



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Social protection and inclusion policy responses to the COVID-19 crisis

Kosovo*

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Social Europe

** This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.*

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European Social Policy Network (ESPN)

**ESPN Thematic Report:
Social protection and inclusion
policy responses to the
COVID-19 crisis**

Kosovo

2021

Artan Mustafa and Amir Haxhikadrija

The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

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Summary

Between Monday 3 February 2020 and Sunday 18 April 2021, the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in Kosovo, it was 5,362. The total number of deaths per 100,000 people was 151 for the EU-27, versus 110 in Kosovo.

The first social protection and social inclusion measures after the emergence of the pandemic were launched through an emergency package in March 2020, which was followed by a recovery package in August 2020 (complemented by a Law on Economic Recovery in December 2020). The measures included: doubling or topping-up minimum general tax-financed social transfers which are tied to food poverty; the creation of an extra scheme to cover, through minimum payments, families with no income; a job-retention scheme, temporary unemployment protection, work incentives and business support; wages top-ups for selected private sector, and particularly public sector, workers in contact with patients and consumers; premature access to a percentage of mandatory pension savings; and electricity consumption subsidies.

Some of the measures – in particular the ones relating to job retention and temporary unemployment protection – were new for Kosovo and proved very difficult to implement and thus to provide quick protection, since the country has no relevant experience due to lack of regular insurance programmes (such as unemployment insurance). Some other measures – such as the one incentivising new employment – were novel, showed positive effects and could serve the labour market well if continued in the future. Premature access to pension savings – under the government pledge to refinance around 91% of them after 2023 – was also novel for the region and efficiently implemented. The increased payments under existing social transfer schemes were easier to implement and improved the (normally very low) adequacy of transfer payments. The creation of an additional scheme to provide support for families with no income could further help demonstrate the deficiencies of rigorous means tests applied in regular schemes.

The overall social protection and social inclusion spending on measures launched following the pandemic may have ranged up to 7.1% of 2019 GDP. The measures covered a substantial part of the population, but in general the payments followed the principles of the existing system such as: narrow targeting, rigorous means tests and proofs, and minimum payments. In particular, the measures may have penalised the population depending on the informal work sector.

Political uncertainties and two changes of government during the pandemic affected containment and crisis-management measures. Consequently, the government's reporting on the implementation of measures deteriorated following the change in cabinet on 3 June 2020. Due to subsequent intense political conflicts, the Law on Economic Recovery failed to find support in Parliament despite seven attempts, before it was eventually passed in December 2020.

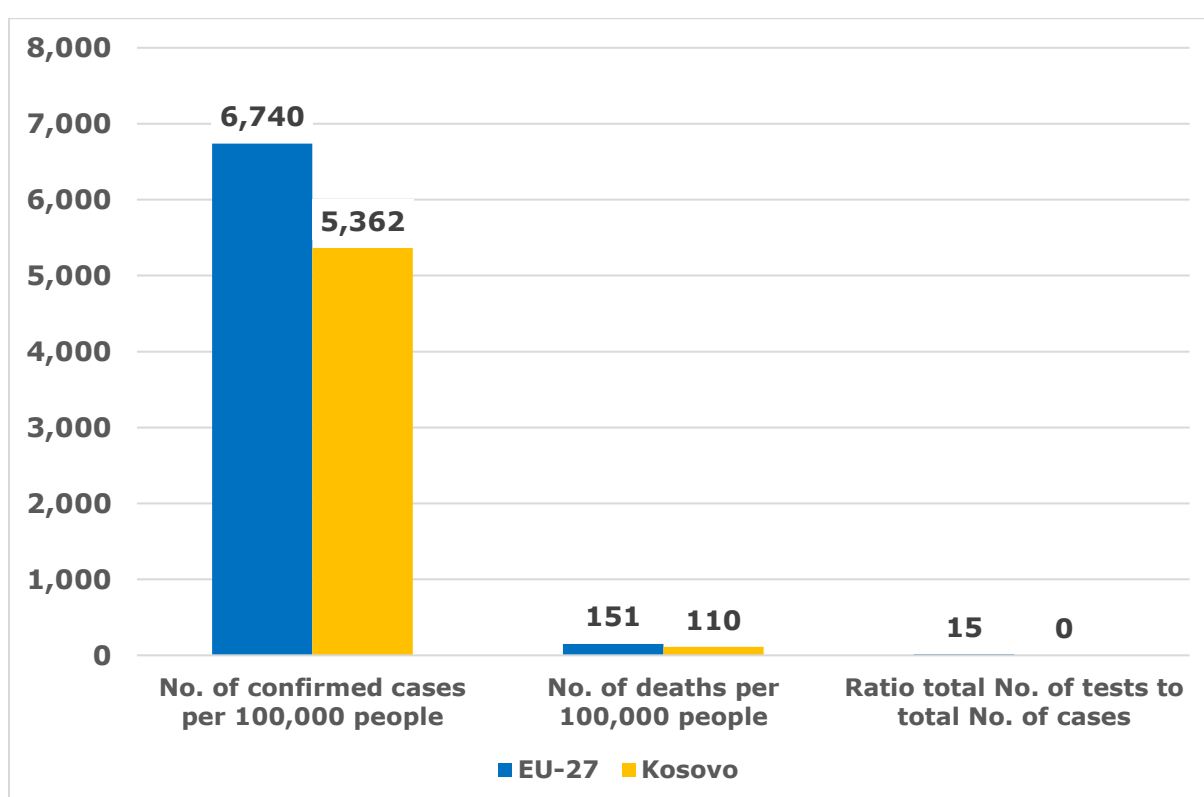
Despite challenges prompted by political uncertainties, the COVID-19-related measures will provide valuable policy learning for the newly appointed left-wing government, especially if changes that were introduced during the crisis remain in place long enough to allow a thorough assessment of their impacts. Several emergency and recovery measures incentivised new employment and formal work: as such they could provide the potential for learning and use in long-term policy, particularly concerning women's and young people's employment. In addition, the 31,572 households without a formal income or other means of government support, who benefited briefly from emergency support, could become formal beneficiaries of the social assistance scheme, if the initiated reform is taken forward and finalised by the new government – the reform envisages an updating of eligibility criteria, the introduction of a new poverty test, the use of a more generous equivalence scale and binding labour activation measures.

1 TRENDS OF THE PANDEMIC AND SOCIAL AND ECONOMIC IMPACT¹

1.1 Epidemiological situation

During the 63 weeks considered for these three indicators (from Monday 3 February 2020 to Sunday 18 April 2021), the total number of confirmed COVID-19 cases per 100,000 people was 6,740 for the EU-27 as a whole; in Kosovo, it was 5,362. The total number of deaths per 100,000 people was 151 for the EU-27 versus 110 in Kosovo. The ratio of the total number of COVID-19 tests conducted to the total number of confirmed cases was 15.3 for the EU-27 and is not available for Kosovo.

Figure 1: Total number of COVID-19 cases and deaths per 100,000 people & ratio of total number of COVID-19 tests to total number of cases, 3 February 2020 to 18 April 2021 (EU-27 and Kosovo)

