

IDENTIFYING THE CAUSES OF LONG-TERM UNEMPLOYMENT AMONG WOMEN 50+ IN SERBIA AND NORTH MACEDONIA:

– Key Findings and Policy Recommendations for Serbia –

Project Leader

Kosovka Ognjenović, Institute of Economic Sciences

Project Team

Jovan Zubović, Institute of Economic Sciences

Valentina Vukmiovic, Institute of Economic Sciences

Boban Nedeljković, Institute of Economic Sciences

Aleksandra Lozanoska, Institute of Economics – Skopje

Zoran Janevski, Institute of Economics – Skopje

Elizabeta Djambaska, Institute of Economics – Skopje

Irina Piperkova, Institute of Economics – Skopje

Ivan Lichner, Institute of Economic Research of the Slovak Academy of Sciences

Robert Pater, University of Information Technology and Management in Rzeszow

Miroslav Štefáňik, Institute of Economic Research of the Slovak Academy of Sciences

Ewa Gałęcka-Burdziak, SGH Warsaw School of Economics

Zuzana Košťálová, Institute of Economic Research of the Slovak Academy of Sciences

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Contents

List of tables.....	5
List of figures.....	5
1. Izvršni sažetak.....	7
2. Executive Summary.....	13
3. Introduction.....	19
3.1 Background and rationale.....	19
3.2 Relevance to the Visegrad Fund priorities.....	21
3.3 Objectives of the project.....	22
3.4 Overview of partner institutions and their roles.....	23
4. Methodology.....	24
4.1 Description of research design.....	24
4.1.1 Qualitative design: focus groups.....	24
4.1.2 Quantitative design: survey questionnaire.....	26
4.2 Ethical considerations.....	27
4.3 Data collection timeline.....	27
4.4 Limitations and challenges.....	28
5. Contextual Overview.....	29
5.1 Socioeconomic and demographic profile of older women.....	29
5.2 Empirical indicators from NES administrative data (2023–2025).....	29
5.3 Relevant policy frameworks.....	30
6. Findings.....	31
6.1 Qualitative findings: Focus groups results.....	31
6.1.1 Focus group with relevant stakeholders.....	31
6.1.1.1 General labour market conditions for women aged 50+.....	31
6.1.1.2 Challenges and disadvantages faced by women aged 50+.....	34
6.1.1.3 Existing policies and support measures.....	37
6.1.1.4 Solutions and innovative approaches.....	40
6.1.2 Focus group with unemployed women 50+.....	42
6.1.2.1 Employment history and previous work experience.....	42
6.1.2.2 Barriers to employment.....	45
6.1.2.3 Skills, training, and education.....	46
6.1.2.4 Personal and family circumstances.....	48
6.1.2.5 Support from institutions and employers.....	49
6.1.2.6 Motivational factors.....	51
6.1.2.7 Support through employment measures.....	52

6.1.3 Differences and similarities between the Belgrade and Skopje regions.....	54
6.2 Quantitative findings: Survey results by questionnaire modules	57
6.2.1 Sample characteristics	57
6.2.2 Employment history	60
6.2.3 Job search challenges	63
6.2.4 Financial and emotional impact of unemployment	67
6.2.5 Needs for support and further plans	69
6.2.6 Assistance for unemployed and active labour market policies.....	71
6.2.7 Self-assessment of job interview performance.....	77
6.2.8 Comparative insights between the Belgrade and Skopje regions.....	79
7. Good practice examples from Slovak and Polish labour markets.....	80
7.1 Disadvantaged groups activation – Slovakia.....	80
7.1.1 Slovak labour market.....	80
7.1.2 Slovak Public Employment Service system	84
7.1.3 Jobseeker management with Public Employment Services	85
7.1.4 Evaluation of the programs and measures with a focus on effectiveness toward the target group.....	86
7.1.4.1 Activation works.....	87
7.1.4.2 Commuting allowance.....	88
7.1.4.3 Regional and local employment	89
7.1.4.4 Restart.....	90
7.1.4.5 REPAS	91
7.1.4.6 Work in the school kitchen	92
7.1.4.7 We want to be active on the labour market (50+).....	93
7.1.5 Concluding comments	94
7.1.6 Proposal for the integration of good practice support measures into local labour markets – experiences from Slovakia.....	95
7.2 Examples of good practices related to the employability of older women in the Polish labour market.....	97
7.2.1 Socio-institutional and demographic context	97
7.2.2 The Polish Public Employment Services (PSZ) system.....	98
7.2.3 Wage subsidies as a potentially key element of labour market policy	99
7.2.4 Evidence from targeted activation practices for older individuals	100
7.2.5 OECD evidence – recommendations for the activation of inactive individuals ...	101
7.2.5.1 General activation measures.....	101
7.2.5.2 Role models and returner programmes.....	103
7.2.5.3 Employer awareness and combating age discrimination.....	104
7.2.6 Concluding comments	105

7.2.7 Proposal for the integration of good practice support measures into local labour markets – experiences from Poland.....	106
8. Conclusions and Recommendations	108
8.1 Interpretation of findings.....	108
8.2 Implications for policy and practice with key recommendations.....	111
8.2.1 Measures to support the employability of women aged 50+.....	111
8.2.2 Enhance motivation and self-confidence to improve the employability of women aged 50+	115
8.3 Future research	118
9. References	119
10. Appendix	125
10.1 Focus groups guidelines	125
10.1.1 Focus group discussion – relevant stakeholders.....	125
10.1.2 Focus group discussion – unemployed women 50+.....	127
10.2 Survey questionnaires.....	128
10.3 Tables.....	136
10.4 List of stakeholders consulted	137
11. Acknowledgments	138

List of tables

Table 1. Phases of the project implementation	28
Table 2. Main characteristics of respondents	57
Table 3. Main characteristics of households	58
Table 4. Number of respondents by occupation and type of education	59
Table 5. Jobs performed in previous employment	61
Table 6. Share of citizens over 50 years in the active age population	81
Table 7. Selected measures, target groups, and their potential applicability to Serbia	96
Table 8. Summary of ALMPs for older women – experiences of Poland and selected countries	106

List of figures

Figure 1. Self-reported labour market status.....	59
Figure 2. Previous employment	60
Figure 3. Duration of unemployment.....	62
Figure 4. Reasons for currently not working, %.....	62
Figure 5. Challenges faced while actively seeking employment, %.....	63
Figure 6. Self-evaluation of skills.....	64
Figure 7. Attending training to improve knowledge and skills.....	64
Figure 8. Providers of job training, %.....	65
Figure 9. Satisfaction with attended training to improve knowledge and skills.....	65
Figure 10. Main reasons for not attending job training	66
Figure 11. Self-assessment of training needs to improve core (basic) skills, %.....	66
Figure 12. Self-assessment of training needs to improve job-related skills, %.....	67
Figure 13. Impact of unemployment on financial situation	68
Figure 14. Eligibility for unemployment benefits or financial support in the last two years ..	68
Figure 15. Impact of unemployment on emotional well-being.....	69
Figure 16. Support needed for return to work, %	69
Figure 17. Type of job unemployed women are most interested in.....	70
Figure 18. Main reasons for choosing remote work, %.....	71
Figure 19. Type of social assistance respondents are receiving, %	71
Figure 20. What would unemployed women choose if they had the opportunity	72

Figure 21. Type of support received from the National Employment Service, %.....	73
Figure 22. Rating the usefulness of services provided by the National Employment Service, %.....	74
Figure 23. Duration of employment for women after receiving support from the NES.....	75
Figure 24. Reasons preventing women from starting a business, %	76
Figure 25. Things women would appreciate most if given the chance to work, %.....	76
Figure 26. How women rate their last job interview performance	77
Figure 27. How women rate what they would change in a job interview, %	78
Figure 28. Women’s opinions on what is crucial for getting a job, %.....	78
Figure 29. Economic activity, labour market participation and population developments (thousands of persons)	81
Figure 30. Unemployment and share of disadvantaged groups, 2012-2025.....	82
Figure 31. Education structure in the unemployment register (stock of women, total, and age 50+).....	83
Figure 32. Participation ratios in ALPMs of women over 50 years.....	83
Figure 33. Average treatment effects of activation works on the registered employment of treated.....	88
Figure 34. Average treatment effects of commuting allowance on the registered employment of treated	89
Figure 35. Average treatment effects of commuting allowance on the registered employment of treated	90
Figure 36. Average treatment effects of Restart project on the registered employment of treated.....	91
Figure 37. Average treatment effects of REPAS on the registered employment of treated	92
Figure 38. Average treatment effects of work in the school kitchen project on the registered employment of treated	93
Figure 39. Average treatment effects of the We want to be active on the labour market (50+) project on the registered employment of treated.....	94

1. Izvršni sažetak

- *Ciljevi projekta*

Osnovni cilj ovog istraživanja je da pruži informisane preporuke za poboljšanje okvira politika zapošljavanja teže zapošljivih lica, uključujući žene starosti 50 i više godina koje su dugoročno nezaposlene, uzimajući u obzir tržište rada u Beogradskom regionu. Specifični ciljevi su sledeći:

- Okupiti relevantne aktere kako bi se pronašla rešenja koja omogućavaju stvaranje partnerstava za sprovođenje predloga politika i učešće u društvenim troškovima formiranja radne snage sa potrebnim kompetencijama i veštinama.
- Podstaci i motivisati nezaposlene žene starosti 50 i više godina da se aktivnije uključe u traženje posla i promene shvatanje sopstvene uloge u tom procesu.
- Podići svest o ovom pitanju i osigurati da se, na osnovu rezultata studije, zalaganje za poboljšanje položaja starijih žena na tržištu rada nastavi kroz aktivnosti naučnoistraživačkih organizacija, nevladinog sektora i drugih tela koja se bave institucionalnim pitanjima zapošljavanja žena.
- Uključiti relevantna iskustva iz dve zemlje Višegradske grupe koje dele sličnosti sa lokalnim tržištima rada, kako bi se dodatno unapredile preporuke formulisane na osnovu nalaza istraživanja prikupljenih putem ankete i fokus grupa.

Ovaj projekat, sproveden sa osnovu istih ciljeva na dva tržišta rada, u Beogradskom regionu u Srbiji i Skopskom regionu u Severnoj Makedoniji, pronašao je sličnosti u problemima sa kojima se suočava ciljna grupa učesnika na tržištu rada. Projekat je osmišljen i na način da sagleda potencijal daljeg unapređenja saradnje, pružanjem nalaza koji mogu biti relevantni za pomenuta tržišta rada i koristiti kreatorima politika u oblasti zapošljavanja, pozivajući se na program institucionalnog povezivanja „Otvoreni Balkan“. Ova studija fokusira se na rezultate dobijene za tržište rada u Beogradu, a poređenja sa tržištem rada u Skoplju koriste se kako bi se istakla specifična pitanja koja zahtevaju dalje istraživanje.

- *Ciljna grupa*

Ciljna grupa za analizu u ovoj studiji su žene starosti 50 i više godina koje su dugoročno nezaposlene, a većina ih je prijavljena na evidenciji službi filijale Beograd. Statistički podaci pokazuju da se struktura nezaposlenosti žena u starosnoj grupi od 50 do 65 godina u Beogradskom regionu značajno razlikuje od ostatka Srbije. Prema podacima Nacionalne službe za zapošljavanje za 2024. godinu, žene starosti 50 i više godina u Beogradskom regionu čine 46,4% registrovanih nezaposlenih žena, dok je odgovarajući nacionalni udeo 38,9%. Slično tome, dugoročno nezaposlene žene čine 81,1% svih nezaposlenih žena u ovoj starosnoj grupi u Beogradu, u poređenju sa 78,8% na nacionalnom nivou. Iako je apsolutni broj nezaposlenih starijih žena u Beogradu manji nego u drugim regionima, ove brojke ukazuju na to da Beogradski region ima najnepovoljniji udeo dugoročne nezaposlenosti u grupi žena starosti 50 i više godina.

Kriterijumi za uključivanje obuhvataju žene starosti od 50 do 65 godina, koje su nezaposlene i registrovane kod Nacionalne službe za zapošljavanje, sa dugoročnim statusom nezaposlenosti i koriste usluge za nezaposlena lica u filijali u Beogradu. Uzimajući u obzir faktore rizika, projekat je takođe imao za cilj da uključi nezaposlene žene u ovoj starosnoj grupi koje se nisu nalazile u evidenciji nezaposlenih. Međutim, samo nekoliko žena se odazvalo javnim pozivima i oglasima na internet portalima Nacionalne službe za zapošljavanje i drugim digitalnim komunikacionim kanalima. Stoga, većina žena do kojih je projekat dosegno su žene čiji je status zabeležen u evidenciji nezaposlenih lica.

- *Metodološki pristup*

Primarna ciljna grupa ovog istraživanja su nezaposlene žene starosti 50 i više godina koje na posao čekaju 12 i više meseci, a većina istraživačkih instrumenata je osmišljena da istakne probleme koji pogađaju ovu grupu. Međutim, podsticaji za ublažavanje ovog društveno važnog i rastućeg problema zahtevaju šira partnerstva, koja moraju biti uspostavljena kako bi se obezbedili delotvorni koraci. To uključuje javne agencije za zapošljavanje, nadležna ministarstva i druga vladina tela, kao i udruženja poslodavaca, privredne komore, nevladin sektor, naučnoistraživačke organizacije i druge relevantne zainteresovane strane.

Metodološki pristup se sastojao od nekoliko komponenti, uključujući posebno prilagođenu anketu za nezaposlene žene u ovoj starosnoj grupi i dve fokus grupe: jednu sa relevantnim zainteresovanim stranama i drugu sa dugoročno nezaposlenim ženama starosti 50 i više godina. Nakon prikupljanja i obrade podataka, uključena su iskustva sa slovačkog i poljskog tržišta rada kako bi se identifikovale sličnosti i pružili praktični primeri koji su se pokazali uspešnim i održivim. Organizovane su radionice kako bi se okupili relevantni lokalni akteri, uključujući kreatore politika, radi razmene iskustava i predstavljanja primera sa tržišta rada ovih dveju zemalja Višegradske grupe.

- *Ključni nalazi*

S obzirom na nekoliko komplementarnih metoda istraživanja koje su korišćene da bi se došlo do ključnih nalaza koji najbolje ističu problem dugoročne nezaposlenosti među ženama starosti 50 i više godina u Beogradskom regionu, fokus je na nekoliko karakterističnih nalaza. Ključni nalazi, po prioritetim delovanja, uključuju sledeće:

Nalazi	Metod identifikacije
<ul style="list-style-type: none"> • Intersektorski uvid u nezaposlenost među ženama starosti 50 i više godina otkriva njenu izraženu i dugotrajnu prirodu, manje šanse za učešće u skupljim merama na tržištu rada i nedostatak akcionih koraka, što dovodi do smanjene aktivnosti u traženju posla i potpunog isključivanja iz usluga namenjenih unapređenju zapošljivosti nezaposlenih lica. 	<ul style="list-style-type: none"> • Fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+

<ul style="list-style-type: none"> Niža zapošljivost zbog zastarelih veština (gepovi u osnovnim veštinama, uključujući digitalne veštine i znanje stranih jezika, kao i veštine neophodne za posao), dužih pauza u zaposlenju ili ograničenog obrazovanja. 	<ul style="list-style-type: none"> Anketa i fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+
<ul style="list-style-type: none"> Nesigurno i neformalno zaposlenje sa niskim, bez mogućnosti uticaja na visinu zarada i ograničenom sigurnošću zaposlenja. 	<ul style="list-style-type: none"> Anketa i fokus grupa sa ključnim zainteresovanim stranama
<ul style="list-style-type: none"> Nedostatak mogućnosti za starije radnice da se uključuju uz stručno vođenje i karijerno savetovanje kako bi se motivisale na brže tranzicije na tržištu rada i sprečila dugoročna nezaposlenost. 	<ul style="list-style-type: none"> Fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+
<ul style="list-style-type: none"> Nedostatak relevantnog iskustva, znanja i samopouzdanja, kao i administrativne nedoslednosti i opterećenja, kada se samozapošljavanje razmatra kao alternativa tradicionalnom zaposlenju. 	<ul style="list-style-type: none"> Anketa i fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+
<ul style="list-style-type: none"> Porodične obaveze, kao što su briga o unucima ili starijim roditeljima, koje ograničavaju vreme i mobilnost, kao i drugi kućni poslovi. 	<ul style="list-style-type: none"> Anketa i fokus grupa sa nezaposlenim ženama 50+
<ul style="list-style-type: none"> Zdravstveni problemi koji smanjuju fizički kapacitet za rad i povećavaju psihološki pritisak; odsustvo politika u kompanijama prilagođenih starijim osobama i podsticaja za mentorstvo. 	<ul style="list-style-type: none"> Anketa i fokus grupa sa nezaposlenim ženama 50+
<ul style="list-style-type: none"> Nedostatak motivacionih faktora smanjuje aktivno učešće u procesu traženja posla i produžava nezaposlenost; česta odbijanja tokom traženja posla povećavaju verovatnoću odustajanja u traženju posla. 	<ul style="list-style-type: none"> Anketa i fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+
<ul style="list-style-type: none"> Stereotipi i diskriminacija po osnovu starosti, posebno tokom zapošljavanja, kao i razlozi zabrinutosti poslodavaca pri zapošljavanju starijih radnika zbog pretpostavke o smanjenoj produktivnosti, češćem odsustvu iz zdravstvenih razloga i blizini penzionisanja. 	<ul style="list-style-type: none"> Anketa i fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama 50+
<ul style="list-style-type: none"> Nedostatak specijalizovanih usluga zapošljavanja prilagođenih starijim ženama; dugoročno nezaposlene žene starosti 50 i više godina nemaju prioritet u grupi teže zapošljivih lica prilikom uključivanja u aktivne mere podrške zapošljavanju. 	<ul style="list-style-type: none"> Ankete i fokus grupe sa ključnim zainteresovanim stranama i nezaposlenim ženama starosti 50+ godina

- Preporuke i primeri dobre prakse*

Predložene preporuke zasnivaju se na rezultatima primenjenih metoda istraživanja i zaključcima iz diskusija dobijenih tokom okruglog stola i radionice u Beogradu, koja je organizovana radi razmene znanja i iskustava iz dobrih praksi koje se koriste za poboljšanje mogućnosti zapošljavanja starijih žena na slovačkom i poljskom tržištu rada, sa dodatnim uvidima u prakse drugih evropskih zemalja.

- a) Na osnovu istraživanja sprovedenog putem ankete i fokus grupa, uzimajući u obzir tržište rada Beogradskog regiona u Srbiji, izdvajaju se sledeće preporuke:

Preporuke	Uključene strane
<ul style="list-style-type: none"> Obezbediti pravovremeno delovanje i posvećen pristup svakoj osobi, bez obzira na to da li je registrovana kao nezaposleno lice ili je do nje potrebno doći kroz šire angažovanje relevantnih aktera. 	<ul style="list-style-type: none"> Vlada, NSZ, relevantne zainteresovane strane
<ul style="list-style-type: none"> Probleme identifikovane na lokalnom nivou treba uzeti u obzir pri planiranju politika i pratiti ih kako bi doprineli oblikovanju nacionalnih ciljeva zapošljavanja, prema kojima bi lokalni planovi trebalo da se usklade. 	<ul style="list-style-type: none"> Lokalna samouprava, NSZ, relevantne zainteresovane strane
<ul style="list-style-type: none"> Uspostaviti funkcionalan sistem za procenu prethodno stečenih znanja i uvesti mikro-kredencijale ili kratke programe obuke radi unapređenja veština zapošljivosti. 	<ul style="list-style-type: none"> Vlada, ministarstvo nadležno za obrazovanje
<ul style="list-style-type: none"> Ojačati institucionalni okvir za primenu fleksibilnih oblika zaposlenja i otkloniti potencijalna administrativna i institucionalna uska grla. 	<ul style="list-style-type: none"> Vlada, ministarstvo nadležno za zapošljavanje, privredna komora
<ul style="list-style-type: none"> Uspostaviti administrativno dosledne i jasno definisane uslove za podršku samozaposlenosti. 	<ul style="list-style-type: none"> Vlada, nadležna ministarstva, NSZ, privredna komora
<ul style="list-style-type: none"> Uvesti mere finansijske podrške za prilagođene usluge posredovanja u zapošljavanju koje povezuju životne veštine i iskustvo žena sa potrebama poslodavaca. 	<ul style="list-style-type: none"> Vlada, ministarstva nadležna za zapošljavanje i finansije
<ul style="list-style-type: none"> Pružiti podršku nezaposlenim ženama starijim od 50 godina kroz pravovremene i adekvatne mere, kako bi se sprečila dugotrajna nezaposlenost, te razviti specijalizovane programe podrške namenjene ovoj grupi. 	<ul style="list-style-type: none"> NSZ, relevantne zainteresovane strane
<ul style="list-style-type: none"> Odgovoriti na potrebe tržišta rada i ojačati kompetencije žena podržavanjem obuka koje otklanjaju nedostatke u digitalnim i drugim veštinama relevantnim za zapošljavanje. 	<ul style="list-style-type: none"> NSZ, poslodavci
<ul style="list-style-type: none"> Koristiti primere dobre prakse kako bi se prevazišle predrasude poslodavaca prema zapošljavanju žena starijih od 50 godina. 	<ul style="list-style-type: none"> NSZ, privredna komora, poslodavci
<ul style="list-style-type: none"> Obezbediti uslove rada prilagođene zaposlenima starijim od 50 godina i podstaći organizacione inovacije, mentorstvo i mešovite timove prema starosti radi povećanja produktivnosti. 	<ul style="list-style-type: none"> Poslodavci
<ul style="list-style-type: none"> Podići svest o dugoročnoj nezaposlenosti među ženama starijim od 50 godina, dosežati i do onih koje nisu registrovane i preduzimati preventivne mere. 	<ul style="list-style-type: none"> NSZ, relevantne zainteresovane strane
<ul style="list-style-type: none"> Podstaći poslodavce da bolje usklade zahteve oglasa za posao sa stvarnim očekivanjima na radnom mestu kako bi se sprečilo razočaranje i 	<ul style="list-style-type: none"> NSZ, poslodavci

<p> smanjio rizik od povlačenja kandidata.</p>	
<ul style="list-style-type: none"> • Proaktivno delovati na smanjenje diskriminacije po osnovu starosti i skepticizma poslodavaca prema zapošljavanju starijih žena. 	<ul style="list-style-type: none"> • NSZ, poslodavci
<ul style="list-style-type: none"> • Omogućiti dugoročno nezaposlenim ženama starijim od 50 godina da učestvuju u prilagođenim obukama, uz održavanje veza sa nevladinim sektorom i lokalnim poslodavcima. 	<ul style="list-style-type: none"> • NSZ, NVO sektor, poslodavci
<ul style="list-style-type: none"> • Povećati inicijativu i proaktivnost. • Poboljšati prezentacijske veštine, učinak na razgovorima za posao i efikasnost na sajmovima zapošljavanja. • Prevažiti probleme izazvane nedostatkom samopouzdanja i motivacije učešćem u grupnim diskusijama i dobijanjem individualne psihološke podrške. • Dati prioritet sopstvenom random iskustvu. • Učiti iz primera uspešnih preduzetnika koji su se opredelili za samozapošljavanje. • Koristiti profesionalne veze i neformalne grupe kao kanale za brz protok informacija. • Iskoristiti prilagođene mogućnosti obuke za razvoj traženih veština. • Održavati veze sa NVO sektorom, koji može zastupati izazove sa kojima se suočavaju žene starije od 50 godina. • Povećati mogućnosti za pristup uslugama karijernog savetovanja u svakoj fazi profesionalnog razvoja. 	<ul style="list-style-type: none"> • Nezaposlene žene 50+

b) Na osnovu primera dobre prakse sa slovačkog tržišta rada i njihove potencijalne primenljivosti na srpskom tržištu rada, izdvajaju se sledeće preporučene mere:

Preporučena mera	Primenljivost na Srbiju
<ul style="list-style-type: none"> • Omogućiti uspešnim tražiocima posla privremeno pravo na korišćenje naknade do 12 meseci, a iznose skalirati na način da se vremenom smanjuju. 	<ul style="list-style-type: none"> • Postepeno smanjivati naknadu koju nezaposlene žene starije od 50 godina primaju nakon zaposlenja i brisanja iz evidencije nezaposlenih.
<ul style="list-style-type: none"> • Individualno karijerno savetovanje usmereno ka zanimanjima koja su manje uobičajena za žene. 	<ul style="list-style-type: none"> • Žene starije od 50 godina imaju tendenciju da same biraju nekoliko zanimanja, kao što su računovodstvo ili zdravstvena nega. Karijerno savetovanje koje ih podstiče da razmotre manje tipična zanimanja, kao što je vozač autobusa u javnom prevozu, smatra se dobrom praksom u mnogim zemljama EU.
<ul style="list-style-type: none"> • Prekvalifikacija radi povećanja zapošljivosti kroz fleksibilno, ciljano obrazovanje usklađeno 	<ul style="list-style-type: none"> • Usmeravati žene starije od 50 godina ka obukama koje

sa preporukama individualizovanog karijernog savetovanja.	odgovaraju njihovim sposobnostima i lokalnim mogućnostima za da se zaposle, kako bi se dodatno unapredila njihova zapošljivost. Prekvalifikacija kroz obuku treba da odgovara veštinama potrebnim poslodavcima.
<ul style="list-style-type: none"> Obezbeđivanje finansijskih podsticaja kao podrške stvaranju radnih mesta u periodu od 12 meseci, sa obaveznim periodom zadržavanja zaposlenja od još 12 meseci. 	<ul style="list-style-type: none"> Ova mera je skupa, ali i kraći period podrške (npr. tri meseca) pruža značajan pozitivan uticaj na zapošljivost. Mera bi trebalo prvenstveno da bude usmerena ka najteže zapošljivim ženama starijim od 50 godina, jer je to najskuplja mera aktivne politike tržišta rada.

c) Na osnovu primera dobre prakse sa poljskog tržišta rada i njihove potencijalne primenljivosti na srpskom tržištu rada, izdvajaju se preporučene mere:

Preporučena mera	Primenljivost na Srbiju
<ul style="list-style-type: none"> Subvencije za zarade. 	<ul style="list-style-type: none"> Potencijalno primenljiva, skupa, uz pažljivo targetiranje, podsticaje za zadržavanje na poslu i komplementarne mere.
<ul style="list-style-type: none"> Podrška zasnovana na primeni instrumenata za osobe koje se nalaze u posebnoj situaciji na tržištu rada. 	<ul style="list-style-type: none"> Potencijalno primenljiva, skupa, fleksibilan model targetiranja prilagodljiv lokalnom tržištu rada.
<ul style="list-style-type: none"> Psihološke i motivacione intervencije, kao što su motivacioni intervjui i jačanje samopouzdanja. 	<ul style="list-style-type: none"> Veoma primenljiva, jeftina, skalabilna i bavi se rešavanjem motivacionih barijera.
<ul style="list-style-type: none"> Radionice za unapređenje "mekih" veština. 	<ul style="list-style-type: none"> Veoma primenljiva, jeftina i skalabilna.
<ul style="list-style-type: none"> Mentorski programi i otvaranje mogućnosti zapošljavanja s vremenskim ograničenjem na kratak rok. 	<ul style="list-style-type: none"> Umereno do veoma primenljiva, izvodljiva, zavisi od angažovanja poslodavca.
<ul style="list-style-type: none"> Ojačana institucionalna saradnja (na relaciji javne službe za zapošljavanje–ustanove socijalne zaštite–socijalna ekonomija). 	<ul style="list-style-type: none"> Umereno do veoma primenljiva, zahteva koordinaciju i izvodljiva je uz administrativno angažovanje.
<ul style="list-style-type: none"> Model dosezanja „Otvorena i prijateljska kancelarija“ primenljiv na neaktivne žene u ruralnim područjima. 	<ul style="list-style-type: none"> Veoma primenljiva, terenski rad zasnovan na angažovanju zajednice dobro se uklapa u ruralnu strukturu.
<ul style="list-style-type: none"> Programi za povratnike kao strukturisan model povratka na tržište rada za žene koje se vraćaju nakon dužeg odsustva. 	<ul style="list-style-type: none"> Veoma primenljiva zbog sličnih obrazaca neaktivnosti karakterističnih za žene.
<ul style="list-style-type: none"> Inicijative za podizanje svesti poslodavaca u prevazilaženju diskriminisanja žena 50+ po osnovu starosti. 	<ul style="list-style-type: none"> Veoma primenljiva, jer je pristrasnost prema starosti široko rasprostranjena, a mere podizanja svesti su prenosive.

<ul style="list-style-type: none"> • Zajednički osmišljene obuke i prekvalifikacije sa poslodavcima. 	<ul style="list-style-type: none"> • Veoma primenljiva i ima veliki potencijal tamo gde se poslodavci suočavaju sa nedostatkom veština.
<ul style="list-style-type: none"> • Promocija dobrih primera iz prakse kod poslodavaca, ističući iskustvo, pouzdanost i mentorski kapacitet starijih radnica. 	<ul style="list-style-type: none"> • Umereno do veoma primenljiva, u zavisnosti od otvorenosti poslodavaca.
<ul style="list-style-type: none"> • Podsticaji za inkluzivno zapošljavanje. 	<ul style="list-style-type: none"> • Umereno do veoma primenljiva i prilagodljiva potrebama lokalnih tržišta rada.

2. Executive Summary

- *Overview of the project goals*

The main objective of this research is to provide informed recommendations for improving the policy framework for hard-to-place individuals, including women aged 50 and over with long-term unemployment, taking into account the local labour market in the Belgrade region. The specific goals are as follows:

- To bring stakeholders together to find solutions that ensure partnerships for implementing policy proposals and sharing the associated social costs of creating a workforce with the necessary competencies and skills.
- To encourage and motivate unemployed women aged 50 and over to become more actively involved in the job search, in order to change attitudes towards women's roles in this process.
- To raise awareness of this issue and ensure that, based on the study results, advocacy for improving the position of older women in the labour market continues through the activities of research institutions, non-governmental organisations, and other bodies involved in institutional issues of women's employment.
- To include relevant experiences from the two Visegrad countries that share similarities with the local labour markets, in order to refine the recommendations based on research findings gathered through the survey and focus groups.

This project, implemented with similar goals in the two local labour markets of the Belgrade region in Serbia and the Skopje region in North Macedonia, found similarities in the problems faced by this selected group of labour market participants. The project was also based on the potential for further enhancing collaboration by providing findings that may impact regional labour markets and be useful to policymakers, given the Open Balkan incentives for improving institutional cooperation. However, this study focuses on the results obtained for Belgrade's labour market, with comparisons to the Skopje labour market provided to highlight specific issues that require further exploration.

- *Description of the target group*

The target group for the analysis in this study comprises unemployed women aged 50 and over with prolonged status in the labour market. Statistical data illustrate that the structure of female unemployment in the 50–65 age group in the Belgrade region differs significantly

from that in the rest of Serbia. According to data from the National Employment Service for 2024, women aged 50 and over in the Belgrade region account for 46.4% of registered unemployed women, while the corresponding national share is 38.9%. Similarly, long-term unemployed women make up 81.1% of all unemployed women in this age group in Belgrade, compared to 78.8% at the national level. Although the absolute number of unemployed older women is lower in Belgrade than in other regions, these figures highlight that the Belgrade region has the most unfavourable share of long-term unemployment among the group of women aged 50 and over.

The inclusion criteria cover women aged 50 to 65, specifically those who are unemployed and registered with the National Employment Service, particularly those with long-term unemployment status and who are beneficiaries of services for unemployed persons at the Belgrade branch offices. Considering risk factors, the project also aimed to include unemployed women in this age group who were not listed in the unemployment register. However, only a few women responded to public calls and announcements on the National Employment Service web portals and other digital communication channels. Therefore, the majority of women reached are those whose status is recorded in the register of unemployed persons.

- *Methodological approach*

The primary target group of this research is unemployed women aged 50 years and over experiencing long-term unemployment, and most of the research instruments were designed to highlight the problems affecting this group. However, incentives to mitigate this socially important and growing problem require broader partnerships, which must be established to provide actionable steps. These include public employment agencies, relevant ministries and other government bodies, as well as employers' associations, chambers of commerce, the NGO sector, research institutions, and other relevant stakeholders.

The methodological approach comprised several components, including a specially tailored survey for unemployed women in this age group and two focus groups: one with relevant stakeholders and another with long-term unemployed women aged 50 and over. After collecting and processing the data, experiences from the Slovak and Polish labour markets were incorporated to identify similarities and provide practical examples that have proven successful and sustainable. Workshops were organised to bring together relevant local stakeholders, including policy makers, to share experiences and practical examples from the labour markets of these two Visegrad countries.

- *Key findings*

Given the several complementary research methods used to reach key findings that best highlight the problem of long-term unemployment among women aged 50 and over in the Belgrade region, the focus is on several characteristic findings. The key findings, with the corresponding priority for action, include the following:

Findings	Method of identification
<ul style="list-style-type: none"> • Intersectoral insight into unemployment among women aged 50 and over reveals its pronounced and prolonged nature, lower chances of participating in more expensive labour market measures, and a lack of actionable steps, which usually leads to reduced job search activity and complete exclusion from services designed for the employment of unemployed persons. 	<ul style="list-style-type: none"> • Focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Lower employability due to outdated skills (gaps in basic skills, including digital skills and knowledge of foreign languages, as well as job-related skills), prolonged employment breaks, or limited education. 	<ul style="list-style-type: none"> • Survey and focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Precarious and informal employment with low, fixed wages and poor job security. 	<ul style="list-style-type: none"> • Survey and focus group with key stakeholders
<ul style="list-style-type: none"> • Lack of opportunities for systematic supervision of older female workers under professional guidance and career counselling to motivate transitions and prevent long-term unemployment. 	<ul style="list-style-type: none"> • Focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Lack of relevant experience, knowledge, and self-confidence, as well as administrative inconsistencies and burdens, when considering self-employment as an alternative to traditional employment. 	<ul style="list-style-type: none"> • Survey and focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Family responsibilities, such as caring for grandchildren or elderly parents, which limit time and mobility, as well as other household chores. 	<ul style="list-style-type: none"> • Survey and focus group with unemployed women 50+
<ul style="list-style-type: none"> • Health concerns that reduce physical capacity for work and increase psychological pressures; absence of age-friendly company policies and mentorship incentives. 	<ul style="list-style-type: none"> • Survey and focus group with unemployed women 50+
<ul style="list-style-type: none"> • Lack of motivational factors reduces active participation in the job search process and prolongs unemployment; frequent job rejections increase the likelihood of withdrawing from the job search. 	<ul style="list-style-type: none"> • Survey and focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Stereotypes and age discrimination, particularly in hiring processes, as well as employers' concerns about reduced productivity, more frequent absences due to health reasons, and proximity to retirement when hiring older workers. 	<ul style="list-style-type: none"> • Survey and focus groups with key stakeholders and unemployed women 50+
<ul style="list-style-type: none"> • Lack of specialised employment services tailored specifically to older women; long-term unemployed women aged 50+ are not prioritised within the group of hard-to-place individuals when considered for employment assistance measures. 	<ul style="list-style-type: none"> • Survey and focus groups with key stakeholders and unemployed women 50+

- *Recommendations and good practice examples*

The proposed recommendations are based on findings from the applied research methods and insights from discussions during the round table and the workshop in Belgrade, which was organised to share knowledge and experiences from good practices used to improve employment opportunities for older women in the Slovak and Polish labour markets, with some additional extensions to related countries.

d) Based on research conducted through the survey and focus groups, considering the local labour market of the Belgrade region in Serbia:

Recommendations	Parties involved
<ul style="list-style-type: none"> • Ensure timely action and commitment to each person, whether registered as unemployed or requiring outreach through broader stakeholder engagement. 	<ul style="list-style-type: none"> • The governments, NES, relevant stakeholders
<ul style="list-style-type: none"> • Problems identified at the local level should be addressed in policy planning and monitored to inform the nationally established employment objectives towards which local plans should converge. 	<ul style="list-style-type: none"> • Local government, NES, relevant stakeholders
<ul style="list-style-type: none"> • Establish a functional system for evaluating prior knowledge and introduce micro-credentials or short-cycle programmes to enhance employability skills. 	<ul style="list-style-type: none"> • The government, ministry in charge of education
<ul style="list-style-type: none"> • Strengthen the institutional framework for implementing flexible forms of employment and eliminate potential bottlenecks. 	<ul style="list-style-type: none"> • The government, ministry in charge of employment, chamber of commerce
<ul style="list-style-type: none"> • Create administratively consistent and unambiguous conditions for self-employment support. 	<ul style="list-style-type: none"> • The government, relevant ministries, NES, chamber of commerce
<ul style="list-style-type: none"> • Create financial support measures for tailored job-matching services that connect women's lifelong skills and experience with employers' needs. 	<ul style="list-style-type: none"> • The government, ministries in charge of employment and finance
<ul style="list-style-type: none"> • Provide assistance to long-term unemployed women 50+ through appropriate and timely support to prevent long-term unemployment; design specialised support measures targeting this group. 	<ul style="list-style-type: none"> • NES, relevant stakeholders
<ul style="list-style-type: none"> • Respond to market demands and strengthen women's competences by supporting the implementation of training that addresses gaps in digital and other employability skills. 	<ul style="list-style-type: none"> • NES, employers
<ul style="list-style-type: none"> • Use examples of good practice to challenge employers' prejudices against recruiting women 50+. 	<ul style="list-style-type: none"> • NES, chamber of commerce, employers
<ul style="list-style-type: none"> • Create age-inclusive working conditions for women 50+, and encourage organisational innovation, mentorship, and age-diverse teams to boost productivity. 	<ul style="list-style-type: none"> • Employers

<ul style="list-style-type: none"> • Raise awareness of long-term unemployment among women 50+; reach those not registered; take preventive action. 	<ul style="list-style-type: none"> • NES, relevant stakeholders
<ul style="list-style-type: none"> • Encourage employers to align job posting requirements more closely with actual workplace expectations to prevent disappointment and reduce the risk of candidate withdrawal. 	<ul style="list-style-type: none"> • NES, employers
<ul style="list-style-type: none"> • Act proactively to reduce age discrimination and employers' scepticism towards older women. 	<ul style="list-style-type: none"> • NES, employers
<ul style="list-style-type: none"> • Enable long-term unemployed women 50+ to participate in tailored training while maintaining connections with the NGO sector and local employers. 	<ul style="list-style-type: none"> • NES, NGO sector, employers
<ul style="list-style-type: none"> • Increase initiative and proactivity. • Improve presentation skills, job interview performance, and effectiveness at job fairs. • Overcome problems caused by a lack of self-confidence and motivation by attending group discussions and receiving individual psychological support. • Prioritize your experience. • Learn from the examples of successful entrepreneurs who have chosen this path. • Use professional connections and informal groups as channels for rapid information flow. • Take advantage of tailored training opportunities to develop in-demand skills. • Maintain connections with the NGO sector, which may advocate for the challenges faced by women 50+. • Increase opportunities to access career development services at every stage of professional life. 	<ul style="list-style-type: none"> • Unemployed women 50+

e) Based on good practice examples from the Slovak labour market and their potential applicability to the Serbian labour market:

Recommended measure	Applicability to Serbia
<ul style="list-style-type: none"> • Provide successful jobseekers with temporary eligibility for benefits for up to 12 months, with amounts decreasing over time. 	<ul style="list-style-type: none"> • Gradually reduce the benefits received by unemployed women 50+ after they leave the register due to employment.
<ul style="list-style-type: none"> • Individual career counselling directed towards occupations that are less common for female workers. 	<ul style="list-style-type: none"> • Women 50+ tend to self-select into a few specialisations, such as accounting or healthcare. Career counselling that encourages them to consider less typical occupations, such as public bus driving, is regarded as good practice in many EU countries.

