POLICY ANALYSIS

STRUCTURAL BARRIERS AND ENABLING POLICIES FOR WOMEN'S ENTREPRENEURSHIP IN ALBANIA

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STRUCTURAL BARRIERS AND ENABLING POLICIES FOR WOMEN'S ENTREPRENEURSHIP IN ALBANIA

EVIDENCE AND PRIORITY RECOMMENDATIONS WITH A FOCUS ON WOMEN-OWNED MICROENTERPRISES AND DISADVANTAGED AND MARGINALIZED WOMEN

UN Women Albania
May 2026

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LIST OF ABBREVIATIONS

AIDA	ALBANIAN INVESTMENT DEVELOPMENT AGENCY
BIDS	Business and Investment Development Strategy
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
EBRD	European Bank for Reconstruction and Development
EC	European Commission
ECA	Europe and Central Asia (UN Women regional office)
ESF	European Social Fund
EU	European Union
EU GAP III	EU Gender Equality Action Plan III
GEEA	Gender Equity and Equality Action Fund
ICT	Information and Communications Technology
ILO	International Labour Organization
INSTAT	Institute of Statistics (Albania)
IPA	Instrument for Pre-Accession Assistance
LFPR	Labour Force Participation Rate
MSME	Micro, Small and Medium Enterprise
NAES	National Agency for Employment and Skills
NEET	Not in Employment, Education or Training
NSGE	National Strategy for Gender Equality
OECD	Organisation for Economic Co-operation and Development
S3	Smart Specialisation Strategy
SBA	Small Business Administration (United States)
SME	Small and Medium Enterprise
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
WDI	World Development Indicators (World Bank)
WEPs	Women's Empowerment Principles

EXECUTIVE SUMMARY

1. EXECUTIVE SUMMARY

This policy analysis examines the structural barriers affecting women's entrepreneurship in Albania and identifies priority policy directions to strengthen a more enabling, inclusive, and gender-responsive entrepreneurial ecosystem.

It places particular emphasis on women operating micro and small enterprises and on disadvantaged and marginalised women, including rural women, Roma and Egyptian women, women with disabilities, women with low levels of education, women engaged in informal work, and women with heavy unpaid care responsibilities.

The analysis draws on a desk review of legislation, policy frameworks, official statistics, prior assessments, stakeholder consultation findings, and survey data from women entrepreneurs.

The report finds that women's entrepreneurship in Albania is visible and growing, however it remains structurally constrained in scale, sectoral positioning, and growth potential. Women accounted for 31.4% per cent of active enterprises in 2024, while women-owned or women-managed enterprises newly registered during the year represented 32.0% of all new enterprises. At the same time, women-led businesses remain overwhelmingly concentrated in micro-enterprises: around 89% of women-owned enterprises fall within the 1–4 employee category. Women-owned businesses are primarily concentrated in trade, other services, and accommodation and food activities, while remaining underrepresented in sectors such as construction, transport and industry, which typically offer stronger growth opportunities.

The analysis identifies a set of interrelated structural barriers. Financial exclusion remains the most significant constraint, with many women relying on personal savings or family support and reporting major difficulties in accessing credit. Unpaid care responsibilities continue to limit women's time, mobility, and capacity to invest in business growth.

These constraints are further reinforced by limited access to networks, markets, and visibility; uneven access to digital, business development, and marketing support; and institutional complexity in business registration, taxation, formalisation, and access to public support schemes. The paper also finds out that these barriers are not equally distributed. Women facing intersecting disadvantages experience deeper exclusion from both the labour market and the entrepreneurship support ecosystem.

The policy analysis acknowledges that Albania has made important progress in strengthening the formal policy and legal framework through the National Strategy on Gender Equality 2021–2030, the Business and Investment Development Strategy 2021–2027, the National Strategy for the Development of Innovative Entrepreneurship 2024–2030, and the strengthened gender equality legislation adopted in 2025. However, implementation remains uneven, and women's entrepreneurship is still not supported through a coherent, targeted, and measurable operational framework. The absence of a renewed dedicated National Action Plan for Women's Entrepreneurship after 2020 represents an important governance gap, while limited sex-disaggregated data reporting continues to limit accountability across support programmes.

The main policy message of the policy analysis is that Albania should move beyond a general entrepreneurship support approach and adopt a targeted, gender-responsive, and measurable support model for women-led micro and small enterprises, with particular attention to disadvantaged and marginalised women.

In practical terms, this requires better tailored access to finance, strengthened local support services, systematic sex-disaggregated monitoring, and more effective use of existing platforms for market access, mentoring, and business networking.

The paper also highlights the importance of targeted reskilling and upskilling pathways, particularly for women affected by declining sectors, especially the garment industry, as well as more flexible part-time employment arrangements that would enable small businesses expand gradually while opening more work opportunities for women with care responsibilities.

The policy analysis argues that women's entrepreneurship should be treated not as a peripheral social issue, but as a central driver of inclusive growth, economic participation, gender equality, and institutional reform. A more practical and better targeted support model would strengthen women-led enterprises, improve the inclusiveness of local economic development, and help Albania translate formal policy commitments into more credible and measurable results.

INTRODUCTION

2. INTRODUCTION

2.1 BACKGROUND AND POLICY CONTEXT

Women's entrepreneurship in Albania is not solely a question of business creation or labour market participation. It is also closely linked to gender equality, social inclusion, and the ability of institutions to provide fair and effective support. When women are able to establish, sustain, and expand businesses, the benefits go beyond the individual entrepreneur. They contribute to family well-being, stronger local economies, and more inclusive national growth. Albania has taken important steps in recent years to improve the environment for women entrepreneurs. The policy framework on gender equality has become stronger, and support measures for business development have expanded. These are positive developments and reflect increasing recognition of the role of women in the economy. At the same time, the evidence continues to show that women remain underrepresented in business ownership and growth-oriented entrepreneurship, and that this gap is deeper for women facing different forms of disadvantage (EC, 2024)[1], (EC,2025)[2].

Recent official statistics show that there has been some progress, but inequality is still clearly present. According to INSTAT's latest gender publication (INSTAT, 2025)[3], women represented 50.5% of Albania's resident population at the end of 2024**.** The same publication shows that, among people aged 15–64, men remain substantially more present in the labour market than women, with participation rates of 82.3% for men and 69.3% for women**.** Additionally, it shows that 28.5% of employed women are unpaid family workers**,** and that 14.0% of inactive women report household responsibilities as the reason for inactivity, compared to just 0.4% of men**.** The gender pay gap was reported at 4.9% in 2024 (INSTAT, 2024)[4]**.** These figures reveal structural gender inequalities related to labour market participation, income, care responsibilities, and economic autonomy that directly shape women's entrepreneurial opportunities.

Data on entrepreneurship represent a similar pattern. INSTAT's Business Registers 2024**,** published in 2025[5], report 132,172 active enterprises in Albania (excluding registered farmers), of which 41,512**,** or 31.4%**,** were women-owned or women-managed. Among newly registered businesses in 2024**,** 5,103 out of 15,970, or 32.0%**,** were owned or managed by women. These figures show that women are consistently present in Albanian entrepreneurship, but still far from parity. They also indicate that women's entrepreneurship plays a meaningful role in the economy, while still facing limitations in terms of scale, reach, and opportunities for sustained growth.

The 2023 survey on women entrepreneurs in Albania (GADC, 2023)[6] further highlighted that many women entrepreneurs rely on family savings to start a business, that most have not applied for bank credit, and that training, digital use, and formal business planning remain uneven. The same study also underlined that Albania has had only one dedicated Action Plan on Women's Entrepreneurship, covering 2014–2020**,** without a follow-up action plan identified in the reviewed framework.

1. European Commission, COMMISSION STAFF WORKING DOCUMENT Albania 2024 Report https://enlargement.ec.europa.eu/document/download/a8eec3f9-b2ec-4cb1-8748-9058854dbc68_en?filename=Albania+Report+2024.pdf
2. European Commission, Commission Staff Working Document Albania 2025 Report. https://enlargement.ec.europa.eu/document/download/fe9138b7-90fe-4277-a12c-3a03f6d1957f_en?filename=albania-report-2025.pdf
3. INSTAT, 2025. Woman and Men Albania 2025. https://www.instat.gov.al/media/f4lhllkw/women-and-men-in-albania-2024.pdf
4. INSTAT. (2024). Labour Market Albania 2024. https://www.instat.gov.al/media/ebwma5bq/tregu_i_punes_2024_final.pdf
5. INSTAT. (2025). Business Registers 2024. https://www.instat.gov.al/media/lgud2dk1/regjistrat-e-biznesit-2024.pdf
6. GADC.(2023). Assessing the Environment for Women's Entrepreneurship: A Survey on Women Entrepreneurs in Albania. www.gadc.org.al

This policy paper also addresses the specific situation of disadvantaged and marginalized women. The Population and Housing Census 2023[7] found that 24.3% of households in Albania are women-headed. In practice, many women in such households carry simultaneous responsibilities for income generation, unpaid care work, and household decision-making, often with limited access to assets, finance, and institutional support. These constraints are even more pronounced for women head of households, women in rural areas, women in informal employment, women from low-income households, women with disabilities, Roma and Egyptian women, young women outside employment or education pathways, and women with limited access to property or collateral.

The policy context is evolving but remains incomplete. The National Strategy on Gender Equality 2021–2030 places women's economic empowerment among its core pillars and, prioritizes vulnerable groups and includes actions related to the promotion of women's entrepreneurship. In addition, the Business and Investment Development Strategy 2021–2027 provides a solid foundation for supporting enterprise growth. However, there is still room to further strengthen the integration of genderresponsive measures to ensure strong and measurable outcomes for women entrepreneurs. Albania has also introduced the National Strategy for the Development of Innovative Entrepreneurship 2024–2030, demonstrating renewed government commitment to entrepreneurship and innovation. The key challenge now is to ensure that this broader ecosystem building effort results in inclusive benefits for women, particularly those facing the greatest barriers to participation.

From the perspective of EU accession, this agenda is timely. The European Commission's Albania Report 2024 stated that Albania's legal and institutional framework for gender equality is partially aligned with the EU acquis and European standards**,** while weaknesses remain in implementation. The Albania Report 2025 further noted that the law on gender equality maintains a high level of ambition in line with EU standards, reinforcing that the main issue is no longer only formal legal commitment, but also effective implementation, institutional coordination, and measurable impact. In that sense, women's entrepreneurship lies at the intersection of gender equality, competitiveness, social inclusion, and public-sector reform.