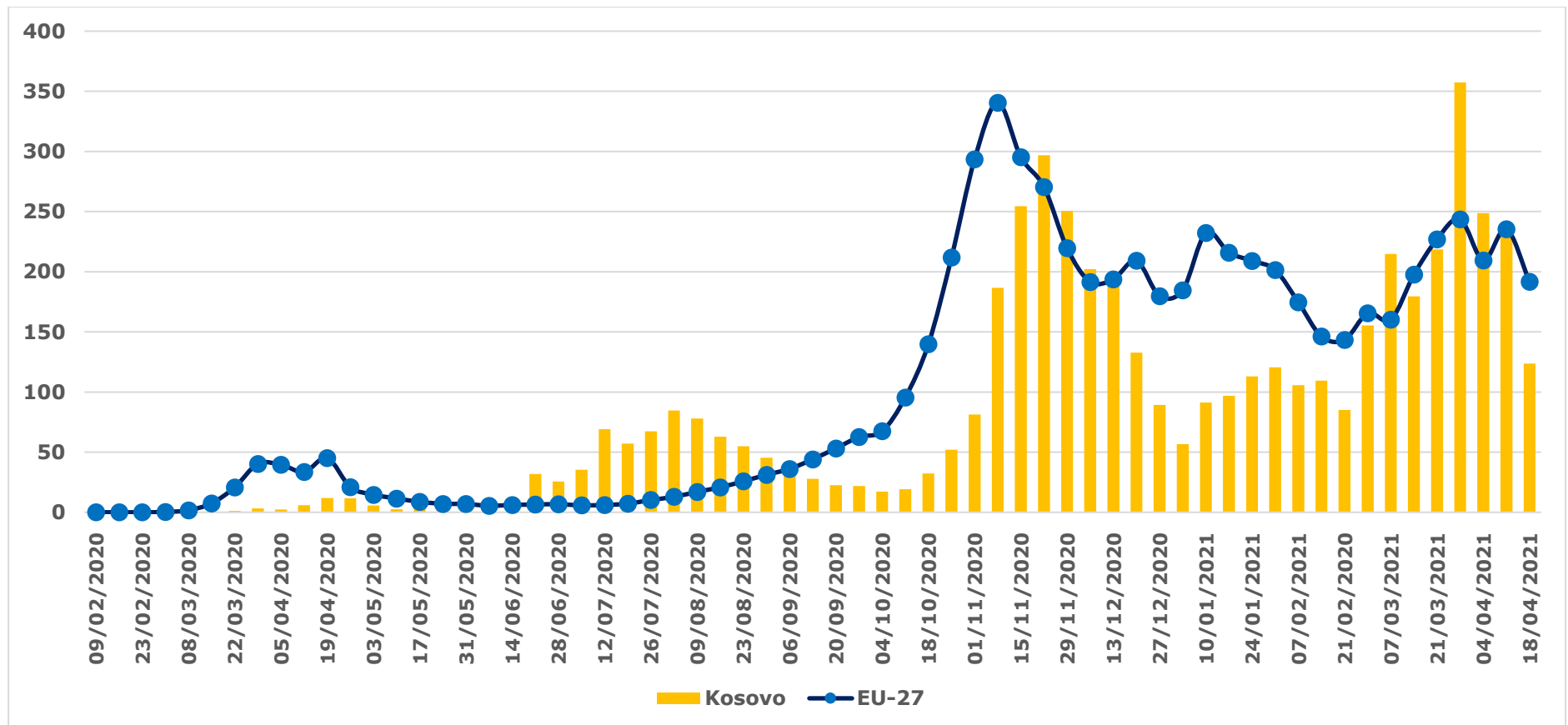


Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021

¹ Except if otherwise specified, the indicators presented in Sections 1.1 and 1.2 were calculated by the ESPN Network Core Team on the basis of data coming from two data sources: Our World in Data (OWID: <https://ourworldindata.org/coronavirus-source-data>) and the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>). These indicators were calculated for all the 35 ESPN countries for which data were available. All of them are presented in Annex B of the following report: Isabel Baptista, Eric Marlier, Slavina Spasova, Ramón Peña-Casas, Boris Fronteddu, Dalila Ghailani, Sebastiano Sabato and Pietro Regazzoni (2021), *Social protection and inclusion policy responses to the COVID-19 crisis. An analysis of policies in 35 countries*, European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This report also provides additional explanations on the data sources used and the calculation of the indicators. In addition, Annex B of the report provides the country results related to all ESPN countries included in the two international data sources used (see Tables B1.1, B2.1 and B3.1 for Figure 1, Table B1.2 for Figure 2, Table B2.2 for Figure 3, Table B3.2 for Figure 4, Tables B4.1, B4.2 and B4.3 for Figure 5, Table B5 for Figure 6, Tables B6.1-3 for Figures 7a-c, and Tables B7.1-3 for Figures 8a-c). The full report and its various annexes can be downloaded [here](#).

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of confirmed COVID-19 cases per 100,000 people reached 191.8 for the EU-27. In Kosovo, it was 123.7.

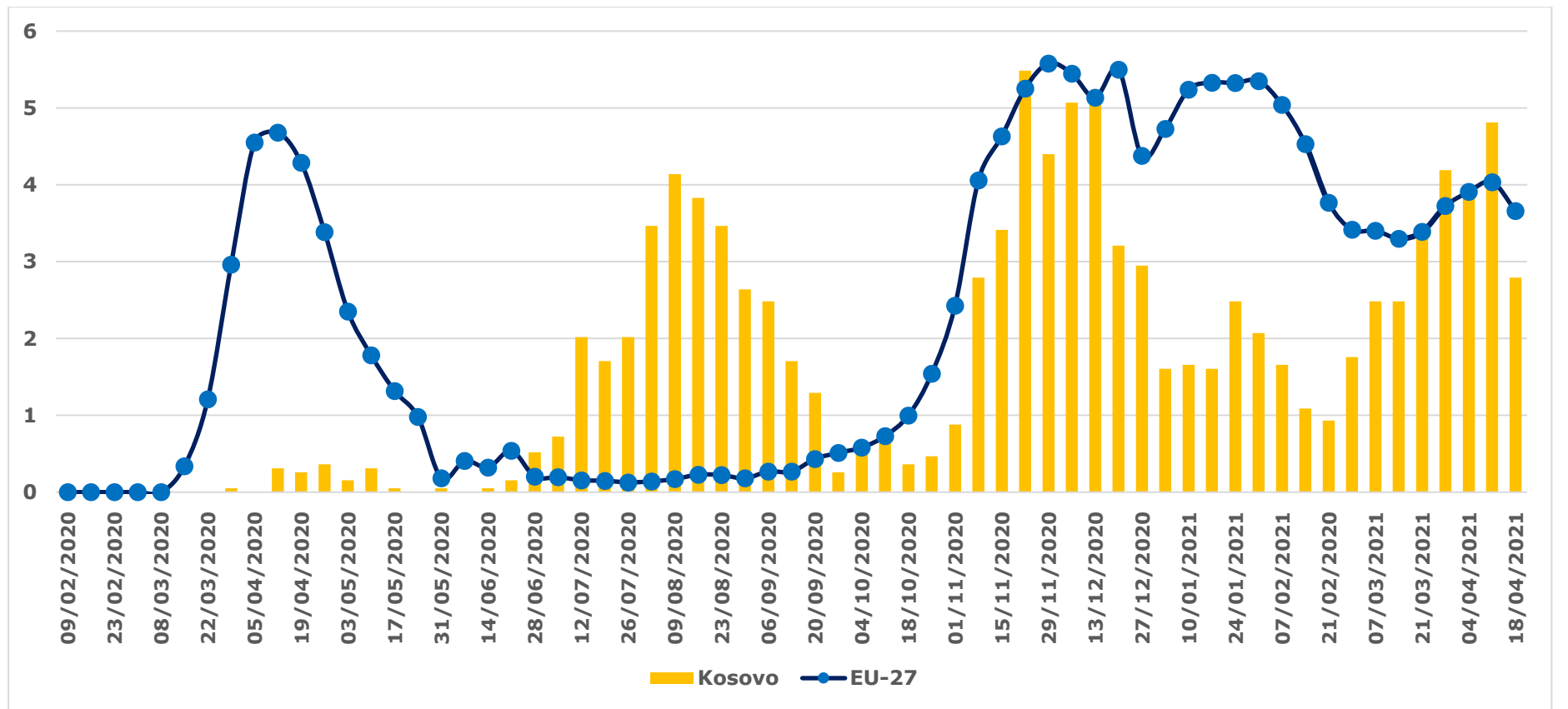
Figure 2: Weekly evolution - Number of confirmed COVID-19 cases per 100,000 people from 3 February 2020 to 18 April 2021 (EU-27 and Kosovo)



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.

In the last week of observations (from Monday 12 April 2021 to Sunday 18 April 2021), the number of COVID-19 deaths per 100,000 people reached 3.66 for the EU-27 as a whole. In Kosovo, it was 2.79.

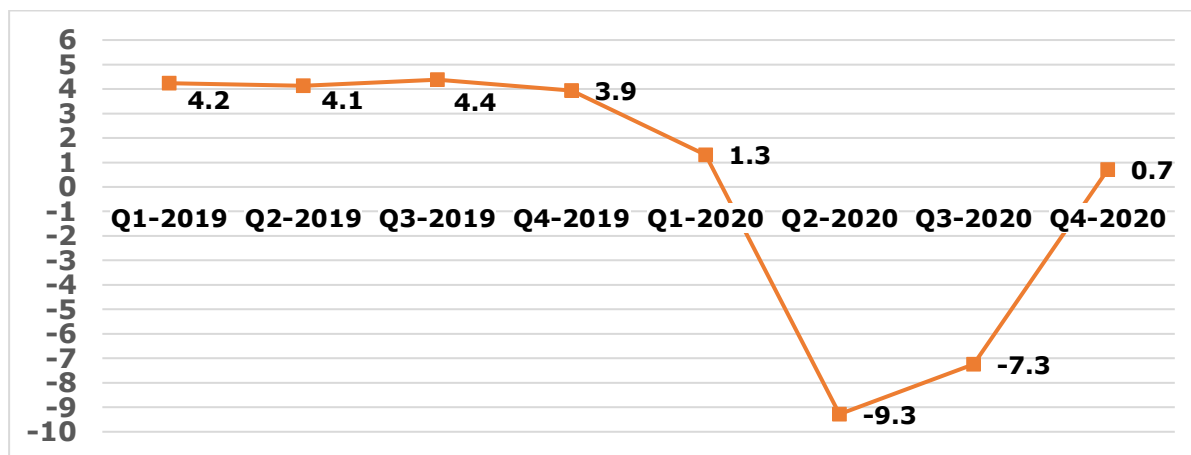
Figure 3: Weekly evolution - Number of COVID-19 deaths per 100,000 people, 3 February 2020 to 18 April 2021 (EU-27 and Kosovo*)



Source: Our World in Data (OWID) online database on COVID-19 - downloaded 26 April 2021.