<ul style="list-style-type: none"> Retraining to increase employability through flexible, targeted education aligned with the recommendations of individualised career counselling. 	<ul style="list-style-type: none"> Guide women 50+ to training courses that match their abilities and local job opportunities to further enhance their employability. Requalification training should correspond to the skills employers currently require.
<ul style="list-style-type: none"> Provision of financial contributions to support job creation for a period of 12 months, with a mandatory 12-month maintenance period. 	<ul style="list-style-type: none"> The measure is costly, but even a shorter support period (e.g. three months) provides a significant positive impact on employability. This measure should be primarily directed towards the most difficult-to-employ women 50+, as it is the most expensive ALMP measure.

f) Based on good practice examples from the Polish labour market and their potential applicability to the Serbian labour market:

Recommended measure	Applicability to Serbia
<ul style="list-style-type: none"> Wage subsidies. 	<ul style="list-style-type: none"> Potentially applicable, high-cost, with careful targeting, retention incentives, and complementary measures.
<ul style="list-style-type: none"> Instrument-based support for persons in special labour market situations. 	<ul style="list-style-type: none"> Potentially applicable, high-cost, flexible targeting model adaptable to the local labour market.
<ul style="list-style-type: none"> Psychological and motivational interventions, such as motivational interviewing and resilience-building. 	<ul style="list-style-type: none"> Highly applicable, low-cost, scalable, and addresses motivational barriers.
<ul style="list-style-type: none"> Soft-skills rebuilding workshops. 	<ul style="list-style-type: none"> Highly applicable, low-cost and scalable.
<ul style="list-style-type: none"> Mentoring schemes and short-term work placements. 	<ul style="list-style-type: none"> Moderately to highly applicable, feasible, depends on employer engagement.
<ul style="list-style-type: none"> Strengthened institutional cooperation (public employment services–social welfare–social economy). 	<ul style="list-style-type: none"> Moderately to highly applicable, requires coordination and is feasible with administrative investment.
<ul style="list-style-type: none"> “Open and friendly office” outreach model applied to inactive women in rural areas. 	<ul style="list-style-type: none"> Highly applicable, community-based outreach aligns well with rural structures.
<ul style="list-style-type: none"> Returner programmes as structured re-entry pathways for women returning after extended caregiving breaks. 	<ul style="list-style-type: none"> Highly applicable due to similar female inactivity patterns.
<ul style="list-style-type: none"> Employer awareness initiatives to combat age discrimination against women 50+. 	<ul style="list-style-type: none"> Highly applicable, as age bias is widespread and awareness measures are transferable.
<ul style="list-style-type: none"> Co-designed training and reskilling with employers. 	<ul style="list-style-type: none"> Highly applicable and has strong potential where

	employers face skills shortages.
<ul style="list-style-type: none"> Promotion of employer good practice, highlighting the experience, reliability, and mentoring capacity of older female workers. 	<ul style="list-style-type: none"> Moderately to highly applicable, depending on employer openness.
<ul style="list-style-type: none"> Incentives for inclusive recruitment. 	<ul style="list-style-type: none"> Moderately to highly applicable and adaptable to local labour markets.

3. Introduction

3.1 Background and rationale

Women aged 50 and over make up an increasing proportion of the total female population of working age. This sustained upward trend is evident in both Serbia and North Macedonia, but in the Serbian labour market, the share of women aged 50–64 is rising even more rapidly, as shown by Eurostat EU Labour Force Survey (EU LFS) data for the past six years. In 2019, the share of this age group within the total female labour force was 28.5% in Serbia and 23.0% in North Macedonia, while in 2024 the trend continued, reaching 31.5% and 27.5% respectively in the two countries. Such labour market developments are driven by structural imbalances, whether viewed through changes in skills (Janeska & Lozoska, 2021), occupational structure, or companies' adjustments to technology intensity and market pressures. Older workers usually find themselves in less favourable situations, taking longer to transition between jobs or slipping more quickly into long-term unemployment (Monteiro & Simões, 2019). These pressures are further intensified by the rapid acquisition of new skills and a weaker inclination among employers to train older workers (Ognjenović & Lozoska, 2025). When these tendencies are combined with personal characteristics of older workers, such as reduced self-confidence or health risks, the situation is further aggravated (Vukmirović & Nedeljković, 2023). The present study focuses on older female participants in the labour market of the Belgrade region in Serbia, an area with a particularly unfavourable structure of long-term unemployment among women aged 50 and over. It forms part of a broader research project that explores and compares the situation in the labour markets of the Belgrade region and the Skopje region in North Macedonia.

When the situation in Serbia is examined in terms of sectoral employment and the disadvantages faced by women, reduced employment opportunities in the formal sector and skills mismatches linked to the period of intensive economic restructuring, agriculture and services were the main areas of informal employment (Gligorov, Ognjenovic & Vidovic, 2011). In the service sector, women outnumbered men, while in agriculture, women and men were equally represented. Many women now in their fifties, who remain stuck in the labour market with long-term unemployment, began their careers during the period of intensive economic reforms, which was characterised by slow job creation and a rising trend of overall non-employment. Given such economic development, women of all age groups, and young people in particular, faced unemployment disproportionately (Pavlović, Zubović & Obradović, 2017). In general, an unfavourable institutional setting further aggravated the situation (Zubović, Zdravković & Pavlović, 2015).

The government began considering support measures to address unemployment and to increase awareness of activation among those registered as unemployed with the National Employment Service (NES). The mid-2000s were a period of experimentation with active labour market measures (Gligorov, Ognjenovic & Vidovic, 2011). Many of the support schemes introduced at that time remain active and applicable today (National Employment Service, 2024a). Economic empowerment of women is one of the central points of the current employment policy framework in Serbia, but the effects are still undetermined (Government of the Republic of Serbia, 2021a). As differences in the synthetic labour market indicators show, the employment and labour force participation gaps are slowly closing, but the pay gap between men and women remains notable (Ognjenović, 2025). This also raises the question of whether this situation discourages women, particularly older women, from competing in an unfair market. The Labour Law (2025) was amended to adapt to real situations in practice.

To improve women's employment opportunities in the Serbian labour market, the Employment Strategy (Government of the Republic of Serbia, 2021a) and its implementation through two Action Plans for 2021–2023 and 2024–2026 (Government of the Republic of Serbia, 2021b, 2024b) place special emphasis on women by carrying out activities under the policy measure "improving the position of women on the labour market" (2024b, p. 24).

The main indicator for monitoring the implementation of a measure to track women's employment – the share of women placed from the NES register as a proportion of the total number of women on the NES register – ranged from 39% in 2021 to only 21% in 2024 (Ministry of Labor, Employment, Veterans and Social Affairs of the Republic of Serbia, 2022, 2023, 2025). This highlights the problem of long-term unemployment among women. The lowest value of the indicator for assessing the effect of financial measures on women's employment was recorded in 2024, at 47%, measured for an employee 180 days after leaving the measure. Regarding the effects of maintaining self-employment status under unfavourable economic conditions, it is almost always the case that women over 50 experience a significant outflow from self-employment, making this age group even more financially vulnerable (Ognjenović, 2023).

The definition of the category of hard-to-place unemployed persons, as provided in the Employment Strategy Action Plans, includes both "persons aged 50 and over" and "long-term unemployed persons who have been seeking work for more than 12 months, especially those who have been seeking work for more than 18 months." In the context of measures for subsidised employment of unemployed persons from this category, the plans state that priority is given to those aged 50 and over, including additional characteristics affecting their employability, but do not specifically emphasise the participation of women in these measures. Regarding implementation, the Action Plans (2021–2023 and 2024–2025) explain that within certain active employment policy measures, categories of people with reduced employability are defined and included in the measure. In measures where categories are not defined, priority for inclusion is given to unemployed people from the listed hard-to-place categories (Government of the Republic of Serbia, 2024b, p. 51). However, unemployed women aged 50 and over are not explicitly mentioned, nor are women in this age group who are long-term unemployed, as described in the Action Plans. This was therefore the initial

reason for selecting women aged 50 and over with reduced employability, focusing on the local labour market in the Belgrade region of Serbia. Given the similarities with the local labour market in the Skopje region of North Macedonia, both in the institutional context and in the actual position of women in this age group, the research is set on a comparative basis with the aim of making recommendations to improve the position of this target group of labour market participants. In Serbia the framework for the implementation of active labour market policies (ALMP) and the eligibility criteria is determined by the Law on Employment and Unemployment Insurance (2021).

The employment programme for the City of Belgrade for 2025–2026 defines groups of hard-to-place unemployed persons, including, among others, women, people aged 50 and over, and the long-term unemployed (City of Belgrade, 2025). However, even in this local planning document, women aged 50 and over who have been seeking employment for 12 months or more are not identified as a separate category. Thus, neither the local nor national employment plans outline the priority of enhancing the employability of long-term unemployed women aged 50 and over. Some overlap of measures across categories of unemployed persons – targeting women, those aged 50 and over, and the long-term unemployed – may sporadically include the target group prioritised in this study.

3.2 Relevance to the Visegrad Fund priorities

This study should therefore help to clarify the issues of long-term unemployment among women aged 50 and over, and to provide key recommendations based on research findings and experiences with the implementation of effective active labour market measures in the Visegrad countries, Slovakia, and Poland.

The study, developed within the project supported by the Visegrad Fund under the Visegrad+ Grants, addresses the following objective of this grant programme: public policy and institutional partnership. Through partnerships among the two Visegrad countries, Slovakia and Poland, and the two Western Balkan countries, Serbia and North Macedonia, this project aims to contribute to the achievement of the following specific goals:

- By selecting as its primary target group long-term unemployed women aged 50 and over in the two local labour markets of the Western Balkan countries, the project contributes by proposing support measures to mitigate the problem of long-term unemployment among older female labour market participants.
- By involving key stakeholders in project activities such as kick-off meetings, focus groups, round tables, and workshops for shared knowledge, the project helps raise awareness of the problem of long-term unemployment among women aged 50 and over and aims to lobby for policy priorities that recognise this specific group of labour market participants.
- By promoting the project results within the local labour markets of the Belgrade and Skopje regions, the project aims to highlight this issue and present it to decision-makers and policy practitioners, enabling them to see a broader perspective that extends beyond the analysis of a single pilot region.

3.3 Objectives of the project

There is an upward trend in the proportion of women aged 50–64 within the total female labour force of working age, as already discussed. This trend is evident in all four countries; however, it is more pronounced in Serbia and Slovakia than in North Macedonia and Poland. The corresponding shares in 2024, according to Eurostat EU LFS data, were: 31.5% (Serbia), 27.5% (North Macedonia), 30.7% (Slovakia), and 26.4% (Poland). As a result, employment rates for women aged 50–64 are also increasing, with Poland leading in percentage change, recording an increase of over 10% in 2024 relative to 2019. Serbia and North Macedonia have lower but still significant changes, highlighting both the increase in participation and employment, as well as persistent unemployment among women with lower employability characteristics. Fertility rates are declining, with Serbia and North Macedonia showing greater annual volatility compared to Slovakia and Poland, where the decline is more linear. These data highlight the similarities among the selected countries regarding common population trends and illustrate the pressures caused by demographic shifts.

Additional pressures on the functioning of the labour market, pension funds, and the social protection system result from the gradual equalisation of the retirement age for women, which by 2030 in Serbia should match the age limit for men, set at 65 years. The gender pension gap in Serbia already reaches up to 20% annually, and in North Macedonia it has even exceeded that level. Similar figures have been recorded for Poland, while the gender pension gap in Slovakia is half as large.

The main objective of this research is to provide informed recommendations for improving the policy framework in the domain of hard-to-place individuals, including women aged 50 and over with long-term unemployment. The specific goals are as follows:

- To bring stakeholders together to seek solutions that ensure partnerships for implementing policy proposals and sharing the social costs associated with the participation of unemployed persons, e.g. women aged 50 and over, in creating a workforce with the necessary competencies.
- To encourage and motivate unemployed women to become more actively involved in the job search, it is important to present the issue in a way that highlights the presence of other job seekers in the labour market and to reach out to the increasing number of women who are not registered. As a result, the climate and attitude of women towards their own role in the job search is changing.
- To raise awareness of this problem and ensure that, based on the study results, advocacy for improving the position of older women in the labour market continues through the activities of research institutions, non-governmental and other organisations involved in institutional issues of women's employment, such as participating in working groups during the drafting of public policy documents and advocating for the inclusion of strategy components that address women's issues identified in this study.

- To include relevant experiences from the two Visegrad countries that share similarities with the labour markets of Serbia and North Macedonia, in order to amend the recommendations based on the research findings gathered through the specially tailored survey for unemployed women aged 50 and over, as well as focus groups with two different actors involved in addressing long-term unemployment among older female participants in the labour markets of the Belgrade and Skopje regions.

3.4 Overview of partner institutions and their roles

The leading partner, the [Institute of Economic Sciences \(IES\)](#), has proven experience in implementing similar projects. Previous projects include assessing the impact of employment support measures for vulnerable groups and providing expertise to the ministry responsible for employment in developing the current Employment Strategy. IES coordinated overall project activities and interactions among project team members, ensuring all deliverables were completed on time and quality control was maintained during the production of project outcomes. The IES team participated in developing research instruments, conducted all fieldwork in Serbia, provided comments on joint documents, and drafted sections of the summary reports concerning analysis of the main findings and recommendations, except for the experiences and proposed practices from the two Visegrad countries. The IES team also communicated with key stakeholders and unemployed women aged 50 and over, organised events to introduce project activities, discussed preliminary results in round tables, and invited key participants to the workshop on knowledge exchange. IES concluded this project.

[The Institute of Economics-Skopje \(IE-Skopje\)](#) was selected as a project partner due to its role in advancing scientific and professional thought in the economic field, through contributions to drafting strategies, policy documents, and implementation plans for the development of specific sectors in the economy of the Republic of North Macedonia. IE conducted the same part of the project in the Skopje region, ensuring that the activities involving focus groups with representatives of the same target groups and the survey formed a comparable component of the overall project. IE prepared the analysis of the main findings and proposed recommendations based on the summary analysis for North Macedonia. IE organised all events in Skopje, discussed the preliminary results at round table, hosted the workshop for knowledge exchange, and ensured the participation of key stakeholders and unemployed women aged 50 and over.

Partners from Slovakia, [the Institute of Economic Research of the Slovak Academy of Sciences \(IER SAS\)](#), and from Poland, [the University of Information Technology and Management in Rzeszow \(UITM\)](#), prepared independent chapters for each study, based on these countries' specific experiences in activating older participants in the labour market. IER SAS and UITM contributed to the development of research instruments and drew on their extensive experience in addressing the problems older female participants face due to long-term unemployment, skills deficits, personal traits, and other possible reasons that prevent them from seeking employment, overcoming challenges, and remaining in the labour market as long as possible. Experts from both institutions participated in the round tables organised

in Belgrade and Skopje, as well as in the workshops, where they encouraged participants to examine the problem in depth and provide feedback on the proposed solutions.

4. Methodology

The methodological framework used in the data collection process includes a mixed-method approach, consisting of both qualitative and quantitative designs based on a questionnaire survey. The qualitative method involved conducting focus groups, while the quantitative method entailed administering the survey to a predetermined sample of respondents. Two focus groups were organised: the first included relevant stakeholders in the field of employment, and the second comprised unemployed women aged 50 and over with permanent residence in the Belgrade region, as the study prioritised local aspects. The focus group with key actors was held before the survey, while the second focus group took place after the survey was conducted. The survey initially included 150 respondents and was conducted as a self-administered survey using printed questionnaires. The number of hard copies was increased by an additional online survey, which provided 19 extra responses, resulting in a working sample of 169 completed surveys. Several questionnaires were discarded during the quality control process.

4.1 Description of research design

4.1.1 Qualitative design: focus groups

Two focus groups were conducted. The first focus group took place at the Institute of Economic Sciences on 11 April 2025 and gathered nine participants representing key stakeholders in the area of employment. The focus group included representatives from the National Employment Service (NES), the Ministry of Education, the Office for Dual Education and the National Qualifications Framework, the Chamber of Commerce and Industry, the Employers' Association, the Regional Agency for Development and European Integration Belgrade (RADEI), the ILO office in Serbia, and two non-governmental organisations dealing with issues of women's employment and social issues of older people.

Participants were selected based on their relevance to the topic under discussion. A preliminary list was created, and participants were contacted by email, followed by telephone calls to secure their participation. During this process, several potential participants were unable to attend due to unavailability or prior commitments. However, a group of relevant discussants was ultimately formed and selected to participate in a closed meeting. The first focus group was moderated by a project coordinator, and through a smoothly led discussion, all the planned questions were addressed. The focus group concluded after two and a half hours, with all participants staying until the end of the meeting.

The goal of organising the focus group with relevant stakeholders was manifold. It began with an assessment of the general labour market conditions for women aged 50+ in Belgrade, then proceeded to identify specific barriers and disadvantages faced by this group, employers' concerns about employing women aged 50+, examine existing policies, programmes, and

initiatives aimed at supporting women aged 50+, explore bottlenecks and gaps in current solutions, and collect suggestions for innovative approaches to improve employment prospects for women in this age group.

The focus group guide in this report's appendix included the following sessions and discussion topics:

- General labour market conditions for women aged 50+
- Challenges and disadvantages faced by women aged 50+
- Existing policies and support measures
- Solutions and innovative approaches

The focus group discussion was recorded. The participants were informed by the focus group moderator, and after they agreed, the first session began. It was explained that the recorded material would be used only to prepare transcripts as part of the qualitative research findings.

The second focus group included nine unemployed women from the Belgrade region and was held at the Institute of Economic Sciences. It was challenging to gather the selected participants for a meeting, so it was decided to organise two meetings: the first was held on 14 October and the second on 20 October 2025. The sample included women who expressed interest in participating in the focus group. A call was announced on the web portals of the Institute of Economic Sciences, the National Employment Service, and the web portals and social media accounts of several other institutions and civil society organisations. This process resulted in 16 women applying to participate in the focus group, but in the end, nine were selected. It was extremely difficult to find participants despite the online announcements, because the contact information initially included in the survey questionnaire had been deleted. The initial intention was that some of the women who took part in the survey would voluntarily decide to participate in the focus group. The women selected for the focus group were asked how they found out about its organisation; only one indicated that she had participated in the survey.

The aim of organising focus groups with unemployed women aged 50 and over was at least twofold. Firstly, it sought to identify the obstacles these women face when searching for jobs in Belgrade's labour market, one of the most competitive in the country. The goal was also to determine whether they have experience with active labour market measures, further evaluating the usefulness of this type of support in reducing long-term unemployment among older women. Within the institutional support framework, long-term unemployed women aged 50 and over are classified as hard-to-place individuals and are eligible for this type of assistance.

The same concept was applied. The focus group lasted two and a half hours and was moderated by a project team member, who introduced the working method to the group and began the first session. All the women in the focus group remained until the end of the meetings.

The second focus group guide in this report's appendix included the following sessions and discussion topics:

- Employment and previous work experience
- Barriers to employment
- Skills, training, and education
- Personal and family circumstances
- Support from institutions and employers
- Motivational factors
- Support through employment measures

The focus group discussion with unemployed women aged 50 and over was also recorded. The participants signed the informed consent form. It was explained that the recorded material would be used only to prepare transcripts as part of the qualitative research findings.

4.1.2 Quantitative design: survey questionnaire

It was agreed that, given the sample frame consists of unemployed persons registered with the NES, the sample would be non-random, with research units self-selecting to participate in the survey based on information provided by employment advisors. The planned sample size for the survey, representing unemployed women aged 50 and over in the Belgrade region, was set at 150 individuals. The sample characteristics included criteria such as female unemployed persons aged 50 and over, registered with the NES branch office in Belgrade, with a preference for long-term unemployed women, diversity between urban and other municipalities, and varying levels of education. However, it is ensured that the realised sample accurately represents the structure of registered unemployed women in terms of average age, education, and duration of unemployment, thus confirming the validity of the sample based on the set criteria.

The survey questionnaire was distributed to unemployed women through the NES branch office in Belgrade. The survey took the form of a hard copy questionnaire, which was delivered to the NES after a meeting held in June 2025. A total of 150 completed questionnaires were returned to the Institute in mid-August, as it was agreed that the fieldwork would last one and a half months. Employment counsellors in local offices in Belgrade asked unemployed women during their regular visits whether they were interested in completing an anonymous questionnaire, and the purpose and origin of the survey were explained. Participation was entirely voluntary and anonymous. An advertisement inviting unemployed women aged 50 and over in Belgrade to take part in the survey was also published on the NES web portal. In addition, an online version of the questionnaire was made available to increase participation and possibly extend the sample to women who were not registered as unemployed; however, the response was negligible, with only 19 additional valid questionnaires collected in this way. In total, 169 questionnaires were collected, forming the data set used to derive the research findings.

The survey questionnaire includes the following modules:

- Personal information
- Employment history
- Job search and challenges
- Financial and emotional impact
- Support and further plans
- Assistance for the unemployed and ALMP
- Performance on job interview

The survey questionnaire is provided in the report appendix, along with a brief description of the survey's purpose, which employment advisors used when an unemployed woman expressed interest in participating in the survey.

4.2 Ethical considerations

Basic ethical considerations are ensured, including:

Anonymity and confidentiality – The data collected through the survey are anonymous; no personal information from the records of unemployed persons is included in the data set created from the completed survey questionnaires.

Informed consent – Focus group participants signed an informed consent form before the discussion and were informed about the purpose of the gathering and how the information collected would be used in the research reports.

Voluntary participation – All participants in the survey or focus groups took part voluntarily after being informed (survey participants) or invited to join the discussion (focus group participants). Each participant could withdraw from the discussion or survey at any time without consequences.

Data protection – The data collected through the project will be used solely for research purposes and will be stored securely, accessible only to authorised researchers involved in the project.

Beneficence and non-maleficence – The data generated through the research will be analysed to ensure that potential benefits to participants and society outweigh any conceivable risks.

4.3 Data collection timeline

The phases of the project implemented in Serbia and North Macedonia included the following activities and accompanying time frame of the project realization:

Table 1. Phases of the project implementation

Phase	Activity	Timeframe
Preparatory work	Instruments design	2024: Q4 – 2025: Q1
Qualitative	Focus groups with stakeholders and women (2 FGs) in Belgrade Focus groups with stakeholders and women (2 FGs) in Skopje	1 st : April 11, 2025 2 nd : October 14 & 20, 2025 3 rd : March 27, 2025 4 th : October 28, 2025
Quantitative	Collection of surveys: 169 questionnaires in Belgrade 83 questionnaires in Skopje	1 st July – 15 th August 2025 1 st July – 15 th September 2025
Analysis	Data entry, coding, statistical and thematic analysis	September – October, 2025
Integration and roundtables	Triangulation of results, policy recommendations Roundtable in Belgrade Roundtable in Skopje	2025: Q4 18 th of November 2025 20 th of November 2025
Dissemination	Reports, publications, leaflets Workshop in Belgrade Workshop in Skopje	2026: Q1 27 th of January 2026 29 th of January 2026

4.4 Limitations and challenges

Several limitations and challenges were encountered during the research, particularly in the fieldwork and focus group discussions.

The sample of unemployed women aged 50 and over, registered as unemployed, may be subject to potential bias due to self-selection of respondents, which could affect the generalisability of the findings at the regional level. However, after the survey was completed, the sample structure was compared with actual data, confirming a good match.

Due to time constraints and prior commitments of the invited stakeholders, it was difficult to ensure their participation. They were invited multiple times via email, with formal letters, and through telephone calls to ensure that either the invited person or another representative from the institution would attend the focus group.

Securing the participation of unemployed women aged 50 and over was particularly challenging. Despite advertisements published and disseminated through digital channels and the web portals of relevant institutions, there was little encouragement for them to participate in the focus group. Ultimately, it was decided to split the focus group into two meetings to ensure credible discussion and meaningful conclusions.

It should also be noted that there were no incentives, financial or otherwise, for those who chose to participate in the focus group discussions. This confirms that all participants took

part voluntarily, saw value in the process, and provided honest answers while sharing their personal experiences.

5. Contextual Overview

5.1 Socioeconomic and demographic profile of older women

In December 2025, Serbia registered a total of 190,502 unemployed women, of whom 74,908 were women aged 50 and over. This means that women 50+ represented 39.3% of all unemployed women - confirming their structural weight within the unemployment stock (National Employment Service, 2025). The age distribution shows three similarly large subgroups: ages 50–54, 55–59, and 60–65. The 55–59 subgroup is the largest, indicating proximity-to-retirement dynamics, yet still enough distance to benefit from reintegration measures. Older cohorts (60–65) remain sizeable, signalling that many women continue to search for employment late in their careers, often facing skills obsolescence and health-related limitations.

The share of registered unemployed women aged 50-65 in the total number of women recorded in the Belgrade region is significantly higher than the national rate, although it is showing slight improvement. Between 2023 and 2025, the share of women aged 50 and over fell from 45.3% to 45.1% in the Belgrade region, while at the national level it increased from 38.1% to 39.3%, indicating a redistribution of unemployed individuals among the regions (National Employment Service, 2023b, 2024b, 2025). The number of unemployed women in the Belgrade region is lower than in other regions, but the proportion of those aged 50 and over is much less favourable, as unemployed women in this age group make up almost half of total female unemployment.

Regionally, unemployment among women 50+ is concentrated in Šumadija & Western Serbia and South & East Serbia. These regions show persistently weaker labour-demand flows, lower vacancies and higher long-term unemployment risks. Belgrade and Vojvodina, although large labour markets, exhibit lower absolute numbers of unemployed women 50+. This regional picture implies that a one-size-fits-all activation strategy is not feasible: areas with limited vacancies require stronger employer subsidies and job-creation incentives, while metropolitan regions require faster matching and digital re-entry programmes.

5.2 Empirical indicators from NES administrative data (2023–2025)

The number of unemployed women 50+ fell from 82,943 in December 2023 to 77,250 in December 2024 – a decline of approximately 6.9%. However, long-term unemployment (12 months or longer) remained extremely high: around 78–79% in both years (National Employment Service, 2023a, 2024c). This persistence in long-term unemployment rates suggests chronic detachment from the labour market and highlights the need for measures that go beyond short-cycle training – such as blended approaches combining re-skilling, counselling and employer risk-sharing.

Educational structure (2024) reveals that lower-educated and mid-educated women dominate the 50+ unemployed population. While these groups require modular upskilling (digital basics, caregiving, retail services, hospitality, administrative support), tertiary-educated women require different pathways - digital refreshers, professional returnships and short project-based placements.

5.3 Relevant policy frameworks

Serbia's policy environment provides a broad framework for supporting older persons, but it remains only partially aligned with the specific needs of unemployed women aged 50+. The Strategy for Active and Healthy Ageing 2024–2030 (Government of the Republic of Serbia, 2024a) sets important principles of inclusion and participation, yet treats older adults as a single group and does not address the gender-specific barriers faced by older women – such as career breaks, limited digital skills and caregiving burdens. As a result, the strategy offers limited guidance for employment reintegration of women who are close to retirement but still require labour-market support.

The Employment Strategy 2021-2026 and annual ALMP plans implemented by NES contain instruments – training, wage subsidies, on-the-job learning, and self-employment support – that can, in theory, benefit women 50+ (Government of the Republic of Serbia, 2021a). However, older women are not defined as a distinct priority group, meaning participation is uneven and depends largely on regional labour-market conditions. Standard ALMP formats are often not adapted to the realities of older jobseekers, especially the 55–59 and 60–65 cohorts, whose proximity to retirement reduces employer willingness to invest and makes intensive training formats less suitable.

Gender-equality policies acknowledge labour-market disparities but focus mainly on younger and mid-career women through childcare, entrepreneurship, and anti-discrimination measures (United Nations Economic Commission for Europe, 2024; World Bank, 2024). Older unemployed women remain only indirectly addressed, despite facing a unique combination of digital exclusion, age-related discrimination and limited access to flexible work arrangements. Similarly, pension and social-protection provisions shape incentives but offer few structured pathways back to employment for women too young to retire yet too close to retirement to be competitive in standard hiring processes.

Taken together, existing frameworks provide strong strategic intent but lack operational mechanisms specifically targeting women 50+. Nonetheless, they offer opportunities: ALMPs could be recalibrated to prioritise this group, the Ageing Strategy could be linked more directly to NES activation programmes, and gender-equality policies could explicitly incorporate the double disadvantage of age and gender. Aligning these frameworks would enable more coherent, flexible, and regionally adapted support for the labour-market reintegration of women aged 50 and above.

6. Findings

6.1 Qualitative findings: Focus groups results

6.1.1 Focus group with relevant stakeholders

6.1.1.1 General labour market conditions for women aged 50+

Labour market trends

At the beginning of the session, the focus group participants were presented with current trends in the labour market, as well as developments observed in a particular group of unemployed women aged 50 and over. The female population aged 50–64 in Serbia is shrinking, declining from 722.9 thousand in 2021 to 698.6 thousand in 2024. However, labour force participation and employment among women in this age group are increasing, as shown by statistical data from the Labour Force Survey for the period 2021–2024. The total number of women in the labour force rose from 386.1 thousand in 2021 to 436.7 thousand in 2024, while the number of employed women increased from 354.3 thousand to 407.6 thousand over the same period. The female participation rate rose from 53.4% in 2021 to 62.5% in 2024, and the employment rate for women aged 50–64 increased from 49.0% to 58.3%. At the same time, the unemployment rate for women in this age group decreased from 8.2% in 2021 to 6.7% in 2024. However, when the data from the National Employment Service register of the unemployed, distributed regionally, are analysed, considerably unfavourable trends characterise this age group of women. In the Belgrade region, women aged 50 years and over make up 46.4% of the registered unemployed women (the share at the national level is 38.9%), while those who are long-term unemployed constitute 81.1% of the total unemployed women in this age group. Compared to other regions, these data single out the Belgrade region as having the most unfavourable indicator for the share of long-term unemployment among older women; the share at the level of Serbia is 78.8%.

Following the presentation of statistics, focus group participants added that women aged 50 years and over in the Belgrade region face numerous challenges, such as prevalent employment in low- or medium-skilled jobs in the service sector, significant employment fluctuations, the need for further training and upskilling or reskilling to meet specific job requirements, a tendency to choose informal employment, and direct age discrimination during the job advertisement phase and job interviews. Although this type of discrimination is difficult to prove, public employment service advisers intervene when they refer a candidate and remind the employer of the need to provide equal treatment to all job applicants.

Impact of economic circumstances and recent crises

Participants emphasised that this age group of women was affected by the economic crisis mainly because structural factors caused changes in the economic sectors where these women were employed. The participants agreed that particularly during 2015 and 2016, when banks were merging, chambers of commerce were downsizing, and media outlets were reducing staff, prime-age workers, mainly women, experienced layoffs in a disproportionately larger

number. During the Covid-19 period, the number of unemployed women aged 50 and over increased in both absolute and relative terms, despite a slight decrease in the total number of registered unemployed women in the Belgrade region. Since 2021, both the total number of unemployed women in this region and the number of women aged 50 and over in absolute terms have been decreasing; however, the proportion of the latter group has been constantly increasing, as illustrated by shares of 36.8% and 46.4% at the end of 2020 and 2024, respectively.

Sectors providing employment opportunities

Participants agreed that there are a limited number of service sector branches providing potential employment to older women in the Belgrade region, such as hospitality, tourism, tailoring and other crafts, agriculture, healthcare, and especially caregiving services in social welfare institutions for the elderly. Representatives of employers' organisations emphasised that, regarding sectoral demand, they can no longer afford to be highly selective, so employers are increasingly open to hiring women in this age group. One example illustrates this: *“employers are turning to foreign workers who often do not meet basic requirements, such as speaking the local language”*.

NGOs working with women provide several examples of effective collaboration with employers to recruit and identify women interested in specific roles, particularly when there is increasing demand that cannot be met by the current supply of skilled labour. *“We had a case where a bank asked us to engage women aged 45 and over because they needed counter staff. Twenty-five women applied, the bank organised a two-week training, and seven of them secured the job.”* According to this participant, offering training was a key enabling factor. *“The employer contacted us, and we have a group of 200 active women on our email list. We share information with them via email and also post it on our Facebook page.”* Participants explained that this example demonstrates how tailored training programmes can serve as effective mechanisms for connecting older women with employment opportunities.

Participants agreed that improving the integration of older unemployed women into the labour market requires effective communication strategies and outreach activities, supported by additional local incentives that still need to be identified. They disagreed that all actors should passively wait for the actions of the National Employment Service, given its limited resources. Instead, they suggested more proactive approaches, such as organising local workshops and meetings within municipal communities, which have proven to be much more effective in reaching and mobilising this group of workers.

Reasons for weak labour market outcomes

Weak labour market outcomes for women aged 50 and over are linked to a lack of digital skills, low levels of education or insufficient higher education qualifications, long-term unemployment, and health issues that make reintegration into the labour market more difficult. This is compounded by increasing demand for certain educational qualifications, notable experience, or other specific requirements related to roles or working conditions. Participants agree that access to training is limited, and there is uncertainty about the

willingness of women aged 50 and over to retrain for lower-paid positions. The gradual postponement of the retirement age creates opportunities for some participants but also presents challenging conditions for those facing personal issues.

Unwillingness to work versus structural and contextual barriers

Despite official statistics from the Labour Force Survey indicating an increasing tendency for inactive women aged 50–64 to enter the labour market – in 2024, 88% of women in this age group not seeking employment reported not wanting to work, an increase of four percentage points compared to 2020 – the focus group participants did not fully agree with this interpretation, emphasising that the explanation is not straightforward. They agreed that the combination of informal employment, unrecognised domestic labour, and family obligations appears to shape the status of older women in the labour market far more significantly. Various observations were raised during the focus group. Representatives of the NGO sector working with older women provided an example highlighting the issue of underemployment among highly skilled women: *“For example, a woman who graduated from the Academy of Fine Arts is working in a warehouse, starting at 6 a.m., carrying crates and boxes. She is older and wants to change her job. Therefore, these women belong to the group actively seeking to change their employment situation.”*

In an effort to reach and activate inactive individuals, the representative of the National Employment Service informed the focus group participants about a newly introduced activity that will enable a more systematic approach towards inactive members of the working population: *“Starting this year, the National Employment Service will launch a new service involving mobile activation teams operating across the territory of the Belgrade branch office. While previous employment caravans targeted rural areas, this new initiative aims specifically to engage individuals in the suburban parts of Belgrade, encouraging them to register with the National Employment Service to access structured support. For those with low motivation or who face psychological barriers to entering the labour market, the National Employment Service also organises motivational and action-oriented workshops designed to raise awareness, strengthen self-confidence, and enhance job-seeking skills.”* The participants agreed that there are sound measures, some of them newly introduced and still without effects, but emphasised that a good communication strategy with potential beneficiaries is of primary importance for these measures to be effective.