7. INSTAT. (2024). Population and Housing Census 2023. Main Results. https://www.instat.gov.al/media/13615/cens-i-popullsise-2023.pdf

2.2 PURPOSE AND OBJECTIVES

The purpose of this analysis is to assess how supportive the current environment in Albania is for women in business, with a particular focus on women running micro-enterprises (1-4 employees). It also aims to identify measures that can enable more women participate in entrepreneurship in an inclusive and sustainable way, especially women from marginalized groups who often face greater barriers. The paper reviews the available evidence and previous assessments on women in business, identifies the main structural barriers they face, and examines international best practices relevant to the Albanian context. Based on this analysis, the paper proposes practical and actionable recommendations for national and local institutions. This approach directly reflects the emphasis on institutional facilitation measures, EU acquis alignment, and increased attention to disadvantaged and marginalized women.

2.3 SCOPE OF THE ANALYSIS

The analysis focuses on several aspects of women's entrepreneurship in Albania, including business entry, formalization, operation, growth, access to finance, access to support services, and institutional facilitation. It does not treat women entrepreneurs as a homogeneous group. Instead, it adopts an inclusive perspective that pays particular attention to women facing intersecting disadvantages, including poverty, territorial disparities, unpaid care responsibilities, limited property ownership, labour-market exclusion, informality, disability, ethnic exclusion, and reduced access to institutional support. Additionally, the paper is focused on micro enterprises owned by women who face challenges in financing and running long term business operations. The paper also adopts a governance perspective. Women's entrepreneurship is shaped not only by individual capabilities, but also by the quality of the legal framework, the responsiveness of institutions, the accessibility of finance, the effectiveness of local economic development structures, and the availability of reliable sex-disaggregated data. Thus, the analysis goes beyond descriptive trends and examines how institutional arrangements and policy design either mitigate or reinforce barriers for women entrepreneurs.

METHODOLOGY AND ANALYTICAL APPROACH

3. METHODOLOGY AND ANALYTICAL APPROACH

This analysis is grounded in a qualitative and document-based analytical approach that combines a review of available evidence with structured stakeholder engagement and survey data collected from women in micro and small enterprises. The approach reflects the paper's dual objective: to provide an assessment of the enabling environment for women's entrepreneurship and to generate actionable, institution-specific recommendations, with particular attention to disadvantaged and marginalized women.

3.1 DESK REVIEW OF LEGISLATION, STRATEGIES, POLICY DOCUMENTS, AND AVAILABLE EVIDENCE

The primary analytical pillar of the policy analysis is a structured desk review, covering three interconnected areas. First, the review examines the national legislative and policy framework governing entrepreneurship and gender equality in Albania. This includes the National Strategy on Gender Equality 2021–2030, the Business and Investment Development Strategy 2021–2027, the National Strategy for the Development of Innovative Entrepreneurship 2024–2030, and relevant legislation on business registration and economic activity. EU acquis requirements and alignment benchmarks — including the European Commission's Albania Reports for 2024 and 2025 — are integrated throughout as an evaluative framework.

Second, the review draws on quantitative evidence from official statistical sources. The primary data source is INSTAT's Business Register series (2021–2024), which provides sex-disaggregated data on enterprise ownership, size, and sectoral distribution. This is complemented by INSTAT's Labour Market 2024, the Population and Housing Census 2023, and the annual publication Men and Women in Albania 2024.

Where relevant, these national datasets are contextualised using EU and Western Balkans comparative benchmarks, including data from ILO, the World Bank Gender Data Portal, the Regional Cooperation Council, etc.

Third, the review incorporates prior assessments and research on women's entrepreneurship in Albania. The 2023 survey conducted by the Gender Alliance for Development Centre (GADC, 2023) on the environment for women's entrepreneurship provides an important baseline on access to finance, training, and business development services.

3.2 USE OF PRIOR UN WOMEN EVIDENCE FROM THE EXPO 2025

A second stream of evidence draws on knowledge generated through UN Women Albania's own programmatic work, in particular the Women's Entrepreneurship EXPO initiative, which has been organised annually since 2023. The EXPO serves as a platform that brings together women-led businesses, institutional partners, financial actors, and international organizations to promote inclusive business models, access to finance, and gender-responsive economic development.

Insights derived from participant feedback, stakeholder dialogue, and observed patterns of engagement within the EXPO initiative inform the barrier analysis in Section 6 and underpin several of the institutional recommendations presented in this paper. This evidence is treated as qualitative and experiential in nature, complementing the quantitative and policy-based evidence gathered through the desk review.

3.3 STAKEHOLDER CONSULTATION ROUNDTABLE AND RESULTS FROM SURVEY

The third methodological component is a structured multi-stakeholder consultation roundtable organized within the framework of this policy paper and facilitated by UN Women Albania. The roundtable brought together representatives of national and local government institutions, the private sector, civil society organizations, women entrepreneurs, and international development partners. Its purpose was to validate and deepen the findings emerging from the desk review, identify barriers and enabling factors from an implementation perspective, and assess the relevance and feasibility of proposed recommendations before finalization. The roundtable was organized on April 24th, 2026, and its key findings are integrated into Section 6 (barrier analysis) and Section 7 (conclusions and recommendations). In addition, a survey was conducted and the analysis is based on 64 responses.

Throughout the analysis, the paper uses an intersectional approach. This approach recognises that women entrepreneurs are not all in the same situation, and that the barriers they face can be very different depending on where they live, their income level and social vulnerability, ethnicity, disability, age, education, and care responsibilities.

For this reason, the paper goes beyond examining the general business environment. It also considers the specific circumstances of groups such as Roma and Egyptian women, rural women, women engaged in informal work, and young women who are outside employment and education. These are groups for whom general policy measures often do not work equally well.

POLICY, LEGAL, AND INSTITUTIONAL FRAMEWORK FOR WOMEN'S ENTREPRENEURSHIP IN ALBANIA

4. POLICY, LEGAL, AND INSTITUTIONAL FRAMEWORK FOR WOMEN'S ENTREPRENEURSHIP IN ALBANIA

Albania's framework for women's entrepreneurship is built on three interconnected s policy areas: laws and strategies for business and enterprise development, institutions and programmes that support businesses, and the legal and policy framework for gender equality. Taken together, these areas provide a strong formal foundation. However, important challenges remain, especially in fully integrating a gender perspective, ensuring effective implementation, and addressing the specific needs of disadvantaged and marginalized women.

4.1. NATIONAL LEGISLATION, STRATEGIES, AND POLICIES ON ENTREPRENEURSHIP AND THE BUSINESS AND ENTERPRISE DEVELOPMENT FRAMEWORK

The primary strategic instrument for enterprise and investment policy is the National Strategy on the Development of Business and Investments 2021–2027 (BIDS 2021–2027). The BIDS 2021–2027 forms the basis for Albania's compliance with Chapter 20 of the EU acquis on enterprise and industrial policy. As part of EU Accession Cluster 3 (Competitiveness and Inclusive Growth), Chapter 20 requires Albania to establish and implement a sustainable and comprehensive industrial and SME policy in line with EU standards, and to demonstrate adequate administrative capacity for inter-ministerial coordination (European Commission, 2024). The BIDS 2021–2027 incorporates women's entrepreneurship as a component and mandates the Albanian Investment Development Agency (AIDA) to undertake systematic monitoring and data collection.

The most recent strategic addition to the enterprise policy framework is the National Strategy for the Development of Innovative Entrepreneurship 2024–2030. The strategy identifies three pillars: the entrepreneurial innovative ecosystem, strategic sectors aligned with the Smart Specialisation Strategy (S3), and inclusive development (Government of Albania, 2024b). The inclusive development pillar creates, at least in principle, a policy opening for gender-responsive implementation. However, the strategy lacks specific targets, dedicated instruments, or monitoring indicators for women entrepreneurs, and makes no reference to the particular barriers faced by disadvantaged and marginalised groups. From the EU alignment perspective, this represents a missed opportunity. The European Commission Report 2024 for Albania assessed Albania as having a moderate level of preparation on enterprise and industrial policy under Chapter 20, noting that while implementation of the BIDS 2021–2027 is ongoing, progress remains partial, particularly with regard to the gender dimension of SME support (European Commission, 2024).

A significant innovation in the enterprise legislative framework is Law No. 25/2022 on the Support and Development of Start-ups and Facilitators and its 2023 amendments, which together constitute

Albania's first dedicated legal framework for the start-up ecosystem. The law was subsequently amended in May 2023 to establish the National Agency for Innovative Start-ups, *Start-up Albania*. Start-up Albania operates as a one-stop-shop for the start-up ecosystem, manages the grant scheme, administers the Start-up Passport, maintains the official online platform, and is tasked with promoting Albanian start-ups internationally. A particularly important provision of the legal framework is that grant eligibility criteria explicitly include empowering young people, girls, and women entrepreneurs as a qualifying objective for financial support, alongside environmental impact, innovation priority areas, and social inclusion (UNCTAD Investment Policy Hub, 2022). This makes the start-up law the only instrument within the enterprise legislative framework that explicitly names women as a priority beneficiary group. However, in practice, the framework remains oriented toward innovation-intensive, technology-driven enterprises and is therefore structurally distant from the micro-enterprise reality that characterises the overwhelming majority of Albanian women's entrepreneurship.

Business registration has been progressively simplified through the e-Albania digital platform, which now hosts more than 1,200 public and business services including online company registration (Government of Albania, 2024a). While this simplification benefits all entrepreneurs, the persistent digital access gap between urban and rural areas, and the lower digital literacy levels among women with limited or no formal education, means that these gains are not equally distributed.

4.2 RELEVANT SUPPORT PROGRAMMES AND INSTITUTIONS

The primary institutional actor supporting SMEs and investment facilitation is AIDA, the Albanian Investment Development Agency, established under Law No. 10303 of 15 July 2010 under the Ministry of Economy, Culture and Innovation. Its mandate includes foreign investment attraction, SME competitiveness, export promotion, and business support services. It manages four state-funded grant schemes targeting competitiveness, creative economy, start-ups, and innovation, and provides non-financial services including market analysis, networking, business plan templates, training, and export certification guidance (Albanian Investment Development Agency, n.d.). In its 2025 call for MSME grant applications, AIDA explicitly listed empowering women entrepreneurs among its objectives of financial support, alongside product development, competitiveness, and innovation (Albania Tech, 2025). This represents an operational, if non-systematic, inclusion of gender within the AIDA grant architecture. A critical limitation, however, is that there is no dedicated funding window, minimum allocation, or specific eligibility stream for women-owned or women-led micro-enterprises, and no gender-disaggregated data on AIDA programme beneficiaries is publicly available. This renders it impossible to assess whether women entrepreneurs (and in particular those from disadvantaged groups) actually access and benefit from AIDA instruments at rates comparable to their male counterparts.