1.2 Economic and (un)employment situation

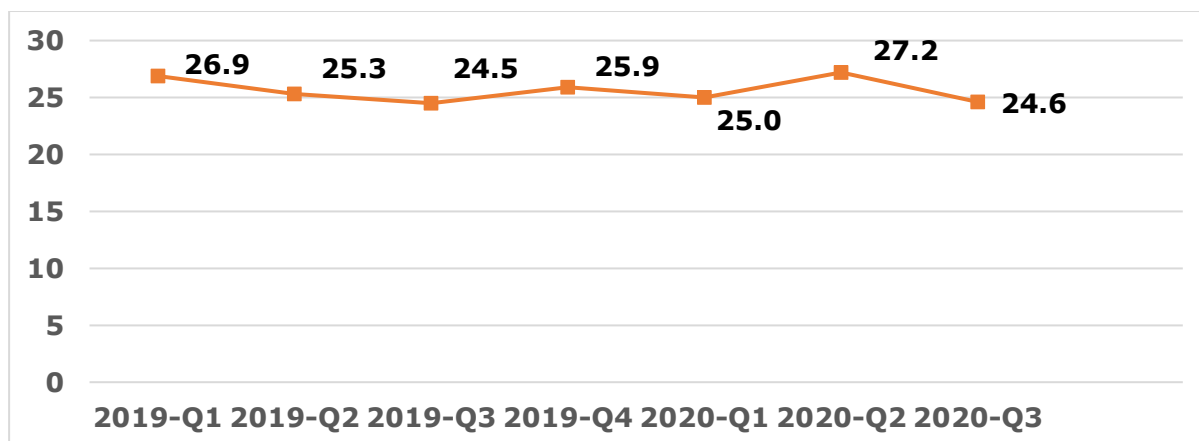
Figure 4: Gross domestic product at market prices, non-chain-linked and non-price-adjusted (2019-2020, Kosovo, %)



Reading note: Kosovo registered some GDP growth in the fourth quarter of 2020 (Q4-2020), for the first time since the pandemic emerged.

Source: KAS, 2020a – downloaded 10 May 2021.

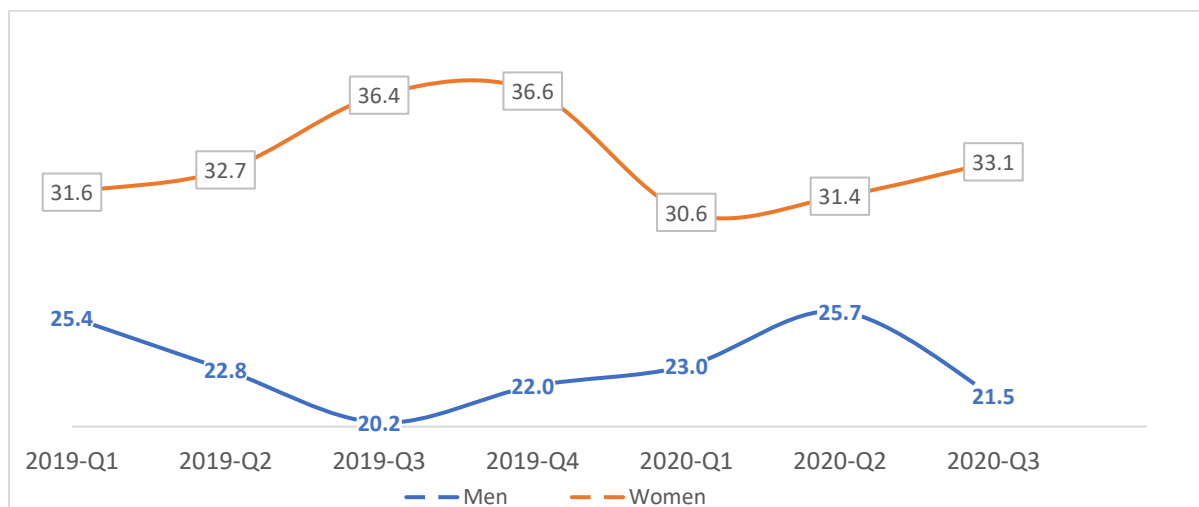
Figure 5a: Unemployment rate (seasonally unadjusted), quarterly data, total population aged 15-64 (2019-2020, Kosovo, %)



Reading note: The highest unemployment rate since the emergence of the pandemic was registered in the second quarter of 2020.

Source: KAS, 2020b – downloaded 30 April 2021.

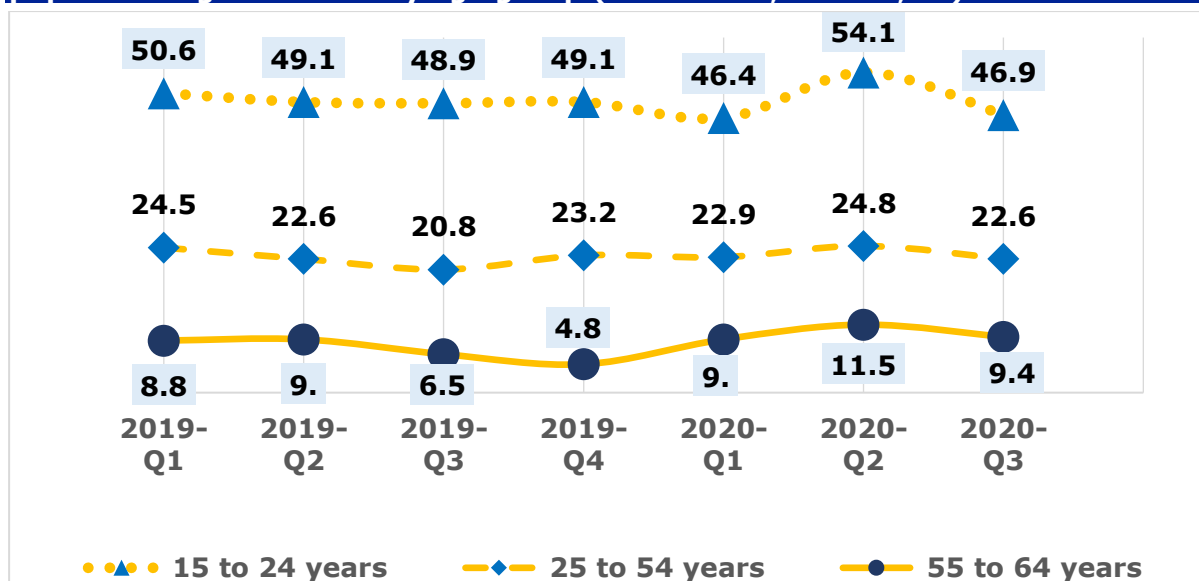
Figure 5b: Unemployment rate (seasonally unadjusted), quarterly data, total population aged 15-64 – by gender (2019-2020, Kosovo, %)



Reading note: Unemployment among men in the third quarter of 2020 was declining, whereas it was increasing among women.

Source: KAS, 2020b – downloaded 30 April 2021.

