 19, 20, and 23.

DISCLAIMER: This policy analysis is prepared by UN Women Albania, in the frame of the project "Invest in Women: Accelerate Progress towards gender equality in Albania" implemented by UN Women with financial support by the Government of UK.

The views expressed in this publication are those of the author and do not necessarily represent the views of UN Women or the Government of UK.

Based on: UN Women Albania, 2026. Policy Analysis: Structural Barriers and Enabling Policies for Women Entrepreneurship in Albania.

1. CONTEXT AND PROGRESS TO DATE

Albania has made significant progress in shaping a more enabling environment for women's entrepreneurship.

The National Strategy on Gender Equality 2021–2030 positions women's economic empowerment among its core pillars. The BIDS (Business and Investment Development Strategy 2021–2027) provides a consolidated framework for enterprise development, while the National Strategy for the Development of Innovative Entrepreneurship 2024–2030 signals renewed government commitment to ecosystem development. The new Law on Gender Equality, adopted in November 2025, marks a particularly important milestone. It extends gender equality obligations to the private sector for the first time and formally recognises unpaid care work and its economic impact.

This progress is also reflected in budgetary practice. Gender-responsive public expenditure has expanded from 9 programmes in 2017–2019 to over 77 programmes by 2025, with gender-specific objectives now integrated into 59% of budgetary programmes. The Albanian Investment Development Agency (AIDA) has explicitly included empowering women entrepreneurs among the objectives of its 2025 grant call. Start-up Albania's legal framework recognises women among its priority beneficiary groups.

The European Bank for Reconstruction and Development continues to operate its Women in Business programme in Albania, and the Women's Entrepreneurship EXPO, organised annually since 2023, has supported more than 80 women entrepreneurs in strengthening access to investor and business networks. Eighty-seven Albanian companies have signed or publicly endorsed the Women's Empowerment Principles[1].

The European Commission's Albania Reports for 2024 and 2025 confirm a high level of ambition in line with EU standards, while emphasizing the need for effective implementation, institutional coordination, and measurable impact as the main areas of focus going forward.

This brief draws on this strong foundation and proposes practical directions for the next phase — translating policy commitment into more targeted, gender-responsive, and measurable support for women-led micro and small enterprises, with particular attention to women in disadvantaged and marginalised situations.

1. A framework created by UN Women and the United Nations Global Compact to help businesses promote gender equality and women's empowerment in the workplace, marketplace, and community.

2. THE CURRENT LANDSCAPE OF WOMEN'S ENTREPRENEURSHIP

Scale and structure. INSTAT's Business Registers 2024 report 41,512 women-owned or women-managed enterprises, representing 31.4% of the active businesses, and 32.0% of newly registered enterprises in 2024. Between 2021–2024, approximately 89% of women-owned enterprises consistently fall within the 1–4 employee category. Women's entrepreneurship in Albania is therefore predominantly a micro-enterprise reality, a stable and growing presence, with strong potential for further consolidation and growth.

Sectoral distribution. Women-owned enterprises are well-established in trade, other services, and accommodation and food activities. Their presence is more limited in construction, transport and storage, industry, and information and communication, sectors typically associated with higher productivity, value-added and scaling opportunities. This pattern offers a clear strategic opening: support measures that help women diversify into these sectors can broaden the contribution of women's entrepreneurship to inclusive economic development.

What women entrepreneurs themselves report in April 2026). A survey of women in micro and small enterprises across Albania provides direct, first-person testimony that complements the official data. 65% identified access to finance as the dominant barrier to growth, three times higher than the next most-cited factor. 46.9% started their business using their personal savings and 32.8% relied on family support; bank credit played a more limited role at entry. 62.5% reported that family responsibilities considerably or strongly affect business operations, and 79.7% reported that women face more obstacles in business than men. Although the sample is more indicative rather than statistically representative, these finding align consistently with the broader evidence base.

Targeted attention to women in disadvantaged situations. Available data indicate that exclusion from employment and entrepreneurship is unevenly distributed. Estimated exclusion rates reach 42% for women with low or no formal education, 36% for rural women, and 55% for women with heavy unpaid care responsibilities. Egyptian women of working age face unemployment rates of approximately 55%, and Roma women aged 18–24 face the highest exclusion rates in the dataset. Targeted, locally accessible support interventions are essential to ensure that these groups benefit from Albania's expanding enterprise support architecture.

3. FIVE ENABLING FACTORS FOR THE NEXT PHASE

Evidence from the desk review, the stakeholder consultation roundtable of 24 April 2026, and the survey converge on five interconnected factors that shape women entrepreneurs' ability to start, sustain, and grow their businesses. Each represents an opportunity to build on Albania's existing institutional architecture.

ACCESS TO FINANCE

Building on the EBRD Women in Business programme and AIDA's gender-inclusive grant objectives, financial instruments can be further tailored to the realities of women-led micro-enterprises, including smaller ticket sizes, simplified criteria, guarantee support, and advisory services that accompany credit access.

CARE RESPONSIBILITIES

The new Law on Gender Equality provides an important opening to align entrepreneurship support with the recognition of unpaid care work, enabling women with care responsibilities to participate more fully in business growth activities.

MARKET ACCESS AND VISIBILITY

Existing platforms such as the UN Women's "Women's Entrepreneurship EXPO" initiative can be developed further into structured market-access infrastructure, like supplier linkages, business matchmaking, and follow-up mentoring cycles complementing visibility events.

SKILLS AND DIGITAL CAPABILITY

Practical support in digital sales, marketing, financial management, and business planning would complement the National Employment and Skills Strategy 2023–2030 and the e-Albania platform, ensuring that digital simplification reaches women in rural areas and women with lower formal education.