Distinction between long-term unemployment and inactivity

For women aged 50 and over, the distinction between long-term unemployment and inactivity is not always clear. However, focus group participants highlighted the importance of differentiating between registered unemployed individuals who are actively seeking employment and those who are no longer engaged in the labour market. Despite the formal classification separating those actively searching for employment and eligible for ALMP from those categorised as other unemployed persons, the focus group participants representing key stakeholders agreed that *“if a woman is offered several suitable job opportunities and refuses all of them, she should then be offered options for upskilling or retraining [...] if this woman remains unresponsive, she should eventually be removed from*

the unemployment register.” The representative of the National Employment Service does not fully agree with this statement, emphasising that the role is not simply administrative but also advisory and supportive. *“Women aged 50 and over are assessed individually by advisors based on their qualifications, previous work experience, skills, and interests. This assessment guides the development of a tailored support plan that aligns with both the individual’s profile and labour market demand. This may include job mediation, personalised action plans, and various active labour market measures such as retraining, further education, subsidised employment, self-employment support, and public works programmes.”* This package of support aims to facilitate the transition from unemployment to employment and to prevent the slide into long-term unemployment and inactivity by addressing both structural and individual barriers.

6.1.1.2 Challenges and disadvantages faced by women aged 50+

Challenges women aged 50+ face in accessing job

Gender and age bias impact on hiring decisions

Focus group participants stated that gender and age bias were frustrating factors in the hiring process. However, significant recent efforts in the public sphere have increased awareness that including gender or age in job vacancy advertisements violates employment and antidiscrimination laws. Based on experience and the perspective of the National Employment Service, *“employers are increasingly recognising the value of older workers and are less focused on age as a limiting factor”*. Other participants also agreed that the trend is shifting, as employers now prioritise finding responsible individuals, and *“businesses are increasingly seeking women over the age of 40”*. However, when it comes to starting their own businesses, the experience of Belgrade’s regional development agency RADEI is that older women face numerous administrative obstacles: *“for example, when applying for funding through the National Employment Service, two guarantors are typically required, which is problematic for older individuals who do not have family members to serve as guarantors”*. This may negatively affect self-confidence of older women and discourage the idea before it begins.

Impact of education, skills, and work experience on women’s employability

Digital skills, regardless of educational background, appear to be important for women aged 50 and over to reintegrate into the labour market and are usually considered lacking. In addition to those provided by the National Employment Service, there are other programmes, for example, those offered by the Chamber of Commerce, to improve digital literacy and foreign language skills. However, these upskilling programmes are costly. Focus group participants agree that women with expertise in highly skilled jobs in education (e.g., preschool teachers, foreign language instructors, STEM subjects), healthcare (e.g., nurses, geriatric caregivers), finance (e.g., accountants, economic technicians), IT, or administration possess more employability assets. Employers, on the other hand, place greater emphasis on so-called “soft skills”, which older women often bring to the workplace, such as communication, teamwork, and problem-solving. These skills, now in high demand and

typically developed through years of professional and life experience, may create a competitive advantage for older women if they know how to promote them effectively.

Role of psychological and health factors in job seeking process

A lack of self-confidence characterises older unemployed women, particularly if they have been absent from the paid labour market for an extended period, for example due to caregiving responsibilities. These responsibilities often cause additional problems such as self-isolation or limited prior work experience. The participants agree that targeted support is necessary, including ongoing advisory work, psychological counselling, and individualised guidance. Health issues, where present, add further complexity. When physical health conditions are involved, a formal assessment of work ability is required to determine which job roles are feasible and appropriate. For registered long-term unemployed women, support measures are available to address psychological issues and lack of self-confidence related to health conditions, such as skills upgrading programmes and individual counselling that combines vocational guidance with psychological support.

Employers' concerns in hiring women aged 50+

Employers highlighted at least three concerns they may face when hiring older women: perceived lower adaptability to new technologies and reduced openness to workplace changes, reluctance to invest in training or onboarding employees expected to remain in the workforce for a limited time, and anticipated frequent health-related absences. No specific examples from employers were provided to illustrate real workplace situations. All participants agreed that subsidies offered by the National Employment Service, specifically aimed at hiring hard-to-employ categories such as women over 50, have proved effective in certain cases. Participants also agreed that such measures need to be accompanied by monitoring their effectiveness as evidence of usefulness for all parties involved in these active labour market measures.

Difficulties in gaining and retaining jobs and career progression

Impact of caregiving responsibility on employment

Caregiving responsibilities for elderly family members or grandchildren represent a significant barrier to employment for many women in their 50s and beyond. Giving her own example, one focus group participant mentioned that “*where a family member suffers from Alzheimer's disease or dementia, women often assume full-time caregiving roles due to the lack of institutional support, leading them to leave their jobs*”. Other participants agreed that the absence of flexible work arrangements, such as part-time schedules, remote work, or adjustable hours, discourages older women from seeking employment, despite their willingness and need to re-engage.

When discussing how to address employment-related discrimination, the focus group participants acknowledged the economic rationale behind employers' reluctance to hire part-time staff. While they understood these constraints, they noted that the current legal framework does not sufficiently support flexible forms of employment, which

disproportionately affects women with caregiving responsibilities. Citing examples of good practice, one participant mentioned that the Ministry responsible for employment and labour, together with the National Alliance for Local Economic Development (NALED), is currently exploring flexible engagement in the tourism and household assistance sectors, where informal and precarious work is common among women. These legal incentives are based on established practices in the agricultural sector.

Impact of training in digital or other skills on job retention and career progression

Participation in targeted skills development programmes plays an important role in enhancing employability, supporting job retention, and opening pathways for career advancement among women aged 50 and above. A representative from the Serbian Association of Employers shared an illustrative example from a recent project called “I Sat at the Sewing Machine, I Was Sewing”, organised in collaboration with the City of Belgrade and the National Employment Service. The initiative aimed to encourage entrepreneurship among women. “*We brought women together with the support of the National Employment Service, and although not all were over 50, most were older women [...] they completed a training programme in sewing, tailoring, and design, and later, many found employment or even started their own businesses,*” she explained. A representative from the NGO sector highlighted the importance of adjusting working conditions to the specific needs of older workers. She added that “*in industries such as textiles, where tasks like sewing require prolonged sitting, even minor adjustments such as providing comfortable chairs, appropriate lighting, and ergonomic workspace settings can have a significant impact on productivity and the motivation of older female workers to retain their jobs*”.

Employment opportunities in age-inclusive sectors and opportunities for career advancement

Age inclusivity and opportunities for career advancement appear to be closely linked to the type of work and the individual's qualifications. By providing both poor and good examples, the focus group participant emphasised that “*industries such as textile manufacturing or cable assembly, which often involve repetitive manual labour and standing for long hours, are generally seen as less age-inclusive, particularly for women over 50*”. In addition, the participant added, “*career advancement in these sectors is limited, and the risk of losing employment increases*”. In contrast, good examples involve “*administrative or office-based work, especially those requiring higher qualifications or specific technical skills, which may be perceived as offering more possibilities for older workers to remain employed and even advance in their careers*”. Participants agreed in conclusion that so-called “deficit occupations” tend to be more age-inclusive, as employers are reluctant to lose experienced workers, regardless of age.

Factors helping women 50+ to adapt to challenging working conditions

A combination of support measures at both individual and systemic levels can significantly help women aged 50 and over adapt to challenging working environments and overcome age-related barriers. The participants suggested several solutions that could be tested and implemented if effective, such as “*tailored employment and training programmes*” that

combine work experience with on-the-job learning, which are seen as highly effective. These should be supported by “*financial incentives for employers*” to hire unemployed women aged 50 and over and offer them free training, for example, over a 12-month period. They agreed that “*access to relevant and easily understandable information*” is also essential, ideally provided through “*a centralised information platform or portal*” with different entry points for citizens, career counsellors, and policymakers. In addition, they recommended that “*printed or visual materials (e.g. posters, brochures, billboards) be widely available in public spaces, such as post offices, municipal buildings, shops, and on public transport.*” To support the efforts of the National Employment Service, the focus group participants agreed that “*a higher number of career counsellors*” would allow for more individualised support, benefiting not only young jobseekers but also older women. To motivate women aged 50 and over to engage in retraining and upskilling, the participants suggested “*broader public campaigns and visibility initiatives,*” such as national “Lifelong Learning Weeks” and similar incentives.

6.1.1.3 Existing policies and support measures

Benefits for registered unemployed women aged 50+

Unemployed women aged 50 and over benefit from being on the register, as they are entitled to various services and active measures, including job matching, referral to employers based on their stated interests and abilities, and the opportunity to participate in tailored training programmes, including those for in-demand professions. Participants were particularly vocal about two groups of registered unemployed, which do not specifically include the target group of older women, but all seek support from the National Employment Service. The first group comprises “permanent” recipients of financial social assistance. It was noted during the discussion that “*some women, particularly from socially vulnerable groups, may be reluctant to enter or re-enter the labour market due to the perceived financial security of long-term social transfers.*” A participant from the NGO sector shared this example and emphasised that “*a cycle of intergenerational dependency on social assistance may be created.*” She also provided examples showing that “*there are families where three generations have relied on such support without ever being formally employed.*” The second group consists of women who are “temporarily unavailable for work” due to family responsibilities or health-related issues, which also limits their participation in active labour market measures. The participants agreed that these two groups of unemployed women need further encouragement through increased motivation, provision of information, and ensuring that social support does not replace sustainable employment pathways.

Employment support policies and programmes for women aged 50+

The National Employment Service supports unemployed individuals through specially tailored programmes and active labour market measures as part of annual planning, which is agreed with the Ministry responsible for employment and labour affairs. Each year, a catalogue of training programmes is developed based on identified labour market needs, aiming to help unemployed individuals, including women over 50, acquire relevant skills and competencies. The participant from the National Employment Service emphasised that

special attention is given to women who face multiple obstacles in accessing the labour market and are considered hard to employ. She added that two types of training are available: training for employment with a specific employer and training for the open labour market. She elaborated that *“for women 50+, occupations such as seamstresses, tailors, gerontological housekeepers, and caregivers are commonly proposed, as they often allow for faster integration into the labour market”*, but also that *“courses aimed at improving their digital literacy or bookkeeping skills are available; however, they may require a minimum level of secondary education.”* Job fairs are also regularly organised. Another focus group participant added that *“for digitally literate individuals, there are also platforms available for self-paced learning. These platforms offer training modules on topics such as active job search and entrepreneurship development, enabling women to independently access learning resources.”*

Effectiveness of employment support measures

It is difficult to determine how effective labour market measures are. Some statistical tracking systems have been developed based on the number of days clients need to be monitored after exiting the measure. Participants agree that this is an example of a simple system for monitoring participant outcomes. To assess the effectiveness of active labour market measures, a more comprehensive and reliable system is needed. For example, a programme that engaged women aged 50 and over in training such as tailoring, pastry-making, hairdressing, and cosmetology, as mentioned in response to the previous question, enabled tracking of how many participants secured jobs after completing the training.

A representative of the NGO sector shared analysis results showing that *“only one in ten women aged 45 and over is involved in active labour market measures.”* They further emphasised that *“the analysis revealed that vulnerable groups, including older women, are too broadly defined, which makes targeting these groups less effective.”* Questions arise, such as whether the National Employment Service has prioritised women aged 50 and over, because *“there are fewer active labour market measures designed for women compared to those available for youth, people with disabilities, or Roma.”* The participants agreed that targeting still needs to be more precise to make training more accessible to older women.

Most focus group participants agree that the most effective initiatives so far have been financial incentives and employer-mandated training programmes. An NGO sector representative mentioned, *“An illustrative example of this is a bank that successfully employed women aged 45 and over as counter staff after providing them with specialised training tailored to the bank's specific needs.”*

Cooperation between centres for social work and the National Employment Service is primarily based on exchanging information about individuals who are both beneficiaries of financial social assistance and registered as unemployed. They jointly assess the employment potential of hard-to-place individuals to identify opportunities for their activation. This includes evaluating their motivation and readiness to participate in the labour market and considering appropriate measures to support their transition into employment. The participants highlighted this as a good example of intersectoral cooperation.

Bottlenecks or limitations in current support systems

Several bottlenecks and limitations exist in the current support system for women aged 50+, as agreed by the focus group participants. These include a lack of specialised career advisors who work exclusively with this target group, as well as motivational barriers and a sense of disempowerment among women in this age group, which limit their ability to engage with the labour market. There are also administrative limitations related to employment incentives. In support of the latter, a representative from the Belgrade's regional development agency RADEI provided data showing that *“women aged 50+ who lost their jobs and registered with the employment office had to wait six months before an employer could receive financial support for hiring them [...] according to recent changes in regulation, this waiting period may have been extended to one year.”* The participants agree that such institutional limitations and bottlenecks may discourage formal employment and reduce the effectiveness of active labour market measures.

Effectiveness of careers advice and counselling for women aged 50+

Career advice and counselling for women aged 50 and over can still be effective, provided these services are specifically tailored to their needs. Several incentives were mentioned by the participant from the National Employment Service. One key development is the formation of a working group that brings together stakeholders from various sectors (labour, education, social protection, civil society, and even youth), through which women aged 50 and over will be especially targeted. The creation of a career guidance portal is expected, along with accreditation for career counselling providers, allowing a wider range of organisations, including schools, to offer these services. Mentorship programmes tailored to the needs of older women can help them build new networks, overcome personal barriers, and identify career opportunities. In addition to formal counselling services, the focus group participants concluded that outreach through media, local communities, and partnerships with civil society organisations can also help increase awareness about career opportunities for women who are not on unemployment registers.

Mechanisms to reach unemployed women aged 50+

In addition to collaboration with municipalities and non-governmental organisations, advertising campaigns, placing information in public spaces, and media promotion, focus group participants identified potential outreach mechanisms involving the use of schools as community-based entry points. Some mentioned that, when bringing a child to school, *“women – many of whom may belong to the target group of unemployed women aged 50 and over, such as mothers or grandmothers – could be exposed to relevant information about employment opportunities or support services”*. School-based psychological and pedagogical services may help refer women to the appropriate institutions where they can be informed about career possibilities. An already existing mechanism is the network of Job Info Centres established through the programme “Education to Employment”, which are present in 11 cities.

6.1.1.4 Solutions and innovative approaches

Additional measures or policies for improving the labour market position of women aged 50+

Ways the National Employment Service can better support women aged 50+

Several measures were mentioned that would better support the activation of women aged 50 and over. In addition to mobile teams reaching women in their communities, group sessions to boost motivation and a time-limited transitional period during which unemployed women can receive social assistance while seeking employment were also identified as support measures with the potential to increase their activation. A participant from the National Employment Service mentioned that, within the pilot project at the Belgrade branch office, a specialised unit was formed to work on a case-by-case basis with hard-to-place unemployed individuals, following a case management approach. In response, the focus group participants highlighted situations where unemployed women attended appointments but were not offered job opportunities, particularly when vacancies in specific professions were unavailable. The group suggested proposing alternative occupations that are in demand and, if possible, providing tailored training programmes to enhance women's employment opportunities. They concluded that, to implement this approach, mobile teams could begin with the occupation women are interested in and expand to realistic alternatives.

Role of the employers in fostering age-friendly workplaces

The participant from the Employer's Union emphasised that employers could create age-friendly workplaces, especially for women aged 50 and over, by offering in-company training for upskilling or reskilling. However, such activities should be supported by subsidies or other incentives to encourage more employers to take these steps. The participants agree that, in the context of labour shortages, employers have a clear interest in equipping their workforce with relevant skills, but external encouragement could help extend these efforts to long-term unemployed women aged 50 and over.

Activities carried out by NGOs or other stakeholders

To improve the employment prospects of this age group, participants mentioned measures to support women's entrepreneurship. The representative of the RADEI, drawing on the experience of this development agency, commented on introducing non-repayable funding schemes, access to credit using equipment as collateral, support for covering social contributions, and favourable loan conditions. The main role of the NGO sector is outreach at the local level, advocacy, and raising public awareness about the problem, as well as conducting campaigns. Sometimes, specific training to boost women's self-confidence or to increase particular transferable skills is also available.

Cooperation between social centres and the National Employment Service

Cooperation between social centres and the National Employment Service can be improved to develop innovative approaches that encourage women aged 50 and over to actively seek employment. For example, measures could be introduced to reduce financial support for

eligible individuals who refuse a job offer or are not actively seeking employment. Participants from the NGO sector and the Ministry of Education support the idea that the duration of a family's entitlement to material security should be limited as a form of financial social assistance. A participant from the NGO sector added, “*if a person is offered a job and turns it down, it is assumed that the person is not interested in the job, and this should be reflected in their record in the form of negative points.*” It was further noted that, in some cases, entire generations within a family are “lifelong welfare recipients”.

Exploration of innovative approaches (digital upskilling, flexible work models, tax incentives for hiring older women and other approaches)

The innovative approaches emphasised by the participants are mainly institutional. One suggestion from the representative of international organisations in Serbia was to follow the example of the current law on seasonal employment in the agricultural sector and to propose a similar model, as seen in the ongoing effort to extend this simplified employment model to sectors such as hospitality, tourism, domestic assistance, and maintenance of residential buildings. This would contribute to an increase in formal employment, enabling the exercise of rights arising from labour relations. Tax deductions or contribution reliefs as incentives for hiring older women could encourage their participation in digital skills training and support sustainable labour market outcomes.

Changes in government programmes and policies to improve the situation of women aged 50+

Participants were not inclined to discuss this topic. Those who engaged in the discussion noted that older women, in addition to seeking formal employment with companies, also pursue self-employment opportunities but are unaware of the available support, are discouraged by administrative procedures, or lack self-confidence due to insufficient knowledge or risk awareness. One participant informed the group about two programmes currently run by the Ministry of Economy, which include several options for women entrepreneurs (such as using equipment as collateral for credit repayment, schemes where half the amount granted is a non-refundable subsidy and half is repayable with a certain grace period, etc.). The other option mentioned was through the credit schemes of the Development Fund, which offer larger loans but require more security and involve more administration.

Role of the Ministry for Labour, Employment, Veteran and Social Affairs in improving employment prospects for women 50+

The Law on Simplified Work Engagement on Seasonal Jobs in Certain Activities, in force since 2019, if extended to the other already mentioned sectors, would increase opportunities for older women to be formally employed in roles such as household support, helping them move from the informal economy to registered employment. However, it remains unclear whether women will be willing to give up part of the fees they currently receive in order to have a formal job.

Integration of inactive women 50+ into the paid labour market

The overall attitude of participants is that there is potential for inactive women aged 50 and over to enter the paid labour market. Motivation and personal aspirations play a key role in this process. One promising approach is the recognition of prior learning, which acknowledges skills and knowledge acquired through life experience, even outside formal employment. A participant from the Office for Dual Education and the National Qualifications Framework shared the opinion that “*a woman who has spent years cooking for her family may, through a validation process, obtain certification qualifying her for work in the catering or hospitality sector.*” She further concluded that “*the emphasis should not be on the skills that individuals lack, but on the skills and knowledge they already possess; this can include caregiving experience, managing a household, or even supporting children’s education.*” For women with prior education who are economically inactive, expected changes to the Law on Higher Education, such as the introduction of micro-credentials or the potential introduction of short-cycle programmes of up to six months, may increase their chances of re-entering the labour market with upgraded skills.

At the end of the focus group, participants were asked to discuss the following topics: the first step to be taken in the Employment Strategy if finance is not a limiting factor, and priority measures regarding the problems faced by unemployed women aged 50 and over in the Belgrade labour market.

The focus group participants did not directly answer the questions posed, but instead summarised their views after the overall discussion, proposing the following approaches for modification of the Employment Strategy: reconsidering eligibility for financial social assistance for those who repeatedly refuse job offers; and considering mandatory employment quotas, modelled after those applied to the employment of persons with disabilities. Following these more restrictive proposals, one participant provided an illustration, saying, “for example, for every fifty employees, at least one should belong to a vulnerable group; in cases of non-compliance, employers would be required to pay a fine equivalent to the average salary.” Subsidised employment for women aged 50 and over was proposed as another priority measure, such as financial incentives and tax relief for employers. Additionally, to boost self-confidence, skills, and employment outcomes for women aged 50 and over, further mentorship programmes were suggested.

6.1.2 Focus group with unemployed women 50+

6.1.2.1 Employment history and previous work experience

Previous employment or self-employment

All focus group participants reported having work experience at some point in their lives. All participants were also formally educated. One participant completed a master’s degree in law and studied foreign languages; three graduated in economics, dramatic arts, and political science; one completed a higher vocational school of economics; one graduated from a secondary vocational school as a stage make-up artist; and three others also completed secondary vocational schools, though the specific schools were not mentioned. All had

previously worked in companies or as freelancers; one had tried self-employment once, while two had worked in family businesses owned by former husbands, describing this as a turning point in their lives when they began struggling with re-employment. The participant with the highest level of education in the group held several roles. Most recently, she worked as a translator for an international organisation abroad, taught foreign languages, and worked as a freelance editor and blog writer. The women with a degree in economics worked in sales and marketing, insurance sales, and tutoring children, and also held a position as a human resources advisor as a freelancer. The political sciences graduate worked in various journalism-related roles and was employed twice in national media companies, including once under a service contract. A participant with a degree in production at the dramatic arts worked in marketing and production, as a freelancer in the fashion sector and at theatre festivals, and also for an international company in online production roles. The woman with secondary education who is currently pursuing studies in business and communication worked in various roles in Serbia and abroad, from gerontological caregiver to cleaner, mainly in the hospitality industry, and also gained experience in a dairy company. A participant who previously worked in a family business now performs various roles, mostly cleaning in the hospitality industry in a neighbouring country as a seasonal worker. Another participant with secondary education worked once in the trade sector during the 1990s and did not seek further employment afterwards, while a woman with higher education shared that she worked from a fast-food restaurant to an accountant in a private company. The woman who graduated from an artist vocational school never worked in her profession but mostly took jobs in cleaning and maintenance, and with previous experience in a public institution, now mainly performs temporary jobs in food preparation, cleaning, and supporting day-long functions such as weddings.

All experienced long periods of unemployment, while one participant had not worked since the 1990s, when she decided to take a break and never sought another job. At least once during their careers, they worked in their professions, while one participant never found a job in her specific field. They changed jobs many times; sometimes this was due to their own decisions or difficult conditions, but mostly because they were surplus labour, as a result of company bankruptcies or other reasons such as splitting up after divorce.

Work experience and re-employment of women 50+

They all have previous work experience but currently face long-term unemployment. They agreed that experience can be an advantage, but only if accompanied by social connections, recommendations, and employers' willingness to give unemployed women aged 50 and over a chance to prove their abilities.

Reasons for long-term unemployment and ceasing to look for work

The focus group participants identified several reasons for their long-term unemployment. These reasons can be classified as personal, structural, or economic, with personal factors predominating. Personal factors include health and physical limitations, as some jobs are physically demanding; family and caregiving responsibilities, as women must provide continuous care for family members, including children with health issues and elderly

parents, and manage ongoing domestic duties within the household; and psychological factors, since long periods of unemployment can lower confidence and foster anxiety due to fear of rejection during the recruitment process. Additionally, the greater adaptability of younger workers, who may be more flexible regarding varying schedules and work formats, contrasts with older women, for whom such jobs may be physically demanding or less compatible with their responsibilities. Older women may also be exposed to disrespect and undervaluation of their experience, leading to lower wage offers at job interviews. Furthermore, age discrimination appears in the form of age-related scepticism, as employers may doubt the productivity and adaptability of older candidates to the pace or intensity of work. There is also a mismatch between advertised and actual job conditions; job postings can differ significantly from the reality in workplaces, leading to disappointment and early withdrawal from the recruitment process or employment.

Structural factors are evident in the rapid changes in required skills, with many industries transformed by technological advancements that demand competencies older workers may lack. This raises the question of additional training, but employers are often reluctant to provide upskilling for older workers. As a result, women reported that employers offer unsuitable job options, such as low-paid, physically demanding, or lower-skilled positions that do not match their qualifications or previous careers. Consequently, many become discouraged and gradually withdraw from active job searching, feeling that adequate and dignified employment opportunities are unavailable to them. Women concluded that opportunities in less physically demanding and customer-facing roles are restricted, as such positions are often perceived as more suitable for younger women (e.g., boutique sales, beauty salons).

Economic factors, on the other hand, include recessions and crises such as restructuring, financial crises, and COVID-19. Systemic support exists through active labour market policy measures, but these are limited in scope and effectiveness for unemployed older women. A decline in skills due to long-term unemployment and limited opportunities for retraining may further worsen labour market outcomes for older unemployed women as participants concluded.

Working without a contract and informal employment

Women agree that working without a contract is common practice, particularly when flexible working arrangements in the service sector are involved. All focus group participants had worked without a contract at some stage in their previous jobs. They shared experiences showing that sometimes both employers and women seek options to satisfy both sides, but workers are usually deprived of social security rights guaranteed by formal contracts. As they get older, working without a contract may result from limited bargaining power. One woman said, *“I worked legally with proper contracts because, as an accountant familiar with labour regulations, employers could not easily take advantage of me,”* while another added, *“At my age, I feel reluctant to demand anything. I am being paid through my registered entrepreneurial activity. This setup benefits the employer, as they do not need to handle payroll taxes or employee contributions. I cover those obligations myself.”* Complaining

about this practice, another woman described her experience where an employer promised formalisation “after a trial period,” which was then prolonged for months. She recalled that period when she was denied the right to take leave, obtain bank loans, or small consumer credits, which further increased her financial vulnerability. Even when formally employed, workers may feel constant pressure to continually prove themselves, as one woman mentioned her case when the employer always had an open job advertisement for the position she occupied; in the end, she concluded, “*The quality of employment often depends more on the employer’s integrity and respect for workers than on the written terms.*”

Informal jobs most frequently offered to women 50+

For women aged 50 and over, such positions without formal contracts frequently include cleaning, hospitality services, childcare, basic retail roles, and temporary seasonal work. These jobs are typically precarious, poorly paid, and offer limited rights or protections.

6.1.2.2 Barriers to employment

Challenges faced by women 50+ when seeking employment

Women aged 50 and over seeking employment may encounter challenges related to structural, psychological, and social factors. Regarding structural factors, women report limited job availability and poor job selection, low wages, unfavourable working conditions, mobbing, and negative past experiences with employers, such as unpaid salaries or unfair treatment, as the main obstacles in job seeking. Among psychological factors, women note that repeated rejections, career breaks, and feelings of inadequacy can lead to low motivation, depression, or passivity, with some choosing not to work at all to avoid stress or dissatisfaction. Socially, family expectations and financial dependence on family members often pressure women to remain at home and focus on household responsibilities rather than seeking employment.

Age, gender, lack of relevant work experience, career breaks, lack of professional contacts and lack of qualifications as barriers to employment

Women agreed that age is the main factor contributing to the unemployment of women aged 50 and over. One participant said, “*I have removed my year of birth from my CV,*” and continued, “*I advised a friend to do the same,*” further explaining that “*in some of her recent interviews, employers and HR managers did not directly ask about age.*” One woman noted that cleaning job postings often specify a maximum age of 45. Women also believe that age as a barrier can be successfully overcome when women possess relevant skills and strong recommendations. Discussing employers’ stereotypes, one participant explained that employers often assume older women lack the same work capacity as younger employees, but sometimes this can be disproved in reality. She illustrated this with an example from her previous company: “*We have a woman who runs the accounting department; she is close to seventy years old [...] she works with enthusiasm, she is cheerful, proactive.*” The participants also discussed other factors, including the extent to which older women can be available for work, explaining that younger workers typically have fewer family responsibilities, whereas women over 50 often manage “double shifts,” balancing paid work

with extensive household and caregiving duties, which remain predominantly placed on women in a patriarchal society. Contrasting older and younger workers, they noted that, due to extensive experience, older women are less susceptible to exploitation and therefore may remain unemployed.

Additional factors contributing to long-term unemployment among women 50+

This focus group of women believed there is a lack of supportive employment services and guidance from the National Employment Services, particularly for older women. They argued that recently they were not offered jobs or retraining by the National Employment Service, and when they did complete upskilling courses, they had nowhere to apply that knowledge. With high expectations of the authorities responsible for employment, women with secondary education and previous experience in the hospitality industry described the current situation for older women as one of hopelessness, leading to long-term unemployment: "Women literally enter a kind of vicious cycle from which they see no way out. They do not know who to turn to, what to do, or whether investing in education or training could help them find a better job."

Motivational factors for women 50+ to actively seek employment

Women identified at least three sets of measures or support approaches that would boost older women's motivation and stimulate demand focused on older workers. These include tailored job-matching services, which link women's lifelong skills and experience with employers' needs, incentives for employers, and programmes that recognise informal skills developed through family and caregiving roles.

Factors reducing women's willingness to actively seek employment

There is no doubt that psychological conditions may affect the job search process, particularly if the process does not result in a positive outcome. Based on their own experience, women emphasised the importance of psychological support, institutionalised through the National Employment Service, and additionally suggested informal women's groups as networks for information exchange and sources of moral encouragement. Women recognise the importance of continuity in job search efforts. One participant, who worked in the production and marketing industry, said that she has a friend who is 63 and "*she has been applying continuously for the past fifteen years to different public funding calls [...] she gets some funding, even though she has no connections or political backing.*"

6.1.2.3 Skills, training, and education

Knowledge and skills to address labour market needs and skills gaps

The participants agree that the current labour market increasingly requires skills such as digital literacy, knowledge of foreign languages, and relevant licences and certifications. One participant stated that "*if you feel you do not have enough knowledge for the position to which you are entitled, you need to be proactive and must constantly learn to know as much as everyone else, or even more, because workers in private companies are under constant pressure to deliver results.*" She learnt English on her own. Another participant, an

economist, attended a social media management course provided by the National Employment Service and even received financial support while participating. An accountant emphasised that obtaining professional licences has become mandatory in her field, but it is costly, and study materials and exam fees must also be paid.

There were also differing views, but these were in the minority. A participant previously enrolled in production and marketing stressed that a lack of formal training does not necessarily create an obstacle, providing the example of her friend in her seventies who taught herself social media management. She continued, *“She now has two clients, earning an income in addition to her pension. All the resources are available online, you just need determination. It shows that anyone can learn new skills, regardless of age.”*

Training needs and access to training through institutional support

The focus group participant began the discussion by emphasising the need for more targeted labour market research to identify sectors where skilled workers are currently lacking and where specific training is in demand. They concluded that information about such opportunities is often not visible to the general public, which prevents unemployed women from exploring potential new career paths. They provided several examples related to their professions, which require only two to three months of training, such as assistant directors in the broadcasting industry, social media managers, or training for obtaining obligatory permits and licences. These permits and licences are costly and should be considered for partial coverage through subsidies or initial financial support when unemployed persons apply for such training.

Evidently, there is a greater need for additional training than public institutions, employers, or other relevant stakeholders currently provide, particularly for older workers. Regarding the National Employment Service's support through training, all participants agreed that the number of women included in these programmes should be significantly increased. They cited a few sporadic examples, believing that access to free training is limited and the effectiveness of these programmes is questionable. A trained journalist argued that access *“depends largely on the goodwill of National Employment Service counsellors to include applicants on the training list.”*

Retraining and additional qualifications to improve labour market outcomes

The focus group participants share the view that retraining and additional qualifications can reduce unemployment among women aged 50 and over, but only if the support system becomes more proactive and responds promptly to their needs. They believe that institutions providing employment services often fail to offer the necessary guidance or motivation, as staff focus primarily on fulfilling their own duties rather than actively assisting job seekers. One woman with secondary education, who had worked in various roles in the service sector and had once attempted self-employment through government programmes supporting women's entrepreneurship – which required a business plan and significant administrative procedures – added that *“although financial support was available, my business did not survive due to unfair competition from the informal sector.”* Drawing attention to the

timeliness of information, she also emphasised that over her long and interrupted working history, even when training is completed, the qualifications are often not recognised or sufficient to secure employment: *“I obtained a certificate in occupational health and safety, but I discovered that a higher level of formal education and years of relevant work experience were required to actually work in that field. For healthcare-related retraining, prior professional experience is usually mandatory, which prevents older unemployed women from accessing these roles.”*

6.1.2.4 Personal and family circumstances

Impact of personal factors and family responsibilities on employment

There were not many personal examples, but one notable case was shared by a woman who had a son with health issues. During this period of prolonged caregiving, she had to interrupt her career in journalism. Other members of the focus group confirmed that when the male spouse is the primary breadwinner, it is commonly expected that women should take on the caregiving role. She further emphasised that *“long-term caregiving responsibilities lead to a prolonged disconnection from the labour market,”* so it is not surprising that personal and family responsibilities have a substantial impact on job seeking and employment retention not only during motherhood, but also later in adulthood. The group concluded that it is almost always women who withdraw from the labour market to take care of the family.

Factors supporting women to become more actively engaged in paid work

Women prioritise external support, such as organising networking workshops, increasing National Employment Service adviser awareness, and reducing employer prejudice, as key to improving employment opportunities for older women. One participant believed that group workshop sessions, similar to the focus groups they attended, could help women regain self-confidence, receive peer support, and understand that *“not everything is lost.”* She added: *“I do not know who should organise it, but somebody has to [...] Employers often have prejudices, thinking that we are ‘already one foot in the grave,’ but when they see how full of life and eager to work we are [...] I am now more motivated to work than ever because I have no childcare responsibilities. Now, with five years left before retirement, I enjoy my job immensely [...] If researchers or psychologists conducted studies, they would see that many women our age are motivated and willing to contribute. I am not sure employers have such information.”*

The discussion progressed further regarding the advisory role of the National Employment Service and employers’ prejudices against older workers. A participant with a master’s degree who is long-term unemployed highlighted the importance of National Employment Service advisers and human resources staff in companies being educated about age diversity. The group supported this view, concluding that age diversity in a professional environment is highly valuable, necessary, and can foster knowledge sharing. Their perception of employers’ associations is that they are *“a closed group that is only interested in the employers, not the employees.”* They addressed employer prejudices against older female workers, noting that employers often see them as wanting to *“leave the workplace as soon as possible and go*

home.” One woman made an affirmative statement: *“If employers knew about our efficiency and that we are fully committed to our jobs, they would probably want to hire us more. And I am not the only one. Many of my friends are the same.”* Women again emphasised that employment advisers often lack sensitivity towards older workers, illustrating this with the case of one woman who, after being laid off from the national news company and seeking support, was told, *“You are one step away from retirement. You do not need a job.”*

Accepting jobs below expectations

Two strands of ideas prevail: that women should accept any available job as a short-term solution while continuing to seek more suitable employment, and that they should accept the job if the company proposes a clear plan for career advancement, which in the long term brings a better salary, a position matching their qualifications, and greater job security.

To illustrate the first stance, a woman with a university education shared her experience of working seasonally in the hospitality sector: *“Imagine working as a housekeeper for three years after completing higher education. In the short term, a few months, it can be a solution, but if it continues for too long, you feel that all the time and effort you invested in your education has been wasted.”* Conversely, even when highly educated women are willing to accept lower-skilled jobs, they still encounter barriers to employment. A long-term unemployed woman with a master's degree was very serious when she shared her personal experience: *“[...] I even sent my CV to the municipal sanitation service, being very serious and willing to work any shift. I sent it three times, but they never replied.”* Another woman said the employer initially rejected her for being overqualified. Although she eventually secured the position thanks to her friend's intervention, the situation led her to conclude, *“I should remove at least half of my work experience from my CV to be considered for a job.”*

Supporting the second opinion, a woman who previously worked as an accountant said that accepting low-level jobs can be acceptable if the employer offers opportunities for career advancement. In her opinion, it would be encouraging for women over the age of 50 to know that, when joining a company, they have a clear opportunity for career progression and that the company cares for its employees by having a plan for them. Over time, a woman with the opportunity to advance would eventually reach a position that matches her education and skills. According to the opinion of a woman who is a journalist by profession, this is an idealistic perspective; rather, one must work hard, earn the trust of the company owner, and rely on a recommendation from someone at the owner's or manager's level to secure a job opportunity.

6.1.2.5 Support from institutions and employers

Support from institutions providing employment services and other government institutions

The focus group agrees that there is a lack of adequate information and education provided by government institutions in general. Regarding the National Empowerment Service, the group emphasises that proactive outreach and communication are insufficient. Illustrating this with personal experience, a woman previously employed in the production and marketing

industry mentioned that she had attended a few short training sessions organised by the EU-focused educational centre in Belgrade, where participants were informed about cultural and entrepreneurship grants. She added that she had never been invited by any state institution responsible for employment to attend a workshop that could help her become an entrepreneur or inform her about available benefits. Another participant, a journalist, added that several years ago, this type of information was much more accessible, displayed at the National Employment Service and in the City Assembly, and unemployed individuals could easily be directed to upcoming opportunities. She shared her recent experience: *“I attended an event by chance, just two days before a funding call closed,”* highlighting the lack of effort by state institutions.