Figure 5c: Unemployment rate (seasonally unadjusted), quarterly data, total population aged 15-64 – by age group (2019-2020, Kosovo, %)

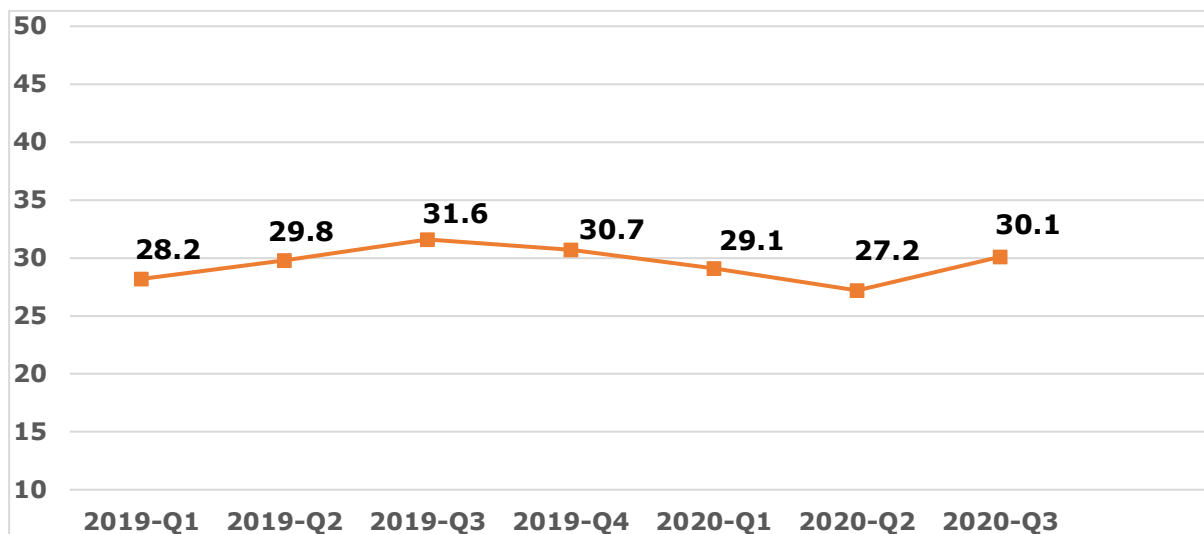


Reading note: In terms of age groups, the highest unemployment growth during the peak of the pandemic (Q2-2020) was among young people.

Note: Own calculations for 25-54 and 55-64 age groups.

Source: KAS, 2020b – downloaded 30 April 2021.

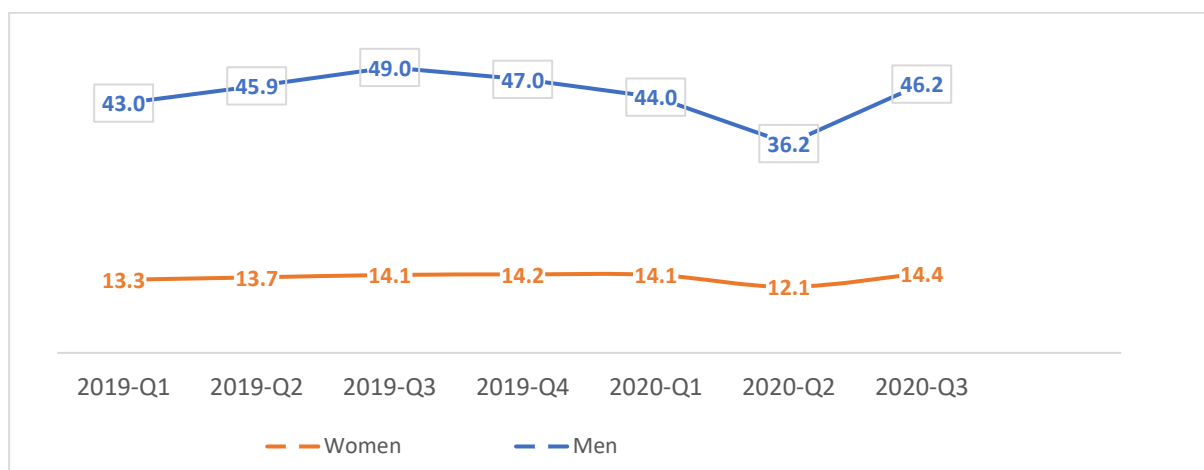
Figure 6a: Employment rate (seasonally unadjusted), quarterly data, total population aged 15-64 (2019-2020, Kosovo, %)



Reading note: In Q3 2020, Kosovo’s employment rate nearly returned to the previous year’s levels for the same quarter.

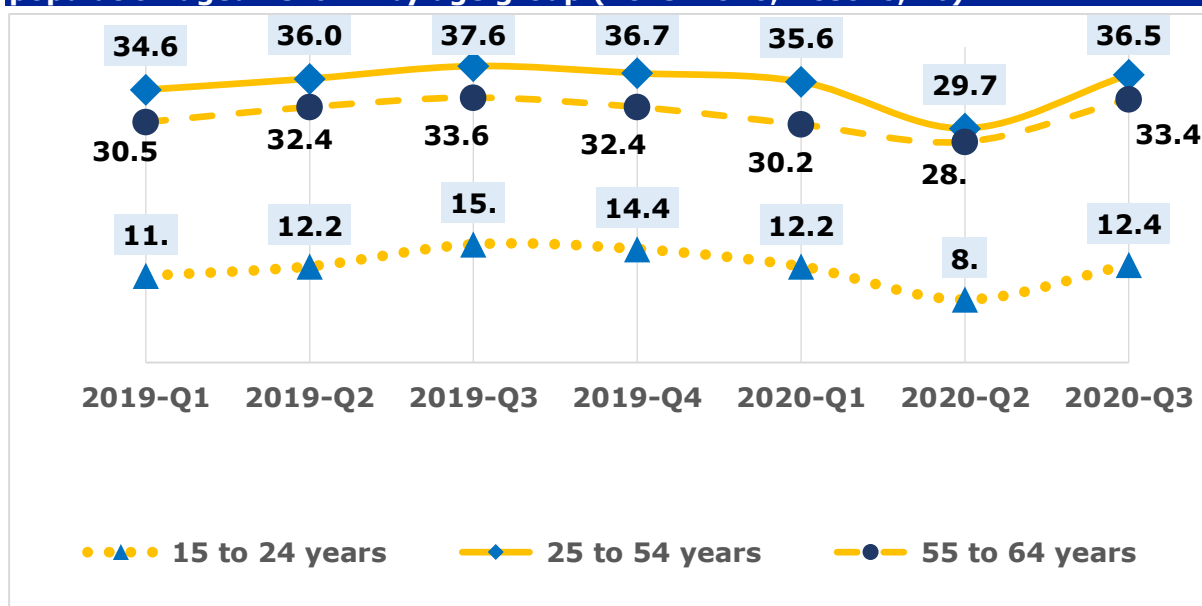
Source: KAS, 2020b – downloaded 30 April 2021.

Figure 6b: Employment rate (seasonally unadjusted), quarterly data, total population aged 15-64 – by gender (2019-2020, Kosovo, %)



Reading note: In Q3 2020, the employment rate among men was growing much faster than among women; but women’s employment rate was at its highest ever.

Source: KAS, 2020b – downloaded 30 April 2021.

Figure 6: Employment rate (seasonally unadjusted), quarterly data, total population aged 15-64 – by age group (2019-2020, Kosovo, %)

Reading note: The employment rate was growing among all three selected age cohorts in the third quarter of 2020.

Note: Own calculations for 25-54 and 55-64 age groups.

Source: KAS, 2020b and 2020d – downloaded 30 April 2021.

1.3 Poverty, inequality and social exclusion situation

The only available indicator that allows some light to be shed on the impact of the pandemic on poverty, inequality and social exclusion in Kosovo is the administrative data on the number of social assistance scheme (SAS) beneficiaries. The SAS provides a general tax-financed cash protection to families falling into extreme poverty, which is measured based on the consumption of 2,100 calories of food per day, equivalised for family members. Table 1 therefore indirectly indicates recent trends in extreme poverty: it remained quite consistent during most of 2020, with some more noticeable growth in the last quarter.

Table 1: Individuals in SAS in Kosovo

	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Individuals in SAS	98,756	98,070	99,712	98,990	103,189
Percentage of population	5.54	5.43	5.52	5.48	5.72

Source: Individuals in the SAS (KAS, 2020c); individual beneficiaries of SAS relative to overall population, based on KAS population projection for 2019 (KAS, 2020e) and medium population projection for 2020 (KAS, 2020d).

2 Social protection and inclusion measures in response to the pandemic²

This section provides a brief description of the main measures related to social protection and social inclusion that have been put in place to help mitigate the financial and social distress produced by the economic downturn caused by the pandemic. It is based on readily available data and evidence. For each measure, it provides the following information.

- a) Short description of the measure.
- b) Category: Is it a flat benefit, a conditional benefit, both a flat and a conditional benefit, or neither a flat nor a conditional benefit?
- c) Timing: When did the measure start/end? Has it been extended?
- d) Depending on the category:
 - amount and duration (for flat measures); and
 - range (minimum-maximum), duration and conditionality (thresholds) (for conditional measures).

If the measure is neither flat nor conditional, this is indicated by "Not applicable".