A second key institutional pillar is the National Agency for Employment and Skills (NAES), which implements the National Employment and Skills Strategy 2023–2030. The strategy aims to align workforce skills with labour market needs and promote inclusive employment, with an explicit focus on vulnerable groups including women and young people (European Training Foundation). NAES manages active labour market programmes, vocational training, and the Youth Guarantee Implementation Plan 2023–2024. While its primary mandate is employment rather than entrepreneurship, NAES programmes create a relevant pipeline for potential women entrepreneurs, particularly those in the NEET category or with limited formal qualifications. At local and cross-border level, AIDA participated as a delivery partner in the Skills for Jobs Albania–Montenegro programme (IPA II, 2014–2020), specifically targeting unemployed women and young people aged 15–29 for entrepreneurship training and business start-up support in northern Albanian municipalities

(Albanian Investment Development Agency, n.d.). The EU4Innovation programme (2023–2026), funded by Sida and implemented by Partners Albania, launched a Challenge Fund in November 2023 that explicitly included promoting employment and self-employment of women and young people among its objectives (Partners Albania, 2023). The European Bank for Reconstruction and Development (EBRD) Women in Business programme and its successor, the Western Balkans Women in Business Programme Phase II (EFSD+), have also operated in Albania, providing access to finance, advisory services, and mentoring specifically for women-led SMEs — representing the most institutionalised finance-access instrument for women entrepreneurs currently active in the country (European Bank for Reconstruction and Development, 2025).

Despite this range of programmes, a consistent structural limitation is that gender-responsive data collection across all institutional support mechanisms remains weak. The absence of systematic, sex-disaggregated beneficiary data for AIDA grants, NAES training programmes, and start-up support schemes means that it is not possible to determine, on the basis of administrative data alone, whether women entrepreneurs benefit from public support systems in proportion to their share of the business population, or whether disadvantaged women — Roma and Egyptian, rural, with low or no education, or with care responsibilities — are effectively reached by any of the existing instruments.

4.3 LEGISLATION, STRATEGIES, AND POLICIES RELATED TO GENDER EQUALITY AND THEIR RELEVANCE TO WOMEN'S ENTREPRENEURSHIP

Albania's gender equality legislative and policy framework has been substantially strengthened over the past decade, driven by a combination of domestic reform commitments and EU accession obligations across multiple acquis chapters. Understanding the relevant chapter architecture is essential for situating women's entrepreneurship within the EU alignment agenda. Chapter 19 of the EU acquis (Social Policy and Employment), which covers gender equality directives including Directive 2006/54/EC on equal treatment between women and men in employment and occupation, establishes minimum standards on equal pay, occupational social security, and non-discrimination in the workplace, including for self-employed persons and business owners (Euro-child, 2025). Chapter 23 (Judiciary and Fundamental Rights) requires full respect for the European Convention on Human Rights, the EU Charter of Fundamental Rights, the Council of Europe's Istanbul Convention, and the UN CEDAW Convention. Compliance with Chapter 23 is directly linked to the gender equality legislative framework, including protections against employment discrimination, unequal access to credit, and institutional exclusion that bear directly on women's entrepreneurial participation (CRCA Albania, 2025; Euro-child, 2025). Chapter 20 (Enterprise and Industrial Policy) carries its own gender relevance: the EU acquis requires that SME policy and enterprise support instruments be aligned with the principle of equal opportunities, and the provisional closing benchmark for Albania under Chapter 20 specifically requires that the SME policy be comprehensive and inclusive (European Commission, 2024).

The foundational gender equality law, Law No. 9970 of 24 July 2008 on Gender Equality in Society, established the national gender equality mechanism, introduced gender quotas for elected and appointed public office, required gender impact assessments on draft legislation, and created the legal basis for gender-responsive budgeting (Republic of Albania, 2008b). A landmark legislative development was the adoption of the new Law on Gender Equality by the Albanian Parliament in November 2025, replacing and substantially upgrading the 2008 framework (Republic of Albania, 2025). The new law is

directly significant for women's entrepreneurship in three respects. First, it extends gender equality obligations explicitly to private-sector companies and employers for the first time, closing a long-standing gap in which anti-discrimination provisions applied primarily to public institutions (Citizens.al, 2025). Second, it formally recognises unpaid care work and its economic consequences, establishing a legal basis for policy action on the care economy — the primary structural barrier that prevents women with care responsibilities from establishing and sustaining businesses. Third, its alignment with Directive 2006/54/EC and the Istanbul Convention strengthens Albania's compliance with Chapters 19 and 23 of the acquis, which the European Commission had consistently identified as requiring further alignment (European Commission, 2024; European Commission, 2025; Euro-child, 2025).

Gender-responsive budgeting has been substantively expanded: public investment tagged for gender equality grew from USD 90 million across 9 budget programmes in the 2017–2019 cycle to over USD 803 million across 77 programmes by 2025, with gender-specific objectives now integrated into 59% of budgetary programmes for 2025 (UN Women Albania, 2025a; United Nations in Albania, 2024). This budgetary expansion provides, in principle, the fiscal basis for gender-responsive enterprise measures — but the extent to which this allocation reaches women entrepreneurs, including those who are marginalised, depends on the gender-responsiveness of specific programme design.

A related legislative development which is relevant to the economic dimension of gender-based violence is the adoption of Law No. 11/2026" On the Prevention and protection from Violence against Women and Domestic Violence", adopted in January 2026[8]. Employment, entrepreneurship and broader socioeconomic reintegration support can therefore complement the protection measures introduced by the new law[9].

At the strategic level, the National Strategy for Gender Equality 2021–2030 (NSGE 2021–2030), adopted by Council of Ministers Decision and published in Official Journal No. 112 of 15 July 2021, constitutes the overarching gender equality policy framework (Government of Albania, 2021b). Strategic Goal 1 is dedicated to the economic empowerment of women and men, encompassing objectives on labour force participation, access to credit, promotion of women's entrepreneurship, reduction of the gender pay gap (reported at 4.9% in 2024), and reduction of unpaid care responsibilities (INSTAT, 2025a). The NSGE 2021–2030 was developed in explicit alignment with the EU Gender Equality Action Plan III (EU GAP III) 2021–2025 and aims at progressive harmonisation with the EU acquis on gender equality. The European Commission's Albania Report 2025 confirmed that the new Law on Gender Equality maintains a high level of ambition in line with EU standards, while reaffirming that effective implementation, institutional coordination, and measurable impact remain the primary challenge (European Commission, 2025).

Currently, the Ministry of Health and Social Welfare, has initiated the consultation process with experts for the approval of the Action Plan for Equality, Inclusion and Participation of Roma and Egyptians 2026-2030 in the Republic of Albania, with the support of EU and Council of Europe Programme in Albania, Roma Integration III.

The action plan identifies employment and skills as one of priority pillars and includes measures to integrate Roma and Egyptian population into active employment programmes, vocational training, and formal employment pathways. However, it does not contain specific measures for Roma or Egyptian women entrepreneurs and does not articulate a gender-differentiated employment and enterprise strategy for women of these communities.

8. Law No. 11/2026, dated 28 January 2026, "Për parandalimin dhe mbrojtjen nga dhuna ndaj grave dhe dhuna në familje", Qendra e Botimeve Zyrtare, Republic of Albania.
9. Fifth Periodic Report Submitted under Article 18 of the Convention on the Elimination of All Forms of Discrimination against Women, *CEDAW/C/ALB/5, 25 February 2022.*

The most consequential structural gap across the gender equality framework, in terms of its direct relevance to this policy paper, is the need for a new National Action Plan for Women's Entrepreneurship beyond 2020. That plan, covering 2014–2020 and developed with UN Women technical assistance, was the only purpose-built, time-bound instrument in Albanian policy history specifically focused on women's enterprise (UN Women Europe and Central Asia, n.d.; GADC, 2023).

Its expiry without a successor instrument has left women's entrepreneurship without a dedicated governance and accountability framework at a time of significant economic change, expanded EU accession ambitions, and growing evidence of the scale and structural depth of barriers facing women who seek to start, formalise, and grow businesses in Albania. The UN Women Albania Country Gender Equality Profile, published in December 2025, identified as one of its central recommendations the need to invest in women's active contributions to the economy (including through targeted enterprise support) as part of a package of actions needed to close implementation gaps in the gender equality framework (UN Women Albania, 2025b). This recommendation directly reinforces the need for the measures proposed in this policy paper.

Based on the Business Register data available published by INSTAT 2022-2024 (covering activity years 2021-2024), the table below suggests that women's entrepreneurship in Albania is driven primarily by micro-enterprise activity, particularly in service-oriented sectors such as trade, other services, and accommodation/food services.

WOMEN'S ENTREPRENEURSHIP IN ALBANIA

5. WOMEN'S ENTREPRENEURSHIP IN ALBANIA

5.1 OVERVIEW OF THE EVIDENCE BASE

This pattern may reflect easier entry into low-scale service activities, but it may also reflect persistent barriers to business growth, access to finance, formalization, asset ownership, and entry into male-dominated sectors such as construction, transport, and parts of industry.

TABLE 1.
Women-owned enterprises with 1-4 employees

Year	Total women-owned enterprises	Women-owned enterprises with 1–4 employees	Women's share within the 1–4 employee group	Share of women-owned enterprises that are 1–4 employees
2021	36,917	32,942	32.4%	89.2%
2022	39,074	34,816	32.5%	89.1%
2023	40,605	36,248	32.4%	89.3%
2024	41,512	36,954	32.6%	89.0%

Source: Author's calculation based on INSTAT data

The evidence is very clear that the women entrepreneurs in Albania are overwhelmingly concentrated in very small businesses. Across all four years, about 89% of all women-owned enterprises fall in the 1–4 employee category. The sectoral distribution reveals that women-owned enterprises in Albania are heavily concentrated in other services and trade, with a second tier in accommodation and food service activities (Figure 1). Women's presence remains limited in industry, information and communication, construction, transport and storage, and agriculture, indicating a narrow concentration of women's entrepreneurship in service-oriented activities.

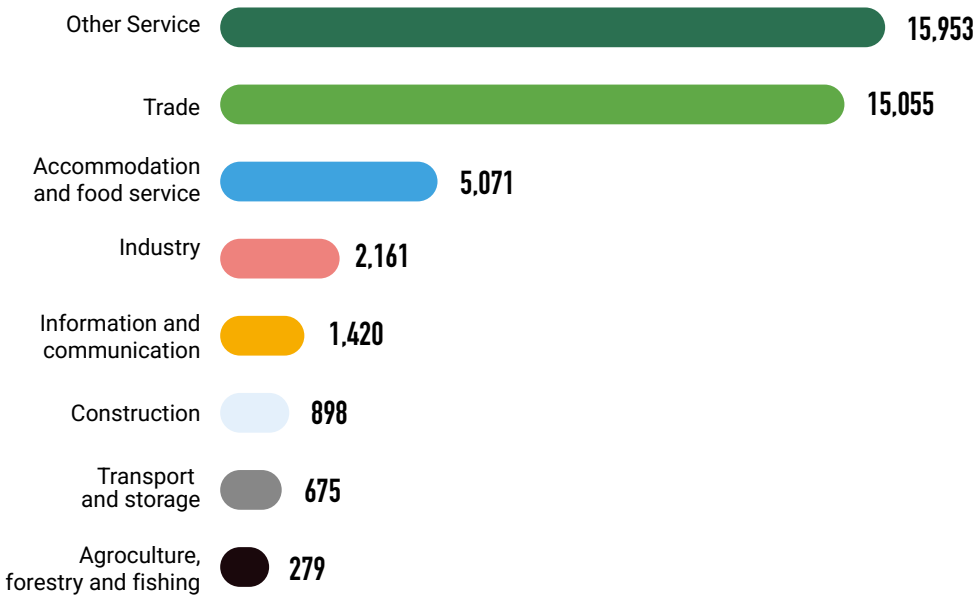
The sectoral distribution of active enterprises shows a clear gendered pattern in business ownership in Albania.