Services provided by private employment agencies

Older female workers in general have limited trust in private employment agencies. Women noted that interactions with these agencies often involve bureaucratic procedures, such as submitting personal information or filling out forms, which, in their experience, rarely lead to concrete job opportunities. In their view, agencies are more interested in collecting fees or membership payments than in offering real opportunities to older unemployed persons. Instead, one participant mentioned that she is aware of a Facebook-based platform where job seekers can create a profile outlining their skills and services (e.g., domestic cleaning) to connect with potential employers. She added, *“I regularly check job postings through a Viber group for hospitality workers in Belgrade. They are constantly looking for staff.”*

Employers’ role in creating job opportunities for older female workers

Focus group participants agreed that employers could play a valuable role by providing guidance and mentoring to help women understand what is expected of candidates in the labour market. They further emphasised that employers’ involvement should focus on sharing clear expectations and guidance, while systemic support from institutions, such as the National Employment Service, would be necessary to connect women with suitable job opportunities. One woman, who previously worked in a family business, added that some female entrepreneurs’ organisations could help connect women aged 50 and over with employers by sharing their knowledge, information about job vacancies, and contacts.

Other relevant actors

The focus group participants did not mention other relevant actors; their attention was on the National Employment Service as a key actor in addressing long-term unemployment among women aged 50 and over, even though some had previously shared positive experiences with certain pro-women NGOs. They emphasised the need for the National Employment Service to modernise its approach, for example, by organising job fairs more effectively and better matching advertised positions with the skills and interests of older women. One woman noted that job fairs predominantly promoted roles traditionally associated with men, such as steel fixer, sheet metal worker, car mechanic, carpenter, and bricklayer. Based on her most recent experience visiting job fairs, she added: *“I introduced myself, saying, ‘I am an economist and I am interested in working.’ They asked me whether I had ever worked in the public sector. I said no. They immediately dismissed me, explaining that I needed to have the state exam*

qualification required for public sector positions, and therefore I was not considered for the job.”

Ranking the institutions and stakeholders relevant to addressing the issue of long-term unemployment

In addition to those already mentioned, the focus group emphasised the importance of broader support. One woman, previously involved in journalism, identified the Socio-Economic Council of the Republic of Serbia – which brings together the government, employers, and trade unions – as relevant in this context and capable of translating policy discussions into practical actions to address unemployment. However, its efforts so far have largely been limited to setting the minimum wage. When discussing the real potential of this alliance, participants concluded that trade unions currently play a minimal role, primarily limited to formal participation without significant influence. They again highlighted the potential of informal Facebook groups and online job platforms. In conclusion, the women agreed that both employers and job seekers share an interest in ensuring that employment support and related institutions function effectively to create meaningful employment opportunities for older women.

6.1.2.6 Motivational factors

Key motivational factors for continuing to search for, find, and retain a job

The prospect of earning an income and ensuring personal independence were the strongest motivators, while the desire to stay productive and feel useful also played a role. In addition, women noted that encouragement from their immediate social environment, as well as the belief that staying active is essential for both physical and mental well-being, are also strong internal motivating factors. People with higher education struggle more to find motivational factors. A woman with a master’s degree explained that she remains motivated by developing personal interests and projects that give her a sense of purpose and productivity, while another participant with a university degree who is approaching retirement added that economic conditions have changed, making it necessary for people to remain in the workforce much longer than before, and concluded: *“Times have changed, we have to work as long as we live, because you cannot rely on a pension today.”* By highlighting this, she acknowledges that she will probably never be formally employed again.

Factors motivating women to seek employment (including self-confidence, living conditions, expectations for future employment, and support from their immediate social environment)

The focus group participants identified several key factors motivating older women to persist in seeking employment. These include financial insecurity and the need to meet basic living expenses. One woman commented, *“Bills keep coming... electricity, heating... and they do not care how old you are.”* Fear of the future also drives their motivation. A woman who had worked in a family business before her divorce explained that uncertainty about pension eligibility and insufficient years of registered employment create anxiety about old age: *“I worry about how much my pension will be, or whether I will even qualify. Many women like*

me will not be able to live on a pension.” In conclusion, their motivation stems from the reality that they must secure their own livelihood.

6.1.2.7 Support through employment measures

Familiarity with support measures for long-term unemployed women 50+

The focus group participants reported limited awareness of support measures for long-term unemployed women aged 50 and above. They stated that such measures are either not implemented or not effectively communicated to them. Participants described their experiences with the NES as largely procedural and unhelpful. They are required to report every three months and meet an advisor every six months, but these interactions rarely provide new information, guidance, or opportunities.

Assessing the importance of employment support measures for long-term unemployed women 50+

Information and job placement services for registered unemployed individuals

Participants indicated that this measure is largely ineffective, as most have never received a concrete job referral or proposal through it. However, one woman shared a rare exception, expressing surprise: *“Yesterday, they [employment advisors] called my friend, who is fifty-seven. They need a psychologist at the Zemun Electrotechnical School, so I think that is extraordinary. I have never heard of anything like this in my life.”*

Training programs for active job search, self-efficacy, and similar activation measures

Participants expressed that these initiatives were largely redundant and useless, but nevertheless they attended them. Many noted that they already possessed the skills taught in such programmes, including writing CVs, applying for jobs, and using personal networks or online platforms to seek employment. One long-term unemployed woman stated, *“We already know how to look for a job [...] we can do it through friends, advertisements, and social media,”* adding that these programmes were outdated and a *“waste of time.”* They agreed that, if guidance was needed, they could rely on family members or younger acquaintances for support rather than attending formal training.

Retraining and upskilling programs

The focus group participants believed that retraining and upskilling programmes are meaningful only if they lead to practical outcomes. A woman who worked as an accountant explained that learning new skills, such as creating CVs or making business plans, is insufficient without opportunities to apply them: *“If you teach me how to make a CV, then give me a job for what you taught me. Otherwise, it has no purpose.”* Participants also highlighted the importance of receiving timely feedback and clear guidance from programme coordinators to ensure that the training leads to real employment opportunities. This is probably why long-term unemployed women are included in such programmes to a lesser extent.

Employment subsidies for hiring by employers

Women questioned the effectiveness of current subsidies for employers, describing the system as bureaucratic, unclear, and ineffective in producing stable, long-term employment. Their concern was that employers may receive short-term financial benefits without being incentivised to retain employees beyond the minimum contract period. They had not personally participated in such programmes previously, so were not sharing personal experiences.

Self-employment subsidies

Access to subsidies can be limited by strict eligibility requirements, the need for collateral or guarantees, and insufficient funding. One woman recalled her experience attempting to obtain a self-employment subsidy, explaining that she was asked for collateral far exceeding the amount of the grant, which made the programme inaccessible in practice. Another woman expressed scepticism about the effectiveness of self-employment subsidies, highlighting that starting a business often involves significant risk and may lead to debt rather than profit: *“Anyone I know who started this ended up not just in the red, but also in debt. It takes at least two years to develop any kind of business, and the financial assistance lasts for only one year. And after you get the subsidies, you are removed from the unemployment register, so nothing is truly resolved.”* She was categorical, saying, *“Instead of financing a failing business, that money could have been spent on employing a woman and giving her a salary.”*

Other support measures for unemployed women that you have heard about from others, in the media, or learned about by chance

Women recalled various informal support initiatives they had heard of, such as women’s associations. However, they criticised these activities as insufficient and disconnected from their real needs. As one woman observed, these initiatives are *“more about socialising than actually solving problems,”* adding: *“What good does it do if we make necklaces and bracelets and sell them online? Yes, we are creative, and it is nice to get together, but that is a hobby, not a secure source of income. We need basic financial stability.”* They called on governmental bodies to organise regular, visible (aggressive) campaigns to promote support measures and encourage the participation of older women. It cannot rely solely on individuals to seek out programmes themselves, as this is clearly not efficient.

Message unemployed women 50+ would like to convey to the relevant state institutions regarding possible solutions to the challenges they face in the labour market in Belgrade

Long-term unemployed women expressed their desire to be heard and recognised for their skills, qualifications, and professional experience, and suggested several steps for improvement. Firstly, state institutions should assess the scale of unemployment among women aged 50 and over, and design targeted measures rather than applying general solutions. They should also be open to learning from successful practices abroad and propose small-scale experimental state programmes to connect older women with employers – *“something similar to the existing programme for Serbian medical workers who went to work abroad,”* as one participant added. However, they expressed concern that the state lacks a

clear strategy for unemployed women aged 50 and over, noting that this group is largely overlooked, and illustrated their views by pointing to the limited employment of older women in public sector positions.

6.1.3 Differences and similarities between the Belgrade and Skopje regions

While general labour market conditions for women aged 50 and over are mostly similar in the Belgrade and Skopje regions, starting with the unfavourable age structure of registered female unemployment, which shows a considerable proportion in the 50+ age group, there are some *differences*, mainly in the institutional support provided for this age group. These include the following:

- Labour markets tend to move in similar directions, reflecting the persistent status of long-term unemployed women and highlighting the importance of youth policies due to high unemployment and the uncertain transition from school to work. Unfavourable demographics and structural changes put pressure on young people, who often seek opportunities abroad and are more willing to adapt to technological changes. These shifts affect older women to a lesser or even negative extent due to significant gaps in digital literacy and lower propensity to mobility.
- Sectors providing employment opportunities in the Belgrade region, such as hospitality, tourism, tailoring and other crafts, agriculture, healthcare, and especially caregiving services in social welfare institutions for the elderly, are similar to those in the Skopje region. However, pronounced informal employment is present in the North Macedonian labour market to an even greater extent. Some changes in Serbia's regulatory system have reversed an otherwise growing trend in informal employment. The institutional framework for seasonal employment in agriculture in Serbia has contributed to the formalisation of work. The institutional framework is evolving further with the extension of this practice, considering the establishment of a special law that will involve the hospitality, tourism, domestic assistance, and residential building maintenance sectors – sectors that predominantly employ women, including older women – ensuring more formal employment and greater security.
- Regarding support through active labour market policy measures, neither Serbia nor North Macedonia provides specialised employment services tailored specifically to this age group of unemployed women. However, in the Serbian employment support system, implemented through the National Employment Service, a special category of hard-to-employ individuals is recognised. This broader group includes people aged 50 and over, women, and the long-term unemployed, but no specific effort is made to increase employment opportunities specifically targeting women aged 50 and over who are long-term unemployed.
- To reach and activate inactive individuals not recorded in the unemployment register, the Belgrade branch office of the National Employment Service introduced an activity aimed at reaching inactive individuals. Although this measure is primarily targeted at young people, older women may also benefit from accessing information in local communities designed to inform the non-employed about opportunities and encourage

them to become active in their job search. However, for this measure to be effective, a good communication strategy with potential beneficiaries, specifically women aged 50 and over, is of primary importance. There is still limited knowledge about the effects of this measure. The labour market in the Skopje region still lacks institutional outreach tailored to women aged 50 and over.

The *similarities* identified through the views of relevant stakeholders include the following general trends:

- Low employment prospects for women aged 50 and over in both labour markets are linked to a lack of digital and other transversal skills, an inadequate level of education or insufficient qualifications at both secondary and tertiary levels, prolonged absence from the labour market, reduced motivation to search for jobs, and health or other personal issues that make reintegration of older women into the labour market more difficult.
- Employment opportunities through subsidies for self-employment are institutionally available in Serbia via support from the National Employment Service, Ministry of Economy, Development Fund, and RADEI. However, administrative inconsistencies and security measures prevent older women from accessing these funds. Although self-employment grants from the National Employment Service are available, a small number of women 50+ are interested in using these grants, mainly due to a lack of self-confidence and insufficient additional resources to ensure the sustainability of such business ventures. In North Macedonia, employment support measures include women aged 50 and over as a target group, but there is limited knowledge about the effectiveness of start-up grants and their actual impact on the labour market.
- In addition to personal and structural barriers to entering the labour market under fair and inclusive conditions, employers' concerns and age discrimination also hinder higher hiring rates among older women. A lack of age-inclusive working environments, limited flexible employment options, and low tolerance for health issues or caregiving responsibilities place older female workers in a group perceived as less productive and less employable. This situation characterises both labour markets, despite recent developments indicating that older workers in general are valued for their experience, reliability, and dedication.

When considering women's self-evaluation of employment opportunities in the Belgrade and Skopje labour markets, based on focus group conclusions consisting of unemployed women aged 50 and over, there are almost *no significant differences* between the two markets, except for cultural and ethnic divisions, which are less apparent in the Belgrade region. There are some common conclusions worth mentioning:

- Women rated the reasons for long-term absence from the labour market, giving the greatest weight to personal factors, both in significance and variety, followed by structural and economic factors. Personal factors include health and physical limitations, family and caregiving responsibilities, psychological issues, lower

flexibility regarding variable schedules and work formats, feelings of disrespect and undervaluation of their experience connected to lower actual wages, and facing age discrimination in the form of age-related scepticism from employers due to doubts about productivity and adaptability. There is also a mismatch between advertised and actual job conditions, leading to disappointment and withdrawal. Structural factors are primarily embodied in skills mismatch, which arises because older workers may develop barriers due to not adapting to technological shifts, particularly given employers' lower intent to train older workers and provide upskilling. Economic factors in both countries are linked to late and prolonged transitions.

- All these factors constitute barriers to employment. In addition to those already mentioned, women in particular highlighted age and gender bias, inadequate institutional mediation between unemployed women and potential employers, limited access to active labour market policy measures – especially tailored training – absence of tailored counselling and career guidance, and poor flow of information about support measures. The absence of motivational factors may also create a barrier to more active engagement in job searching. Therefore, keeping motivational factors high on the priority list can help older women regain self-confidence and adopt a more active approach to job searching.
- When requirements for skills, training, and education are considered, women highlighted the importance of their own experience in the job search process. Among basic skills, they identified gaps in digital skills and foreign languages, in addition to job-related skills, which are usually provided in the workplace. Some soft skills are in high demand, such as adaptability, communication, teamwork, problem-solving, and the ability to learn and apply new technologies. Therefore, potential needs for tailored training can be linked to improving these skills, along with increasing access to lifelong learning opportunities. Unemployed women aged 50 and over would rely more on institutional support. Recognition of prior knowledge and micro-credentialing are highlighted as methods of increasing the skills portfolio.
- Among personal and family circumstances, care responsibilities were identified as the main factors limiting job search activities and the ability to retain employment. When institutional support is restored, women prioritise external support, such as organising networking workshops, increasing public employment service adviser awareness, and reducing employer prejudice, as key to improving employment opportunities for older women. Women emphasised that proactive outreach and communication from institutions are insufficient. In some cases, they mentioned support from informal groups and non-governmental organisations involved in issues of women's well-being. Women expect that support should explicitly focus on overcoming long-term unemployment, digital gaps, age- and gender-based stereotypes, and the undervaluation of women's experience.
- Regarding the hiring process, women agreed that employers could play a valuable role by providing guidance and mentoring to help them understand what is expected

of candidates in the labour market. They further emphasised that employers' involvement should focus on sharing clear expectations and guidance, while systemic support from public employment services should be improved to connect women with suitable job opportunities. In relation to creating conditions for the employment of older women, employers should be encouraged to make greater use of active labour market policy measures and employment subsidies. These require a more intersectoral approach to involve all relevant parties.

6.2 Quantitative findings: Survey results by questionnaire modules

6.2.1 Sample characteristics

The realised sample (N) includes 169 unemployed women aged 50 years and over who are permanent residents of the Belgrade region. The average age of the respondents is 56.4 years, which reliably approximates the age distribution for this category of the unemployed. This is further demonstrated by the age group structure of the respondents, with the lowest proportion in the 60–64 age group, who are very close to exiting the labour market (Table 2). Secondary education is most common among unemployed women aged 50 and over, although a significant number have tertiary education. Women with no educational qualifications (8.3%) are scarcely represented in the sample, probably because most respondents are from urban city municipalities or because these women are less interested in paid employment and are voluntarily out of the labour force. Their marital status is varied: while more than half are married, there are also unmarried (23.2%), divorced (17.9%), and widowed (1.8%) women, which may further worsen their material situation in the future.

Table 2. Main characteristics of respondents

	Mean	S.D.	N
Age			
Age, in years	56.4	4.0	169
Age groups, %			
50-54	36.1		61
55-59	37.9		64
60-64	26.0		44
Education, %			
Primary and less	8.3		14
Secondary (vocational and general)	56.8		96
College, University and more	34.9		59
Type of settlement, %			
Urban	76.2		128
Other	23.8		40
Marital status, %			
Married	57.1		96
Other	42.9		72

Source: Survey with unemployed women aged 50+.

The average household consists of three members, including the respondent. Among unemployed women aged 50 and over, 44.3% take on responsibilities such as caring for children, parents, or spouses, which may contribute to their lower participation in seeking paid work (Table 3). The potential salary may be far below their actual needs, making it more worthwhile to remain at home. Almost one-third of these women live in households with a total income below 60,000 dinars, where the main sources of income are probably the pensions of household members. The income distribution is skewed towards lower amounts, while 16.3% of women live in households with an income greater than 120,000 dinars. Additionally, over one-fifth of respondents hesitate to report on their household income.

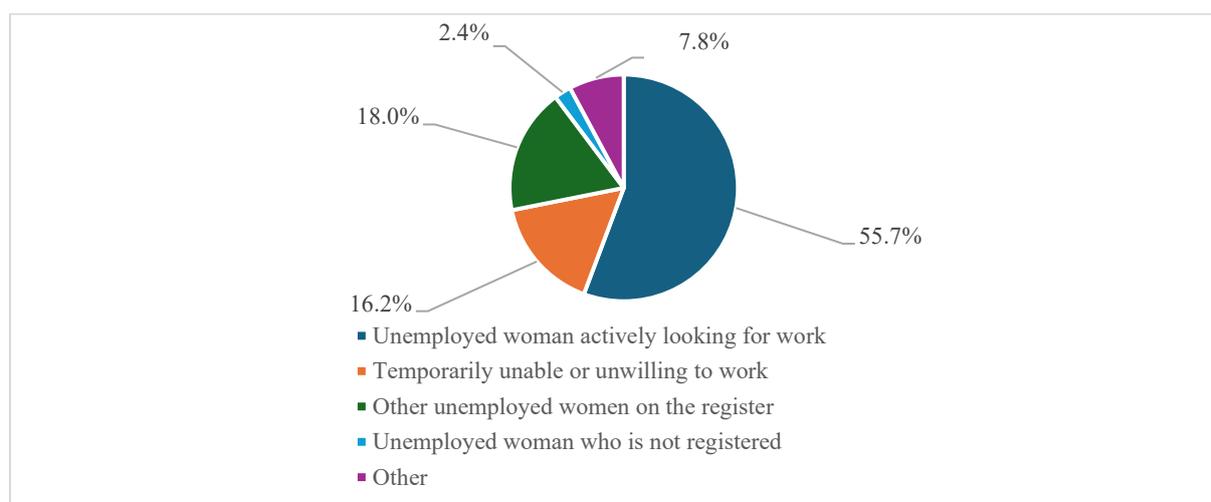
Table 3. Main characteristics of households

	Mean	S.D.	N
Size of households			
Household members, no.	3.0	1.4	168
Dependent members			
Yes	44.3		74
Children	29.3		49
Parents	11.4		19
Spouses	3.6		6
No	55.7		93
Household income			
Up to 12.000 RSD	4.8		8
12.001-30.000 RSD	6.0		10
30.001-60.000 RSD	19.3		32
60.001-90.000 RSD	13.3		22
90.001-120.000 RSD	17.5		29
120.001-150.000 RSD	9.6		16
150.001-180.000 RSD	3.6		6
180.001-210.000 RSD	1.8		3
More than 210.000 RSD	1.2		2
Do not know	22.9		38

Source: Survey with unemployed women aged 50+.

The majority of women respondents self-reported their status as unemployed women actively looking for work (55.7%), as shown in Figure 1. However, more than one-third of women are not actively seeking employment, and an additional 10.2% are either not registered as unemployed or do not fit into the known categories. Those who are not registered as unemployed explain their current situation by saying, “I am waiting for retirement”, “I am working on something but not looking for a job”, “I have never been employed”, “I worked undeclared for years; now I am taking care of a family member”, or “I am looking for a job myself”. These statements may indicate the willingness to work among those not registered or convey to the National Employment Service the reasons for not being included in the unemployment records.

Figure 1. Self-reported labour market status



Source: Survey with unemployed women aged 50+.

Table 4 shows that the occupations most negatively affected by unemployment are those related to economics, management, and business at both secondary and tertiary educational levels. To a lesser extent, older women who have completed grammar schools, mostly in social studies, are also affected. Additionally, there are women who completed two years of lower vocational secondary education, qualifications that are probably no longer needed in the labour market. Surprisingly, a few occupations completed in three-year vocational secondary schools, such as hairdresser, tailor, or saleswoman, are also affected by unemployment. The presence of a variety of occupations among unemployed older women may indicate less commitment to lifelong learning or a lack of opportunities for retraining.

Table 4. Number of respondents by occupation and type of education

Occupation	Level of education		
	Primary	Secondary	Tertiary
No occupation	14		
Vocational training for up to two years		8	
Economics and management		21	24
Organizational sciences			1
Medicine		4	2
Geology		1	1
Mechanical engineering		1	1
Technology and metallurgy			1
Special education and rehabilitation			1
History of art			1
Culture and media			2
Philology			4
Philosophy			2
Graphic design school			1
Fire protection engineer			1

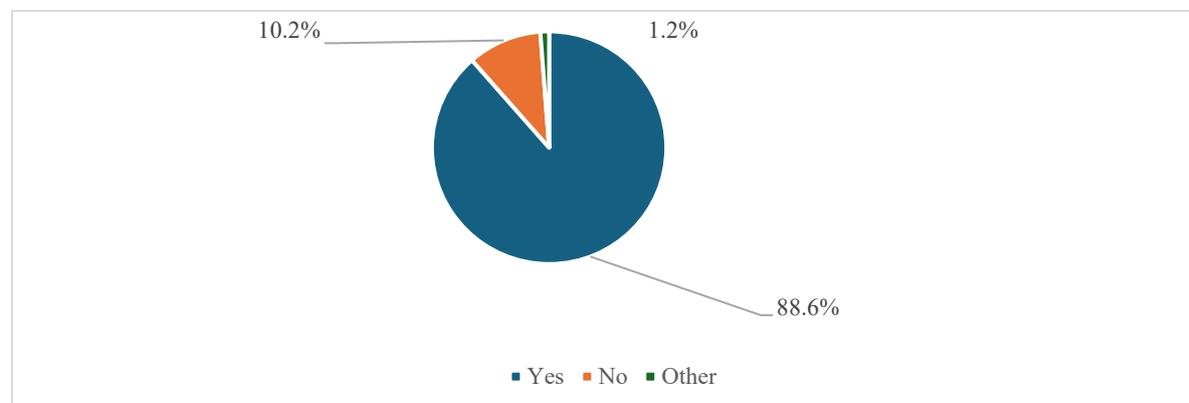
Forestry engineer		1
Biology professor		1
Physical education teacher		1
Sciences and mathematics		1
Journalism and political sciences	1	4
Agricultural	6	4
Law School	3	3
College of technical vocational studies		2
Woodworking	2	
Electrical engineering	3	
Traffic technician	2	
Chemical technician	1	
Secondary hydrotechnical school	1	
Secondary teacher training school	1	
Self-defense technician	1	
Hospitality and tourism	7	
Grammar school	13	
Hairdresser	4	
Typist	1	
Tailor	6	
Salesperson	6	
Other	3	
Total	14	96
		59

Source: Survey with unemployed women aged 50+.

6.2.2 Employment history

Among women aged 50 and over who responded to the survey, 88.6% were previously employed (Figure 2). They have some work experience but were either unable to retain their previous jobs or left voluntarily for various reasons. Some experienced termination of employment due to real sector reforms during the 2000s.

Figure 2. Previous employment



Source: Survey with unemployed women aged 50+.

Unemployed women who were previously employed mostly worked in the occupations listed in Table 5. The data show that four main job groups prevail: retail (20.2%), accounting, financial specialist and economist roles (16.3%), administrative jobs (10.1%), and cleaning (10.1%). Women also previously worked in hospitality and food service (6.2%), while 5.4% of surveyed women were former business owners whose businesses have closed, providing them with previous self-employment.

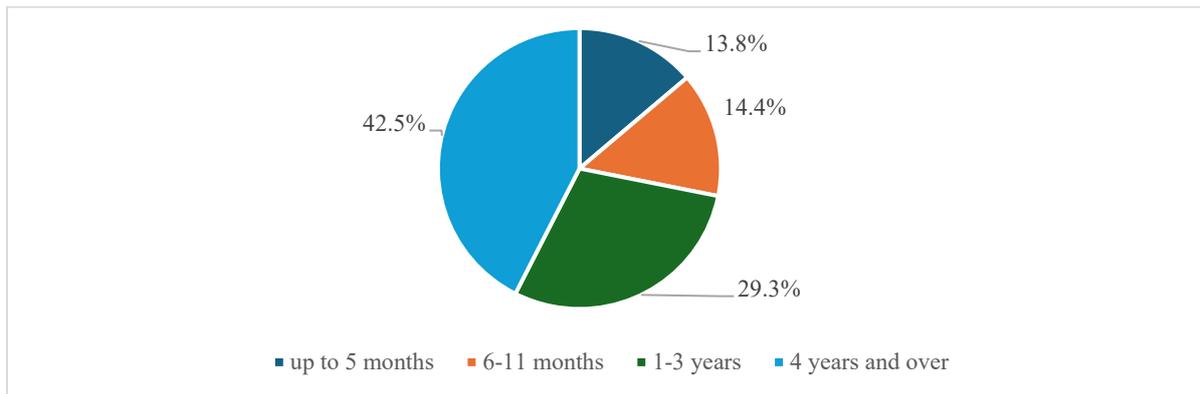
Table 5. Jobs performed in previous employment

Job	%	N
Accounting, economic and commercial jobs	16.3	21
Manager, director	5.4	7
Cashier, salesperson	20.2	26
Administrative work	10.1	13
Hospitality and food service	6.2	8
Entertainment, telecommunications	2.3	3
Cleaning	10.1	13
Care for children and the elderly	2.3	3
Entrepreneur, owner of previous business	5.4	7
Professor, teacher, pre-school educator	4.7	6
Translator, proofreader	1.6	2
Architect, designer	2.3	3
Tailor, dressmaker	2.3	3
Production worker, operator	4.7	6
Other	6.2	8
Total	100.0	129

Source: Survey with unemployed women aged 50+.

Ninety-one per cent of women aged 50 years and over wait for employment for up to 10 years, resulting in an average unemployment duration of six years among the respondents (S.D. = 5.89; minimum = 0, i.e. less than one year; maximum = 35 years). Furthermore, Figure 3 shows that 71.9% of women are long-term unemployed (having been unemployed more than 11 months) and have low chances of re-employment without support from the system.

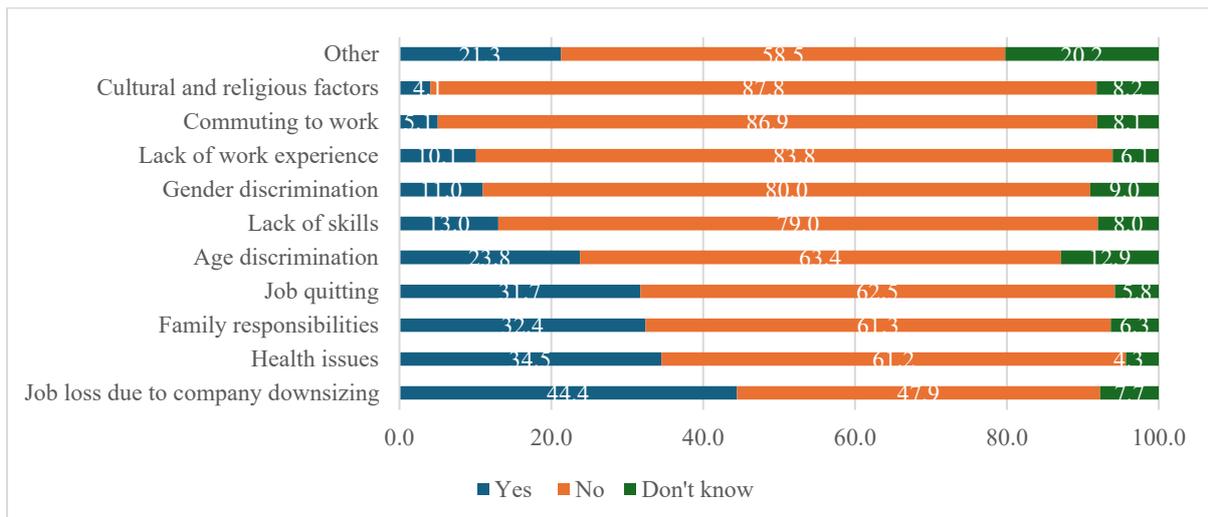
Figure 3. Duration of unemployment



Source: Survey with unemployed women aged 50+.

From Figure 4, it seems that there is no single reason that can explain an individual's unemployment, particularly if it is prolonged. This Figure summarises the responses regarding the most probable reasons that could prevent a woman aged 50 or over from working. At least five reasons can be ranked as the most relevant, including job loss due to company downsizing, which may also explain the duration of unemployment, not just the initial cause. Other frequently identified reasons for current non-employment are personal health issues, caregiving responsibilities, quitting a job mainly due to working conditions, and experiencing age discrimination. A significant portion is also attributed to other reasons, as indicated by women's statements such as "Bad offer from new employer due to company merger", "Mobbing", "Lack of self-confidence, competition is high", "Political ineligibility, I have never been a member of any party", "Contract expiration", "Project completion", or "The company closed down".

Figure 4. Reasons for currently not working, %

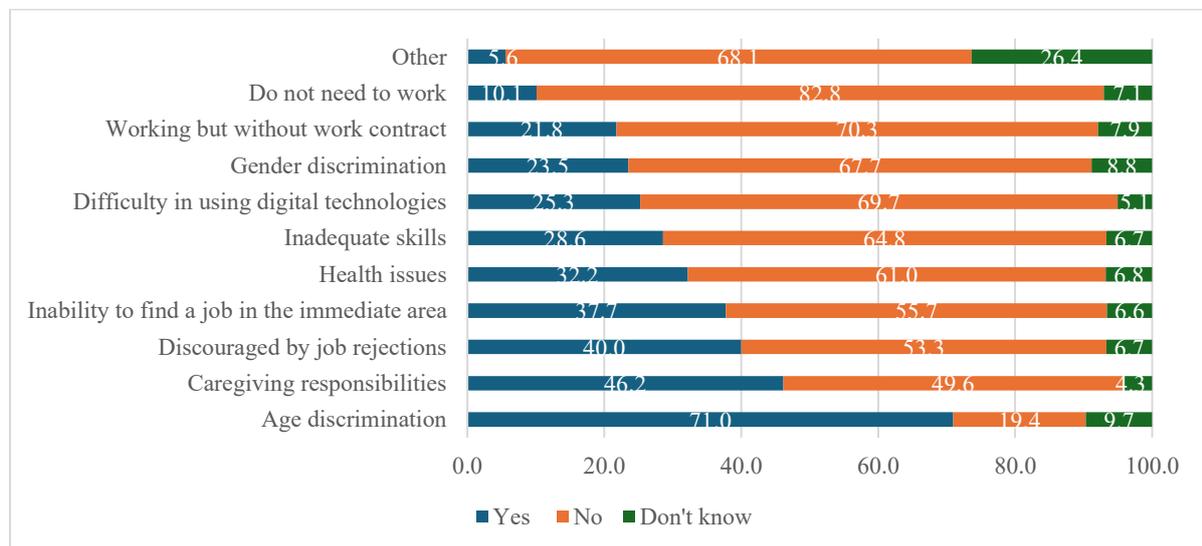


Source: Survey with unemployed women aged 50+.

6.2.3 Job search challenges

Unique experiences of women aged 50 and over while seeking employment are described in Figure 5. According to the data, the highest percentage of respondents believe that the main obstacles for these women are age, caregiving responsibilities at home, discouragement from previous job rejections, inability to find employment close to their residence, and personal health issues. Inadequate skills and difficulty using digital technologies are not ranked as the most prevalent obstacles when seeking employment. This may be related to the type of jobs they are seeking or the types of jobs offered by employers to this age group in the labour market. In other words, they are applying for jobs they already know how to perform if hired, so their expectations are lower than they should be. It may also be concluded that, due to long-term unemployment, older women are unaware of market needs and have missed opportunities for employment.

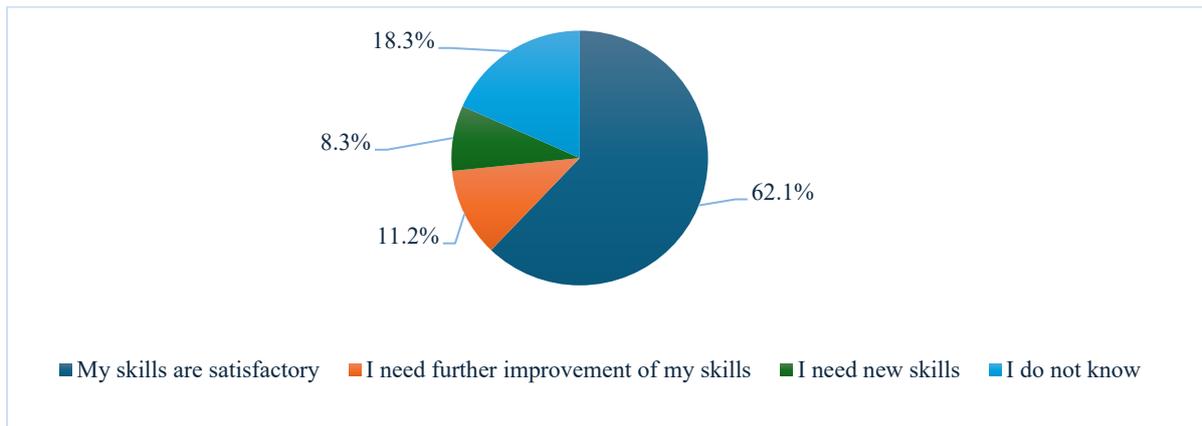
Figure 5. Challenges faced while actively seeking employment, %



Source: Survey with unemployed women aged 50+.

Considering that skills are important and may pose an obstacle for older women with a history of long-term unemployment seeking work, a specific question was included to gather opinions based on women's self-evaluation of their own skills (Figure 6). The survey results show that 62.1% of women aged 50 and over believe their skills are satisfactory. Only 8.3% feel they need new skills, while 18.3% were hesitant to answer the question about skills. Overall, it can be concluded that older women searching for employment do not aspire to new jobs, but rather focus on positions for which they are already qualified. This may explain why they do not consider acquiring new skills. Another possible reason may be the lack of information about the skills employers require, including knowledge of skill shortages.

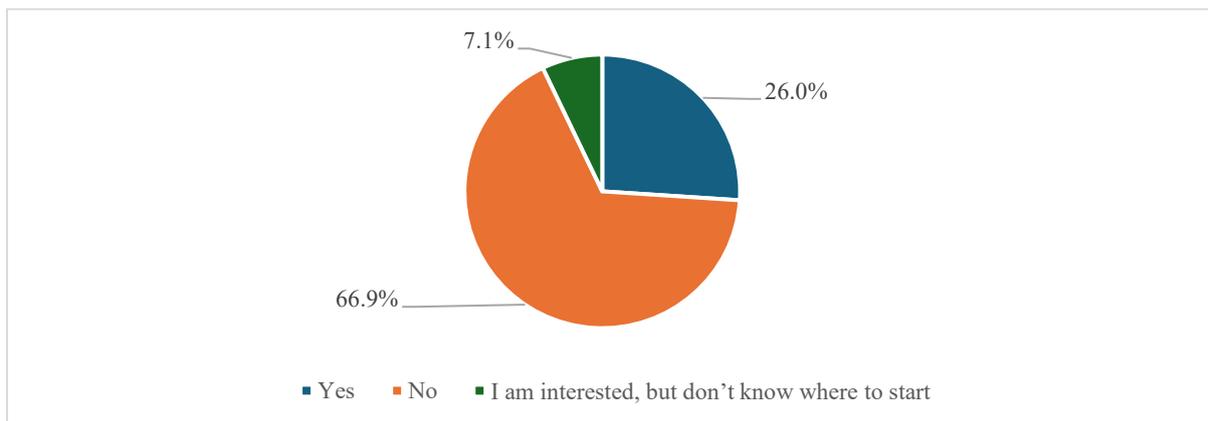
Figure 6. Self-evaluation of skills



Source: Survey with unemployed women aged 50+.

Only 26.0% of unemployed women aged 50 years and over attended job training to improve their knowledge and skills in the past two years, and 7.1% are interested in training but do not know how or where to find opportunities to attend (Figure 7).