- e) Targeted population: What is/are the target(s) of the measure? – that is to say, which parts of the population or of the labour force. Where data and evidence are readily available, estimated number of people targeted and/or applicants.
- f) Beneficiaries: What is the number of recipients of the measure (if relevant and available)?
- g) Novelty: Was the measure new or an already existing one that was adjusted?

Kosovo's first policy measures related to COVID-19 were announced on 30 March 2020 through Decision No 01/19 on an emergency fiscal package designed to tackle employment stress and unemployment in the private sector through 15 specific measures (see the detailed description of the measures below). On 13 August 2020, a new government, elected during the pandemic, approved the plan for implementation of the economic recovery programme to support businesses, create jobs and stimulate aggregate demand. An additional fiscal stimulus for the economic recovery programme was approved by the Assembly of Kosovo on 4 December 2020 through the "Law on Economic Recovery – COVID-19". The plan includes measures designed to: facilitate loan access for businesses and farms; provide targeted tax relief and rental subsidies for firms; stimulate employment by subsidising worker salaries; and incentivise capital investment. The additional package envisages support for businesses affected by the crisis, proposals to subsidise wages for employees who lost their jobs and the removal of VAT on all raw materials.

The COVID-19-related measures taken by the Kosovo government were given numbers rather than titles (e.g. "measure 1.a" or "measure 3c"), after which a detailed explanation of the measure was provided in a paragraph or two. In what follows, we have categorised these measures based on their function.

2.1 Measures related to unemployment benefits

Not applicable: Kosovo has no regular unemployment insurance scheme in place.

Current financial support to the unemployed in Kosovo mainly comes in the form of social assistance. The SAS is considered a last-resort income-support scheme designed to provide financial support to those in poverty. Measures related to SAS are described under Section 2.5.

² The temporary measures mentioned in this report refer to the situation as of 15 April 2021. Their duration may have been extended since then.

2.2 Measures of job protection provided through support to employers, employees and the self-employed

2.2.1 Job-retention scheme

- a) Short description of the measure: The measure was launched through the emergency fiscal package (measure 3.a) initiated in March 2020 (Kosovo Government, 2020a). Its purpose was to provide wages (corresponding to the official minimum wage for adults³) to employees at risk of losing their jobs following the pandemic.
- b) Category: Flat benefit.
- c) Timing: The wages were meant to be paid in April and May 2020. But the measure's details were stipulated only in May 2020 and it had not even been fully implemented by August 2020.
- d) Amount and duration: The scheme issued €170 payments (after taxes and contributions, which were also paid by the government) for two months (April and May 2020). The amount corresponded to the official minimum wage for individuals aged 35 and older (set in 2011 and not updated since then). However, since Kosovo does not run an unemployment insurance programme, the scheme was implemented by the Ministry of Economy and Environment (MEE). Applications and their evaluation took time, and payments were still being made in the third quarter of 2020.
- e) Targeted population: The measure targeted employees of the private sector (all primary work contracts were included except for non-standard workers; the self-employed were included). It required employers to provide proof that they were negatively affected by the pandemic. According to the government, in the second half of 2020 there were 206,852 workers in the private sector (Kosovo Government, 2020b:12), who were thus potentially eligible for benefits. According to the Kosovo Agency of Statistics (KAS), during the third quarter of the same year there were 368,076 workers in total (KAS, 2020d:14); this means that 56.2% of all formal workers were in the private sector. The government reported in May that 160,700 workers (thus, 77.7% of private sector workers or 43.8% of total workers, or 32.9% of the total workforce) had applied under the scheme (MF, 2020b).
- f) Beneficiaries: 148,188 applicants (71.6% of private sector workers) received the payment (MEE, 2021).
- g) Novelty: It was the first time that Kosovo had created such a scheme, but the scheme was not novel in itself as other countries used similar measures. It may be unique only in providing very limited protection – linked to the minimum wage.

2.2.2 Temporary unemployment protection

- a) Short description of the measure: The measure was initiated through the emergency fiscal package (measure 8), providing three monthly payments at the level of the minimum wage for young workers (under 35). Its purpose was to provide protection for workers who lost their jobs during the pandemic (not including non-standard workers), but the lower amount compared with the job-retention scheme suggested the government aimed to discourage such unemployment. Later during the year, the Law on Economic Recovery (Article 12), adopted by the Kosovo Parliament on 4 December 2020, provided for three more (and higher) monthly payments.
- b) Category: Flat benefit.
- c) Timing: The payments for the emergency phase were to be issued for March, April and May 2020. They were still under implementation in the third quarter of the year. The

³ In 2011, Kosovo established a minimum wage of €170 for adult workers (35 and older) and €130 for younger workers (under 35). The minimum wage has never been adjusted since then.

payments ensuing from the December 2020 law were to be issued for October, November and December 2020, but there was no indication that the unemployment fund established under the law had been implemented by 15 April 2021.

- d) Amount and duration: The scheme issued €130 payments (plus taxes and contributions) for three months (March, April and May 2020). It corresponded to the official minimum wage for young workers (under 35), which had not been adjusted since 2011. It was managed in the same form as the previous scheme from the MEE. On 4 December, the Law on Economic Recovery created a €30 million fund that was to distribute increased wages (€300) for those who had lost jobs during the pandemic for three months (October, November, December 2020): but there is no evidence it was implemented. The government allocated another €10 million fund in January 2021; once again there is no evidence that it was implemented.
- e) Targeted population: Private sector workers who had lost jobs during the pandemic (all primary work contracts were included except for non-standard workers; the self-employed were included). It required former employers to apply on behalf of employees who had lost jobs. This, however, was not required by the December 2020 law. All laid-off workers were eligible, but the number of such workers has not been published in official records. By the end of May 2020, when the last such data were reported, 1,459 applications had been received (MF, 2020b).
- f) Beneficiaries: There were 834 recipients (MEE, 2021), or 57.1% of applications received by end of May.
- g) Novelty: This was Kosovo's first experience of running a formal unemployment-protection scheme, albeit for a short period. The measure, however, did not have novel features in terms of policy design.

2.2.3 Employment incentives during the pandemic

- a) Short description of the measure: The emergency fiscal package (measure 14) created this scheme, which offered two first wages (in the amount of the minimum wage for young workers) for newly hired employees under a contract lasting at least one year. This did not include non-standard workers. Its purpose was to incentivise positive developments in the labour market such as new employment or the motivation of workers already employed in the informal sector to enter the formal one.
- b) Category: Flat benefit.
- c) Timing: The government committed to compensation of the two first wages during March and April 2020; but the measure was still being implemented in the third quarter of 2020 (MF, 2020a:39).
- d) Amount and duration: The scheme issued wage payments of €130 (after taxes and contributions) for two months (March and April 2020).
- e) Targeted population: Private sector employees hired during March 2020 (the underlying targeted population included informal sector workers, to motivate employers to register them formally). Employers had to apply for the benefit. By the end of May 2020 there were 11,633 workers for whom applications for the scheme had been made (MF, 2020b).
- f) Beneficiaries: The number of final recipients was 14,988 (MEE, 2021) or 7.2% of all private sector workers in Q2 2020.
- g) Novelty: This was a unique scheme with learning potential. Since Kosovo's formal employment rate has been low and informality very high by European standards, this measure (which has shown positive effects) could be used to strengthen policy on employment growth.

2.3 Measures related to sickness benefits and sick pay

Not applicable: Kosovo does not have a sickness benefits insurance programme.

Kosovo's labour law recognises workers' right for up to five days of leave for medical treatment (Articles 76 and 78), up to 20 days for medical leave (Article 89) and 10-90 days of medical leave due to work-related sickness (Article 60). These medical leave days are compensated by employers: the first two kinds are paid at 100% of normal earnings, and the third kind at 70% of prior earnings. There have been no relevant changes during the reporting period. These rights do not cover self-employed and non-standard workers.

2.4 Measures related to health insurance

Not applicable: Kosovo has no mandatory social health insurance scheme in place.

The state in Kosovo is the owner of all public health institutions, which are organised into three levels – primary, secondary and tertiary. The government functions as the purchaser as well as the provider of healthcare services. In order to improve financial protection and access to healthcare for the population, the government is working on the introduction of mandatory health insurance. The Health Insurance Fund (HIF) has worked on the promulgation of a law on health insurance as a prerequisite for the initiation of premium collections; however, the promulgated law could not be discussed in the Parliament during 2020. This is another delay to add to many previous delays regarding the initiation of mandatory health insurance in Kosovo (the first debates around health insurance started back in 2004).