Women-owned enterprises are predominantly concentrated in trade and other services, with a smaller but still notable presence in accommodation and food service activities. By contrast, women remain significantly underrepresented in sectors that are often more strongly associated with higher capital intensity, greater productivity potential, stronger infrastructure linkages, and stronger long-term growth opportunities, including construction, transport and storage, industry, and parts of agriculture (Figure1, Figure 2).

This pattern has important policy implications. It suggests that women's entrepreneurship is not only smaller in scale, but also more concentrated in sectors with lower barriers to entry and, often, lower growth potential. Men continue to dominate ownership in several economically important sectors that are critical for structural transformation, value-added, logistics, industrial upgrading, and access to larger markets. In practical terms, this means that women are less present in sectors that can generate grater opportunities for business expansion, asset accumulation, and formal job creation.

FIGURE 1.

Women-owned enterprises by business sector in Albania, 2024



Source: Author's elaboration based on INSTAT, Business Registers 2024, table "Active enterprises by economic activity and gender of owner/administrator."

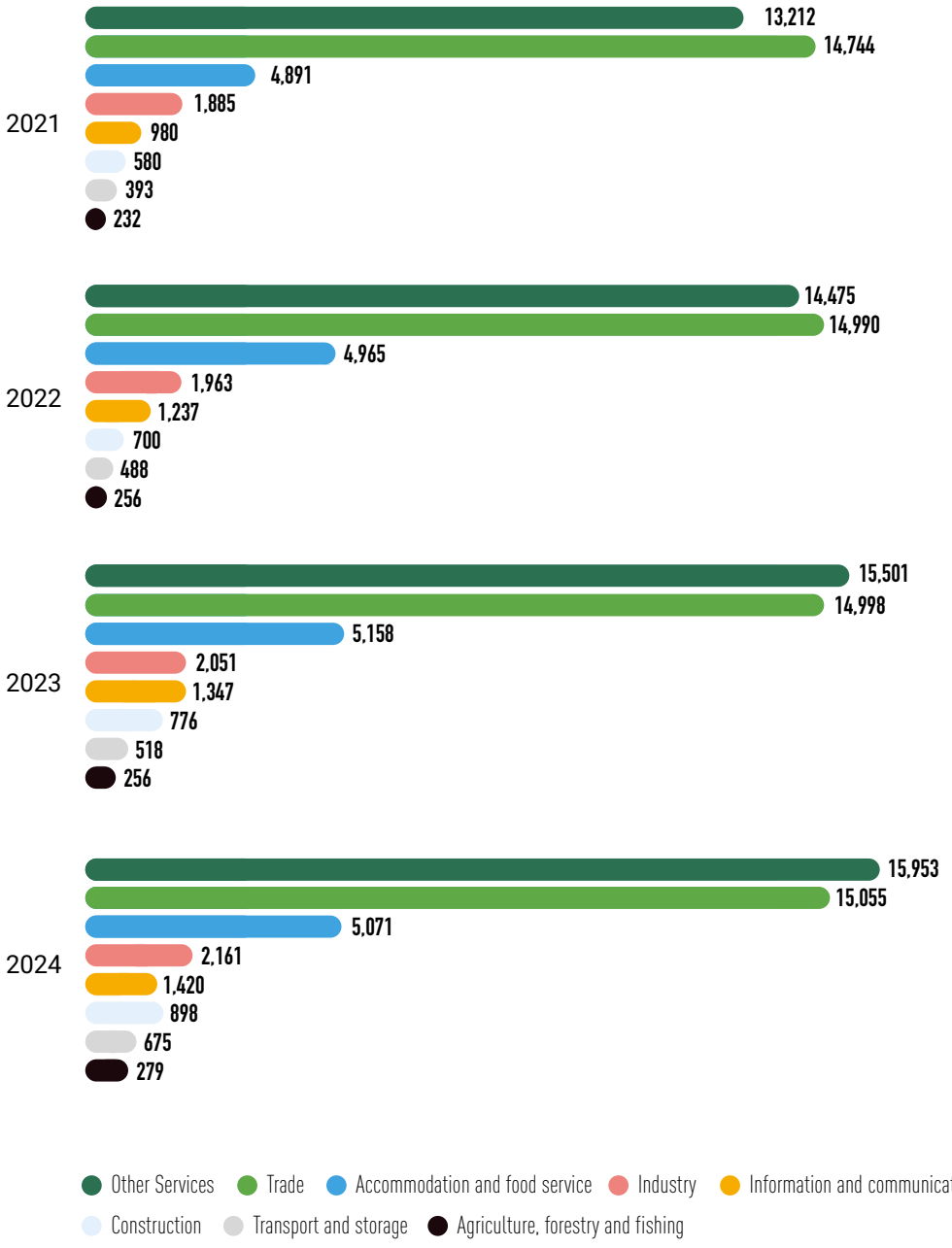
The data therefore point to a dual challenge. First, women need continued support to strengthen and formalize their presence in the service activities where they are already active. Second, and more strategically, policy measures should address the structural barriers that limit women's entry into male-dominated sectors with greater growth and productivity potential. These barriers may include unequal access to finance and collateral, gendered occupational segregation, limited access to business networks and market information, lower participation in technical and vocational pathways, care responsibilities, and persistent social norms regarding "appropriate" sectors for women.The key implication is that advancing women's entrepreneurship in Albania should not be understood only as increasing the number of women-owned businesses. It also requires improving the sectoral positioning of women entrepreneurs.

A more transformative approach would aim not only to support women in starting businesses, but also to enable them to enter, sustain, and grow in strategic sectors where they are currently underrepresented.

This is essential for inclusive economic development, enhanced resilience, and more equitable participation in the country's productive economy.

FIGURE 2.

Women-owned enterprises by business sector in Albania, 2021–2024



Source: Author's elaboration based on INSTAT, Business Registers 2021, 2022, 2023, 2024, table "Active enterprises by economic activity and gender of owner/administrator.

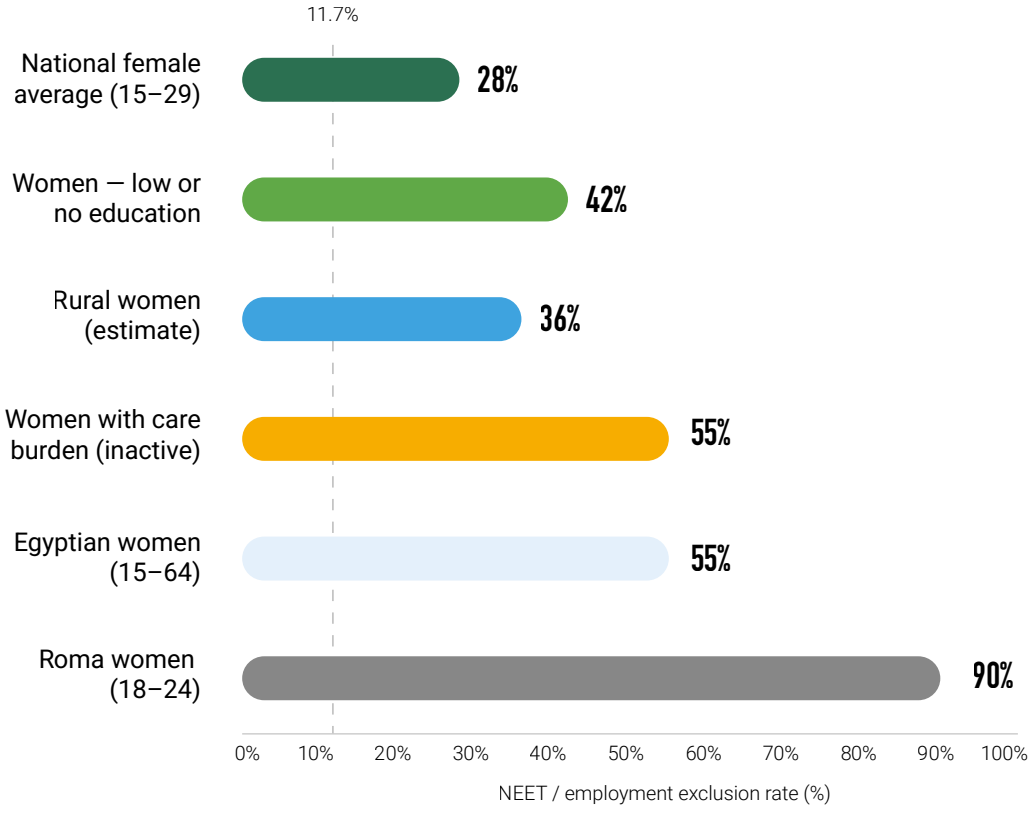
Women's concentration in low-growth sectors with few entry barriers is not only visible among women-owned businesses, it also reflects women's wider position in the labour market. For many women, self-employment is not a freely chosen path to business growth, but a response to limited job opportunities.

Women with low or no formal education face an exclusion rate estimated at 42%, confirming that educational disadvantage is among the strongest individual predictors of exclusion from labour market and entrepreneurship (Figure 3). Rural women as well as women bearing unpaid care responsibilities the majority of whom are outside formal employment precisely due to the absence of care services, face 36% and 55% exclusion rate respectively. Egyptian women of working age face unemployment rates of approximately 55% according to UNDP data, driven by multiple barriers, including ethnic discrimination, poverty, and limited access to institutions. Roma women aged 18–24 face the highest exclusion rates in the dataset at 90%, shaped by the intersecting factors such as early marriage, school dropout, discrimination in the labour market, and limited access to formal registration and credit systems.

Taken together, these figures demonstrate that employment exclusion in Albania is not uniformly distributed: it is concentrated at the intersection of gender with ethnicity, geography, education, and care responsibilities. This pattern has direct implications for entrepreneurship policy, since women who are excluded from formal employment are also, through the same structural mechanisms, excluded from the entrepreneurship support ecosystem. Policies that are designed for the average women entrepreneur will systematically fail to reach those who face the greatest barriers and who stand to benefit most from targeted support and facilitation.

FIGURE 3.