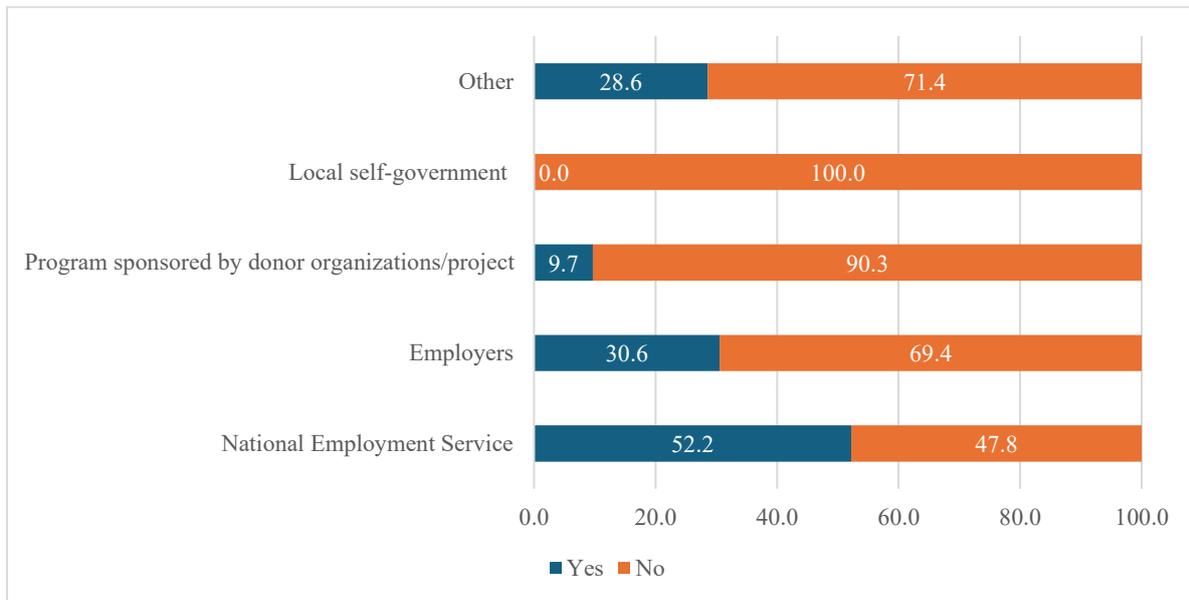
Figure 7. Attending training to improve knowledge and skills



Source: Survey with unemployed women aged 50+.

For those who attended training in the past two years (Figure 8), most job training aimed at improving knowledge and skills was provided by the National Employment Service (52.2%) and employers (30.6%). Programmes sponsored by donor organisations and projects are usually targeted at specific groups of beneficiaries, so women over 50 have fewer opportunities to participate in these programmes. Those who attended training organised by other providers mostly paid for these short courses themselves, or these were licensed courses for specific occupations (e.g. licences for auditing and accountancy), Microsoft courses provided via platforms, or courses offered by private educational institutions (such as Eduka Plus, etc.).

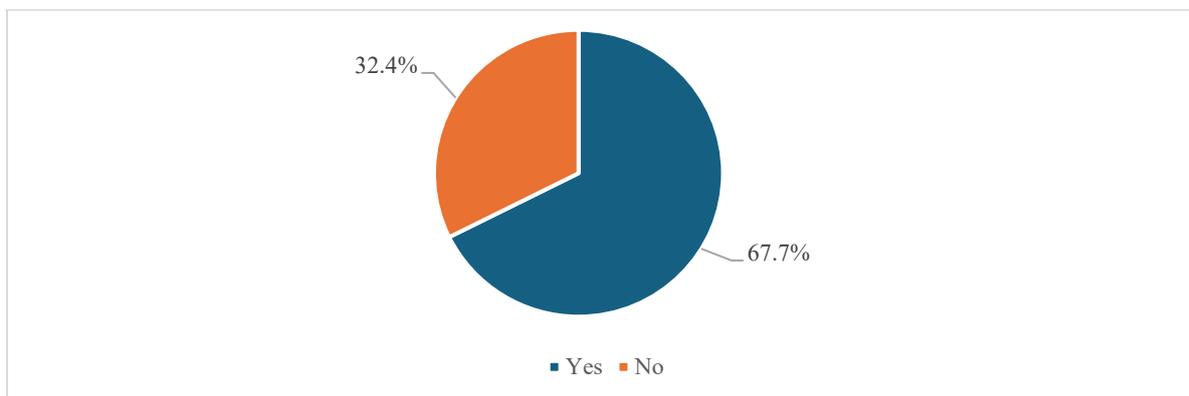
Figure 8. Providers of job training, %



Source: Survey with unemployed women aged 50+.

Women who attended job training in the past two years, provided by institutions known for supporting the unemployed or offering training to recruit their own employees, are mostly satisfied with the training overall as indicated by 67.7% of women (Figure 9). It should also be noted that they are more satisfied with training provided by the National Employment Service (50.0%) and employers (33.3%), and less satisfied with training offered by donor organisations within projects (10.7%) or those they paid for themselves (30.8%). It is clear that they would benefit more from training if they were assessed and recruited by professionals who understand market needs and the skills unemployed women possess, to ensure a better match.

Figure 9. Satisfaction with attended training to improve knowledge and skills

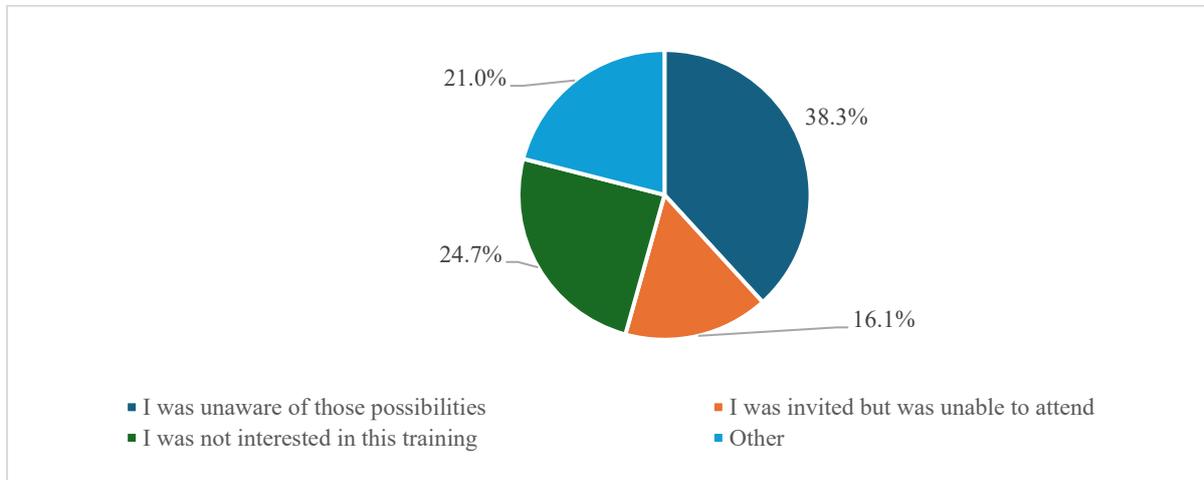


Source: Survey with unemployed women aged 50+.

When a woman over 50 was eligible for job training, the main reason for not attending was lack of awareness of these opportunities (38.3%). Equally important is that they are either not interested in the training offered or are unavailable when the training is provided, as

illustrated in Figure 10. Therefore, improved communication and information exchange between labour market institutions and unemployed women over 50 is needed to better connect them with opportunities for specialised training and market requirements.

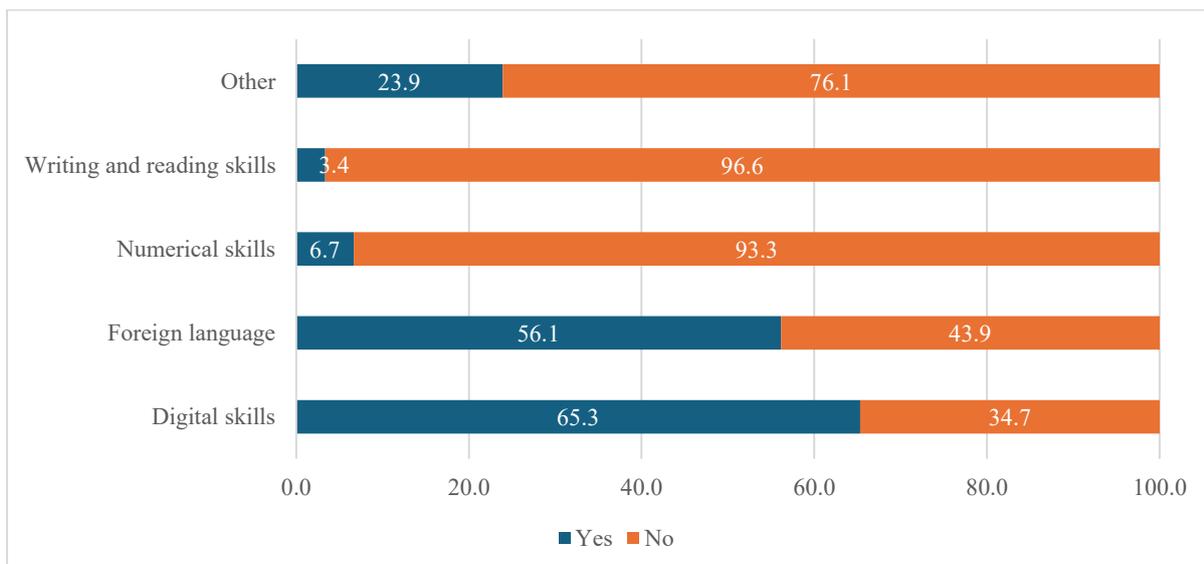
Figure 10. Main reasons for not attending job training



Source: Survey with unemployed women aged 50+.

No doubt, two basic skills are considered by most unemployed women aged 50 and over as relevant and identified for further improvement: digital skills and foreign languages, depending on the profession and sector of potential employment. As Figure 11 shows, around three-fifths of respondents chose these skills as worth further improvement. Those who selected other skills referred to “skills that would enable better practical knowledge in finance, auditing and accounting”, “new versions of software”, “application of AI”, “to increase faith in herself”, and “medical assistance”.

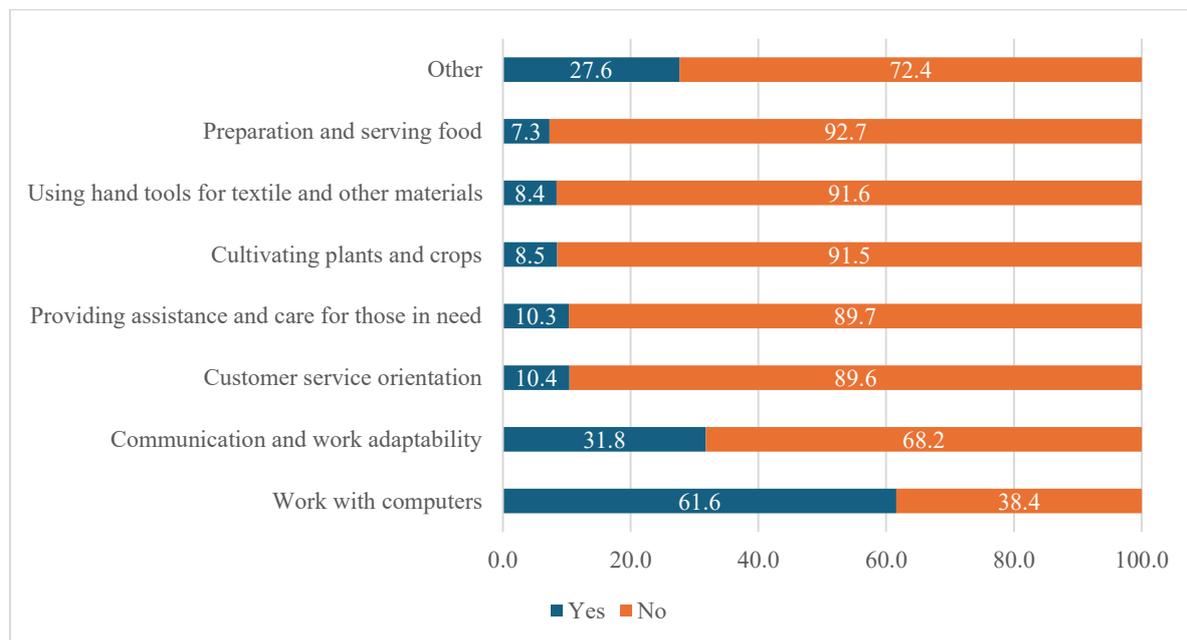
Figure 11. Self-assessment of training needs to improve core (basic) skills, %



Source: Survey with unemployed women aged 50+.

Work with computers, communication, and adaptability are the most needed job-related skills identified by women aged 50 and over, as shown in Figure 12. Women considered all other skills important, but to a lesser extent. Unlike the first two, these other skills are not general but specific to certain occupations. They were included in the analysis to encourage consideration of pursuing alternative roles required in the labour market or to prompt reflection on starting a business. Women who responded regarding “other” skills not mentioned in the questionnaire referred to the “ACCA (Association of Chartered Certified Accountants) exam”, “digital marketing and web design”, “skills needed for cleaning”, and “training depending on the job I would find”. Some women also responded, “I do not need training, I need a job.”

Figure 12. Self-assessment of training needs to improve job-related skills, %

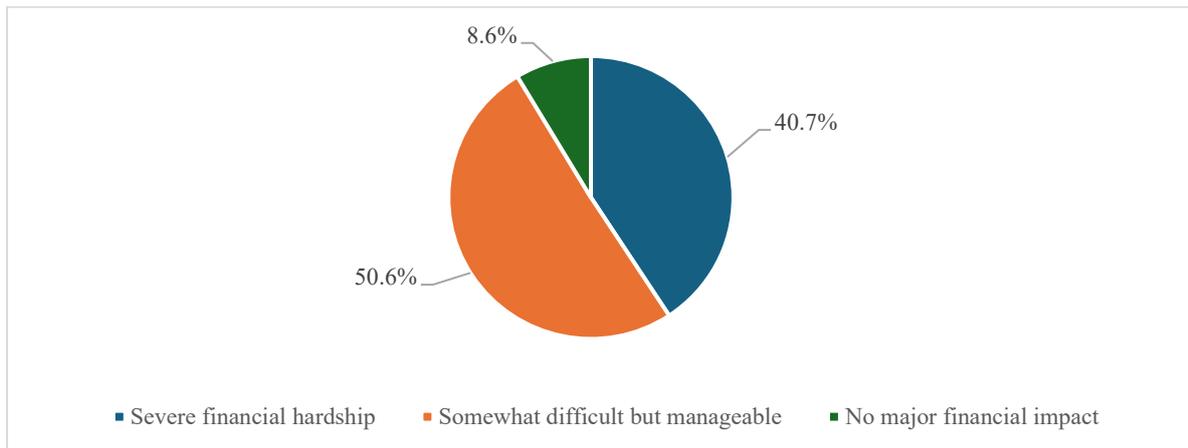


Source: Survey with unemployed women aged 50+.

6.2.4 Financial and emotional impact of unemployment

Long-term unemployment causes not only financial but also emotional hardship and social isolation for those without stable sources of income. For more than two-fifths of women aged 50 and over, being unemployed causes severe financial hardship, and for more than half of respondents, this situation is difficult (Figure 13), but they manage by relying on other sources of income.

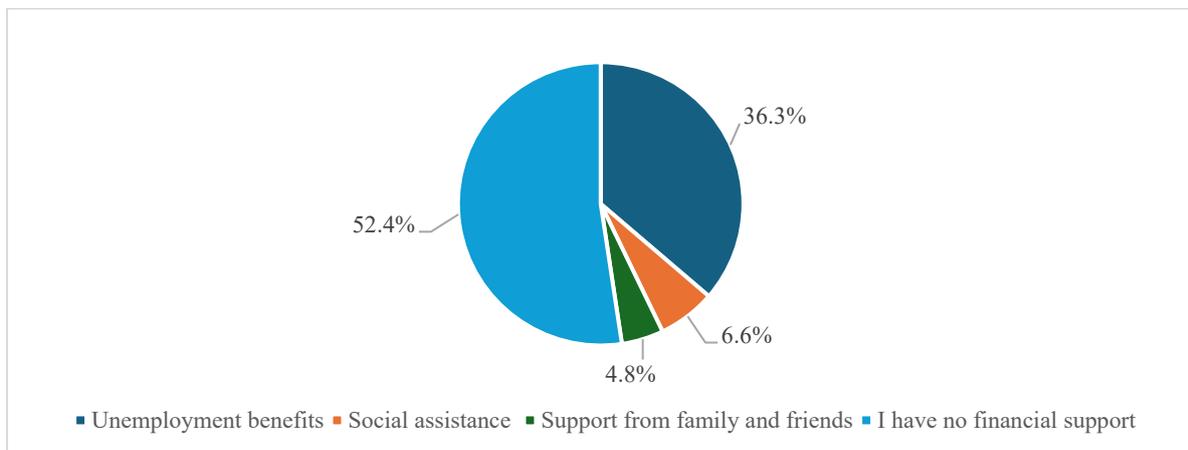
Figure 13. Impact of unemployment on financial situation



Source: Survey with unemployed women aged 50+.

For 52.4% of women aged 50 and over who participated in the survey, there is no financial support to contribute to a more decent life during unemployment. As Figure 14 illustrates, 36.3% of unemployed women were eligible for unemployment benefits as set by the law regulating rights based on insurance in cases of unemployment. Other possible sources of support are occasional and cannot be considered as sustainable for a longer period, particularly given the long-term unemployment status of older women.

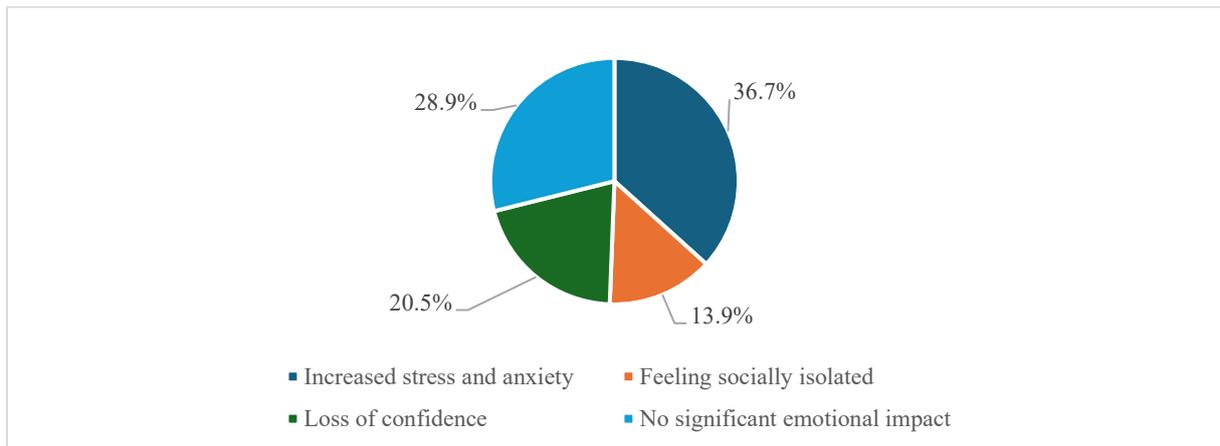
Figure 14. Eligibility for unemployment benefits or financial support in the last two years



Source: Survey with unemployed women aged 50+.

Unemployment definitely increases stress and anxiety, as reported by 36.7% of women aged 50 and over. Additionally, it causes loss of self-confidence for 20.5% of respondents and feelings of social isolation for 13.9% (Figure 15). Thus, long-term unemployment may have various negative effects, besides financial ones, for older women in particular, considering distress due to rising health issues and feelings of dependence on close family members.

Figure 15. Impact of unemployment on emotional well-being

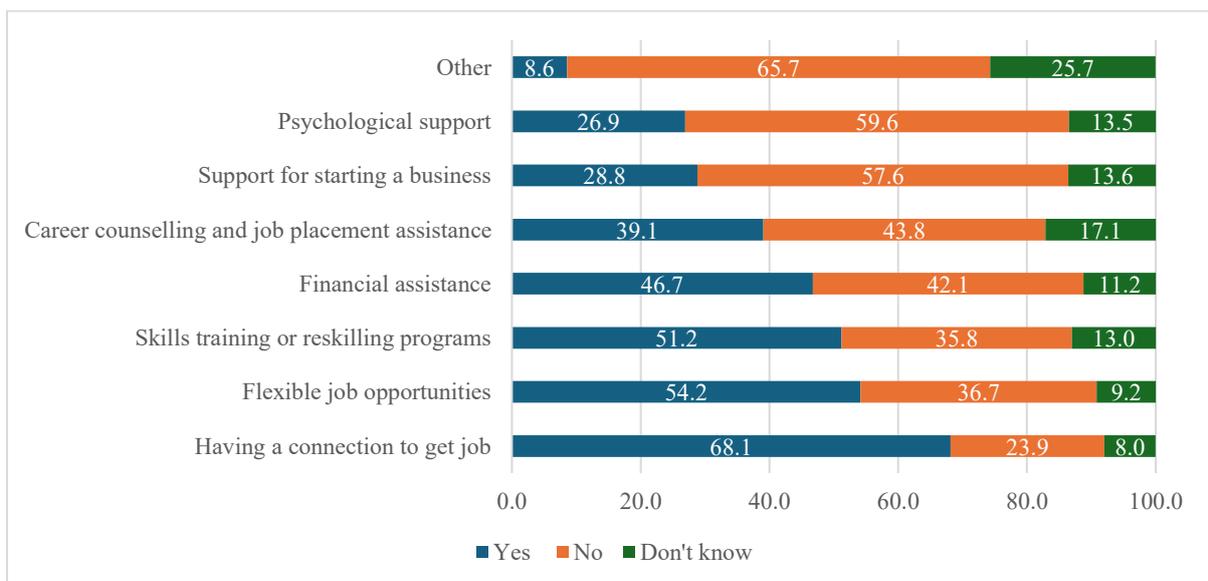


Source: Survey with unemployed women aged 50+.

6.2.5 Needs for support and further plans

The largest proportion of unemployed women aged 50 and over still consider a personal connection the most important factor in obtaining a job (68.1%). This feeling may discourage them from being more active in seeking employment, as it seems that without these informal ties they cannot secure a job. Almost equally important are flexible job opportunities and skills training and reskilling programmes, as Figure 16 shows. Financial assistance would likely appeal to those seeking self-employment opportunities, along with support for starting a business, while career counselling and job placement assistance would benefit almost two-fifths of unemployed women aged 50 and over. If motivational factors are considered, only 26.9% would choose this type of support, making it the lowest rated form of assistance expected by unemployed women.

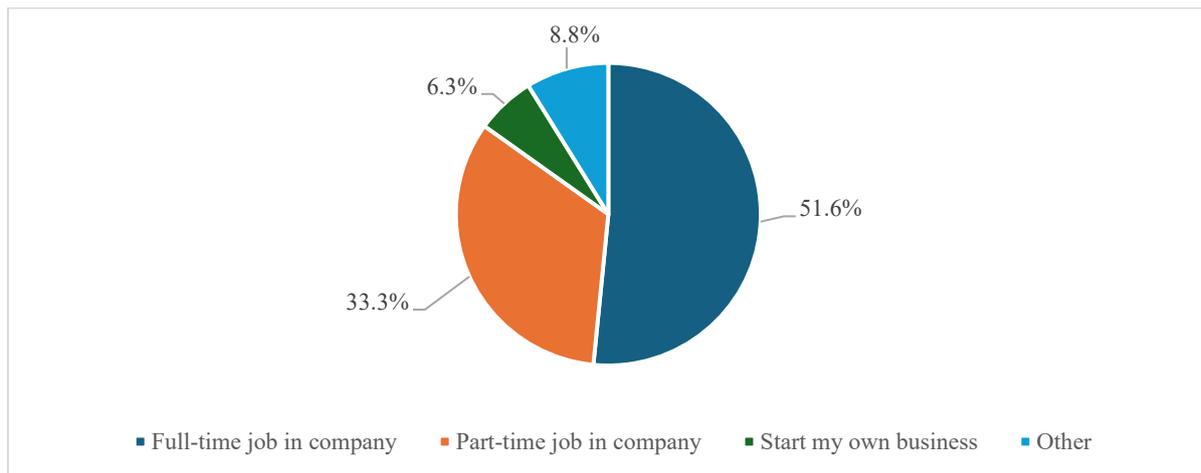
Figure 16. Support needed for return to work, %



Source: Survey with unemployed women aged 50+.

Currently, unemployed women aged 50 and over would most appreciate obtaining a full-time job in a company (51.6%). A part-time job in a company would also be acceptable for one-third of unemployed women in this age group. As expected, self-employment at this age is the last resort they would choose (Figure 17). The “other” category included answers such as: “online and work from home”, “remote work and early retirement”, “working in temporary and casual jobs”, among others, including the more pessimistic responses: “I do not want a job”, “I am waiting for retirement”, “I am sick”, or “none of the options offered”.

Figure 17. Type of job unemployed women are most interested in



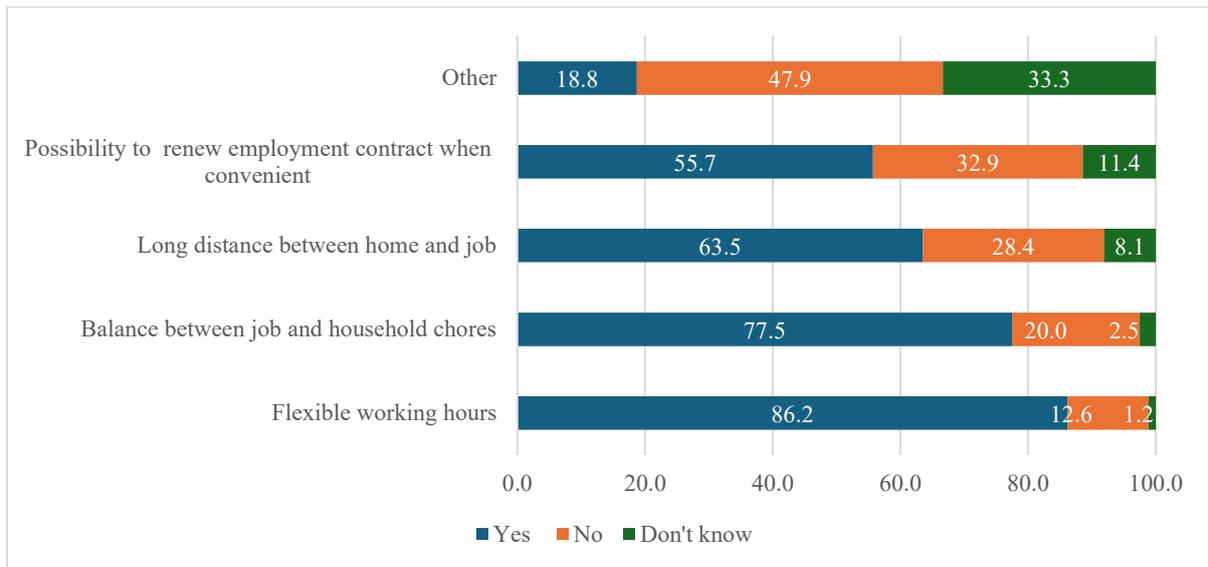
Source: Survey with unemployed women aged 50+.

Regarding remote work as an option, 56.3% would accept this form of employment. This is a reasonable percentage considering the previous jobs these women held and their occupations.

Figure 18 shows that working from home is attractive to older women for various reasons, all of which appear rational. Unemployed women aged 50 and over would choose remote work as an employment arrangement due to flexible working hours (86.2%), better organisation of job and household chores (77.5%), or because this type of work may reduce commuting time between home and employment (63.5%). Even the possibility of renewing the contract when one is available for work seems feasible for 55.7% of those women who opted for remote work as a viable form of employment.

Among other possibilities, they would prefer jobs that allow them to balance work obligations with childcare, as well as positions that create less pressure due to chronic health problems.

Figure 18. Main reasons for choosing remote work, %

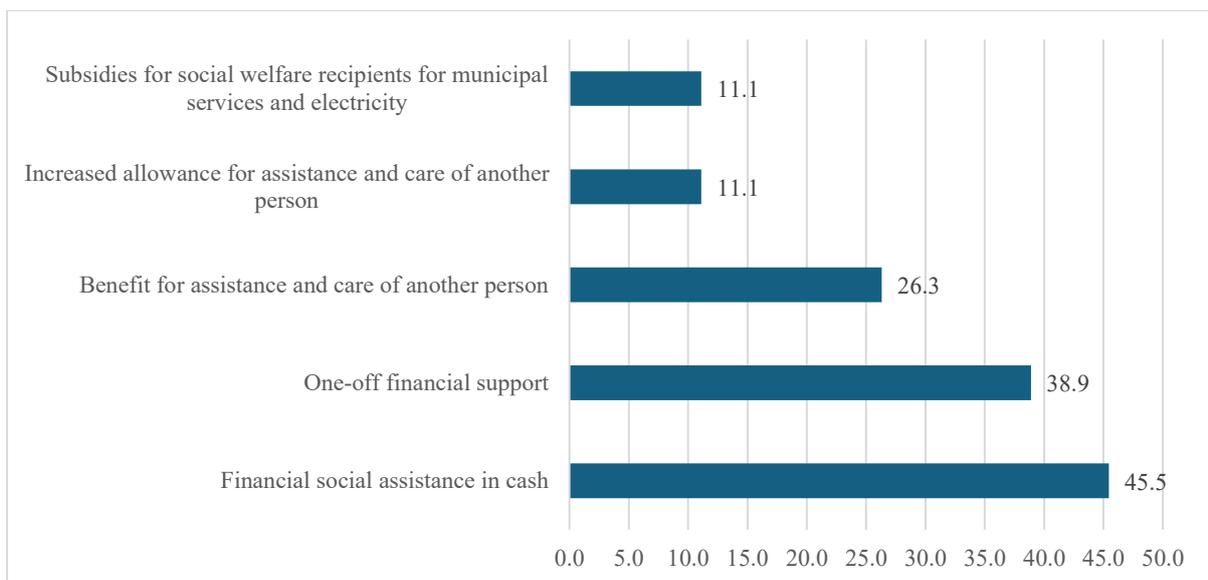


Source: Survey with unemployed women aged 50+.

6.2.6 Assistance for unemployed and active labour market policies

A low percentage of unemployed women aged 50 and over are beneficiaries of social services assistance. The survey records only 8.0% of respondents, with 162 out of 169 women answering this question. Among those who receive social assistance, the most common forms are financial social assistance in cash, one-off financial support, and benefits for assistance and care of another person, received by 45.5%, 38.9%, and 26.3% of unemployed women aged 50 and over, respectively (Figure 19).

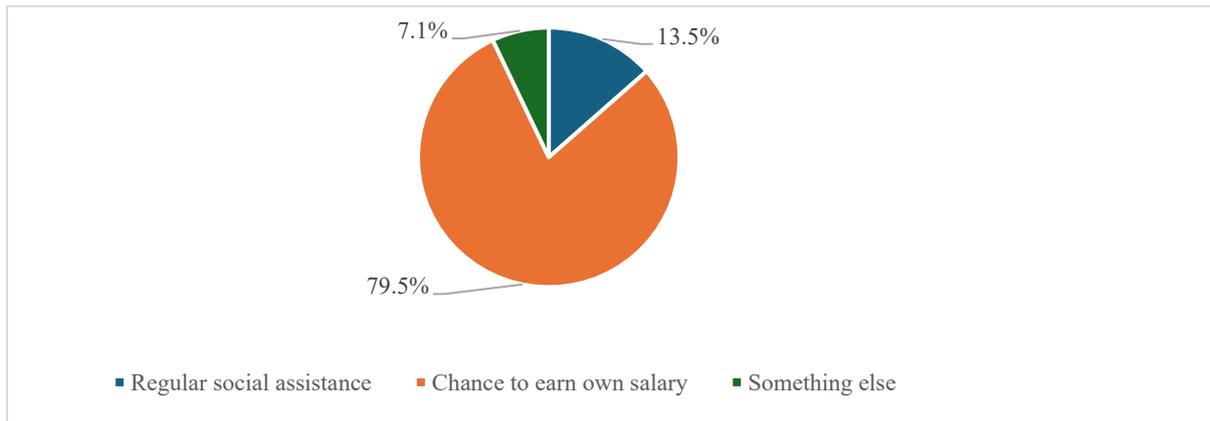
Figure 19. Type of social assistance respondents are receiving, %



Source: Survey with unemployed women aged 50+.

There is no doubt that unemployed women aged 50 and over would choose the opportunity to gain employment and provide for their living from the options offered – 79.5% of women selected this choice (Figure 20). However, 13.5% of women would opt for regular social assistance, likely due to health conditions or approaching retirement age. This conclusion is supported by the “other” option, where women indicated that they would appreciate the possibility of receiving a pension, including early retirement.

Figure 20. What would unemployed women choose if they had the opportunity

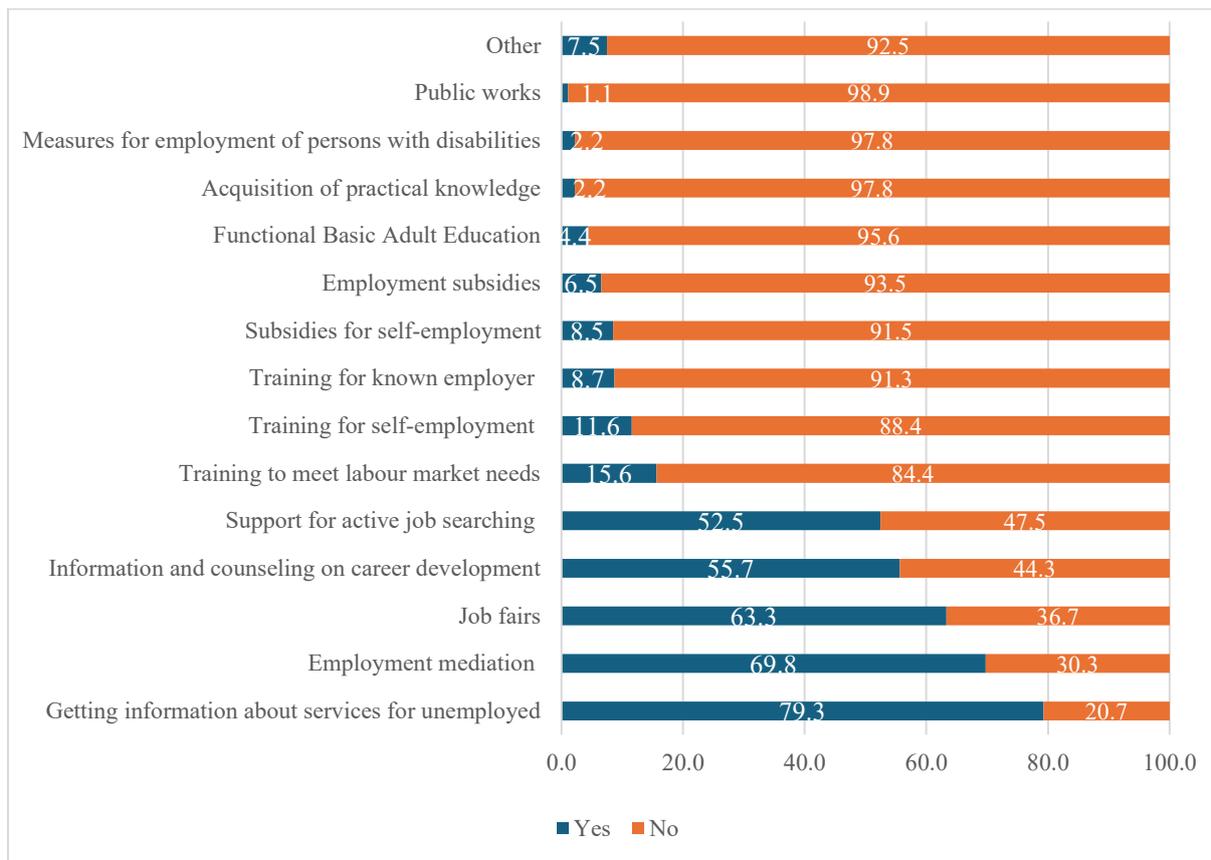


Source: Survey with unemployed women aged 50+.

Unemployed women aged 50 and over receive support from the National Employment Service. In the sample, 51.9% were beneficiaries of at least one type of support from the NES, with responses from 160 out of 169 respondents.

Most women registered with the NES received the following types of support: information about services for the registered unemployed (79.3%), employment mediation (69.8%), job fairs (63.3%), information and counselling on career development (55.7%), and support for active job searching (52.5%), as shown in Figure 21. These types of support are too general for the specific problems unemployed older women face when searching for new jobs. The survey data indicate that active labour market measures such as job training or subsidies are scarcely available for this category of unemployed. Given their long-term presence on the unemployment register, it is clear that the selected measures are not effective for this group of hard-to-place individuals. Comments from respondents suggest that women most appreciate the “possibility to get health insurance”, “regular reporting to remain registered on the unemployment register”, and “received unemployment benefits” as forms of passive support. Some women currently not registered with the NES commented, “I have never received any of the above before.”