The share of voluntary private health insurance in the market is very small, although it has been growing in recent years. According to a recent survey (Farnsworth et al., 2016) only 6% of Kosovars seem to have private health insurance. Meanwhile, as the World Bank (2014:79) emphasises, private out-of-pocket payments for health services (including user fees) and drugs are much more significant and could amount up to 40% of healthcare expenditure.

According to a local organisation, Together for Health, insurance companies in Kosovo have not reimbursed COVID-19-related health costs to their insured patients even in cases when this coverage is not explicitly excluded from the insurance policy. The organisation called on the National Bank of Kosovo and the Kosovo Competition Authority to investigate this practice.

Pristina municipality offers financial assistance to all of its COVID-19 patients, designed to support their recovery. All citizens of Pristina who test positive for COVID-19 can apply online for a flat benefit of €50 (patients under 65) or €100 (patients over 65). This assistance started in December 2020. Data on the exact number of beneficiaries are unavailable.

It should be noted that the COVID-19 outbreak exacerbated long-standing challenges facing the health system in Kosovo. More than 10 months after the first registered case of COVID-19 in Kosovo, the whole health sector remains focused on dealing with the pandemic. The long-standing challenges of a weak health system were exacerbated by the pandemic, and the challenges were only mitigated by a prompt response from the international community, which assisted the Ministry of Health (MoH) with technical assistance, medical equipment, COVID-19 tests and medicines. Limited procurement and planning capacities saw the MoH struggle to secure adequate personal protective equipment for health workers, especially at the onset of the pandemic. In some cases, the redirection of resources towards the COVID-19 response and containment measures have limited or put on hold other essential health services, such as immunisation services (particularly risky for communities with low vaccination coverage) or routine pre- and post-natal check-ups. The response from the Kosovo government was slow and limited. The MoH hired 200 additional health workers, including 100 new doctors and 62 nurses, to work in Kosovo's hospitals to respond to the needs created by COVID-19. Despite this emergency increase, Kosovo's healthcare resources remain stretched and vulnerable to a

wider outbreak or a significant increase in critical cases. The fragile health system has received considerable support from the donor community.

2.5 Measures related to minimum-income schemes and other forms of social assistance

2.5.1 Increased social assistance scheme payments

- a) Short description of the measure: The government's emergency fiscal package (measure 1) provided for a doubling of the payments issued to beneficiaries of the SAS. The purpose of the measure was to strengthen poverty-reduction following the emergence of the pandemic. The government returned to the same approach in the third quarter of 2020 and first quarter of 2021.
- b) Category: Conditional benefit.
- c) Timing: The initial SAS double payments were issued for April and May 2020. The government issued further double SAS payments for October, November and December 2020. Similar payments were issued in January, February and March 2021 and are planned for the rest of 2021.
- d) Range, duration and conditionality: The final payments have ranged between €120 and €580 (MLSW, 2020). The average payment was €210; it would have been €105 without doubling the sum.
- e) Targeted population: SAS is a poverty-reduction scheme that issues tax-financed benefits to two main social categories: (i) all dependent persons (due to illness, disability, age etc.); and (ii) single unemployed mothers available for job activation with at least one child under 5. Access to SAS benefits is further conditional on a rigorous means test which requires no additional income and minimum property owned by families. Payments reflect a food poverty threshold calculated based on the costs of 2,100 calories of food per day for an individual, equivalised for families. In January 2021, there were 25,768 families (103,303 family members) eligible for payments, or 5.7% of the entire population based on KAS's population projection for the same year (KAS, 2020d:14).
- f) Beneficiaries: There were 25,768 recipient families in January 2021 (MLSW, 2020) and 24,864 in May 2020 (KAS, 2020c:13); all of them have received the payment.
- g) Novelty: The measure is not unique in terms of policy design. The existing institution was used to simply issue double payments. However, since the SAS is a highly targeted scheme – issuing very small payments tied to an (extreme) food poverty threshold – it does not have any impact in reducing absolute poverty, which takes into account, besides food, other key consumption items such as health, education, transport and clothing. The increased SAS payments may, however, improve the scheme's absolute poverty-reduction potential and may serve to inform policy-makers for the future.

2.5.2 Increased payments for beneficiaries of other tax-financed minimum social transfers

- a) Short description of the measure: The emergency fiscal package (measure 2) launched a top-up to all other general tax-financed minimum social transfers that are practically tied to the food poverty threshold. The purpose was to strengthen the minimum social protection floor that the government provides.
- b) Category: Flat benefit.
- c) Timing: The top-up was issued for April, May and June 2020. In addition, in an effort to prevent waiting lines and potential virus spreading, the administration cancelled the requirement that the beneficiaries of any social transfer (at least every six months) pick up the benefits themselves – which was initiated in 2015 when the authorities realised thousands of people were receiving transfers on behalf of already dead

pensioners or those residing outside Kosovo. New similar payments were issued in Q1 2021 and are planned for the rest of 2021.

- d) Amount and duration: €30 was added to all social transfers of under €100 financed by general taxation for April, May and June 2020. Funds were allocated for the same additions for January, February and March 2021. The measure was to continue for the rest of 2021, but since April it has not issued more than €100 in total– which means the schemes issuing amounts close to €100 will receive smaller top-ups than before.
- e) Targeted population: Based on official records (see MF, 2020a and KAS, 2020c) the top-up included beneficiaries of: basic pensions which are issued to all citizens over 65; disability pensions issued to nearly fully and permanently disabled individuals; pensions of the survivors of former pay-as-you-go (PAYG) pensioners from the pre-1989 period; pensions from work-originating disability, also from before 1989; and assistance for children with permanent disability, and for children in foster care. Like the SAS benefits, all these transfers are tied by law to food poverty, although they do not target individuals in poverty as such. In June 2020, for example, there were 164,082 individuals eligible for the increased payments (MF, 2020b). Of them, 139,177 were beneficiaries of basic old-age pensions, or 73.1% of the entire old-age retiree population (KAS, 2020c).
- f) Beneficiaries: All persons eligible (around 9.1% of entire population in 2020) had been paid the top-ups by April 2021.
- g) Novelty: Although the scheme has no new features in terms of policy design, the increased payments may have positive impacts on poverty-reduction.

2.5.3 Assistance scheme for families in need

- a) Short description of the measure: The emergency fiscal package (measure 15) provided for three payments (corresponding to the minimum wage for young workers) for families in need with no income from work or social transfers. The purpose of the measure was to provide minimum protection for families in need with no income but still not eligible for SAS benefits; the scheme might also have offered some protection for families depending on informal sector jobs which may have been lost during the pandemic.
- b) Category: Flat benefit.
- c) Timing: Payments were meant for April, May and June 2020. However, families only received payments in December 2020/Q1 2021.
- d) Amount and duration: The flat €130 payments were issued for three months (April, May and June 2020), but actual payments were implemented only in December 2020/Q1 2021.
- e) Targeted population: The measure targeted families where no family member was working in the public or private formal sector or was receiving any social transfer. These families normally do not qualify for the SAS due to means-testing such as on property ownership and income. All families where no family member was receiving any payment for work in the labour market or any social transfer were targeted, but their number remains unknown. There were 67,500 applications received (MF, 2020b) or around 19.3% of all households. The applications were considered by the Ministry of Labour and Social Services.
- f) Beneficiaries: The eventual number of recipient families was 31,572 (for May 2020), or 46.8% of all applicant families.
- g) Novelty: This was a new and unique measure.

2.6 Measures related to housing support

2.6.1 Suspension of individual loan payments and loan restructuring

- a) Short description of the measure: The Central Bank of Kosovo (CBK) undertook this measure for business organisations and individuals who, due to the situation created by COVID-19 and the decline of their income levels, were allowed to suspend the payment of loan instalments and enter into loan restructuring. Loan suspension and restructuring will not be recorded as a bad loan in the CBK registry and no penalties will be imposed by the banks on the borrowers.
- b) Category: Neither flat nor conditional benefit.
- c) Timing: Suspension – from 16 March 2020 to 16 June 2020; Restructuring – from 16 June to the end of September 2020.
- d) Amount and duration/range, duration and conditionality: Not applicable.
- e) Targeted population: Loan borrowers who faced financial difficulties as a result of falls in their personal or business income due to COVID-19. Suspension of payment of loan instalments and loan restructuring was decided on a case-by-case basis by the individual commercial banks where the loans were taken out.
- f) Beneficiaries: Loan suspensions covered 50% of loans; loan restructuring 15% (CBK, 2020).
- g) Novelty: There have been no other cases in the past where the CBK has introduced similar measures; hence this measure is considered new in the Kosovo context.