Employment exclusion rate by disadvantaged group, Albanian women, 2022–2023



Source: Author's work on data by INSTAT, Labour Force Survey 2022–2023 (national female NEET; WorldBank WDI (female LFPR); Eurostat 2022

A specific dimension of employment vulnerability with direct implications for women's entrepreneurship concerns the garment processing sector, locally referred to as *fason*. The sector employs approximately 87% women, distributed across factories in Tirana, Durrës, Fier, Elbasan, Korçë, and Shkodër. The majority of workers have only primary or secondary education and earn at or near the minimum wage (GADC, 2024). The sector is currently undergoing a sharp contraction: garment export values fell by 25% between 2023 and mid-2025, the workforce declined by nearly one fifth compared to 2023, and more than 70 mid-sized factories closed during 2024–2025, driven by lek appreciation, rising wage costs, and weakening European demand (INSTAT, as cited in Monitor.al, 2025). For women's entrepreneurship policy, these developments are highly significant because *fason* workers — low-educated, geographically peripheral, with minimal savings and heavy care responsibilities —reflect exactly the structural profile that most constraints business entry and growth among the women entrepreneurs examined in this paper, making sector contraction a direct pathway into the precarious informal work and exclusion documented throughout this section.

The Women's Empowerment Principles (WEPs) is a globally recognised framework that provides practical guidance to businesses on advancing gender equality and women's empowerment in the workplace, marketplace, and wider community. In the Albanian context, uptake remains limited. As of the end of March 2026, only 87 companies in Albania had signed or publicly issued a statement of support for the Women's Empowerment Principles.

This suggests that, while the framework is available and internationally recognized, its penetration within the national private sector is still modest. Alongside the increase in the number of women-owned businesses, a regional and national initiative of women entrepreneurship has been organized (Women's Entrepreneurship EXPO 2002-2023-2024-2025), as a platform to promote women led business.

Organized by UN Women in collaboration with several partners, EXPOs featured the participation of companies that support WEPs, businesses led by women, public institutions and international partners aiming to discuss financing mechanisms and the development of more inclusive business models. Such platforms have supported 40 to 80 Albanian women entrepreneurs yearly, in strengthening their access to investment opportunities and business networks, thereby contributing to more gender-inclusive economic growth.

STRUCTURAL BARRIERS AFFECTING WOMEN'S ENTREPRENEURSHIP IN ALBANIA

6. STRUCTURAL BARRIERS AFFECTING WOMEN'S ENTREPRENEURSHIP IN ALBANIA

6.1 FINDINGS FROM THE STAKEHOLDER CONSULTATION ROUNDTABLE EXPO 2025

The stakeholder consultation and the experience emerging from the Women's Entrepreneurship EXPO 2025 confirm that women entrepreneurs in Albania face a set of mutually reinforcing structural barriers rather than isolated difficulties. These barriers affect business entry, survival, formalisation, and growth, and are particularly restrictive for women operating micro and small enterprises, as well as for women in disadvantaged and marginalised situations. Below is a summary of the findings presented by the panellists and participants regarding key challenges and barriers.

ACCESS TO FINANCE

Participants consistently underlined that women often face difficulties in securing start-up capital, working capital, guarantees, and affordable credit. This constraint is especially pronounced among women with limited collateral, irregular income histories, informal economic activity, or weak access to financial information.

For many women entrepreneurs, the financing system does not operate as an enabling mechanism, but rather as a filter that excludes those who do not already possess assets, networks, or financial credibility. This makes access to finance not only a market issue, but also a structural issue of inclusion.

The limited alignment between existing support programmes and the realities of women-led micro/small enterprises. Consultation participants stressed that many support schemes are designed around standard business models, formal growth trajectories, or innovation-oriented enterprises, whereas many women operate in traditional, home-based, artisanal, service, or low-capital activities. As a result, formally available support does not always translate into accessible support. This institutional mismatch is particularly significant because it means that exclusion can persist even where programmes formally exist.

Weak networking structures, limited information, and low business visibility. Women entrepreneurs reported limited access to professional forums, peer exchange, partnerships, and market intelligence. This reduces their ability to identify clients, suppliers, mentors, funding opportunities, and strategic collaborations. Weak networking structures are not a secondary issue: for small businesses, market growth often depends as much on relational access as on capital access.

Skills and capability gaps, especially in digitalisation, marketing, and business development. Participants emphasized that women often need more practical support in online sales, financial management, branding, market positioning, and use of digital tools.

This does not reflect lack of interest or lack of entrepreneurial potential. Rather, it reflects uneven access to targeted, high-quality, and affordable support services that are adapted to women's schedules, locations, and business realities.

Institutional complexity and information asymmetry. Women entrepreneurs reported that information on taxes, licensing, formalisation, grant opportunities, and public support programmes is often fragmented, unclear, or difficult to navigate. For women with limited time, lower digital literacy, or limited experience with formal business procedures, this creates a hidden compliance burden. In practice, complexity itself becomes a barrier to formalisation and growth.

The consultation also pointed toward several concrete responses. Participants proposed legal and fiscal adjustments for women artisans and part-time producers, simplified procedures for formalisation, local entrepreneurship hubs, targeted mentoring, stronger digital skills support, and financing instruments specifically designed for women-led businesses, including guarantee schemes and more accessible microcredit. The proposals are significant because they indicate that the barriers identified are not merely diagnostic; they also suggest realistic pathways for institutional response.

6.2 FINDINGS FROM THE QUESTIONNAIRE DISTRIBUTED TO WOMEN

METHODOLOGICAL NOTE

A structured questionnaire was distributed to women involved in micro and small enterprises across Albania. Respondents were reached through the networks of projects previously implemented in the women's entrepreneurship space, ensuring geographic distribution across different regions of the country rather than concentration in a single urban centre. The survey received completed responses.

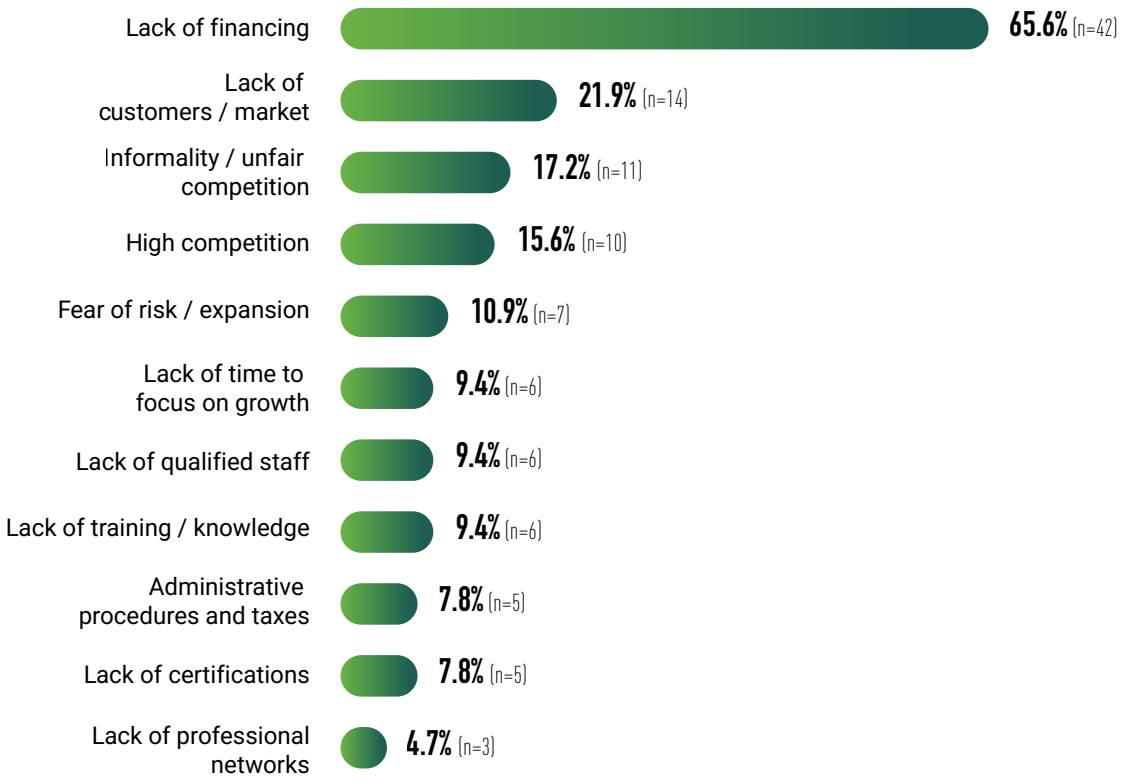
Given this sample size, the findings presented in this section are not statistically representative of Albanian women entrepreneurs as a whole and should not be interpreted as such. The sample is too small and too closely linked to specific networks to support generalisation. The value of the survey lies elsewhere: it provides direct, first-person testimony from women actively running micro and small businesses. The patterns that emerge across responses are internally consistent and strongly aligned with findings from the desk review and the stakeholder consultation roundtable of April 24th.

The survey findings are therefore treated throughout this section as illustrative and qualitative in nature, a coherent signal from a specific group of women entrepreneurs. Where percentages are cited, they describe the distribution within this group of 64 respondents, not a projected share of the wider business population. Taken together, the responses point to four interconnected barrier clusters: financial exclusion, care burden, market access limitations, and perceived institutional inadequacy. These factors together help explain why women's enterprises in this group remain concentrated at the micro level and face persistent difficulty in growing.

The most prominent pattern concerns access to finance. When asked the primary reason their business has remained small, 65%t of respondents identified lack of financing as the dominant constraint, which is a rate approximately three times higher than the next most cited factor, lack of customers/market access. Businesses are not remaining small because owners lack skills or fear growth: they remain small due to restricted access to capital and difficult market conditions.

FIGURE 4.

Reasons why your business remains small.