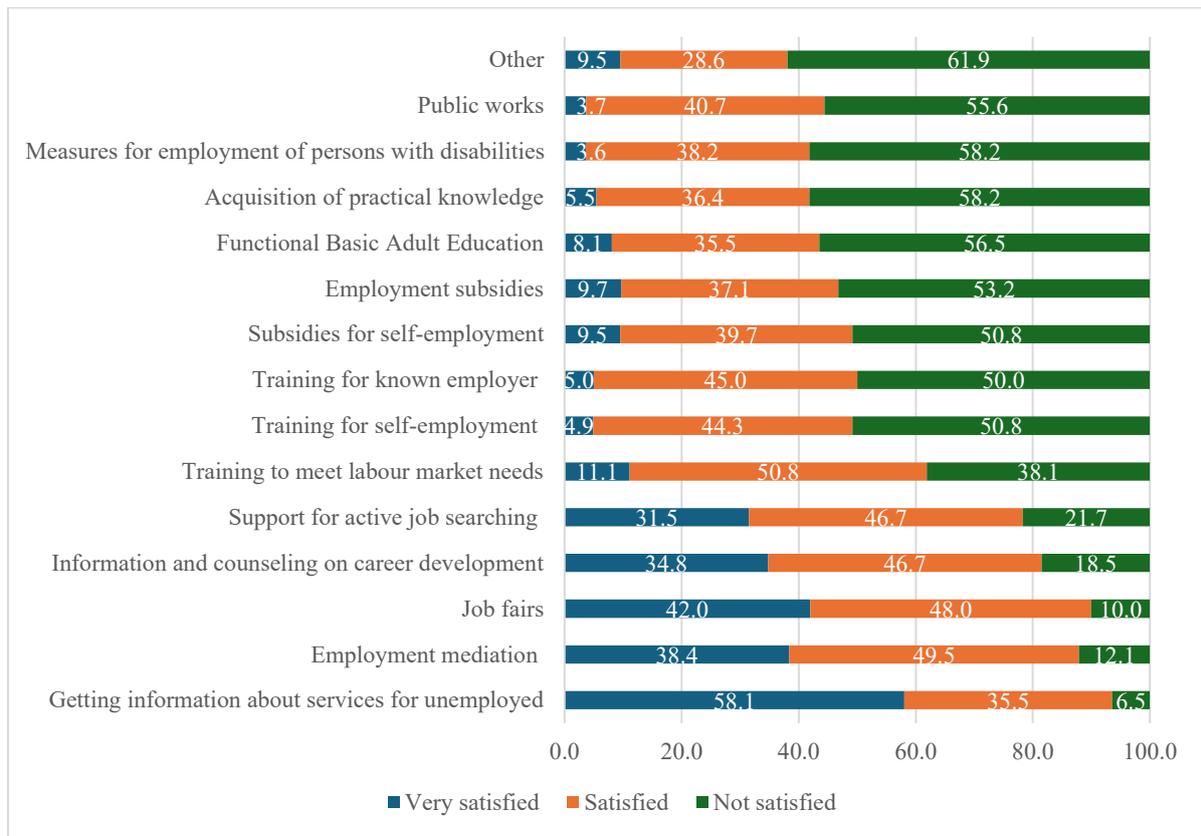
Figure 21. Type of support received from the National Employment Service, %



Source: Survey with unemployed women aged 50+.

The women who are clients of the NES are mainly satisfied with the first five types of support they received (Figure 22). However, it is worth noting that support measures available to a lesser extent are rated with lower satisfaction by unemployed women aged 50 and over. This confirms previous findings that older women mostly receive universal support measures available to a wider group of registered unemployed persons, while measures available on a smaller scale are generally insufficient because they do not target their needs. They require a well-balanced and carefully matched combination of measures, as well as trust in the institution that acts as a mediator in the labour market.

Figure 22. Rating the usefulness of services provided by the National Employment Service, %

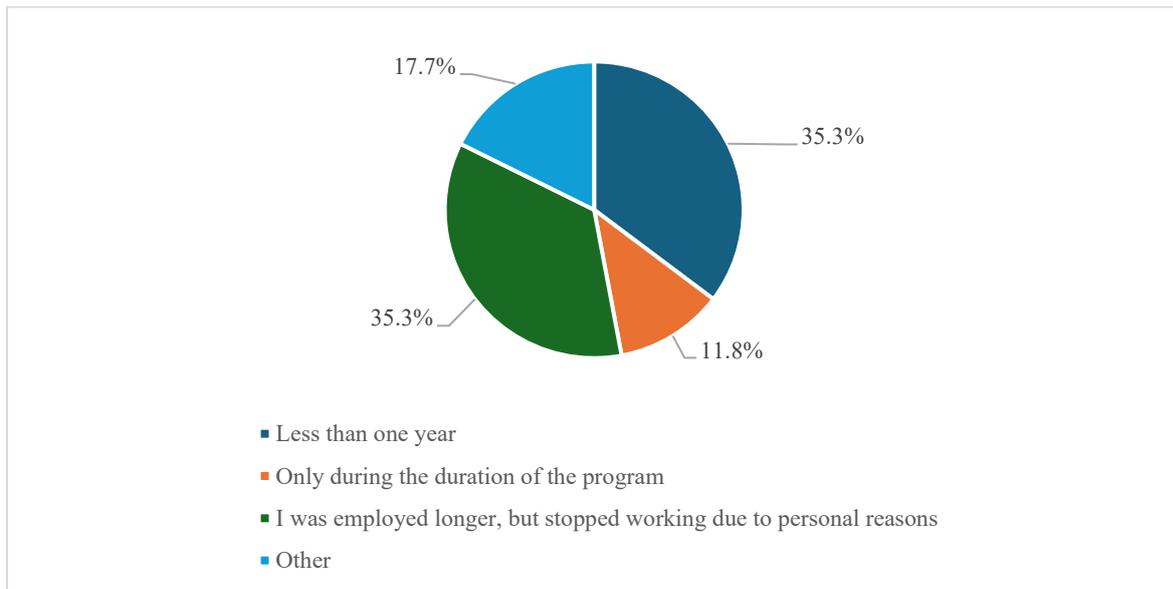


Source: Survey with unemployed women aged 50+.

The fact that only 15.9% of unemployed women aged 50 and over found a job after receiving support from the NES is not encouraging and, in a certain way, confirms previously analysed results.

The small number of older women who were employed after receiving support from the NES ended this employment after a short period. As Figure 23 shows, 35.3% of women were employed for less than one year, 11.8% only during the programme, and an additional 35.5% ended their employment for personal reasons. This finding raises many questions and requires further attention. Issues may arise due to the temporary nature of vacancies, expectations regarding working conditions and salary raised by women, or unmet needs from the employer's side. The finding can be further clarified through informal discussions between registered women and the advisors who guide their cases at the NES. This qualitative insight may provide information for better directing support to unemployed individuals.

Figure 23. Duration of employment for women after receiving support from the NES

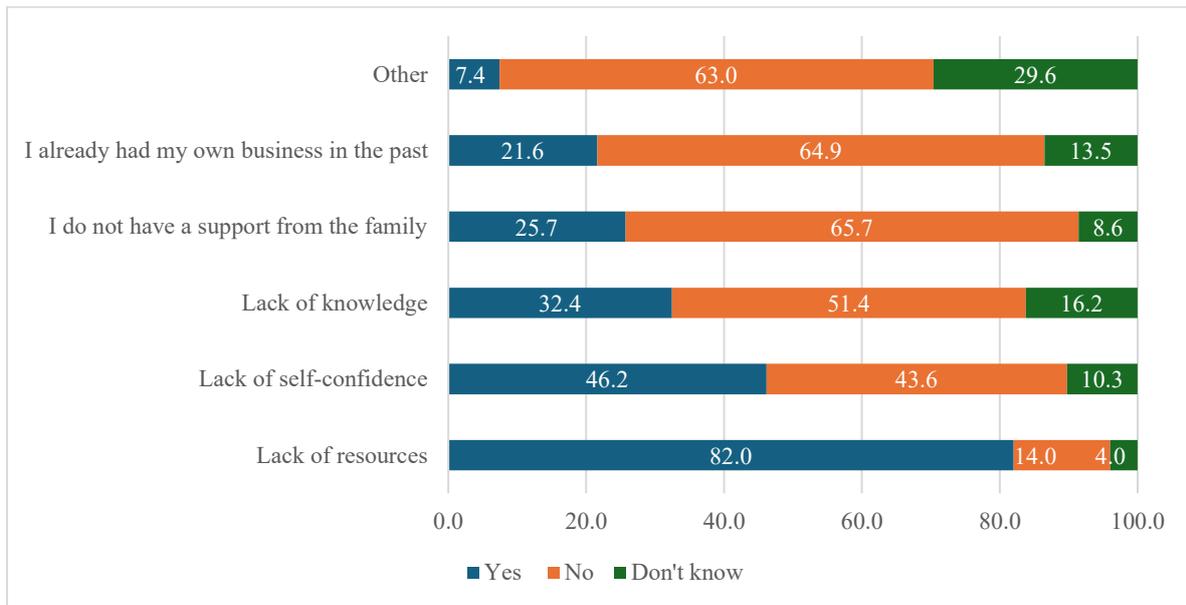


Source: Survey with unemployed women aged 50+.

Establishing one's own business is considered an alternative to regular employment at a company, but only 27.3% of unemployed women aged 50 and over have considered this option, as reported by 161 out of 169 respondents. The journey from forming the idea and intention to actually realising a business is long, so it is not surprising that only a small proportion of women consider this alternative.

Lack of resources and lack of self-confidence are the main reasons preventing older women from starting their own businesses, as reported by 82.0% and 46.2% of respondents, respectively (Figure 24). Lack of knowledge may also hinder women from running their own businesses, so there is potential to bring interested individuals closer to the opportunities and risks of such ventures. The actors involved in these activities may include not only employment institutions but also employers' organisations and entrepreneurs' associations. Some respondents (21.6%) have already had their own businesses in the past; they may also be a target group when considering new starters.

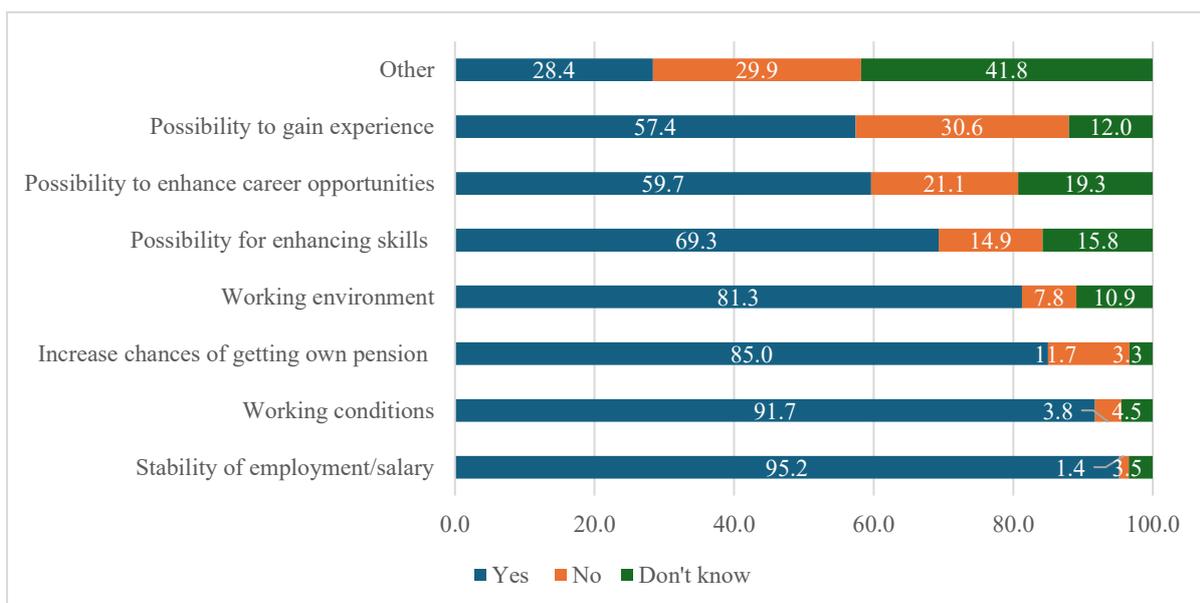
Figure 24. Reasons preventing women from starting a business, %



Source: Survey with unemployed women aged 50+.

The first group of factors that women aged 50 and over would most appreciate if given the opportunity to work relates to regular employment within a company. They ranked four conditions as their top priorities for potential jobs: employment stability with a regular salary (95.2%), working conditions (91.7%), the prospect of receiving a pension in the future (85.0%), and the working environment (81.3%). As shown in Figure 25, skill enhancement (69.3%), career development (59.7%), and gaining experience (57.4%) are also important, but are considered secondary priorities compared to the first group of factors that unemployed older women would value most if given the chance to return to work.

Figure 25. Things women would appreciate most if given the chance to work, %



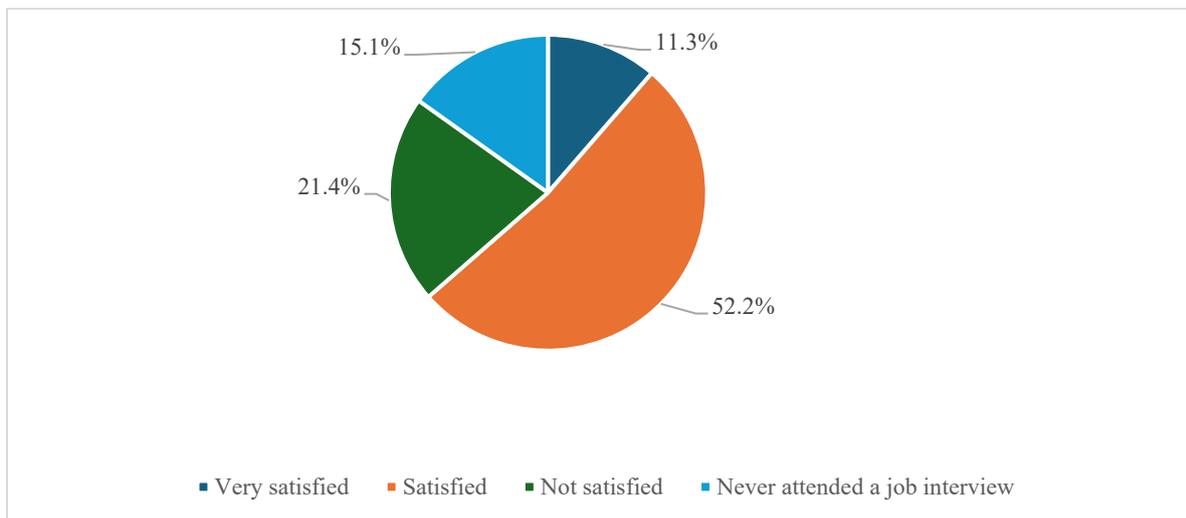
Source: Survey with unemployed women aged 50+.

Some of the women comment on the possibility of re-employment with the following statements: “to set a positive example for children and provide them with decent conditions”, “to value employees and value work experience”, and “to get the opportunity to work in my profession”.

6.2.7 Self-assessment of job interview performance

More than three-fifths of women aged 50 and over who answered the question about their performance at the last job interview are more or less satisfied with how the interview went (Figure 26). Of those who answered this question (159 out of 169), 15.1% had never attended an interview, and an additional 21.4% were not satisfied with the interview. Based on these findings, more intensive support should be provided to women registered with the NES. They have already reported a lack of self-confidence, which may also be a demotivating factor in future decisions to attend interviews if invited.

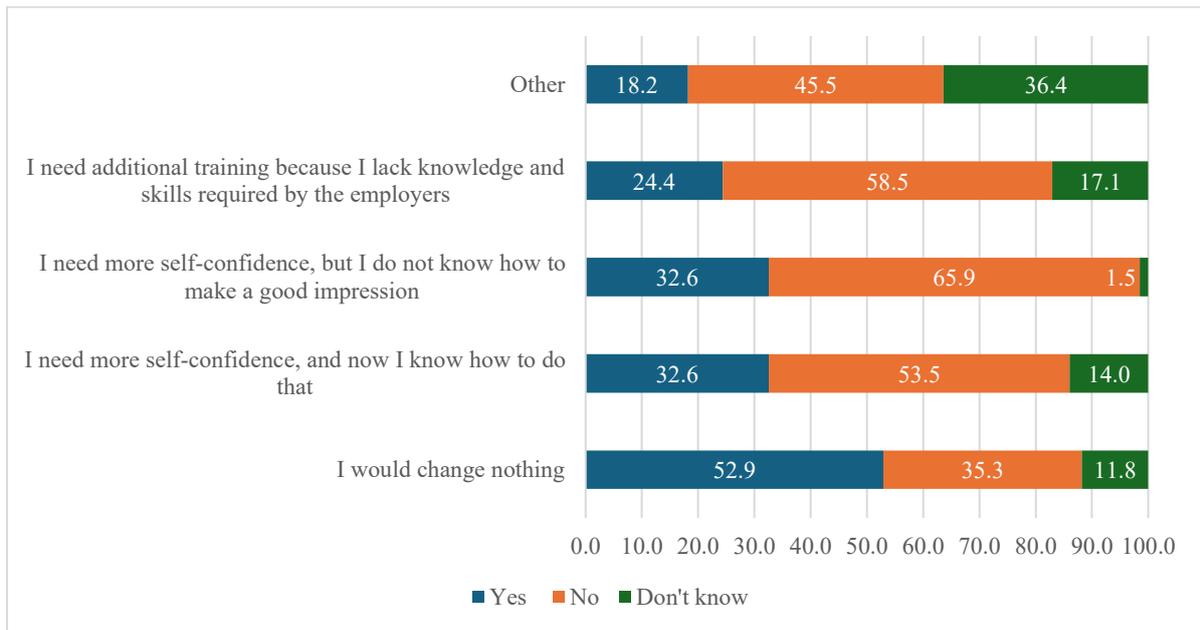
Figure 26. How women rate their last job interview performance



Source: Survey with unemployed women aged 50+.

Previous findings are related to those explaining women’s self-assessment of satisfaction during job interviews. The result that 52.9% of unemployed women would change nothing about their interview performance is ambiguous (Figure 27). The underlying reasons for this experience should be carefully examined. This could indicate that women feel in control of the situation, but that the interviewers expected something different, or that the women did not sufficiently convince the interviewers that they were the right candidates for the job. Conversely, some women still lack self-confidence and believe they should change something the next time they are interviewed. One quarter of unemployed women express a need for guidance on how to be more successful in job interviews. Women should be taught how to promote their strengths and previous experience, as well as their openness to acquiring new knowledge and embracing the challenges of new technologies, regardless of their profession. Peer support and mentorship in the workplace would be valuable for this group of people seeking re-employment.

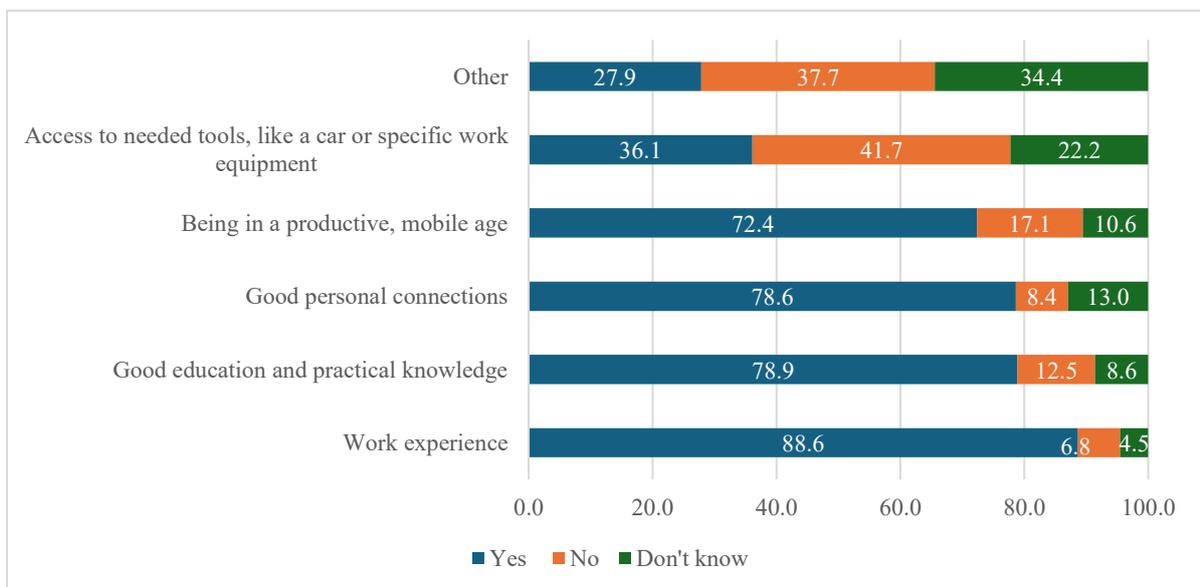
Figure 27. How women rate what they would change in a job interview, %



Source: Survey with unemployed women aged 50+.

Women still consider having some work experience (88.6%), a good education and practical knowledge (78.9%), which is related to the previous factor, good personal connections (78.6%), and being in work mode (72.4%) as the most important factors for successfully finding and retaining a job (Figure 28). Access to necessary tools, such as a car or specific work equipment, is an important asset but not crucial when seeking employment.

Figure 28. Women’s opinions on what is crucial for getting a job, %



Source: Survey with unemployed women aged 50+.

Women make several comments on this question, explaining that it is important to have “good recommendations and connections, although in last place”, “acquaintances”, “self-

confidence and the ability to learn new things”, “party membership”, “no obstacles to work”, and “good health”.

6.2.8 Comparative insights between the Belgrade and Skopje regions

The structure of the samples of unemployed women aged 50 and over in the Belgrade and Skopje regions is similar, despite differences in the total number of sample units realised in these two regions (Table A10.3.1 in the Appendix). The average age of respondents is 56 in Belgrade and 55 in Skopje. Women with secondary education are somewhat more represented in Skopje (65.1% compared with 56.8% in Belgrade), while those with tertiary education are more represented in Belgrade (34.9% compared with 24.1% in Skopje). The distribution by type of settlement is similar in both samples, while long-term unemployed women are more represented among respondents in Belgrade (71.9%) than in Skopje (68%). A significantly higher proportion of unemployed women aged 50 and over in Belgrade were previously employed (88.6%), while the survey conducted in Skopje includes 71.6% of unemployed women with work experience. Caregiving duties are more common among unemployed women aged 50 and over in Skopje (65%) than in Belgrade, where only two-fifths of women currently have these responsibilities.

Considering the perceived barriers to employment, women in both regions cited age bias and caregiving responsibilities as the most common obstacles. Women in the Skopje region also identified health issues as a threat, while in the Belgrade region, women often reported disappointment due to frequent job rejections, which discourages them from continuing their job search. The percentage of women who responded to these questions is higher in Belgrade (40%), whereas in Skopje (22.9%), women were more hesitant to answer, which may also indicate disappointment.

More than three-fifths of women in the Belgrade region are satisfied with their skills, while in the Skopje region only slightly more than one-third of women aged 50 and over reported satisfaction. Additionally, one-third of these women indicated a need to improve their current skills or acquire new ones. A significant number of women did not answer this question, stating that they could not independently assess their skill level. Two basic skills training areas are most frequently mentioned in both regions, particularly those addressing gaps in digital and foreign language competences. In job-related skills training, self-assessed needs include computer, communication, and work adaptability skills. Women believe that the main factors that would help them return to work are not skills, but rather personal connections (68.1% of women aged 50 and over in Belgrade) and flexible job opportunities (36.1% of women aged 50 and over in Skopje). Skills are rated as the third most important factor in both regions.

The representation of unemployed women aged 50 and over who received support through active labour market policy measures from the public employment service is rather limited in both regions. However, when considering services related to information, mediation, and counselling provided by employment advisors, the proportion of women receiving these services is disproportionately higher. Survey results show that more than three-fifths of unemployed women aged 50 and over in the Belgrade region received some type of support

from the public employment service, including general information about services for the unemployed, employment mediation, and participation in job fairs. More than half of women in this age group received some form of professional orientation and career counselling, as well as assistance with active job searching. In the Skopje region, the number of women receiving support from the public employment service is also limited. Those who did receive support identified it as information about ALMP, employment mediation, professional orientation and career counselling, and assistance with job searching, with the proportion of women ranging between 13.3% and 24.1%. Motivational training was offered to a somewhat higher percentage, exceeding one-third of unemployed women aged 50 and over.

More women in the Skopje region than in the Belgrade region are interested in self-employment (34% compared to 27.3%). Among those interested, the main reasons for not starting a business are lack of resources and lack of self-confidence. If unemployed women aged 50 and over were given the opportunity to work, they would value employment stability, a regular salary, and an increased chance of earning a pension. Although most women aged 50 and over in both regions were satisfied with their performance at the last interview, a proportion of women (one-quarter in Skopje and over 15% in Belgrade) have no experience attending job interviews. This is closely linked to self-confidence and the potential for early withdrawal from the labour market, indicating that support measures in active job search should place particular emphasis on these issues.

7. Good practice examples from Slovak and Polish labour markets

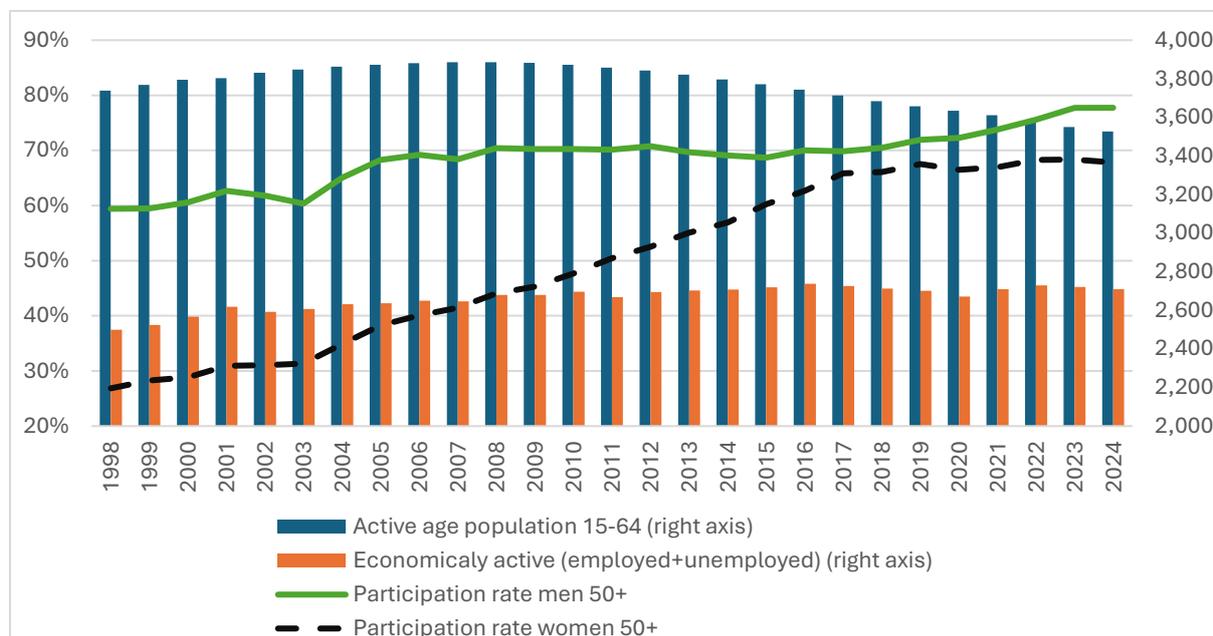
7.1 Disadvantaged groups activation – Slovakia

7.1.1 Slovak labour market

The population ageing has significantly shaped the labour market landscape in Slovakia over the past decades (**Error! Reference source not found.29**). This has also affected the employment prospects of the active-age population over 50 years. Most striking is the increase in the participation rate development of women aged 50-64 years, which almost tripled between the end of the 20th century and the period after 2019, during which it stabilized at around 67-68%. Changes in the demographic structure have led to citizens over 50 constituting a sharply increasing proportion of the economically active population, with a share of almost one-third in 2024 (**Error! Reference source not found.6**). Progressing ageing of the population over the coming 20 years will make the age cohort of 50 to 64 years (for females and males together) close to 40% of the active-age population. This will lead to a more pronounced need to implement targeted measures for this age group. Slovak legislation has acknowledged this group as having severe difficulties finding job opportunities since the very early years of the existence of the Slovak Republic. In Act 387/1996 on employment, a group of citizens older than 50 years (among others) was defined as requiring increased care in job placement. This perception was further reinforced by the new Act 5/2004 on

employment services, which redefined the target group of interest as disadvantaged job-seekers.

Figure 29. Economic activity, labour market participation and population developments (thousands of persons)



Source: Eurostat [demo_pjan; lfsa_agan].

Over the last decade, the number of unemployed has significantly dropped. While in the aftermath of the global financial crisis (GFC), the total number of unemployed was peaking (together with population in active age, Figure 29) above 400 thousand just before COVID-19 kicked in, the number of unemployed in the country decreased to below 187,000. Following the COVID-19 period, the labour market gradually stabilized, and the unemployment rate steadily returned to pre-pandemic levels. However, in 2025, the Slovak labour market began to show the first signs of cooling. Currently, the unemployed are having difficulty finding jobs, and outflows from unemployment are decreasing.

Table 6. Share of citizens over 50 years in the active age population

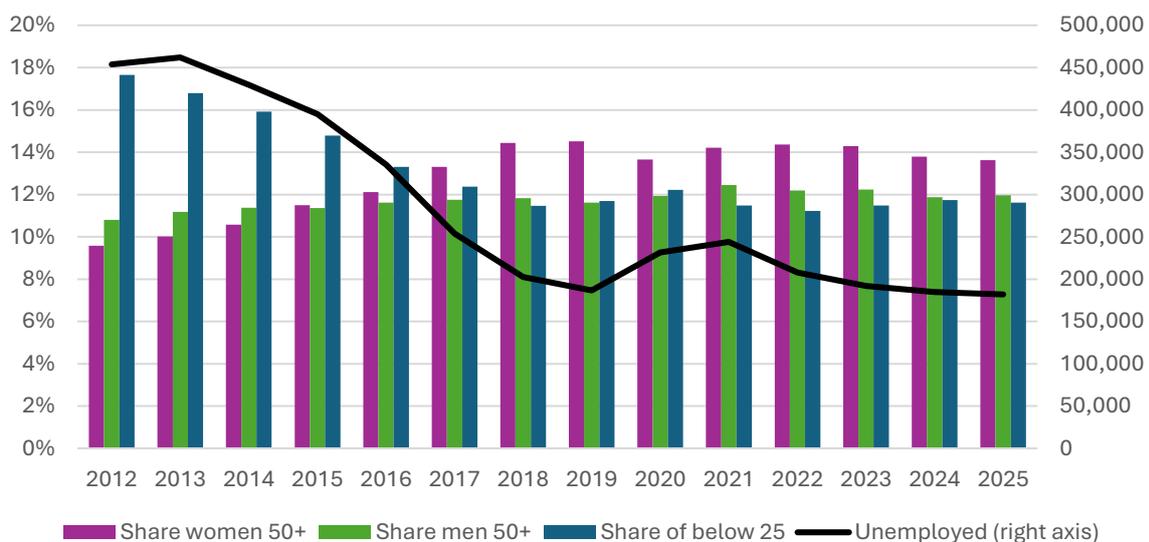
	1998	2004	2005	2010	2015	2019	2024
Women 50+	12.8%	14.5%	14.6%	15.2%	14.8%	15.0%	16.3%
Men 50+	9.2%	11.0%	11.3%	13.0%	14.2%	14.3%	14.7%

Source: Eurostat [demo_pjan].

Weaker labour-market attachment among older women has also been identified and discussed by OECD (OECD, 2022, Fodor et al., 2022). Once older women exit employment, they have lower re-employment prospects than men. Their disadvantaged labour-market position is often connected to structural factors. Older women are more likely than men to care for other family members and usually leave the workforce earlier. When looking at the development of the population of unemployed aged over 50 years, this cohort would be among the losers, given their prospects in the labour market. Even though their total numbers declined, the

share of the aged over 50 years of age in total employment surpassed 25% in 2025 (Figure 30). The share of the unemployed (aged below 25 years), also thanks to the active labour market policies implemented after the GFC, targeting them specifically, shrank from almost 18% in 2012 to a 11 – 12% range in the 2020s. This should also be partially attributed to more positive attitudes from employers toward this group of job seekers compared with cohorts aged over 50 (Winton and Subosa, 2023). After refocusing on the structure of the population of unemployed people over 50 by gender, there is a clear divide in how successful males or females were. In the post-crisis period, the share of men was higher than that of women. However, strong demand from employers for manual workers in Slovakia during the economic boom period suited the male population slightly better. Just before the pandemic, 15% of the unemployed in Slovakia were women aged 50 or older. During the first year of COVID-19, this share slightly decreased as a result of the significant financial support for employment retention in sectors of social care and kindergartens, from which more than 23 thousand women over 50 years benefited (compared to fewer than 2 thousand men in the same age category).

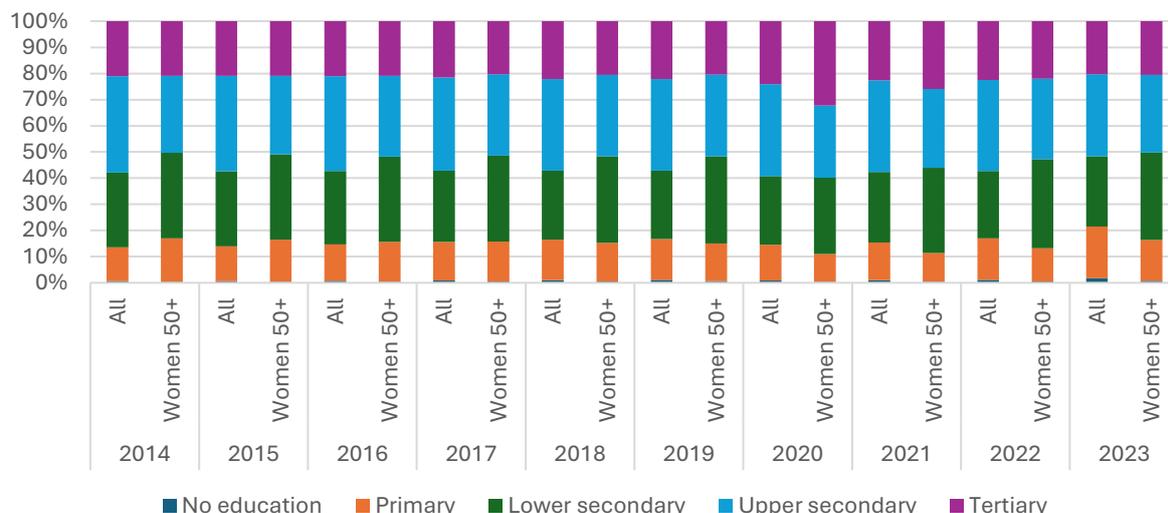
Figure 30. Unemployment and share of disadvantaged groups, 2012-2025



Source: COLSAF.

The recent developments and comparisons clearly document that women over the age of 50 represent one of the most vulnerable groups on the Slovak labour market. The educational structure of this group is almost normally distributed, with the majority of unemployed having completed secondary education. This educational structure was significantly altered only during the pandemic period (years 2020 and 2021), when large numbers of tertiary-educated individuals registered as unemployed (Figure 31). Women without any formal education are almost absent from the unemployment registers. The education structure of women over 50 and of all women in the unemployment register is very similar. The only exception is the pandemic period, during which tertiary-educated women over 50 temporarily increased their presence in the register.

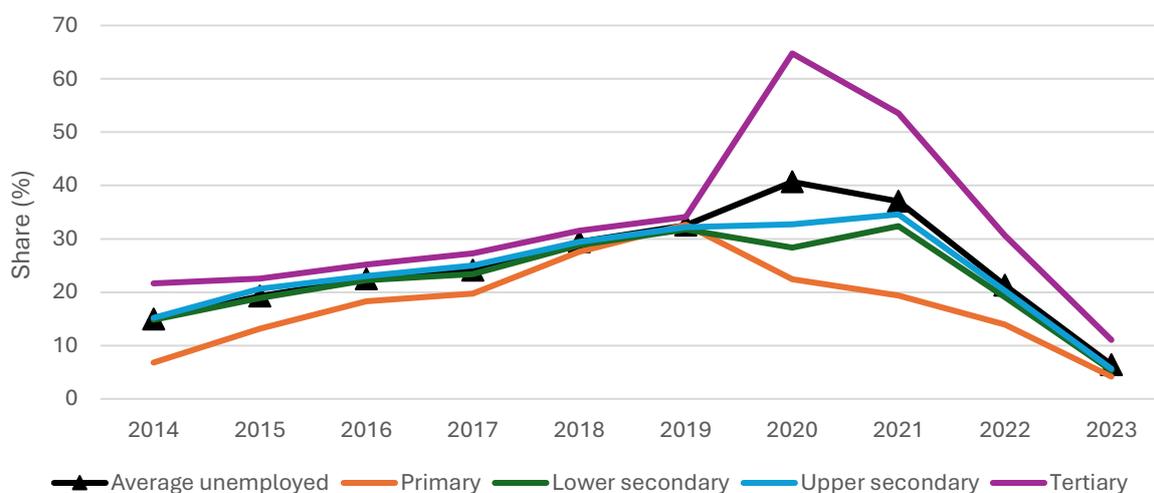
Figure 31. Education structure in the unemployment register (stock of women, total, and age 50+)



Source: COLSAF.