2.7 Leave for parents whose children are unable to attend school or a pre-school service by reason of COVID-19

2.7.1 Decision 01/16 of the Prime Minister allowing leave for one parent if children are unable to attend school

- a) Short description of the measure: The government decision 01/16, adopted on 26 March 2020, requested all public and private institutions to permit leave for one parent whose children were unable to attend school due to the pandemic.
- b) Category: Conditional benefit.
- c) Timing: From 26 March until the end of June 2020.
- d) Range, duration and conditionality: The measure lasted between March and June 2020. Employees were granted 100% salary replacement during the leave. Although it was not explicitly made clear who bore the responsibility for paying the salary, in reality these are employers' costs. The main condition for the benefit was that both parents were employees and had a child unable to attend the school.
- e) Targeted population: All workers in the public and private sector whose children were unable to attend school due to school closures during quarantine, except health workers and workers in the security sector. However, it remains unclear if all institutions, and especially private businesses, implemented this measure.
- f) Beneficiaries: The number of parents who benefited from the measure was not reported in public records.
- g) Novelty: Workers in Kosovo are allowed to take one day off if children are sick, but there have been no other cases in the past where a parent was allowed to take longer periods of paid leave due to their children being unable to attend school.

2.8 Other important temporary social protection/inclusion measures adopted in the context of the pandemic, which do not fall in any of the categories listed in the previous sections

2.8.1 Withdrawal of 10% of individual pension savings

- a) Short description of the measure: The Law on Economic Recovery (Article 5) opened the path for individuals with pensions savings at the Kosovo Pension Savings Trust (KPST) to withdraw 10% of their total savings, with no taxes applied on withdrawals and with a government pledge to refinance all sums withdrawn under €999. The aim of the measure was to boost people's consumption during the pandemic.
- b) Category: Conditional benefit.
- c) Timing: Owners of savings could withdraw their funds within four months from the date the law entered into force (5 December 2020). The government's refinancing of withdrawals under €999 should begin in 2023, under a formula negotiated with KPST by end of May 2021.
- d) Range, duration and conditionality: The measure allowed people to withdraw 10% of their pension savings between 5 December 2020 and 5 April 2021. The government will refinance all withdrawals under €999; hence, it will compensate around 91% of all savers, considering that only 9% of workers in Kosovo had accumulated more than €10,000 in savings (and thus were able to withdraw more than €999) since the creation of the KPST in 2002 (Mustafa, 2021).
- e) Targeted population: The measure targeted the working population, which contributes a compulsory 10% of real gross wages (5% paid by employers, and 5% by employees) in individual pension savings. The savings are managed by the KPST – an autonomous body created by Parliament – generally by investing them in international financial markets and government bonds. There were 644,582 individuals who had worked at some point during the previous two decades and had contributed; hence 52.7% of the entire working-age population (KAS, 2002c) was eligible for withdrawals.
- f) Beneficiaries: The KPST reported €197.9 million (KPST, 2021) in withdrawals from nearly 66.3% of eligible savers. More than 90% of savers with savings of €2,000 or more applied for withdrawals, including the group that will not be compensated by the government.
- g) Novelty: Kosovo is the only country in the western Balkans that has entirely discontinued former PAYG pensions. In its existing pension system, mandatory individual pension savings are the main pensions vehicle, complemented by a flat-rate government-financed pension issued to everyone over 65 and by private personal pension schemes. The uniqueness of the measure for the region comes from the unique pension system. However, such withdrawals have taken place in other countries with similar pension institutions such as, for example, in Chile (Wall Street Journal, 2020).

2.8.2 Business support specifically aimed at increasing social protection and social inclusion

- a) Short description of the measure: Business support aimed at increasing social protection and social inclusion consisted of three main sub-measures: (i) a one-off payment per worker for all employers still actively paying taxes; (ii) wage top-ups for workers in the front line of care and potentially in contact with COVID-19 cases; and (iii) funds for the social inclusion of the more fragile communities and women.
- b) Category: Flat benefit.
- c) Timing: (i) The one-off payments were distributed mostly during October 2020 to all employers. Additional payments for more employers were to be issued in January 2021. (ii) The wage top-ups for workers in bakeries, groceries and drug stores were planned for March and April 2020. The top-ups for workers in public administration (as above)

were initially launched for April and May 2020, but then were continued during the following months including the first quarter of 2021 (e.g. for medical staff and members of police working in the field). (iii) The first inclusion funds of €2 million for the more fragile minorities were initiated back in March 2020, and for women in August 2020.

- d) Amount and duration: (i) The one-off €290 payments per worker to private sector employers were paid during October 2020. More funds were allocated for employers not covered in the first round in January 2021. (ii) The €100 wage top-ups in the private sector (bakeries, groceries, and drug stores) were paid after a delay for March and April, 2020. The €300 top-up for workers in the selected public administration sectors were issued after a delay for April and May 2020 and were subsequently maintained. The top-ups for police staff were reduced to €100 in the third and fourth quarters of 2020 and the first quarter of 2021. (iii) Funds directed towards the Roma, Ashkali and Egyptian minorities were allocated in the third quarter of 2020; funds for women were allocated in the third and fourth quarters of 2020.
- e) Targeted population:
- (i) The one-off payments per employee targeted private sector employers. (ii) Wage top-ups for selected private sector workers targeted workers in bakeries, groceries, and drug stores, while in the public sector the targeted workers included: healthcare; the police; firefighting units; the work, health, tax and trade inspectorates; and customs. (iii) Inclusion funds targeted Roma, Ashkali and Egyptian minorities during the pandemic, and were later extended to women in general.
- (i) There were 36,789 employers in the private sector, with 206,852 workers eligible for benefits; only 15% of them had more than 200 workers and 45.5% of them had no more than 10 (Kosovo Government, 2020b:12). (ii) By May 2020, 15,491 employees had applied for top-ups in the private sector and there were 21,518 public sector workers eligible for top-ups (MF, 2020d). (iii) Not applicable.
- f) Beneficiaries: (i) All employers for all eligible workers were paid. (ii) Similarly, the top-ups for public sector workers were paid out (Kosovo Government, 2020b:12); there were 14,930 private sector workers paid out (MEE, 2021). (iii) beneficiaries of the funds for the social inclusion of the more fragile communities and women.
- g) Novelty: (i) One-off payments for private sector workers have not happened in Kosovo's past. (ii) Although the top-up measures were large in scale and included private sector workers, they did not have a particularly novel quality. (iii) On the other hand, the funds for the more fragile minorities and women were allocated under broad aims rather than in specific projects and were not novel.

2.8.3 Subsidising the tariffs of renewable energy sources for all consumers for five months

- a) Short description of the measure: The Law on Economic Recovery (Article 15) initiated subsidies for energy consumption that originates from renewable resources for all consumers.
- b) Category: Flat benefit.
- c) Timing: 1 January to 31 May 2021.
- d) Amount and duration: Households were subsidised by €0.0061 per kWh of energy consumption, for the part of the energy originating from renewable resources. The subsidies (€16 million) were paid directly to energy producers (KESCO, 2020).
- e) Targeted population: The subsidies covered all consumers (households and businesses), in that all of them should have a small percentage of monthly energy consumption originating from renewable resources. However, as underlined by opposition MPs during the Parliamentary session when the law was adopted (4 December 2020), the article might have been predominantly aimed at serving firms in the mining sector and similar businesses that need massive energy consumption.

Drawing on KAS's total population projections and the average number of family members, Kosovo should have around 350,000 households eligible for subsidies. However, since the Law on Economic Recovery (Article 15) covers "all consumers", this measure should also have benefited large businesses that consume substantial amounts of energy.

- f) Beneficiaries: All consumers (households and businesses).
- g) Novelty: Kosovo already applies energy subsidies (general taxation) for SAS households. Furthermore, the energy expenditure in the north of Kosovo is financed by increased tariffs on the rest of citizens and through general taxation. However, a subsidy that includes all households in the country and focuses on particular energy sources (renewable energy) is new.

3 Social protection and inclusion responses to the crisis: overall assessment and possible gaps

This third section briefly considers three aspects: the expected cost of the social protection and inclusion measures put in place by the country (Section 3.1), the impact of these measures on the social protection system and on social inclusion policies (Section 3.2), and the possible remaining gaps in the social protection system and in social inclusion policies (Section 3.3). It concludes with a section (3.4) on debates and recommendations.