INSTITUTIONAL AVAILABILITY

Building on e-Albania and on local government structures, a clearer institutional support at entry point, particularly at municipal level, would help women entrepreneurs locate the support, advice, and services they need at each stage of business development.

4. PRIORITY RECOMMENDATIONS

The recommendations below are sequenced by feasibility and lead institutions and timeframe. R1 and R2 are foundational steps that can be advanced within existing institutional capacity and that strengthen the conditions for everything that follows. R3 to R6 form the operational core of the support model. R7 to R9 require longer preparation and cross-ministerial coordination, and can be developed in parallel.

#	Recommendation	Lead Institution(s)	Timeframe
R1	**Develop and adopt a new National Action Plan on Women's Entrepreneurship (2026–2030)**, with time-bound targets, designated budget lines, and annual progress reporting. This is the single most direct institutional response to the governance gap created by the non-renewal of the 2014–2020 plan.	Ministry of Economy and Innovation; Ministry of Health and Social Welfare	**Short-term** (adopted by end 2026)
R2	**Collect sex-disaggregated data** across all major entrepreneurship and SME support programmes, including AIDA grants, NAES training, and Start-up Albania schemes. Report annually on applicants, beneficiaries, approval rates, average support received, and business outcomes by sex.	Ministry of Economy and Innovation	**Short-term** (administrative instruction within 12 months)
R3	**Establish a dedicated financing window for women-led micro and small enterprises** within existing public support schemes and partner-bank instruments, with simplified eligibility criteria, smaller ticket sizes, guarantee support, and advisory services linked to finance access.	Ministry of Economy and Innovation; Ministry of Finance; AIDA	**Medium-term** (operational by 2027)
R4	**Establish pilot municipal women's entrepreneurship service points** in at least three municipalities (urban, peri-urban, and rural), providing integrated support on business registration, taxation, formalisation, grant navigation, digital sales, and mentoring. Evaluate and scale based on results.	Ministry of Economy and Innovation; Ministry of State for Local Government; Local Government Units	**Medium-term** (pilots by 2027–2028)

R5	**Strengthen the role of existing women's entrepreneurship platforms—including the Women's Entrepreneurship EXPO, Global Entrepreneurship Week, and local business networks—as integrated market access and business support ecosystems.** Consolidate supplier linkages, business matchmaking, investor connections, and structured post-event mentoring to ensure these platforms generate sustained business opportunities rather than serving primarily as promotional events.	Ministry of Economy and Innovation, UN Women Albania; AIDA	**Short–medium-term** (from 2026 onward)
R6	**Develop targeted reskilling and upskilling pathways for women displaced from declining sectors**, with particular urgency for women previously employed in the *fason* (garment processing) industry, to facilitate transition into new economic opportunities including employment in women-led enterprises, emerging sectors, and self-employment.	National Agency for Employment and Skills (NAES)	**Short–medium-term** (programme design by end 2026; delivery from 2027)
R7	**Integrate care-responsive measures into entrepreneurship policy support design**, including scheduling of training and advisory services to accommodate care responsibilities, provision of childcare or care-allowance linkage within enterprise support programmes, and explicit care-time flexibility provisions in women's entrepreneurship hubs.	Ministry of Health and Social Welfare; Ministry of Economy and Innovation; NAES	**Medium-term** (from 2027)
R8	**Explore and legislate more flexible part-time employment arrangements for micro and small enterprises**, including adapted social insurance contribution rules, to enable gradual business expansion and create more accessible work opportunities for women with care responsibilities. Undertake fiscal impact modelling before legislative proposal.	Ministry of Finance; Ministry of Economy and Innovation	**Long-term** (fiscal modelling 2026–2027; legislative process 2028 onward)
R9	**Address sectoral concentration by supporting women's entry into higher-growth sectors** (construction, transport, industry, ICT) through gender-differentiated grant eligibility criteria, sector-specific mentoring in male-dominated sectors, and promotion of female technical and vocational pathways aligned with the Smart Specialisation Strategy (S3).	AIDA; Start-up Albania	**Long-term** (embedded in National Action Plan 2026–2030; structural change over 5–10 years)

5. INSTITUTIONAL STRENGTHENING AND EU ALIGNMENT

Women's entrepreneurship sits at the intersection of **inclusive growth**, **competitiveness**, **social inclusion**, and **EU accession** readiness.

Albania's progress in gender-responsive budgeting provides a strong fiscal basis for credible implementation, and the new Law on Gender Equality strengthens alignment with EU acquis Chapters 19 and 23. The next phase can build on this momentum through stronger reporting expectations for private-sector actors, deeper integration of gender equality into public-private dialogue, and operational alignment with Chapters 20 and 24, including the broader corporate sustainability reporting framework. A targeted, measurable, and care-responsive support model for women-led micro and small enterprises, anchored in a renewed National Action Plan 2026–2030, would translate Albania's strong policy commitments into tangible outcomes, strengthening women-led enterprises, deepening the inclusiveness of local economic development, and reinforcing the credibility of Albania's EU integration trajectory.

UN WOMEN EXISTS TO ADVANCE WOMEN'S RIGHTS, GENDER EQUALITY AND THE EMPOWERMENT OF ALL WOMEN AND GIRLS.

UN Women exists to advance women's rights, gender equality and the empowerment of all women and girls. As the lead United Nations entity on gender equality and secretariat of the UN Commission on the Status of Women, we shift laws, institutions, social norms and services to close the gender gap and build an equal world for all women and girls. Our partnerships with governments, women's movements and the private sector, coupled with our coordination of the broader United Nations, deliver lasting changes. We make strides in four areas: leadership, economic empowerment, freedom from violence, and peace, security and humanitarian action.

UN Women keeps the rights of women and girls at the centre of global progress always, everywhere. Because gender equality is not just what we do. It is who we are.

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