When examining the participation of the target group in active labour market policies (ALMPs), the heterogeneity across education groups is clear. To measure how probable it was that women over 50 years in a given education group participated in ALMP, we calculated the participation ratio (Figure 32). This ratio is the share of unemployed women 50+ participating in ALMPs in a given year relative to all unemployed women 50+ in the same year. We observe heterogeneity by education level. Women aged 50+ with a tertiary education have higher participation rates in ALMPs than lower-educated women in the same age group. The spike among tertiary-educated women over 50 in 2020 is related to financial support for employment retention in kindergartens. Only at the peak of the economic cycle in 2018 and 2019 participation ratios across education groups converge.

Figure 32. Participation ratios in ALPMs of women over 50 years



Notes: own calculations based on stock data provided by COLSAF.

7.1.2 Slovak Public Employment Service system

The Central Office of Labour, Social Affairs and Family (COLSAF)¹, a budget organization of the Ministry of Labour, Social Affairs and Family of the Slovak Republic, is responsible for the public employment service (PES) in Slovakia. COLSAF operates 46 PES offices that provide employment services and activities related to social affairs at the regional level. These regional offices serve as the front office where unemployed people come to register as job seekers, apply for benefits, receive job mediation and counselling services, or apply for active labour market policy programmes

Based on the European Commission's Labour Market Policy (LMP) methodology, the active labour market policies (ALMPs) are classified as LMP measures and could be grouped into 5 measures:

1. Training,
2. Employment incentives,
3. Supported employment and rehabilitation,
4. Direct job creation,
5. Start-up incentives.

The provision of employment services, such as active labour market policy measures, is based on the profiling system of job seekers or clients. Profiling of job seekers is conducted by caseworkers at PES regional offices and serves as a guide for determining which type of intervention could be offered to them. Job seekers are classified according to whether they belong to a disadvantaged group or not. COLSAF defines the following categories of job seekers considered disadvantaged in the Slovak labour market: under 26 years of age, over 50 years of age, long-term unemployed (at least 120 consecutive months), lower-educated, without regular paid employment for at least 12 consecutive months, a third-country national granted asylum, a single adult living with one or more dependents, and with a disability.² These categories define the eligibility criteria for ALMP participation. The longer the period in the unemployment register, the more ALMPs are provided to job seekers.

In Slovakia, eligibility for receiving unemployment benefits, in addition to being registered as a job seeker, depends on the period of registered employment (at least 2 years within the last 4 years preceding registration). After fulfilling the requirements, a job seeker applies for the benefit at the Social Insurance Agency. Unemployment benefits are paid for up to 6 months, and the amount depends on the gross salary earned in the last 2 years before the unemployment registration. For individuals who registered as unemployed and applied for unemployment benefits after January 1, 2026, the benefit amounts are gradually reduced over a 6-month period. Previously, job seekers were still eligible to receive 50% of a daily assessment, calculated based on gross income from the 2 years before unemployment registration.

¹ In Slovak Úrad práce, sociálnych vecí a rodiny (ÚPSVaR).

² Section 8 of Act No. 5/2004 Coll. on Employment Services.

7.1.3 Jobseeker management with Public Employment Services

Public Employment Services (PES) in Slovakia operate under a standardised administrative process that governs interactions between jobseekers and labour offices from registration until exit from unemployment, whether through employment, inactivity, or transition into long-term unemployment. The process begins with formal registration as a jobseeker, which establishes eligibility for unemployment-related services and, where applicable, income support. At this stage, basic socio-demographic characteristics, employment history, and formal qualifications are recorded. The initial interaction focuses primarily on administrative compliance and eligibility verification rather than on a comprehensive assessment of employability or labour-market risks. While job seekers are formally assigned to a caseworker, the intensity and depth of early engagement vary widely depending on local capacity constraints and workload. Systematic profiling of job seekers by their risk of long-term unemployment is not embedded in the registration process, limiting the ability to differentiate early service pathways across client groups.

In the early months following registration, PES activities concentrate mainly on *job matching, vacancy referrals, and monitoring* of job search obligations. For a large share of jobseekers – particularly those with recent work experience – this phase is sufficient to facilitate re-employment without additional support. However, in the absence of structured profiling, this early phase does not consistently distinguish between job seekers with high re-employment potential and those facing latent or cumulative disadvantages. As a result, individuals at risk of long-term unemployment may remain in a relatively passive service track during a period when preventive intervention would be most effective. This limitation is particularly relevant for older job seekers (50+), especially women, whose employability constraints may not be immediately visible but tend to intensify rapidly with unemployment duration.

Assignment to active labour market policy measures typically occurs after an initial period of unsuccessful job search or when job seekers meet predefined administrative criteria. These measures include wage subsidies, public employment schemes, training and retraining programmes, and various forms of activation support. In practice, access to ALMP measures is influenced by a combination of budgetary availability, programme eligibility rules, and administrative discretion, rather than by a systematic assessment of expected effectiveness for individual jobseekers. This can lead to:

- early participation of low-risk individuals in costly measures with limited additional impact,
- delayed access to intensive support for high-risk individuals, particularly those accumulating multiple disadvantages.

For job seekers aged 50+, especially women, delayed entry into training or tailored activation significantly reduces the likelihood of sustainable labour market reintegration.

If re-employment is not achieved within 12 months, jobseekers *transition into long-term unemployment*, marking a qualitative shift in their status within the PES system. At this stage,

employability typically deteriorates due to skill depreciation, reduced employer interest, declining motivation, and potential health constraints. Although long-term unemployed individuals are formally prioritized in PES strategies, interventions at this stage are more resource-intensive and less effective than earlier preventive measures. The system thus increasingly shifts from activation toward containment, particularly for older job seekers with limited retraining opportunities. For women aged 50+, long-term unemployment often coincides with increased caregiving responsibilities and weak labour demand in their previous occupations, further reinforcing labour market detachment.

The final stage of job seeker management at PES represents exit from the unemployment register, which can occur through the following channels:

- placement into employment,
- transition into inactivity (e.g., early retirement, caregiving),
- administrative deregistration due to non-compliance,
- long-term unemployment with repeated participation in short-term measures.

From a policy perspective, exits to inactivity, particularly among older women, represent a loss of labour supply potential rather than a successful outcome of PES interventions.

Overall, the current PES process in Slovakia is procedurally coherent but only weakly differentiated across job seeker groups. The lack of early profiling and structured service pathways increases the risk that jobseekers with a high likelihood of long-term unemployment, particularly women aged 50+, are identified too late, when policy responses become more costly and less effective (Ministry of Finance, 2017). This underscores the importance of reorienting PES processes toward early risk identification, differentiated service tracks, and preventive intervention, in line with international good practice and fiscal efficiency considerations.

7.1.4 Evaluation of the programs and measures with a focus on effectiveness toward the target group

In evaluating the effectiveness of ALMPs, we assess measures provided by the Slovak PES to women aged 50 and older and focus on employment placement as the desired outcome of the job seeker management process. We evaluate their participation during the pre-pandemic period (2018 and 2019). We compare participants in the ALMPs (treated group) with unemployed women in the same age cohort who did not participate in ALMPs (control group). The period before COVID-19 was selected to avoid the unusual labour market conditions that accompanied the era and, secondly, to ensure a long enough period to evaluate the effects of participation on the measure or program. Although a plethora of programs and measures was implemented to improve job seekers' prospects of finding employment, there was not a single measure exclusively targeting women over 50.

In the evaluation, we looked at the following programs and measures³:

- Activation works,

³ We exclude measures targeting young unemployed job seekers.

- Commuting allowance,
- Regional and local employment,
- Restart,
- REPAS,
- Work in the school kitchen,
- We want to be active on the labour market (50+).

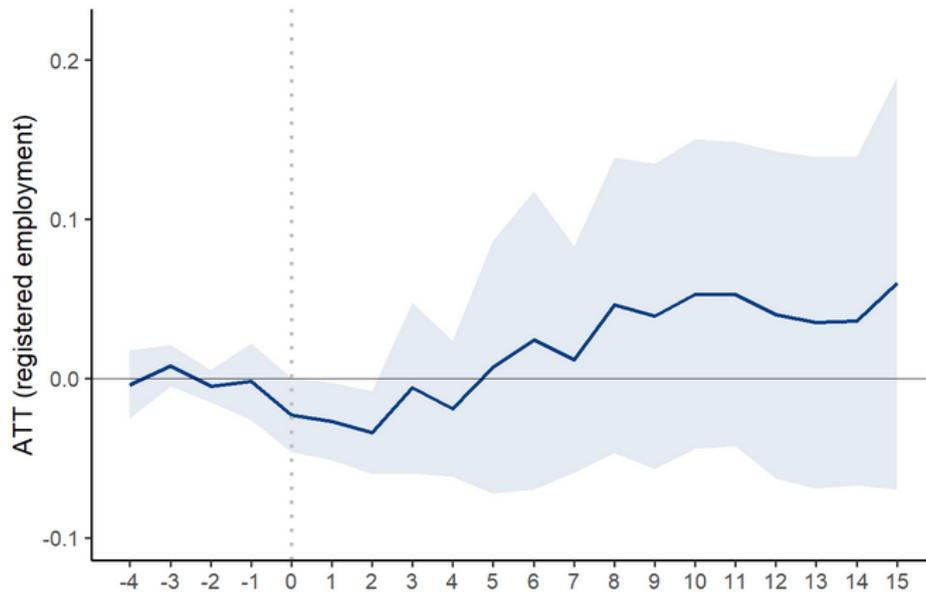
We follow the approach described in detail in Stefanik et al. (2022), but use double/debiased machine learning (Chernozhukov et al., 2018) to estimate treatment effects. We used the R package “causalweight” by Bodory and Huber (2019).

7.1.4.1 Activation works

Activation works involve unskilled activities, such as cleaning and maintaining public spaces, auxiliary work in maintaining buildings and areas, or processing and disposing of waste. They are organized by municipalities or PES offices through the following options. Activation works can be implemented through the following options. Activation work organized by municipalities can be carried out on a voluntary basis by unemployed recipients of assistance in material need who receive an allowance. Second, it can be implemented through ALMP organized by the PES offices. Third, they can be linked to the requirement to participate in activation work in order to earn the basic material need benefit. According to Petráš (2020) activation work managed by municipality do not increase employability of average participant, in case of ALMP track the probability increase by 1 pp on the other hand if the activation work represent path to basic benefit the probability of finding a job reduces by 1-2 pp. Activation work is often perceived in Slovakia as synonymous with performing minor municipal services, and several assessments suggest (e.g., Mýtina-Kureková et al., 2013) that its impact on increasing employment is minimal.

The effects of the activation work on women over 50 years on their chances of finding a job more than 4 years after participating in the measure are depicted in Figure 33. The results show the estimated employment probability for the treated group compared with that of the control group of similar unemployed women over 50 years old. Over the first 2 quarters after participation, the probability of finding a job is approximately 3 pp lower, reflecting the lock-in effect of the measure. After this point, the probability of finding a job increases and stabilizes around 4 pp after 2 years of participation. However, this improvement in the chances is not statistically different from 0, indicating no effect.

Figure 33. Average treatment effects of activation works on the registered employment of treated

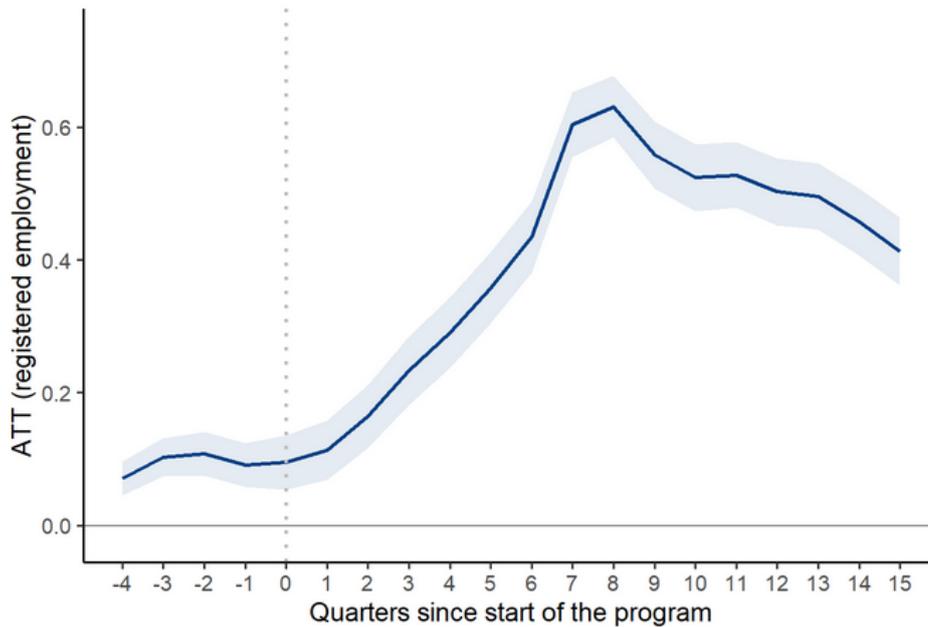


Source: Social Insurance Agency.

7.1.4.2 Commuting allowance

This measure was implemented as a monthly commuting allowance to partially cover employees' travel costs between their permanent/usual or temporary residence and the place of employment. To be eligible for the support, job seekers had to be registered for at least 3 months, be from households receiving material-needs assistance, or be persons in material need immediately prior to commencing employment. The allowance amounts to up to EUR 150 per month, while the exact value of the contribution was determined by the distance between the residence and the workplace. The maximum duration is six months. The period should be extended up to 12 months for employees who were classified as disadvantaged unemployed prior to taking up employment (including women over 50 years).

Figure 34. Average treatment effects of commuting allowance on the registered employment of treated



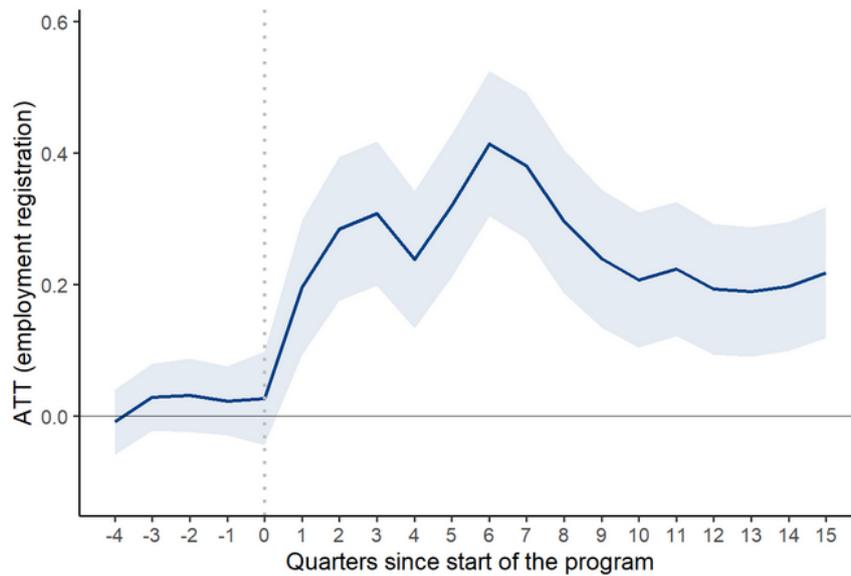
Source: Social Insurance Agency.

The results indicate that the probability of women over 50 years receiving the allowance is approximately 50 pp higher after 1.5 years of participation (Figure 34). This should be a result of increased motivation of the women to keep their job places. There is also a clear divide in the chances even before eligibility to receive allowance, which points to the fact that participants were more likely to find a job before the additional support from PES.

7.1.4.3 Regional and local employment

This measure is implemented as a contribution to support the development of local and regional employment. Eligible employers are a municipality, a self-governing region, or a legal entity founded or established by a municipality or a self-governing region. The contribution should be claimed only if the employer employs a disadvantaged job seeker (older than 50 years or lower secondary educated) who has been registered as a job seeker for at least 3 months or for at least half of the weekly working hours. Employers need to apply for the contribution in writing. The monthly amount of the subsidy is 80% of the employee's total labour cost, with a maximum of 60% of the total labour cost, which is the average wage of an employee in the Slovak Republic. The contribution shall be provided for a maximum of nine calendar months, and it shall not be provided again for the employment of the same employee during the two-year period immediately following the termination of employment.

Figure 35. Average treatment effects of commuting allowance on the registered employment of treated



Source: Social Insurance Agency

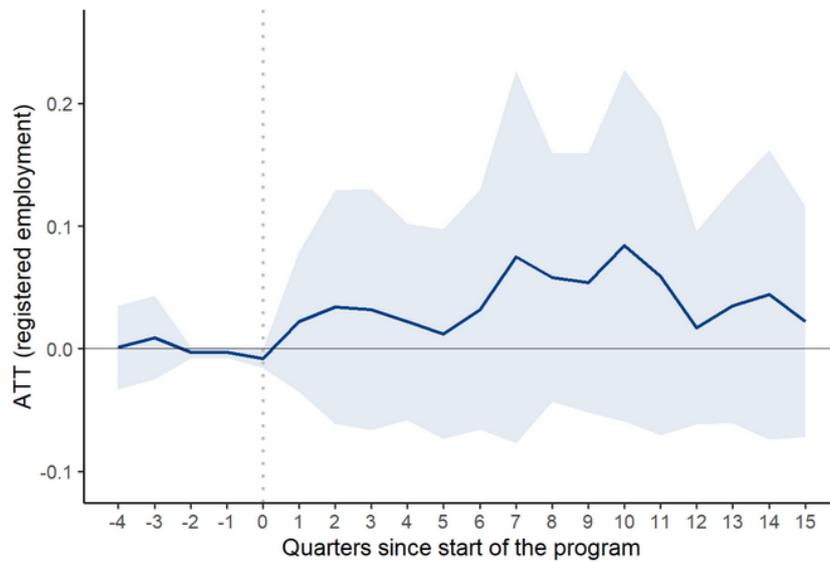
Subsidizing the employment of women over 50 years in positions with municipalities or self-governing regions or in companies established by them seems to be a viable option. The program lasts 9 months, and there is a clear dip in the treatment effect in the 4th quarter, but the positive effect persists in the long run and stabilizes at approximately 20 pp (Figure 35).

7.1.4.4 Restart

The main focus of this measure was to activate long-term unemployed persons (LTU) who had been registered for more than 24 months. The intention was to motivate them to take up employment or engage in an internship, primarily through direct financial incentives. Implementation was structured around two measures. The first provided a monthly financial contribution to active LTU who enter standard employment, with support granted for a minimum of one and a maximum of twelve months, amounting to EUR 126.14 per month during the first six months and EUR 63.07 per month during the subsequent six months. The second element provided LTU with a financial contribution equal to the subsistence minimum, covering essential expenses for meals, accommodation, and commuting between their permanent or temporary residence and the workplace. In addition, employers hiring an LTU received a financial contribution to offset the costs of integrating the jobseeker into the work process. This support was granted for up to 6 months, at a monthly rate equal to 7% of the total labour cost calculated from the average wage in the Slovak economy.

The measure aimed to address the potential loss of eligibility for certain social benefits after finding employment. The loss of some allowances on the one hand and the gain of work income on the other might lead to lower disposable income, which might deter the long-term unemployed from actively seeking a job and returning to the labour force.

Figure 36. Average treatment effects of Restart project on the registered employment of treated



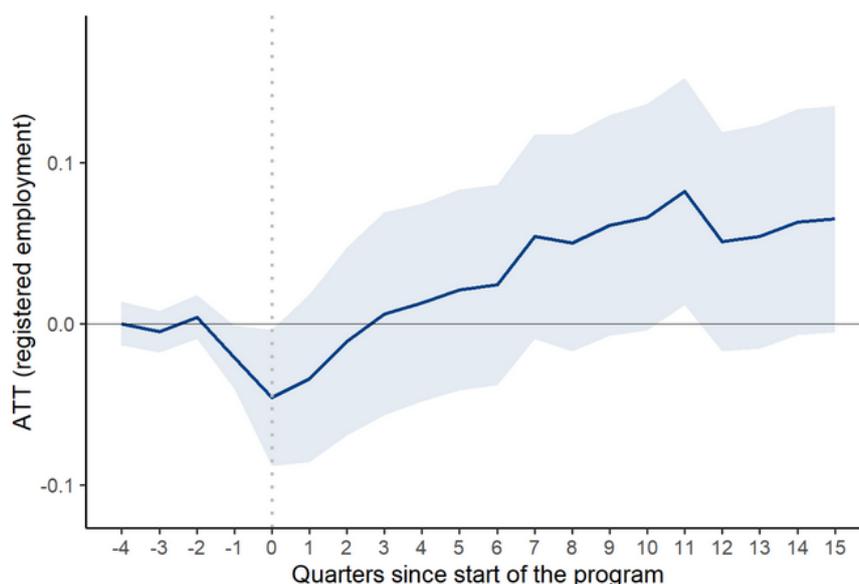
Source: Social Insurance Agency

The evaluation results indicate a positive average treatment effect on the treated. However, it is not statistically significantly different from zero (Figure 36).

7.1.4.5 REPAS

The REPAS project - Retraining as an opportunity for cooperation between job seekers, PES offices, and educational institutions - was launched at the end of 2014. REPAS was an active labour market measure that aimed to increase the employability of the unemployed through flexible, targeted education aligned with the requirements and needs of the labour market. The specific retraining course and provider were chosen by the unemployed. After the application was approved, the PES office provided the unemployed with a contribution equal to the course price.

Figure 37. Average treatment effects of REPAS on the registered employment of treated



Source: Social Insurance Agency.

According to the Institute of Social Policy (2018), participation in the retraining supported by the REPAS project increased the probability of finding a job by 3-5 pp. Also, a positive effect on income was observed after completing the course; participants achieved an average of 30 euros per month higher gross income than the control group. Similar results regarding the employability of women over 50 years also indicate our analysis: 2 years after participation, the net effect is estimated at approximately 5 pp. However, the confidence interval is much larger, indicating significant internal differences among the participants in the target group of women over 50 (Figure 37).

7.1.4.6 Work in the school kitchen

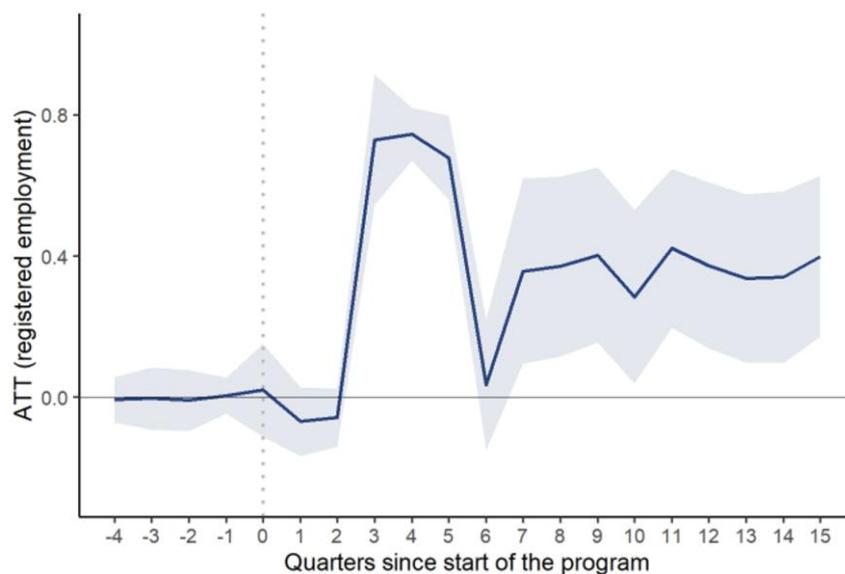
The main goal of the project was to help schools and their founders in the process of providing free lunches for primary school students. The financial support was a response to the concerns of founders and schools, or a new, never-before-tested solution in Slovakia, to ensure that the provision of lunches would not fail due to a lack of support and professional staff in school kitchens. The eligible applicants for a financial contribution to support the creation of a job within the project were: primary schools, founders of primary schools, kindergartens, founders of kindergartens, and school canteens. Within the project, the employer received a financial contribution to cover part of the total labour cost of an employee hired for a supported job, up to 95% of the total labour cost of the employee per month, but not more than the minimum total labour cost in the Slovak Republic.

The employer may also request a one-time financial contribution to cover part of the costs of employment, such as personal protective equipment, work aids, work tools, and accident insurance, in the amount of 4% of the average wage in the Slovak economy. The financial contribution was provided to the employer who hired a job seeker from the eligible target group, provided that the employment relationship was agreed to for at least half of the weekly working hours for a period of at least 6 months, and that the financial contribution was

provided to the employer for a maximum of 10 months (school year), depending on the agreed duration of the employment relationship.

As part of preparing applicants for the aforementioned jobs, employers also received: a one-time financial contribution of €50.00 for a job applicant to take the exam to obtain the so-called "Hygienic minimum" professional qualification, and a one-time financial contribution of €10.00 per jobseeker to issue a health certificate (food certificate).

Figure 38. Average treatment effects of work in the school kitchen project on the registered employment of treated



Source: Social Insurance Agency.

Among unemployed women over 50 years of age who participated in the project, the probability of employment increased during the subsidy period. The net effect compared to the control group was approximately 60 pp. There was no effect during the 2 months after the school year, but the probability of continued employment in the next school year was roughly 30 pp (Figure 38).

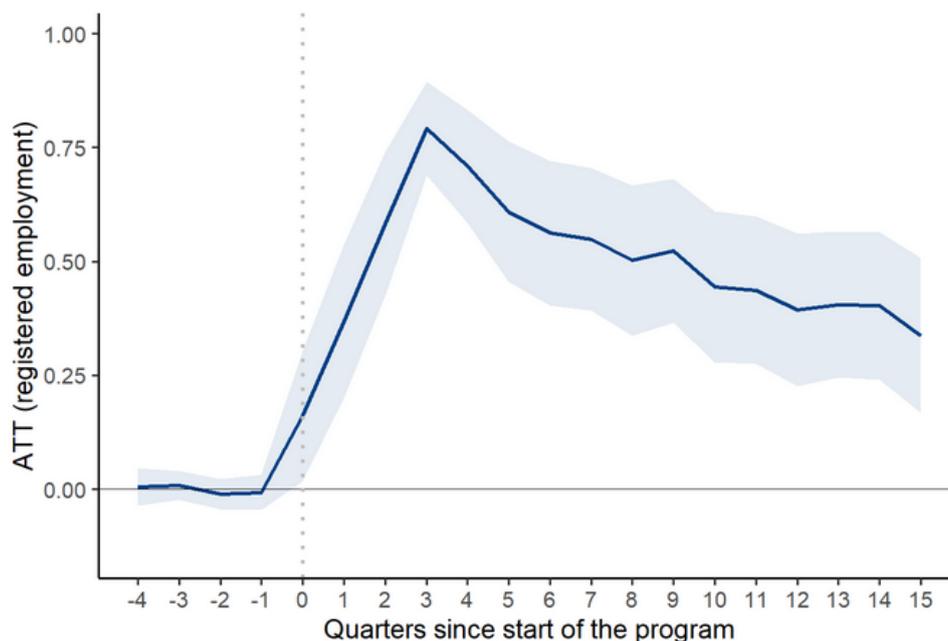
7.1.4.7 We want to be active on the labour market (50+)

The aim of the project was to improve the position of disadvantaged job seekers - citizens over 50 years of age, and increase their employability and employment through the provision of financial contributions to support job creation. The rationale for the project is that several factors negatively affect the employment of the target group. Those include the possibility of early retirement, lack of skills (especially language and IT), low participation in further education, and inflexible labour legislation. On top of those factors, there is also discrimination and prejudice on the part of employers, despite the fact that employees over 50 years offer employers experience, balance, responsibility, and greater gratitude for the job opportunity.

Implementation of the measure was through providing a financial contribution to support the creation of a job for the unemployed aged 50 and over. The financial contribution was

provided to an employer who hired unemployed individuals aged 50+ for a job created, provided the employment relationship was agreed upon for at least half of the established weekly working hours for a period of at least 12 months. The financial contribution was provided for up to 12 months. The employer was obliged to maintain the job for which the contribution was provided for at least 12 months. The financial contribution was earmarked for payment of part of the advance payment for compulsory public health insurance premiums, social insurance premiums, and compulsory old-age pension insurance contributions paid by the employer, up to a maximum of 1.5 times the amount of the advance payment for compulsory public health insurance premiums, social insurance premiums, and compulsory old-age pension insurance contributions from the average wage in Slovakia.

Figure 39. Average treatment effects of the We want to be active on the labour market (50+) project on the registered employment of treated



Source: Social Insurance Agency.

The effect on women over 50 years was significantly positive and peaked at 75 pp after the first 12 months of participation (Figure 39). During the additional 12-month mandatory employment maintenance period, the effect slowly diminished to 50 pp. In the following period, the net effect continued to decrease, but even after the next almost 2 years, the average treatment effect was still above 25 pp. Motivating employers to hire women over 50 years seems to be a right option for improving the chances of this disadvantaged group.

7.1.5 Concluding comments

In Slovakia, more than half of registered job seekers exit unemployment within the first six months, typically without participating in ALMP measures. At the same time, a substantial share of recruitment into wage-subsidy schemes, among the most expensive labour-market instruments, occurs during this early phase. However, such a pattern is misaligned with the intervention logic of effective employment service in periods of low unemployment and

labour shortages. Moreover, if a country allocates a low share of labour market expenditure to training and reskilling, limited capacity and accessibility of training measures constrain labour market transitions and often result in returns to low-productivity, unstable jobs, particularly for disadvantaged groups. It is important to early identify high-risk trajectories at the point of registration, when re-employment probabilities are highest. In international practice, jobseeker profiling is a core instrument for improving the effectiveness of public employment services (Mýtna-Kureková, 2014). Introduction of profiling tools should help to differentiate the assessment of individual risks or support needs. This is particularly pronounced among job seekers aged 50 and above, with women in this age group facing a cumulative set of disadvantages, including:

- longer and more fragmented career trajectories,
- lower participation in lifelong learning,
- concentration in sectors with limited adaptability,
- family and caregiving responsibilities.

If women over 50 receive more intensive support only after becoming long-term unemployed, their employability at that point has already significantly deteriorated due to skills depreciation, declining motivation, and health-related and other constraints. Preventive tools, especially professional guidance and counselling, need to be applied systematically during the early stages of unemployment. For women aged 50+, early and individualised intervention is particularly critical. A combination of career guidance, skills assessment, and targeted reskilling can facilitate transitions from declining occupations into sectors with labour demand (e.g., services, logistics, care-related activities). In the absence of such support, the system would implicitly channel this group into either long-term unemployment or early exit from the labour market. Processes in PES need to be built around the following principles to reduce long-term unemployment risks and improve labour supply utilization among women over 50:

- Systematic profiling at registration, with subsequent segmentation of services based on job seekers' profiles;
- Strengthen access to career guidance with an individualized approach (individual action plans prepared early in unemployment);
- Career guidance with a connection to targeted support;
- Activation programs available, with training provided at the early stages of unemployment, first soft skills, and, if deemed feasible by career counsellors, also vocational training;
- Individualized assessment of spatial and occupational mobility support.

Subsidised employment programs should be targeted to the least employable (based on profiling and previous career counselling).

7.1.6 Proposal for the integration of good practice support measures into local labour markets – experiences from Slovakia

Table 7 summarizes the relevant experiences from the Slovak labour market.

Table 7. Selected measures, target groups, and their potential applicability to Serbia

Measure	Target group	Country	Effectiveness	Applicability to Serbia
Providing the successful jobseekers with temporary eligibility of benefits up to 12 months with decreasing amounts.	Long-term unemployed persons (LTU) registered for more than 24 months	Slovakia	For women 50+ net effect after two years from participation increased probability of employment by 6-7 pp.	Gradually lower the benefits received by unemployed after exit of register due to the employment.
Individual career counselling steering towards occupations, less common for female workers	All	Austria/Slovakia	Positive-based on qualitative assessment	Women 50+ when allowed to select training specialisation by themselves tend to safe-select few specialisations (e.g. in accounting or healthcare). Career counselling steering them out of the usual occupations (e.g. to public bus drivers) was considered good practice in many EU countries.
Retraining to increase the employability of the unemployed through flexible, targeted education aligned with the recommendations of the individualised career counselling.	All	Slovakia	For women 50+ net effect after two years from participation increased probability of employment by 5 pp.	In Serbian case it is advisable to guide jobseekers to the training courses suiting her abilities and job opportunities in proximity to further strengthen employability potential. Requalification training should align with the skills employers actually need.
Provision of financial contributions to support job creation for period of 12 months with	Population over 50 years	Slovakia	For women 50+ net effect after two years from participation increased probability of	The implementation of the measure is costly and international evidence suggest

12 months obligatory maintenance period.			employment by 50 pp.	that even shorter support period (e.g. 3 months) provide significant positive impact on employability. This measure should be primarily directed towards the most difficult-to-employ women 50+ as it is of the most expensive ALMP measure.
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Source: The authors.

7.2 Examples of good practices related to the employability of older women in the Polish labour market

7.2.1 Socio-institutional and demographic context

Poland is undergoing a profound demographic transition, characterised most notably by a rapid pace of population ageing. The current demographic structure reveals an age pyramid with a steadily expanding share of older individuals, accompanied by a continuously rising demographic dependency ratio. The proportion of people aged 65 and over ranks among the highest in the region. At the same time, the fertility rate stands at 1.1 in 2024, far below the replacement rate of 2.1.

The statutory minimum retirement age is set at 60 for women and 65 for men, although there is no legal obligation to retire upon reaching these thresholds. The gender-based differentiation in the statutory retirement age remains a relatively rare approach internationally. The effective retirement age is 61 for women and 63 for men. While the effective retirement age for women has been gradually increasing, it remains significantly lower than average life expectancy, which is 82 for women and 75 for men in 2024. This situation is linked to the low replacement rate, earlier labour market exit among women, and a heightened risk of poverty in older age. The latter is particularly relevant for women, who on average earn less than men and consequently expect lower retirement benefits.

Labour force participation among people aged 50 and over is low, with a marked decline occurring from the age of 50 onwards. Employers frequently perceive individuals above this age threshold as having limited learning capacity and reduced adaptability to new technologies or organisational changes. Efforts to increase labour market participation among this group have produced only marginal effects.

A range of factors contribute to inactivity among older individuals, including health-related limitations and skills mismatches. Reasons for inactivity also differ by gender: men more often cite sickness, while women more frequently identify care responsibilities as the primary

barrier. Care obligations, involving both children and older family members, are especially significant for women.

The broader context is shaped by several unfavourable indicators, including low labour market activity, a low effective retirement age, and the existence of pre-retirement protection that begins four years before the statutory retirement age. These factors not only highlight the need for an in-depth analysis of the situation and the design of targeted activation interventions, but also reflect the wider European challenge of extending working lives and improving the re-employment prospects of older individuals, which has become a central priority of national and EU employment strategies (Błędowski et al., 2017).

7.2.2 The Polish Public Employment Services (PSZ) system

The Polish Public Employment System is a multi-level structure designed to support jobseekers, employers, and people at risk of labour-market exclusion. At the national level, the Ministry of Family, Labour and Social Policy sets the overall direction of labour-market policy, allocates funding from the Labour Fund, and oversees the legal and strategic framework within which employment services operate. This central authority also represents Poland in European cooperation structures, ensuring that national policies align with broader EU employment strategies.

Below the national tier, Voivodeship Employment Offices (WUP) operate at the regional level. Their role is primarily strategic and coordinative: they analyse regional labour-market trends, manage EU-funded programmes, and supervise the activities of District Employment Offices. They also provide training and methodological support to local employment counsellors, ensuring that services across regions maintain consistent quality. Because labour-market conditions vary significantly between regions, WUPs play a crucial role in tailoring activation strategies to local economic realities.

At the frontline of service delivery are the District Employment Offices (PUP), which interact directly with unemployed people and jobseekers. They operate at LAU1 level of a county. These offices handle registration, determine eligibility for unemployment benefits, and provide job-matching, counselling, training, and activation programmes. They also administer job offers submitted by employers (including help to properly describe a job offer according to an occupation and, to some extent, qualifications and job characteristics), subsidies for employers, support entrepreneurship, and coordinate vocational rehabilitation for people with disabilities. PUPs are the primary point of contact for individuals seeking assistance, and their effectiveness depends heavily on the quality of counselling and the strength of local employer networks.

Together, these three levels form an integrated system that combines both active and passive labour-market measures. While passive measures include unemployment benefits and income support, active measures focus on improving employability through training, job placement, and targeted programmes for groups facing barriers to employment. In recent years, the system has been shifting from a model centred on unemployment management toward a more proactive approach aimed at activating economically inactive groups, including older

workers, women returning to the labour market, and people with disabilities. This evolution reflects broader demographic and economic pressures, such as labour shortages and population ageing, which require employment services to play a more strategic role in mobilising untapped labour potential.