Source: Feedback from respondents within the survey carried out in April 2026

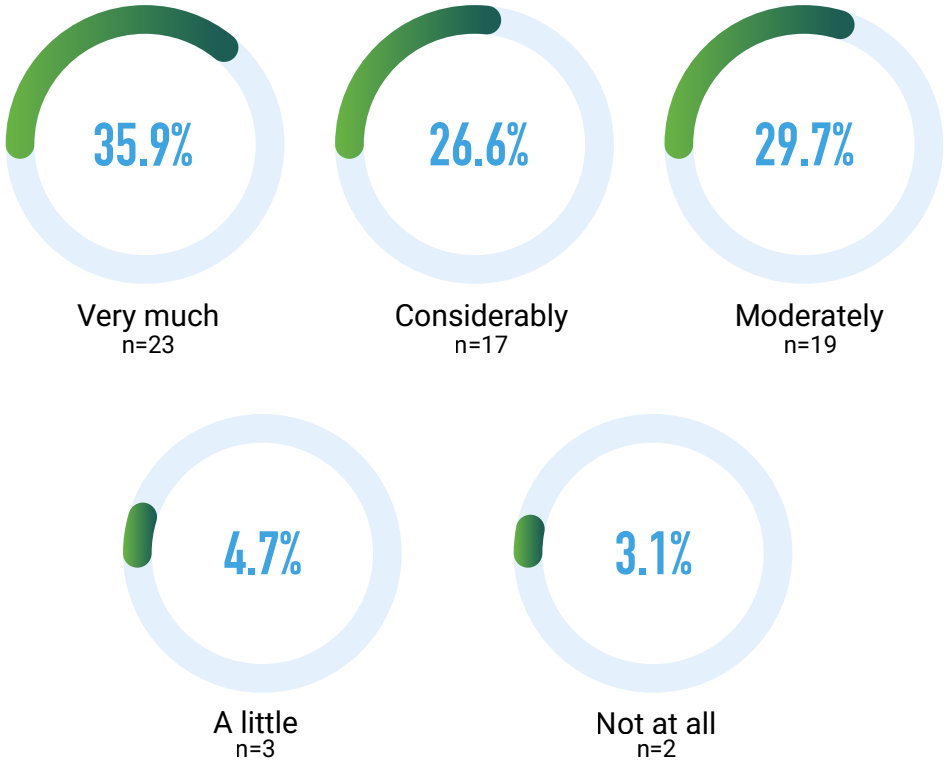
This finding is consistent with the other surveys and with the expo 2025 findings, and its recurrence across independent evidence sources strengthens its credibility despite the small sample. The pattern of business financing at entry further supports this conclusion: the majority of respondents launched their business using their personal savings (46.9%) or family support (32.8%), while bank credit played a minor role at entry stage among this group accounting for 4.7 % (the remaining part had support through grants or loans from friends).

Regarding credit applications, 43.5% reported never applying because they did not wish to take on debt, a response that, within this group, reflects rational risk aversion in the context of high interest rates, collateral requirements, and perceived rejection probability, rather than a lack of financial awareness. A further 24.2% did not apply because they did not meet the required conditions, and 8% applied but were refused. Overall, 77.8% reported that it was either very difficult (50.8%) or difficult (27.8%) to access financing to start their business. While these figures cannot be extrapolated to the broader population, they are consistent with the structural financing exclusion documented in the wider evidence base and add qualitative depth to that picture.

The second prominent pattern is the unpaid care burden. Family responsibilities weigh heavily on women's business growth: 62.5% report a strong impact (considerably or very much). Only 7.8% say family responsibilities have little or no effect on their business (Figure 5).

FIGURE 5.

How much do family responsibilities and household workload affect your business?



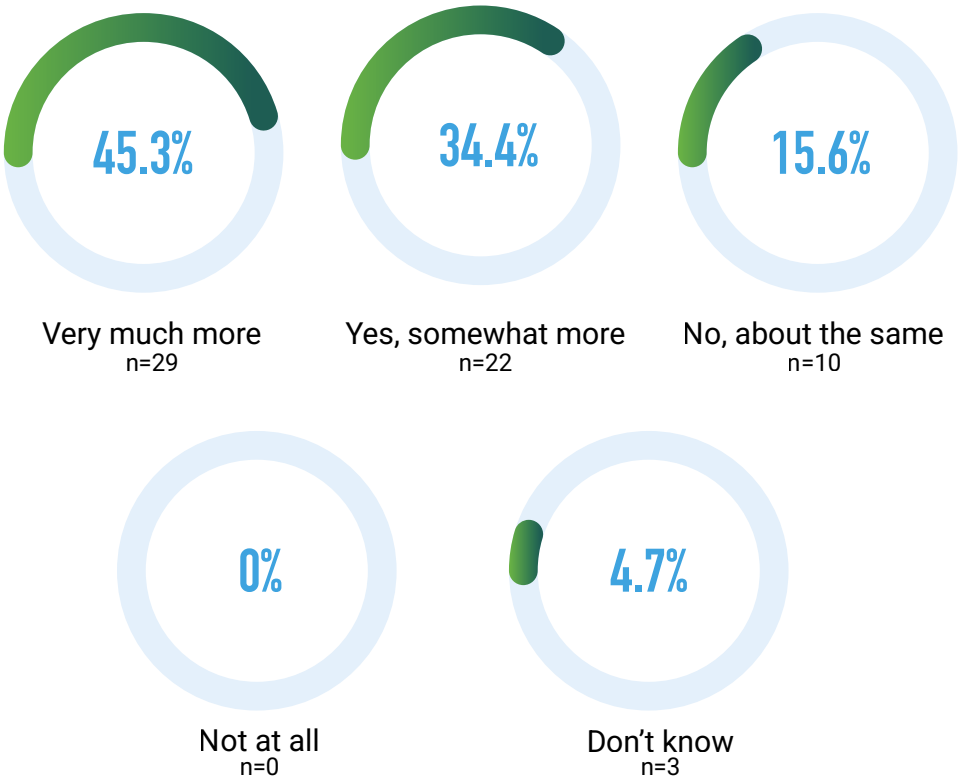
Source: Feedback from respondents within the survey carried out in April 2026

This is consistent with national data showing that Albanian women carry the majority of unpaid care work, and with the labour force figures showing that 14.0% of inactive women cite household duties as the reason for inactivity, compared with only 0.4% of men. For women running small businesses, care constraints translate directly into reduced time for business, activities, limited capacity to attend training or build professional networks, and lower flexibility to extend operations or pursue growth opportunities. The fact that almost no respondents mentioned childcare support as a specific need is unlikely to indicate that care is not an issue; rather, within this group, it suggests that care responsibilities are treated as a private matter to be individually managed rather than a systemic barrier that policy should address.

Regarding gender-specific experiences, the responses within the group are consistent: nearly 4 in 5 women business owners (79.7%) reported facing more obstacles in business because of their gender. Only 15.6% considered their experience equivalent to that of men, and notably no respondent selected “not at all.” A further 4.7% were unsure.

FIGURE 6.

Do you experience more obstacles in business than men?



Source: Feedback from respondents within the survey carried out in April 2026

Qualitative responses to the open-ended question on the biggest obstacles to women's small business growth reported financial support gaps, societal prejudice, lack of trust and self-confidence, absence of professional networks, and the difficulty of balancing care responsibilities with business demands. These responses were consistent across the group and reinforce the structural picture identified in the desk review and consultation.

The next pattern concerns market access and skills support. Within this group, marketing and finding new clients emerged as the most frequently cited support need at 54.5%, followed by business networking (27.3%), easier access to finance (24.2%), simpler tax procedures (24.2%), and digitalisation support (21.2%). The aspiration and capacity for growth are present within this respondent group. What the survey illustrates (in alignment with the broader evidence base) is that structural barriers related to finance, care, and market access remain the primary obstacles preventing this potential from being realised.

CONCLUSION AND SUMMARY OF MAIN FINDINGS

7. CONCLUSION AND SUMMARY OF MAIN FINDINGS

The analysis in this policy paper shows that women's entrepreneurship in Albania is growing in visibility, but remains structurally constrained in terms of scale, sectoral positioning, and growth potential. Women are clearly present in business activity, yet they remain underrepresented in ownership overall and are heavily concentrated in micro-enterprises and in service sectors with relatively low entry barriers and often lower growth prospects. This means that the challenge is not only one of participation, but also one of business quality, resilience, and access to more productive segments of the economy.

A central finding is that **women's entrepreneurship in Albania remains predominantly micro-enterprise entrepreneurship**. Around 89% of women-owned enterprises fall within the 1–4 employee category. This is not a marginal characteristic of the business landscape; rather it is its dominant form. Policy therefore needs to be designed around the actual structure of women's entrepreneurship, not around an abstract SME model that applies only to a minority of cases.

- **The women's entrepreneurship is highly sectoral concentrated**. Women are much more present in trade, services, and accommodation and food activities, while remaining underrepresented in sectors such as construction, transport, industry, and other areas associated with higher productivity, value addition, and scaling potential.

- This indicates that women's entrepreneurship policy should not focus only on increasing the number of businesses, but also on improving women's access to higher-opportunity sectors.

- **The main barriers are structural, not individual**. The evidence from the survey, the consultation, and the desk review converges around a common conclusion: financial exclusion, care burdens, limited networking opportunities, weak market access, and institutional complexity are the principal obstacles preventing women-led enterprises from growing. These are not barriers that can be overcome through motivation alone; they require institutional responses.

- **The barriers are intersectional and unequally distributed**. Women are not affected in the same way. Rural women, Roma and Egyptian women, women with low levels of education, women in informal work, women with disabilities, and women with heavy care responsibilities face compounded disadvantages. This means that general entrepreneurship measures, if not specifically targeted, are likely to benefit the more visible and better-connected women entrepreneurs while leaving behind those with the greatest constraints.

- **There is a mismatch between the current support architecture and the realities of women-led micro and small enterprises**. Existing institutions and programmes provide an important foundation, but they do not yet appear sufficiently tailored, sufficiently data-driven, or sufficiently targeted to ensure equitable access and measurable outcomes for women, especially those from disadvantaged groups. The absence of systematic sex-disaggregated beneficiary data further weakens accountability and makes it difficult to assess what is actually working.

- **The current policy framework appears to be stronger in formal commitment than operational implementation**. Albania has strengthened its gender equality legislation and strategy framework, creating an important opportunity for more inclusive enterprise policy. At the same time, the absence of a dedicated national action plan on women's entrepreneurship since 2020 has created a governance gap. Women's entrepreneurship is therefore recognised in principle, but not yet supported through a sufficiently coherent, time-bound, and measurable implementation framework.

- **Care economy constraints must be treated as part of entrepreneurship policy**. The evidence clearly shows that unpaid care is not a private side issue; it directly affects women's business time, mobility, training participation, and growth capacity. Any serious strategy on women's entrepreneurship in Albania must therefore integrate care-responsive measures, rather than treating care only as a social policy issue detached from economic participation.

- **Women entrepreneurs demonstrate clear growth aspirations despite adverse conditions**. Many respondents see strong growth potential in their businesses and would encourage other women to enter entrepreneurship. This is an important positive conclusion: the problem is not a lack of willingness, ambition, or initiative among women. The problem is that the enabling environment remains too weak, too uneven, and too insufficiently targeted to convert that potential into sustained business growth.

- **The role of municipalities and local structures need to be strengthened** in reaching women and providing services closer to the community. Municipalities could play a more active role in guiding, informing, and connecting women to existing services, as well as in building partnerships with other local institutions, vocational schools, and other actors in the local economy (findings from the roundtable, 24 April 24 2026).

- **Women in rural areas continue to face limited access to finance, markets, and support services,** while social norms and traditional gender roles continue to affect their self-confidence, decision-making, and economic participation.

One of the most strongly emphasized issues is the impact of **mindset and social stereotypes**. Social norms continue to limit women's active participation in entrepreneurship, especially in rural areas, where women often face traditional expectations regarding their role in the family and community (findings from the roundtable, 24 April 2026).

Women in agriculture need an integrated approach that combines financing, collective organization, market linkages, practical training, and measures that address social and family-related constraints.