3.1 Expected cost of social protection and inclusion measures

The latest Kosovo government expenditure data in response to COVID-19 were issued for 2020 only; total expenditure of €285.5 million (MF, 2021), or 4% of 2019 GDP, was reported. Although most of the expenditure should have gone on social protection measures, the exact figure for social protection expenditure could not be identified from these data (due to the use of broad categories). Table 2, however, presents approximate expenditure on social protection only covering 2020 and the first part of 2021 (up to 15 April). It shows that Kosovo spent around €503.6 million (7.1% of 2019 GDP) on social protection and inclusion measures following the emergence of the COVID-19 pandemic. Although nearly 40% of the expenditure was financed from individual pension savings withdrawals, around 51% of total value of withdrawals will be compensated through general taxation in the future. However, the table represents only approximate figures and should be read with caution⁴.

⁴ This is for the following reasons:

a. several measures – such as costs vested on employers through leave, costs of loan suspensions and restructuring – are not available; and

b. in the cases of doubled SAS benefits and top-ups of minimum social transfers, the calculation was done based on the last available monthly expenditure figures multiplied by earlier months during which the benefits were issued, so the numbers in the table might be slightly larger than real expenditure; the expenditure on top-ups for public sector workers was based on allocated rather than implemented funds.

Table 2: Approximate expenditure on COVID-19-related social protection between 1 February 2020 and 15 April 2021

Scheme	Expenditure in million €	Expenditure relative to GDP in 2019, in %
Job-retention scheme	50.7	0.7
Temporary unemployment protection	0.3	0.0
Employment incentives during the pandemic	3.8	0.1
Increased SAS payments	70.2	1.0
Increased payments for beneficiaries of tax-financed social transfers paying under €100	30.5	0.4
Assistance scheme for families in need	12.1	0.2
Energy subsidies for spending on renewable energy	11.2	0.2
Withdrawal of 10% of individual pension savings	197.9	2.8
Business support specifically aimed at increasing social protection and inclusion	112.6	1.6
<i>Contributions</i>	14.3	0.2
Total social protection expenditure	503.6	7.1

Sources: Released data (MEE, 2021; MLSW, 2021); pension savings withdrawals (KPST, 2021); GDP – Kosovo’s law on budget 2021. Data on top-ups for public sector workers (Kosovo Government 2021, and from emergency and recovery packages).

3.2 Impact on the social protection system and on social inclusion policies

Overall, Kosovo’s social protection system and social inclusion policy provide a minimum floor of protection through cash transfers and services financed from general taxation, while expecting the largest share of welfare to be created in the market such as through pension savings, private healthcare insurance, and market-based care services. The COVID-19-related measures may have lasting impacts on the system and policies in the following areas.

- Measures show that the existing system and policy find it difficult to swiftly react to major shocks in the labour market. In the absence of public social insurance institutions, such as unemployment insurance, the government had to improvise by using non-specialist institutions and ad hoc commissions to manage job retention, temporary unemployment protection, work incentive, and private sector wage top-up schemes, which led to substantially delayed delivery of the intended protection due to missing data, improvised criteria and processes. By contrast, the Kosovo Pension Savings Fund, which as a specialised pension institution was in possession of the necessary data, implemented the majority of pension saving withdrawals within days.
- The system and policy involve too much targeting and issue too low payments. The much higher expenditure than initially projected on the novel assistance scheme for families in need – created to protect families with no income or social transfer (see Section 2.5.3) – confirm that existing poverty-reduction schemes apply means tests that are too rigorous, leaving many families uncovered (see Haxhikadrija, 2020; World Bank, 2019). The scheme will help the authorities in understanding the deficiencies of existing highly targeted poverty-reduction measures, which leave many families out. The system’s overall principles of too much targeting were conveyed in most new schemes as well (e.g. requirements for proof of a negative impact from the pandemic, and employers’ applications on behalf of employees even when the latter had been dismissed). At the same time, the system and policy are designed to issue payments either by tying them to the food poverty threshold or to minimum wages (for young

and adult workers), which themselves are infrequently adjusted. The last official poverty figures were for 2017, whereas the last minimum wage was set in 2011. This in effect produces payments that are too low. This is why the system had to react by increasing or doubling various regular social transfers and increasing (after 4 December 2020) the payments for temporary unemployment protection. Policy-makers might learn from analysis of the adequacy of these increased payments and wider-reaching transfers. The top-ups of basic pensions (Section 2.5.2), in particular, can further inform literature and policy-makers on the effect of the better-paying universal flat-rate programmes.

- Policy can do much more on employment and social inclusion. The immediate positive effects of a small scheme created after the emergence of the pandemic for incentivising new employment in the private sector was a good indicator of what a much more ambitious policy can do towards helping employment growth and social inclusion. Kosovo's formal employment rate is very low, at around 31% as Figure 8.a shows; however, many more people may actually work (around 35% of employees according to the World Bank) in the informal sector (Cojocar, 2017). As a result, various schemes created during the pandemic – such as the job-retention scheme, temporary unemployment protection, one-off payments to employers per employee and pension savings withdrawals – all left out workers in the informal sector. This could create widespread unfairness, since Kosovo does very little to fight informality: it maintains a low number of work inspectors, a very limited labour activation policy, and an unfinished insurance policy that does not create incentives for formal kinds of work. The fact that up to 85% of national revenues come from consumption taxation (Mustafa and Haxhikadrija, 2019), might explain the limited interest shown by the government in what happens in the labour market. But with nearly 45% of private sector workers in firms that employ fewer than 10 people (Kosovo Government, 2020b), with 63% of all KPST contributors having only under €2,000 total savings (Mustafa, 2021), and with very weak overall employment protection, Kosovo has serious issues of precariousness and inequality in addition to informality in the private labour market, which may all require a policy reaction.

3.3 Remaining gaps in the social protection system and social inclusion policies

The emergency support for households without a formal income who do not qualify for regular social assistance (measure 15) was a positive step, but it covered a short period (three months). Unfortunately, the 31,572 households were subsequently unable to access the regular SAS given the strict eligibility requirements that focus more on household structure (disability, age of youngest child) than on poverty. Although the government is now drafting reforms to the Law on Social Assistance, the adoption of the new law and the secondary legislation will take several more months and the new scheme will not be ready before 2022.

The underdeveloped legislation regulating sickness benefits and lack of health insurance has affected many workers who became ill during the pandemic. According to the Law on Labour (No 03/L-212, Article 89) and the general collective agreement (Article 49) signed in 2014 by the Union of Independent Syndicates, the Kosovo Chamber of Commerce on behalf of employers, and the government, employees are granted 100% salary replacement for only up to 20 days a year for sickness leave and these costs are largely borne by employers. This means that long-term sickness not related to work injury, exceeding 20 days, is paid for by employees. The absence of longer-term sickness protection at work causes serious poverty among affected employees, who have to find private solutions (usually meaning reliance on private loans and support from other family members).

3.4 Debates and recommendations

The crisis brought on by the pandemic was exacerbated by political instability in the country. Political uncertainties and the ousting of two successive governments during the pandemic affected containment and crisis-management measures –for example, adoption of the Law on Economic Recovery proved to be challenging and was passed only after the government failed seven times to pass it due to a lack of votes in Parliament. Political instability affected the reforms of the social protection system as well – during the last two years, conceptual documents had been developed by the Ministry of Labour and Social Welfare and the Parliament of Kosovo, designed to control the categorical rights and improve the social protection system in Kosovo. At the core of the proposals were the establishment of social insurance institutions such as for pensions, unemployment, leave from work, and health. However, frequent government changes and political competition often focusing on control through clientelism (providing government cash benefits in exchange for votes), rather than conflict over policy, have prevented a commitment to reform. The COVID-19 context, in which unemployed and private sector workers have faced complicated application procedures, weak support and non-transparency, highlights the inefficiency due to the lack of social insurance institutions.

The COVID-19-related measures will nevertheless provide valuable policy learning for the new left-wing government, especially if changes that were introduced during the first and second wave of the COVID-19 crisis remain in place long enough to allow a thorough assessment of their impacts in terms of poverty alleviation, alongside evidence on costs and the possibilities of expanding fiscal space and/or redirecting resources from other, non-poverty-related, programmes, including veterans' benefits. Finalising the reform of the SAS, which envisages an updating of eligibility criteria, the introduction of a new poverty test, use of a more generous equivalence scale and binding labour activation measures, would be a good step in the right direction. Proposed changes will strengthen the scheme's universality, benefit levels and effectiveness in reducing poverty, and also reinforce its workfare dimension. In addition, some dynamic initiatives that were initiated by earlier cabinets, aimed at improving some of the crucial aspects of Kosovo's social policy, should be given serious consideration by the upcoming government – for example, limiting the length of short-term employment contracts, easing employers' burden on maternity leave financing, introducing parental leave, improving legislation on health and security at work and the introduction of social enterprises which target the activation of the more historically excluded social groups.

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