Another key finding from the roundtable is **the need for women entrepreneurs to have a clearer institutional entry point for support.** Participants highlighted that many women, particularly those at the start-up stage or without prior business experience, do not know where to seek advice, information, or concrete services. This points to the need for a more coherent, visible, and user-friendly referral system that can guide women entrepreneurs more effectively through the available support ecosystem.

The artisans identify the need for more opportunities to participate in international fairs and for greater financial support that would enable artisans to present their products in wider markets. It was also considered valuable to create **"master artisan" related initiatives** aimed at transferring handicraft skills to younger generation, alongside grant schemes for mentoring and for preserving the continuity of artisanal knowledge and skills.

MAIN POLICY MESSAGE

8. MAIN POLICY MESSAGE

The key implication is that advancing women's entrepreneurship in Albania should not be understood solely as increasing the number of women-owned businesses. It also requires improving the sectoral positioning of women entrepreneurs.

A more transformative approach would aim to support women not only in starting businesses, but also to enable them to enter, sustain, and grow in strategic sectors where they are currently underrepresented. This is essential for inclusive economic development, stronger resilience, and more equitable participation in the country's productive economy.

The evidence presented in this paper points to a clear conclusion: Albania needs to move from formally inclusive policy commitments to a targeted, gender-responsive, and measurable support model for women-led micro and small enterprises, with particular attention to disadvantaged and marginalised women. The main challenge is not a lack of women entrepreneurial motivation — the survey evidence confirms strong aspirations and perceived growth potential — but rather the persistence of structural barriers related to finance, care, market access, and institutional design.

A more sustained role for the state will be important if gender equality is to become a meaningful part of private sector development rather than a separate policy concern.

As Albania advances its alignment with the EU acquis, there is an opportunity to embed gender considerations more systematically into business reporting, public-private dialogue and the design of private sector reforms. This is particularly relevant to the policy direction associated with Chapters 23 and 24, as well as to the broader corporate sustainability reporting framework, both of which can help translate gender equality commitments into clearer standards, stronger accountability and more consistent implementation.

The nine recommendations below are organised by priority within each timeframe. Short-term actions (0–12 months) are largely administrative or governance measures that do not require substantial new budgets. Medium-term actions (1–3 years) require programme design, institutional coordination, or regulatory preparation. Long-term actions (3+ years) involve regulatory reform or systemic infrastructure changes. Together these measures constitute a coherent and sequenced response to the barriers identified in this paper.

#	Recommendation	Lead Institution(s)	Partnerships and Support	Timeframe	Link to Existing Framework
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	AIDA; NAES; CSOs; UN Women; Others	**Short-term** (adopted by end 2026)	NSGE 2021–2030, Goal 1; BIDS 2021–2027; EC Albania Report 2025, Chapter 20 closing benchmark
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	AIDA; NAES; Start-up Albania; INSTAT	**Short-term** (administrative instruction within 12 months)	Law on Gender Equality 2025; NSGE 2021–2030; Chapter 23 acquis (gender equality obligations); Chapter 20 SME policy benchmarks
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	EBRD Western Balkans Women in Business Programme (EFSD+); partner commercial banks; Others	**Medium-term** (operational by 2027)	BIDS 2021–2027; Law No. 25/2022 on Start-ups; EBRD EFSD+ programme; Chapter 20 acquis
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	NAES regional offices; AIDA; EU IPA-funded programmes; CSOs; UN Women	**Medium-term** (pilots by 2027–2028)	BIDS 2021–2027; NAES local delivery network; EU4Innovation programme (2023–2026); Chapter 20 acquis

#	Recommendation	Lead Institution(s)	Partnerships and Support	Timeframe	Link to Existing Framework
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	Business associations; WEPs signatories; private sector partners	**Short–medium-term** (from 2026 onward)	WEPs framework; UN Women Albania EXPO initiative; BIDS 2021–2027
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)	Ministry of Economy and Innovation; vocational training providers; employers' associations; UN; Others	**Short–medium-term** (programme design by end 2026; delivery from 2027)	National Employment and Skills Strategy 2023–2030; Youth Guarantee Implementation Plan; Chapter 19 acquis
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	Local Government Units; State Social Services; UN Women; Others	**Medium-term** (from 2027)	Law on Gender Equality 2025 (formal recognition of unpaid care work); NSGE 2021–2030, Goal 1; Chapter 19 acquis

#	Recommendation	Lead Institution(s)	Partnerships and Support	Timeframe	Link to Existing Framework
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	Ministry of Health and Social Welfare; Employers' and employees' representative bodies; ILO; Others	**Long-term** (fiscal modelling 2026–2027; legislative process 2028 onward)	BIDS 2021–2027; Law on Gender Equality 2025; Chapter 19 acquis (employment and social policy)
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	Ministry of Education and Sports; vocational training institutions; National Strategy for Innovative Entrepreneurship 2024–2030 coordination body; Others	**Long-term** (embedded in National Action Plan 2026–2030; structural change over 5–10 years)	National Strategy for Innovative Entrepreneurship 2024–2030 (inclusive development pillar); BIDS 2021–2027; Chapter 20 acquis

R1 and R2 are the foundation: without a renewed governance framework and without reliable sex-disaggregated data, the remaining recommendations cannot be monitored or held accountable. They should be treated as immediate priorities and are achievable within existing institutional capacity. R3, R4, R5, and R6 follow as the operational core of the support model. R7, R8, and R9 require longer preparation, cross-ministerial coordination, or regulatory reform, and should be developed in parallel but with realistic implementation timelines

ANNEXES

ANNEX 1. INTERNATIONAL GOOD PRACTICES

1.1 PURPOSE OF THE INTERNATIONAL REVIEW

This section reviews international experiences that may help Albania improve support for women entrepreneurs. It focuses especially on women-led microbusinesses and on women who face greater disadvantages and barriers. The review looks at practical solutions, including how support programmes are designed, how they reach women, and how they facilitate access to finance, business advice, markets, and professional networks. The focus is on examples that could be useful and realistic for Albania's own context, including local development priorities and EU-related reforms. International experience shows that the strongest results are usually achieved through integrated support packages. In other words, women entrepreneurs benefit most when finance is combined with mentoring, targeted inclusion measures, and improved data, rather than relying only on one-time grants or general business support (Gov.Uk, 2025)[10].

The good practices included in this section were selected using six main criteria: their relevance to women's entrepreneurship, their responsiveness to disadvantaged and marginalized women, the availability of supportive and clear evidence, their feasibility for institutional implementation, their adaptability to the Albanian context, and their capacity to track progress through gender-sensitive data. These criteria are important because international experience shows that programmes may look inclusive on paper but still fail to reach women in practice. This usually happens when they do not take into account the real barriers women face, such as limited access to collateral, weaker professional networks, time constraints related to care responsibilities, lower visibility in investment opportunities, and less access to public procurement or export markets. (British Business Bank, 2025)[11].

1.2 GOOD PRACTICE MODELS AND EXAMPLES

- **The adoption of an integrated, whole-of-government approach.** Canada's Women Entrepreneurship Strategy[12] illustrates this model by bringing together coordinated ecosystem support, tailored financing programmes, and dedicated knowledge generation. Central to the initiative is the Women Entrepreneurship Knowledge Hub, which operates as a national platform for evidence, data, and learning on effective support mechanisms. This coordinated approach strengthens policy coherence, improves access to resources, and ensures that interventions respond to the specific needs and realities of women entrepreneurs.

- **Women's entrepreneurship to be approached through a combination of policy review, finance-system reform, and targeted innovation support.** This experience comes from the United Kingdom, where The Alison Rose Review[13] set a long-term policy direction by highlighting the

10. Gov.Uk. (2025). Investing in Women Code annual report 2025. https://www.gov.uk/government/organisations/department-for-business-and-trade
11. ibid
12. WES Canada. (2023). Women Entrepreneurship Strategy: Progress Report 2023. https://ised-isde.canada.ca/site/ised/en/programs-and-initiatives/women-entrepreneurship-strategy/women-entrepreneurship-strategy-progress-report-2023
13. Department for Business and Trade. (2019). The Alison Rose Review of Female Entrepreneurship. https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship

scale of unrealised economic potential and identifying barriers in finance, skills, confidence, and care responsibilities. Following this,the UK government set the target to increase the number of female entrepreneurs by 50% by 2030. More recently, the Investing in Women Code has created a voluntary market framework through which financial institutions commit to improving access to finance for women-led businesses and to reporting improved data. The 2025 annual report indicates that the Code had reached 290 signatories, underlining the importance of data collection and improved pipeline visibility in addressing financing gaps. In parallel, the UK launched the Women Advancing Venture and Entrepreneurship competition in 2025[14] to support high-potential women-led technology firms, while a broader government package announced in July 2025 included major backing targeted at underrepresented entrepreneurs, including women. Together, these initiatives demonstrate a useful combination of evidence-based reform, improved data standards, and targeted growth support[15].

- **Institutional facilitation through women-focused support centres and simplified business procedures.** In the United States, the Women's Business Centres supported by the Small Business Administration provide free or low-cost counselling and training to women seeking to start, grow, or expand businesses, with explicit attention to underrepresented groups of women's entrepreneurs[16].

- **The Croatian Bank for Reconstruction and Development has maintained dedicated financing windows for female entrepreneurship, including criteria linked to women's ownership and leadership, and specific products targeted at female, youth, and start-up entrepreneurship**[17]. Croatia has a longer-standing policy experience in women's entrepreneurship. More recent evidence also points to strong entrepreneurial self-perception among women relative to EU averages. The Croatian experience is useful because it shows how women's entrepreneurship can be supported through both strategy-level recognition and dedicated financial instruments within national development banking.

- **Finally, good practice concerns targeted inclusion measures.** The ILO's GET Ahead training package is designed for low-income and small-scale entrepreneurship contexts and integrates gender-sensitive approaches into enterprise training. Similarly, UN Women's work[18] on gender-responsive shows that public and institutional procurement can be designed to expand participation by women-owned businesses rather than remaining formally neutral but practically exclusionary. For women entrepreneurs seeking to access trade and export opportunities, the International Trade Centre's SheTrades Outlook offers a useful policy-diagnostic tool through 55 indicators across six pillars, helping identify where business environments fall short in supporting women.

14. Women Advancing Venture and Entrepreneurship Competition. (2025). UK government competition for women-led technology businesses. https://www.business.gov.uk/campaign/women-advancing-venture-and-entrepreneurship-competition-wave-2025/
15. Department for Business and Trade, & British Business Bank. (2025, July 10). £500m government investment to boost growth and opportunity for underrepresented entrepreneurs. https://www.gov.uk/government/news/500m-government-investment-to-boost-growth-and-opportunity-for-underrepresented-entrepreneurs
16. SBA (2025). https://www.sba.gov/local-assistance/resource-partners/womens-business-centers
17. Croatian Bank for Reconstruction and Development. https://www.hbor.hr/youth-female-start-up-and-other-special-segments-entrepreneurship/405
18. UN WOMEN. (2025).ECA, Women's Entrepreneurship Expo 2025. https://eca.unwomen.org/en/what-we-do/economic-empowerment/womens-entrepreneurship-expo-2025

1.3 LESSONS FOR ALBANIA

Several lessons emerge consistently from these international and regional examples.

- Formally gender-neutral entrepreneurship policies are rarely neutral in effect; without explicit corrective measures, women remain disadvantaged in access to finance, advisory support, investment pipelines, and market opportunities.

- Delivery systems matter as much as policy intent. Good practice combines institutional coordination, simple access points, targeted outreach, and measurable reporting.

- Bundled support is more effective than isolated interventions: financial support works better when linked to advisory services, mentoring, and ecosystem access.

- Gender responsive data systems are not merely technical tools but core policy instruments, because they make exclusion visible and enable institutions to track whether women-led microenterprises are actually benefiting.

- Disadvantaged and marginalized women are unlikely to benefit from general open calls alone; they require targeted pathways, local accessibility, flexible delivery, and support models that respond to poverty, territorial disadvantage, informality, disability, ethnicity-based exclusion, and care burdens.

1.4 TRANSFERABILITY AND ADAPTATION POTENTIAL FOR ALBANIA

The strongest lesson is the need to adapt selected elements into a coherent policy package. Three elements appear especially transferable.

- Establish a dedicated women's entrepreneurship service line within the national and local business-support architecture, combining simplified procedures, women-targeted counselling, and hybrid physical-digital access points, drawing from UK, US, and one-stop shop model.

- Strengthen gender-responsive SME finance through a package that combines advisory-based lending approaches, partnerships with development finance institutions, and a national commitment to gender disaggregated financial reporting. This approach can be inspired by the Investing in Women Code, the EBRD Women in Business model, and related European initiatives.

- Create a clearer inclusion-and-growth pathway for disadvantaged women-led microbusinesses by combining local outreach, gender-sensitive entrepreneurship training, and pilot measures in gender-responsive procurement and supplier development.

ANNEX 2: STAKEHOLDER CONSULTATION ROUNDTABLE SUMMARY 24 APRIL 2026

The representatives of women were organised in four discussion roundtables as per the following sectors/groups: trade, services, agriculture and artisans. During the discussions participants confirmed the findings of the analysis and shared the following observations and recommendations.

Findings from the working group: Trade

The discussion in the trade-focused group highlighted that women entrepreneurs need support that is more tailored, simplified, and closer to the realities of their daily business activity. Participants emphasized that existing support formats are often not sufficiently accessible for women running micro and small businesses, especially those with time constraints, limited procedural knowledge, or restricted access to information.

One important issue raised was the need for simpler forms of communication and information-sharing that are easier to understand, more practical, and more accessible for women entrepreneurs. Participants noted that information on services, support programmes, and existing opportunities does not always reach women effectively. As a result, they proposed the use of more diverse communication and promotional channels, including information campaigns through multiple channels, visual promotional materials, and a more functional use of public platforms such as e-Albania.

Another key finding concerned the role of municipalities and local institutions in reaching women and providing services closer to the community. It was emphasized that municipalities could play a more active role in guiding, informing, and connecting women to existing services, as well as in building bridges with other local institutions, vocational schools, and other local economic actors.

The discussion also highlighted the importance of improved access to financial information. Participants stressed that women require not only information about existing financial instruments, but also practical guidance and mentoring on how these instruments can be used. In this regard, support related to finance should be accompanied by orientation and assistance, so that women are better prepared to apply for and make effective use of financing opportunities.

Regarding market access, the group emphasized the need for more active mechanisms to help women connect with consumers and sales channels. Useful intermediary structures mentioned included chambers of commerce, as well as the use of social media, influencers, television, podcasts, and other modern forms of promotion. Participants also showed interest in encouraging collaboration among women entrepreneurs by creating mutually beneficial cooperation models. Another idea raised was the promotion of domestic products under a stronger identity, for example through “Made in Albania” type approaches.

Finally, the group identified as an important issue the need for more flexible fiscal policy for small businesses led by women, including the possibility of tax relief or more suitable tax arrangements that would help these businesses formalize, remain in the market, and grow gradually.

Findings from the working group: Services

The services-focused group emphasized that women entrepreneurs in this field face challenges not only related to financing, but also to the lack of practical guidance, financial education, support in marketing, and professional networking. The discussion showed that, for many women, the main obstacle is not a lack of willingness to grow their business, but the lack of structured and continuous support at different stages of business development.

One important finding was the need for greater investment in the promotion and marketing of women-led businesses. Participants stressed that many businesses face difficulties in increasing their visibility and expanding their client base because of limited knowledge, tools, and professional support in this area. Therefore, technical assistance in marketing, promotion, and market positioning was considered of particular importance.

The group also pointed to the need for women entrepreneurs to have a clear point of orientation, that is, to know where to seek advice, information, and concrete services. This relates to the need for a clearer referral system that is easier to navigate, especially for women who are at the early stages of entrepreneurship or who have no previous business experience.

On financing, participants stressed the importance of soft loans, support for start-up capital support, and more flexible banking conditions for women entering entrepreneurship or seeking to expand their activity. It was underlined that financial instruments should be closer to the reality of micro-businesses and should be accompanied by more flexible conditions and easier access.

Another priority identified was financial education. Participants proposed more practical programmes on budget management, financial planning, marketing, and business strategy. It was noted that this type of support is especially important for women who have started businesses based on practical experience, but who have not had the opportunity to develop structured management knowledge.

Mentoring was also considered a key element. The discussion emphasized the need for mentoring models that empower girls and women, help them make more informed decisions, cope with uncertainty, and build confidence in their entrepreneurial abilities. In this context, mentoring was seen not only as a transfer of knowledge, but also as a mechanism for empowerment and sustainability.

The group also stressed the importance of networking and partnership-building. It was noted that women need more opportunities to connect with market actors, professional organizations, and intermediary structures in order to build collaborations, expand sales opportunities, and benefit from the exchange of experiences.

Finally, the discussion highlighted the importance of linking entrepreneurship with labour-market and employment services, especially in cases where entrepreneurship is seen as a pathway of transition from unemployment to self-employment or more sustainable employment. Participants suggested that services should be better tailored to the needs of the groups of women they aim to support.

Findings from the working group: Women in agriculture

The discussion in the women in agriculture group confirmed that women's entrepreneurship in this sector is shaped by a combination of economic, social, structural, and institutional barriers. Participants emphasized that women in rural areas continue to face limited access to finance, markets, and support services, while social norms and traditional gender roles continue to affect their self-confidence, decision-making, and economic participation.

One of the most strongly emphasized issues was the impact of mindset and social stereotypes. According to participants, social norms continue to limit women's active participation in entrepreneurship, especially in rural areas, where women often face traditional expectations regarding their role in the family and community. This is also linked to lower self-confidence and fear of failure, both of which affect women's willingness to start or expand economic activities.

The discussion also confirmed that women in agriculture have more limited access to finance. Participants mentioned the difficulties of securing loans, grant criteria that are not always suited to the rural reality, and the lack of financial instruments tailored to women. They underlined the need for soft loans, national support schemes for women, loans without collateral, and local grants, including the possibility of support schemes provided by municipalities.

Another important finding was limited access to markets. Participants emphasized that women face difficulties in collective organization, in linking with buyers, and in entering wider markets. They considered it necessary to strengthen women through organization into groups, clusters, or associations, as well as through training that helps with product standardization, certification, packaging, and labelling. Linkages to markets through fairs, sales contracts, collection centres, or collective incubators were also seen as important.

The group also highlighted more difficult working conditions and still-weak social infrastructure in rural areas. The absence or insufficiency of services such as nurseries and kindergartens, together with the burden of family care and unpaid work, were identified as factors that limit women's time and opportunities to engage more fully in economic activity. This shows that women's entrepreneurship in agriculture cannot be treated only as an issue of production or markets, but also as a matter of social infrastructure and the unequal distribution of care work.

Another priority raised by participants was the need for skills and capacity development. It was emphasized that women need more support in product processing, standardization, marketing, packaging, and labelling, as well as more practical guidance on business development. The lack of organization into groups was also noted as an additional barrier, as it limits opportunities for collaboration, experience-sharing, and collective empowerment.

In terms of recommendations, the group stressed the need for programmes aimed at empowering women and girls, increasing self-confidence, raising awareness of gender stereotypes, and providing structured support in finance, market access, and capacity development. The discussion clearly showed that women in agriculture need an integrated approach that combines financing, collective organization, market linkages, practical training, and measures that address social and family-related constraints.

Findings from the working group: Artisans

The discussion in the artisans group showed that women engaged in this field face a combination of financial, fiscal, commercial, and organizational difficulties that constrain the sustainability and expansion of their activities. Participants emphasized that handicrafts remain an important field with strong potential for women's economic empowerment, but one that is currently not sufficiently supported through tailored instruments.

One of the main findings was the lack of access to finance. Participants underlined that women artisans face difficulties in securing financial support to start, maintain, or expand their activities. This is linked to the small scale of the business, informality in some cases, and the lack of financial instruments tailored to the handicrafts sector.

The group also highlighted fiscal difficulties and burdens related to taxation. It was emphasized that the existing tax regime is not always suitable for the economic reality of artisans and that more flexible approaches are needed in order not to discourage formalization and the continuity of their activity.

Another important issue was unfair competition from non-handicraft products or imported products with lower costs, which make it more difficult for domestic production to position itself in the market. Participants also stressed the absence of an organized and sustainable market for handicraft products, including the lack of sales platforms that would provide greater visibility and stronger sales opportunities.

Informality was identified as another significant problem, as it limits access to support, financing, more structured markets, and long-term development opportunities. Participants also raised the issue of insufficient support from municipalities and local actors, suggesting that local structures could play a more active role in promoting handicrafts and supporting women artisans.
The discussion also highlighted the need for more opportunities to participate in international fairs and for greater financial support that would enable artisans to present their products in wider markets. It was also considered valuable to create "master artisan" type initiatives aimed at transmitting handicraft skills to the younger generation, as well as opening grant schemes for mentoring and for preserving the continuity of artisanal skills.

Another important recommendation was to encourage international exchange of experiences, including study visits, as well as to strengthen the economic groups operating in the handicrafts sector. In this context, participants also proposed the creation of a national association of artisans, which could serve as a representative structure, a platform for cooperation, and an advocacy mechanism for the interests of this sector.

Overall, the discussion showed that support for women artisans needs to be more structured and better adapted to the specific characteristics of the sector. This includes improved access to finance, more realistic fiscal treatment, stronger mechanisms for market entry, support from local government, promotion of domestic artisanal production, and initiatives that strengthen collective organization and the transmission of skills to younger generations.

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