7.2.3 Wage subsidies as a potentially key element of labour market policy

Among the range of ALMP (*active labour market policy*) instruments, wage subsidies are widely regarded as well suited to stimulating employer demand for older workers, as they compensate firms for perceived productivity deficits or higher labour costs. Their effectiveness depends on factors such as targeting, duration, and retention incentives, and meta-analyses of ALMPs (Martin and Grubb, 2001; Kluve, 2006; Card et al., 2018) consistently identify wage subsidies and private-sector incentives as among the more effective interventions for disadvantaged groups, although relatively few studies focus specifically on older individuals. Evidence on wage-subsidy programmes for older workers remains mixed: positive effects have been observed in Austria (Eppel et al., 2013), Belgium (Desiere, 2022) and, to some extent, Germany (Jaenichen and Stephan, 2011; Boockmann et al., 2012), while evaluations from Finland (Huttunen et al., 2013) and France (Behaghel et al., 2008) show limited or adverse outcomes. Comparative reviews further suggest that favourable results are more likely when subsidies are combined with complementary measures such as training or age-management strategies (Vodopivec et al., 2019; Konle-Seidl, 2017).

In Poland, Under the previously binding legal framework – the Act of 20 April 2004 on Promotion of Employment and Labour Market Institutions (Journal of Laws 2004, No. 99, item 1001, as amended) – individuals aged 50 and above were explicitly designated as persons *in a special situation on the labour market*. This statutory classification directed tailored labour market instruments towards this group, with the intention of supporting their professional reintegration and improving their employment prospects.

One of the notable initiatives introduced under the 2004 Act was subsidised employment for persons aged 50+ and, in the case of men, 60+. Although implemented, these programmes demonstrated relatively low effectiveness when assessed through the rate of return to unemployment registers. Employers participating in the scheme were obliged to maintain employment for at least six months following the subsidy period when hiring an individual aged 50–59, which aimed to ensure a minimum degree of employment stability.

The entry into force of the new Act of 20 March 2025 on the Labour Market and Employment Services (Journal of Laws 2025, item 620) on 1 June 2025 restructured both the scope and the organisation of labour market support. While the detailed approach to assistance changed, the Act broadened the catalogue of instruments available to persons considered to be in a special situation on the labour market. Importantly, the 2025 Act does not contain a formal, enumerated definition of this term. Instead, Articles 143–146 specify the categories of individuals eligible for special support, thereby reconstructing the catalogue of beneficiaries strictly on the basis of the instruments to which they are entitled.

This instrument-based approach shifts the focus away from predefined labels and towards the specific forms of assistance available to persons facing labour market disadvantages. As a result, support for older individuals remains embedded in the system, but is now framed through the lens of access to targeted instruments rather than through explicit statutory designation.

7.2.4 Evidence from targeted activation practices for older individuals

A relevant example of targeted activation is provided by the project “Support for the implementation of panel surveys of people aged 50 and more, in the international project Survey of Health, Aging and Retirement in Europe”⁴, which focused on women aged 50+. The initiative formulated recommendations for engaging unemployed women in caregiving roles for older people, responding to the rapidly expanding demand for such services. Research conducted within this framework indicated a limited labour-supply potential among registered unemployed women (Gałecka-Burdziak et al., 2025), highlighting the importance of interventions that directly address the underlying causes of inactivity.

The idea is connected with ageing society and the insufficiency of workers in caregiving occupations especially for older people. Family caregivers – most often women, including those aged 50 and above, many of whom are inactive or already retired – provide support to older adults who need assistance in their daily lives. Their help typically encompasses the full range of tasks required for the everyday functioning of an older person with disabilities, allowing them to remain in their own home (Błądowski et al., 2021). This mostly relates to nonmedical caregiving services, as medical services require more advanced training. However, the needs of nonmedical services are significant. It can be said that the project addresses the needs of older women by women 50+. It is both connected with the fact that it is not uncommon that a woman 50+ provides informal caregiving services to a dependent person. It also draws on understanding of this issue by women 50+.

Related programmes, such as Active Parent, similarly employed subsidised employment in care services, offering work experience, supporting returns to the labour market for younger parents, and providing exemptions from social-insurance contributions. "Active Parent" is a government program supporting parents of children aged 12-35 months. Active working parents get PLN 1,500 a month for a child aged 12-35 months to employ a nanny or grandmother (potentially women 50+) if both parents meet the activity criteria.

Another stream of evidence concerns interventions that go beyond skills acquisition by strengthening psychological and social resilience. Research drawing on the concept of sense of coherence aligns with broader studies on resilience and examines determinants of unemployment beyond formal qualifications. Randomised Control Trials (RCTs) incorporating motivational interviewing and psychological support demonstrated statistically significant improvements in motivation levels. These findings suggest that assistance for

⁴ The project “Support for the implementation of panel surveys of people aged 50 and more, in the international project Survey of Health, Aging and Retirement in Europe”, co-financed by the European Social Fund (POWR.02.04.00-00-0059/16) and implemented by the Polish Ministry of Family, Labour and Social Policy in cooperation with SGH Warsaw School of Economics.

older individuals should begin by fostering readiness for labour-market participation rather than expecting an immediate transition into employment.

7.2.5 OECD evidence – recommendations for the activation of inactive individuals

Drawing on insights from the OECD report *Developing Public Employment Services for Economically Inactive People in Poland* (OECD, 2025), several targeted recommendations emerge for strengthening activation pathways for groups particularly prone to long-term inactivity. These include inactive women, especially those re-entering the labour market after childbirth, people with disabilities, and individuals approaching retirement age. The OECD emphasises that these groups account for a disproportionate share of Poland's economically inactive population, despite overall unemployment remaining at record-low levels and labour shortages intensifying across multiple sectors.

7.2.5.1 General activation measures

The OECD highlights a set of foundational interventions needed to support inactive individuals in rebuilding labour-market readiness. These include the following.

1. Strengthening psychological resilience.

Barriers to labour-market participation extend beyond formal skills, increasingly reflecting low confidence, discouragement, or limited perceived employability. Recognising these psychological constraints is crucial for designing activation measures that tackle the underlying drivers of inactivity.

Delivering specialised socio-psychological support to people moving from inactivity into the labour market could be strengthened through cooperation with external providers. An approach similar to Estonia's could be adopted, where socio-psychological assistance is outsourced to certified organisations selected through public procurement. After an initial assessment of employment barriers, career counsellors would be able to refer clients who need psychological support to these external specialists. The counselling itself could concentrate on employability-related objectives, such as building resilience, developing strategies for overcoming obstacles to employment, and preparing individuals for active job searching.

2. Rebuilding soft skills.

Longer spells outside employment – particularly among women returning after childcare breaks or individuals managing health-related difficulties – often erode interpersonal, organisational, and workplace-adaptation skills. Targeted soft-skill development is therefore essential for supporting sustained reintegration.

The activity could take the form of group-based soft-skills workshops for people experiencing long-term unemployment or inactivity. Offering these sessions to newly registered clients of the public employment services would help them build essential workplace abilities – such as effective communication, collaboration with others, and

managing their own tasks – that are often weakened during extended periods outside the labour market.

3. Group-specific services addressing health-related challenges.

Inactive individuals with chronic illnesses or disabilities require tailored support structures rather than standardised interventions. The OECD stresses the need for accessible services coordinated across institutions to respond effectively to health-related barriers.

Each individual person should be diagnosed. Rather than concentrating exclusively on medical diagnoses or eligibility for benefits, work capability assessments need to be done to identify what tasks a person is able to perform and under which conditions. Assessments grounded in the *International Classification of Functioning, Disability and Health (ICF)* make it possible to determine the type and level of support required for a successful return to employment, while also giving persons insight into their own functional abilities. Also, health-related guidance for employers is needed. It can be delivered through multiple formats, including online seminars for HR teams, managers, and employees, as well as on-site workshops, training sessions, and individual consultations. Many advisors should be practitioners to draw on their own lived experience with similar conditions and work with external experts whenever additional specialist input is required. Their advisory work spans explaining the nature of specific health issues, dispelling misconceptions and anxieties, demonstrating how everyday job tasks can be performed, and assessing workplace accessibility from the viewpoint of an employee managing a health condition.

4. Mentoring schemes and short-term work opportunities.

Mentoring networks and short work placements within community organisations can help individuals gradually rebuild work routines and regain confidence. These short-term opportunities, embedded in trusted environments, are particularly valuable for people who have been distant from the labour market for extended periods.

Advisors working in the public employment services could gather examples of effective cooperation with employers – for instance, mentoring schemes offered by companies or positions created specifically for clients facing disadvantage. These cases could then be reviewed and highlighted by the Ministry as models of good practice. Employers that demonstrate strong CSR (*corporate social responsibility*) commitments could also be awarded diversity certificates recognising their efforts to build inclusive workplaces, following the example of the regional employment service Actiris in the Brussels.

5. Strengthening institutional cooperation.

A central recommendation of the OECD is the development of strong collaborative mechanisms between Public Employment Services, social welfare centres, and social-economy entities. Examples include social and work cooperatives, non-governmental organisations, occupational therapy workshops, and social integration centres and clubs. Such cooperation can significantly enhance outreach, reduce fragmentation, and ensure continuity of support across institutional boundaries.

A reform initiative in France focused on improving collaboration between social welfare agencies and employment services. The effort centred on three key components. First, it introduced shared information systems to allow both sectors to access and update client data. Second, it established joint advisory and follow-up procedures for activating social benefit recipients and jobseekers facing complex social difficulties, delivered by paired teams of social workers and career counsellors. Third, it created a specialised support mechanism within the Public Employment Services for registered jobseekers whose social circumstances hinder their ability to engage in job-search activities.

6. “Open and friendly office” initiatives.

This approach focuses on lowering emotional and administrative barriers to contacting PES staff. The OECD emphasises that inactive individuals – especially women in rural areas – may feel more comfortable engaging with familiar, trusted intermediaries, such as rural housewives’ clubs, which can act as outreach channels to individuals otherwise disconnected from public services. Such initiatives may come with the need to be open for all persons, also unregistered (potentially inactive) and, under certain conditions, without the need for making an appointment.

7. Developing a database and cooperation with social economy enterprises.

A social economy enterprise is a business blending commercial activity with a primary social mission, reinvesting most profits to benefit people or the planet rather than shareholders, and often featuring democratic governance. These entities, including cooperatives, associations, foundations, and specific social enterprises, focus on societal goals like inclusive employment or community support, operating within the broader social economy sector.

7.2.5.2 Role models and returner programmes

The OECD identifies returner programmes as an important tool for reintegration, particularly for women who exited employment due to caregiving responsibilities. Group-based initiatives can help rebuild a sense of belonging, reduce isolation, and normalise the process of re-entering employment after a long break.

Role Models and Returner Programmes play a vital role in helping experienced professionals, particularly women, re-enter the workforce after extended career breaks. These initiatives provide clear, supportive pathways that combine mentoring, coaching, and structured placements to rebuild confidence, refresh competencies, and reduce bias. At the same time, employers gain access to a motivated and diverse pool of talent at a moment of widespread skills shortages. Organisations such as STEM Returners and Career Returners illustrate how these programmes benefit both participants and companies.

Core Elements of Returner Programmes are designed mainly for experienced professionals, frequently women, who have been out of the labour market for several years. They are typically structured as short-term placements or internships that provide a gradual, supported transition back into work. They include support mechanisms such as coaching, mentoring (often from senior staff), training opportunities, and peer networks. They enable participants

to rebuild their professional identity, refresh their skills, regain confidence, and navigate hiring biases. There are also clear advantages for employers, such as open access to overlooked talent, help close skills gaps (notably in STEM and tech), strengthen workforce diversity across multiple dimensions, and enhance retention. Examples of these programmes are initiatives such as STEM Returners, Career Returners, and government-backed schemes supply both resources and structured opportunities.

Returner Programmes provide the framework for re-entry, while those who complete them successfully become the next generation of role models. Their visibility encourages more candidates to participate and motivates additional employers to adopt such schemes, creating a reinforcing cycle that supports workforce reintegration and broadens diversity.

A key component of these programmes is the use of role models with women who have successfully returned to work after periods of inactivity. Their experiences can:

- Strengthen confidence among programme participants. Individuals who have successfully returned to work serve as powerful examples, showing that resuming a professional career after a long pause (often due to caregiving) is achievable.
- Challenge entrenched age and gender stereotypes. Visible success stories help normalise career breaks and counteract negative assumptions about returners.
- Foster peer motivation and shared learning dynamics.
- Real-world cases demonstrate to hiring managers and leaders the value and capability that returners bring to organisations.

By creating supportive group environments and showcasing relatable success stories, returner programmes can help participants envision realistic employment trajectories and reduce fears associated with labour-market re-entry.

7.2.5.3 Employer awareness and combating age discrimination

The OECD also highlights the need for stronger employer engagement to address the persistent undervaluation of workers aged 50+ on the Polish labour market. Employers and public employment services can form highly effective partnerships to support the labour-market activation of older women, especially in contexts where demographic change and skills shortages make their inclusion both a social and economic priority. Good cooperation begins with employers sharing information about their skill needs and recruitment challenges so that employment services can tailor outreach, profiling, and training to the realities of local labour markets.

A particularly effective practice is co-designing training and re-skilling programmes. Employment services can deliver foundational or digital skills training, while employers contribute job-specific modules, workplace visits, or short practical placements. This approach not only updates skills but also builds confidence – an area where older women often need additional support, as shown in guidance for employers working with women 45+. Employers who open their workplaces for “taster days” (open days at work enabling short

familiarization with a workplace) or job-shadowing (job candidate does not perform any tasks, but observes the employee's performance and duties, asks, and discusses work) give candidates a realistic sense of the job and reduce anxiety about returning to work after long breaks. There is also the need to educate entrepreneurs of inclusive work conditions. This may come from good practices of international employers.

Good-practice examples from selected employers can demonstrate the positive contributions older workers bring, including:

- extensive experience and reliability,
- a strong work ethic and organisational loyalty,
- mentoring capacities valuable for younger staff.

However, employer bias and age stereotypes remain widespread. Combating age discrimination requires coordinated actions, such as:

- information and awareness-raising campaigns,
- employer training to recognise the value of age-diverse workforces,
- incentives encouraging employers to engage in inclusive recruitment.

Building age-inclusive workplaces is identified as a prerequisite for sustainable activation of older individuals, particularly in a demographic context of rapid population ageing and shrinking labour supply.

Taken together, the OECD's recommendations emphasise that effective activation must address psychological, social, institutional, and employer-side barriers simultaneously. Activation of inactive individuals – women, older workers, people with disabilities – requires not only labour-market instruments but also redesigned cooperation frameworks, inclusive employer practices, and community-based entry points that build trust and motivation. These insights provide a comprehensive blueprint for strengthening activation strategies in the face of Poland's deepening labour shortages and demographic challenges.

7.2.6 Concluding comments

The activation of older individuals remains a persistent and multidimensional challenge, shaped by factors that extend far beyond labour-market instruments alone. Different groups experience distinct barriers arising from their employment histories, the specific causes of unemployment or economic inactivity, and the social and institutional constraints they encounter. Evidence reviewed in this report demonstrates that older women, in particular, face a combination of care-related responsibilities, earlier labour-market exit, lower lifetime earnings and limited opportunities for re-employment, all of which contribute to heightened vulnerability in later life.

Research and practice consistently show that effective activation requires individualised and flexible approaches tailored to the complex circumstances of inactive persons. Whether focused on health, skills, caring duties, motivation, or psychological resilience, successful

interventions often reach beyond labour-market policy *sensu stricto*, necessitating cooperation with social services, community actors, and institutions capable of addressing underlying barriers. This implies that there is no universal remedy for the employment challenges faced by older women or other disadvantaged groups. Instead, a comprehensive strategy that enhances overall social engagement can contribute to greater labour-market participation, generating benefits not only for the individuals themselves but also for the wider society confronted with demographic ageing and labour shortages.

7.2.7 Proposal for the integration of good practice support measures into local labour markets – experiences from Poland

Table 8 summarises the experiences of Poland and selected countries with ALMPs for older women and their potential applicability in Serbia.

Table 8. Summary of ALMPs for older women – experiences of Poland and selected countries

Measure	Target group	Country	Effectiveness	Applicability to Serbia
Wage subsidies	Older workers 50+ (in Poland also men 60+)	Austria, Belgium, Germany, Finland, France; Poland	Mixed: positive in Austria, Belgium, partly Germany; limited/adverse in Finland, France; low effectiveness in Poland.	Potentially applicable with careful targeting, retention incentives, and complementary measures.
Instrument-based support for persons in special labour-market situations (Poland 2025 Act)	Individuals eligible for special support, including older persons	Poland	No effectiveness results; reform shifts from categorical labels to instrument-based eligibility.	Applicable: flexible targeting model adaptable to Western Balkan systems.
Activation concept: engaging unemployed women 50+ in caregiving roles	Women 50+ (unemployed, often informal caregivers)	Poland	Research shows limited labour-supply potential; highlights need to address root causes of inactivity.	Applicable where informal caregiving is widespread; requires addressing barriers to participation.
Subsidised employment in care services (e.g., Active Parent)	Parents of young children; potential employment for women 50+ as child caregivers	Poland	No direct effectiveness results for older women; creates subsidised care-sector jobs.	Applicable if childcare shortages exist; can create employment niches for older women.
Psychological and motivational interventions (motivational interviewing, resilience-building)	Older unemployed individuals; inactive persons	Poland	RCTs show statistically significant improvements in motivation.	Highly applicable: low-cost, scalable, addresses motivational barriers.
Specialised socio-psychological support (outsourced)	Inactive individuals with psychological	Estonia (model); Poland (recommendation)	No quantified results; OECD stresses psychological barriers	High: administratively feasible and

model)	barriers; women returning after childbirth; older individuals		and recommends Estonia-style outsourcing.	relevant to similar barriers.
Soft-skills rebuilding workshops	Long-term inactive individuals; women returning after childcare; people with health-related gaps	Poland (recommendation)	No effectiveness data; OECD emphasises erosion of soft skills and need for group workshops.	High: low-cost and scalable.
Work-capability assessments based on ICF + employer guidance	People with disabilities or chronic illnesses	Poland (recommendation)	No effectiveness results; OECD stresses functional assessments and tailored employer guidance.	High: ICF framework transferable; employer guidance feasible.
Mentoring schemes and short-term work placements	Long-term inactive individuals; those distant from labour market	Poland (recommendation); Brussels (Actiris example)	No quantified results; OECD highlights gradual re-entry value and CSR-based recognition.	Medium-high: feasible; depends on employer engagement.
Strengthened institutional cooperation (PES–social welfare–social economy)	Individuals with complex social barriers; inactive benefit recipients	France (example); Poland (recommendation)	No numerical outcomes; French reform introduced shared systems, joint advisory teams, specialised PES support.	Medium-high: requires coordination; feasible with administrative investment.
“Open and friendly office” outreach model	Inactive individuals, especially rural women; unregistered persons	Poland (recommendation)	No effectiveness data; OECD notes emotional/administrative barriers and value of trusted intermediaries.	High: community-based outreach aligns well with rural structures.
Database and cooperation with social-economy enterprises	Inactive individuals needing supported employment pathways	Poland (recommendation)	No effectiveness results; OECD stresses role of social-economy entities in inclusive employment.	Medium-high: depends on maturity of social-economy sector.
Returner Programmes (structured re-entry pathways)	Experienced professionals, mainly women, returning after long caregiving breaks	International examples	No quantitative results; text highlights confidence-building, skill refresh, reduced bias, employer benefits.	High: strong relevance due to similar female inactivity patterns.
Role-model-based support within returner programmes	Women returning after inactivity	International examples	No numerical evidence; emphasises confidence, stereotype reduction, peer motivation.	High: low-cost, culturally adaptable.
Employer awareness initiatives to combat age discrimination	Older workers (50+), especially older women	Poland	No quantified outcomes; text stresses undervaluation of 50+ workers and need for awareness campaigns and training.	High: age bias is widespread; awareness measures transferable.
Co-designed training and	Older women; returners;	Poland	No effectiveness data; benefits include updated	High: strong potential where

re-skilling with employers	individuals needing updated skills		skills, confidence, realistic job previews.	employers face skills shortages.
Employer good-practice promotion (experience, reliability, mentoring capacity of older workers)	Older workers (50+)	Poland	No quantitative results; highlights positive contributions of older workers.	Medium–high: depends on employer openness.
Incentives for inclusive recruitment	Employers; older workers; women 45+	Poland	No effectiveness data; incentives identified as part of combating age discrimination.	Medium–high: adaptable to local labour-market institutions.

Source: The authors.

8. Conclusions and Recommendations

8.1 Interpretation of findings

Focusing on the Belgrade region in Serbia, this study seeks to thoroughly analyse the causes of long-term unemployment among women aged 50 and over, considering all relevant actors that may contribute to mitigating the identified problem. Statistical data from the National Employment Service for 2024 show that in the Belgrade region, women aged 50 and over account for 46.4% of registered unemployed women, while the corresponding share at the national level is 38.9%. Similarly, long-term unemployed women constitute 81.1% of the total unemployed women in this age group, compared to 78.8% at the national level. Compared to other regions, these data highlight the Belgrade region as having the most unfavourable indicator for the share of long-term unemployment among older women. This was the rationale for studying the causes of long-term unemployment among older women (aged 50 and over) in the two closely related local labour markets of the Belgrade and Skopje regions.

The research aimed to examine explanations that cannot always be identified using statistical data alone. These explanations will serve as a key framework for interpreting findings, considering implications, and deriving recommendations. Survey results will be combined with the perspectives of key stakeholders and unemployed women aged 50 and over, gathered through focus group discussions, to provide relevant insights for government, public employment institutions, employers, the NGO sector, other relevant actors, and unemployed women themselves. The guidelines for the remainder of the analysis include:

- *Intersectoral insight* into unemployment among women aged 50+, their long-term unemployment status, and participation in ALMP, additionally considering education, type of settlement, and specific age groups.
- *Lower employability* due to outdated skills, *gaps in digital skills* in particular, lack of knowledge of foreign languages, prolonged employment breaks, or limited education (not only in terms of educational level but also educational profile).

- *Precarious and informal employment*, lack of knowledge and self-confidence, as well as administrative inconsistencies and burdens when considering self-employment as an alternative to traditional employment.
- *Family responsibilities* such as caring for grandchildren or elderly parents, which limit time and mobility, as well as other household chores.
- *Health concerns* that reduce physical capacity for work and increase psychological pressures.
- The extent to which a *lack of motivation* reduces active participation in the job search process and prolongs unemployment among women aged 50+.
- *Stereotypes and age discrimination*, particularly in hiring processes, and employers' concerns about reduced productivity, more frequent absences due to health reasons, and proximity to retirement when hiring an older worker.
- *Lack of specialised employment services* tailored specifically to older women, considering that it is not always clear whether unemployed women aged 50+ are prioritised within the group of hard-to-place individuals.

An *intersectoral approach* to the problem of long-term unemployment among women aged 50 and over reveals several important issues that need to be addressed. Survey results show that only a small number of women have recently participated in training programmes. The main reason for non-participation is a lack of awareness of these opportunities, despite the fact that the NES usually covers transportation costs for training attendance. This aligns with the views expressed by women in the focus group. Additionally, the focus group with key stakeholders linked the problem to women's inactivity resulting from long-term unemployment, challenges with outreach in rural municipalities, and the introduction of new services such as mobile teams from NES branch offices. Other solutions were also proposed. The survey results indicate that older women prefer to work closer to home, while those who are more educated and tend to use digital resources also work from home.

Reduced employment opportunities for women aged 50 and over are linked to outdated skills, loss of knowledge from long-term unemployment, or mismatches between their skills and those currently in demand. Additionally, educational profiles, particularly at the medium level, may be considered outdated due to the high number of unemployed individuals. Both stakeholders and unemployed women regard these structural factors as significant when assessing the medium-term prospects of older women in the labour market. It is also notable that employers still do not view these women as a potential resource for addressing labour shortages, which are currently being met in some industry sectors by employing foreign workers. Many of these problems align with economic factors such as structural reforms that caused layoffs and reduced employment opportunities, particularly due to delayed transition and crises that slowed overall economic activity.

Given that much of women's work is considered *precarious and informal*, some incentives are being introduced, such as those promoting flexible engagement in the tourism and household assistance sectors, where informal and precarious work is common among women. This need is further highlighted by women in the focus group, who stated that positions without formal contracts frequently include cleaning, hospitality services, childcare, basic

retail roles, and temporary seasonal work, concluding that these jobs are poorly paid and offer little or no protection. In addition, when proposing self-employment as an alternative for women aged 50 and over, focus group participants representing key stakeholders concluded that this group may lack specific knowledge about available opportunities, confirming a lack of information reaching this category of unemployed women, as well as information related to starting and running a business. This lack of knowledge often diminishes women's self-confidence; another factor is administrative inconsistency and paperwork, which discourages women from becoming self-employed. The survey also confirmed a low interest in self-employment.

Caregiving responsibilities at home are considered the main obstacle to seeking employment for almost half of the women who participated in the survey. Due to household chores and home-related responsibilities, some older women would consider flexible forms of employment as an option. However, jobs related to caregiving services in social welfare institutions for the elderly, as well as in private households, provide employment opportunities for older women and those with similar previous experience. For one group of women, prolonged caregiving responsibilities lead to long-term disconnection from the paid labour market and, within a traditional division of roles, are mainly considered women's tasks.

One of the reasons for weaker labour market outcomes among older female participants is often considered to be *health issues*, which make reintegration into the labour market more difficult for this group. Some key stakeholders, particularly those representing the NGO sector, believe that employers may consider adapting the work environment to include workers with health issues. Health issues may also cause distress and a lack of self-confidence, so these individuals need additional support when approaching public employment institutions. Personal health issues are considered the second most common reason for current non-employment among the women who responded to the survey.

All the personal factors mentioned, including health issues and discontinuity in paid employment, may lead to a *lack of motivation*. Therefore, NES support and outreach measures for people with prolonged absences from the labour market are considered necessary by both focus group participants to boost self-confidence and persistence in job seeking. Many women responding to the survey found that frequent rejections when applying for jobs were harmful and discouraging. One of the factors that may prevent a lack of motivation is the provision of appropriate and timely support measures. When time runs out and a person falls into long-term unemployment, many more resources are needed to ensure their return to work. Women aged 50+ in the focus group identified several motivating factors which, besides self-confidence, living conditions, expectations for future employment, and support from their immediate social environment, may activate their interest in seeking and retaining employment. These include financial insecurity, fear of the future, uncertainty about pension eligibility, and insufficient years of registered employment, particularly if a person must provide solely for her own livelihood.

Age discrimination is the main factor women aged 50 and over face when searching for employment, according to the survey responses. Women also consider this a factor that affects job retention and reduces the possibility of career advancement and salary increases. Focus group participants representing key stakeholders agreed that employers should create more *age-inclusive work environments*, provide mentorships where possible, and include women in training to *reduce digital skills gaps* or help them acquire other transferable skills, as age diversity in the workplace may boost productivity and foster knowledge sharing. Unemployed women believe that many employers hold stereotypes about employing older female workers, which encourages age discrimination. However, participants from both focus groups share the same stance, proposing incentives for employers and encouraging them to hire older workers. Relevant experiences and role models, particularly at the local level, may further spread positive messages against age discrimination.

Regarding *specialised employment services*, the NES regularly publishes a catalogue of training programmes based on identified labour market needs for registered unemployed persons, including women aged 50 and over, to help them acquire relevant skills and competencies. When selecting participants eligible for these measures, the NES gives special attention to those who face multiple obstacles in accessing the labour market and are considered hard to employ, including women aged 50 and over. These measures include training for employment with a specific employer and training for the open labour market. Several other support measures were identified by focus group participants; however, as shown by the survey responses, participation of women aged 50 and over is mostly limited to information and advisory services, employment mediation, support for active job searching, and job fairs, while financial measures are rarely available to this group of beneficiaries. Based on the knowledge collected during the research, several other bottlenecks and limitations can be identified in the current support system for women aged 50 and over. These include a lack of specialised career advisors exclusively for this target group, motivational barriers, and a sense of disempowerment among older women, which limit their ability to engage with the labour market, as well as administrative limitations related to employment incentives. The notable absence of older women from employment subsidies available to employers, as well as the lack of other specific employment services tailored explicitly to women aged 50 and over, leads to the conclusion that it is not always clear whether unemployed women aged 50 and over are prioritised within the group of hard-to-place individuals.

8.2 Implications for policy and practice with key recommendations

8.2.1 Measures to support the employability of women aged 50+

Key implications

The research showed that 71.9% of women aged 50 and over in Belgrade are long-term unemployed, with an average unemployment duration of six years, as estimated from the survey results. These findings are also supported by administrative data on unemployed persons maintained by the NES.

Government institutions responsible for employment opportunities offer a range of measures to individuals considered more difficult to employ. The criteria for being considered hard to place in employment include people aged 50 and over, women, and the long-term unemployed (those registered for 12 months or more).

NES provides support mostly limited to information and advisory services, employment mediation, assistance with active job searching, and job fairs, while financial measures and specialised job-related training are rarely available to this group of beneficiaries. Employment subsidies for employers involved 6.5% of respondents, self-employment subsidies were received by 8.5%, and participation in training was available to between 8.7% (to meet employers' needs) and 15.6% (to meet general labour market demand) of respondents. However, these support measures were clearly not successful in reducing the number of long-term unemployed over time.

The focus group participants, selected from key actors, identified support for the unemployed through the local employment plans of the City of Belgrade self-government and public support programmes for individuals choosing self-employment, which are implemented in partnership with RADEI. They also noted support for entrepreneurship development provided by other government institutions and funds, such as the Ministry of Economy and the Development Fund. However, the women in the second focus group emphasised that they had never been informed about such opportunities and were rarely invited by the NES to receive guidance from counsellors on the possibility of using immediate support measures. They stated that they often received information through informal channels, heard about it by chance, were invited by NGO sector activists, or found out through other informal networks, and that information often arrived too late for them to participate.

Overall, these measures have so far produced limited results, so a systematic approach to addressing long-term unemployment is proposed, particularly among women aged 50 and over, who are the target group of this study.

Research has shown that 21.4% of women who attended a job interview consider it unsuccessful, as they believe they did not make a good impression due to poor "matching". Additionally, 15.1% of women in this age group have never been interviewed for a job.

Problems with the presentation of the candidate in the CV were also identified, indicating the need to better prepare the candidate for the interview and to determine what should be emphasised in the CV.

Regarding self-employment, the examples highlight administrative disagreements, barriers, and fear and apprehension among older women that such work will not succeed. Only 27.3% of unemployed women aged 50 and over have considered self-employment. Lack of resources (82.0%) and lack of self-confidence (46.2%) are the main reasons for avoiding this option. This is understandable, as several women stated in the survey that they had previously been self-employed, but their businesses closed, some were project-based, or they worked as freelancers.

Also, when implementing measures to support self-employment, it is necessary to assess the interest of women aged 50 and over in this type of work, and to focus the analysis on evaluating the success and sustainability of such employment by comparing recipients of start-up funding with a control group of individuals who started a business independently without institutional support.

One way to conduct such an analysis is to use data from the NES, the association of women entrepreneurs, or databases from other associations, the chamber of commerce, the NGO sector, and similar sources. This analysis can also be performed using a case study approach and later used as an example of good practice for boosting self-confidence, sharing knowledge among female entrepreneurs, and mentoring future entrepreneurs.

Key and actionable recommendations

Recommendations for the Governments and relevant ministries:

- While the individual recommendations are based on specific research findings, the main recommendation for reducing unemployment among women aged 50 and over is to ensure timely action and commitment to each person, whether they are registered as unemployed or need to be reached through broader stakeholder engagement, particularly at the local level. This should be followed by assessment, guidance towards specific support measures, and familiarisation with employment opportunities.
- Connected to the national level, local employment plans should include more specific information related to the actual situation in their local community. Specific problems of hard-to-place individuals should be recognised at the local level, addressed in policy planning, and monitored to inform the nationally established employment objectives towards which local plans should converge.
- Move from a passive approach, which involves regular reporting to the employment counsellor, to a more active approach that monitors and evaluates the success of mediation when the person is referred for an interview.
- Establish a functional system for evaluating prior knowledge, regardless of how it was acquired, and introduce micro-credentials or short-cycle programmes to enable women to enter the labour market with improved skills.
- Strengthen the institutional framework for implementing flexible forms of employment and remove potential bottlenecks to enable more women to participate in hybrid employment, including remote work. Increase the proportion of reduced-hours employment, provided that such voluntary policies are also favourable to employers.
- Create administratively consistent and unambiguous conditions for the use of self-employment support, particularly because several lines of support come from different institutions.
- Create support measures by establishing clear criteria for including employers, aiming to provide relief and offer incentives for employing women aged 50 and over.

Recommendations for public employment institutions, NGOs and employers:

- Provide assistance to long-term unemployed women aged 50 and over through appropriate and timely support to prevent long-term unemployment. Taking into account the specific characteristics and duration of their unemployment, it is proposed to develop specialised support measures targeting this group of unemployed women.
- Renew connections with long-term unemployed women aged 50 and over to provide specialised support in their job search.
- Respond to market demands and strengthen women's competences by supporting the implementation of training that addresses gaps in digital or other skills.
- Make self-employment more accessible to women aged 50 and over, and provide the necessary support through intersectoral collaboration with other government institutions and funds.
- Continue monitoring women aged 50 and over who are employed with institutional support to increase their chances of retaining and maintaining employment.
- Create special initiatives for employers to provide opportunities for employing women aged 50 and over.
- Use examples of good practice to challenge employers' prejudices against recruiting women aged 50 and over.
- Create age-inclusive working conditions for women aged 50 and over, and encourage organisational innovation, mentorship, and age-diverse work teams to boost productivity.

Recommendations for unemployed women aged 50+:

- Increase initiative and proactivity; use all available resources, especially online, to improve your skills.
- Improve presentation skills, job interview and job fair performance, and strive to learn from the experience.
- By attending group discussions and receiving individual psychological support, overcome problems caused by a lack of self-confidence and motivation, and become active in online groups.
- Prioritise your experience, whether gained through employment or independent work such as housework, caring for members of your household or other households, and informal experience, including previous freelance work.
- Accept jobs that differ from previous experience to enable advancement, acquire new knowledge and skills through on-the-job training, develop transversal skills, enhance digital competences, and learn from mentors.
- Maintain a positive attitude towards every invitation from the employer, viewing each as an opportunity to gain new knowledge. Serve as an example to younger generations of workers through your efforts, experience, and dedication, demonstrating how to make the most of an age-friendly working environment and enhance productivity and work morale.
- For those considering self-employment, learn from the examples of successful entrepreneurs who have chosen this path. Prepare your documentation carefully,

ensure all conditions and administrative procedures are met, and pay close attention to the potential market and competition.

- Use professional connections and informal groups as channels for rapid information flow.

8.2.2 Enhance motivation and self-confidence to improve the employability of women aged 50+

Key implications

Reduced motivation and low self-confidence may be lasting effects caused by, or associated with, repeated job interview rejections, perceived age discrimination, and withdrawal from seeking paid employment due to caregiving responsibilities and the opportunity costs of being away from home and expected market wages. Personal health risks are also seen as factors which, if addressed appropriately, may enhance the activation of older women and improve their employability prospects. The negative impact of these factors stems from prolonged absence from employment and is considered of primary importance when designing support measures to mitigate long-term unemployment among women aged 50 and over.

Only 26.9% of survey respondents mentioned motivational factors as necessary for returning to work. Having a personal connection (68.1%), flexible job opportunities (54.2%), and opportunities to attend training programmes (51.2%) were the most important factors when unemployed women aged 50 and over consider returning to the labour market. The relationship between motivation to continue active job searching and enhancing skills through training opportunities is significant, as skills are considered a driving factor in boosting self-confidence. Additionally, 65.3% of survey respondents identified the need to improve digital skills when self-assessing the challenges faced during the job search process.

When exploring possibilities for enhancing motivation, focus group participants representing key stakeholders referred to the NES, which organises regular motivational and action-oriented workshops for all unemployed individuals. These workshops are designed to raise awareness, strengthen self-confidence, and enhance job-seeking skills. For older unemployed women aged 50 and over, an effective communication strategy targeting them as potential beneficiaries is of primary importance. This point was further emphasised by unemployed women aged 50 and over who participated in the focus group, stating that formal ties with employment counsellors, without actionable steps and timely information about a variety of opportunities, are ineffective for long-term unemployed women. This prolongs their status as long-term unemployed and reduces motivation, leading to inactivity.

When evaluating the psychological threats, long-term unemployed women aged 50 and over who participated in the focus group noted that repeated rejections, career breaks, and feelings of inadequacy can lead to low motivation, depression, or even passivity, with some women ultimately leaving the paid labour market.

On the other hand, for unemployed women aged 50 and over who are keen to continue actively seeking employment, repeated job rejections and perceived age discrimination present serious challenges in pursuing this path. Age discrimination was identified as the primary challenge by 71.0% of survey respondents, while 40.0% of female respondents cited job rejections as a discouraging factor.

Participants in the two focus groups have slightly different attitudes towards age discrimination. The leading participants from the NGO sector made statements most closely reflecting the experiences of unemployed women. They noted that tailored support through training programmes can be effective in connecting older unemployed women with potential employers. Companies may vary in fostering age-friendly working environments that enable older female workers to adapt to more demanding jobs, such as cleaning, working in kitchens, caring for the elderly, or roles requiring prolonged standing and physical fitness, which can reduce productivity at this age. When considering age-inclusive working conditions, mentorship programmes can also be effective.

Caregiving responsibilities and health threats are considered factors causing current unemployment among women aged 50 and over, and also create challenges when seeking new jobs. For more than one-third of survey respondents, health issues and family responsibilities are the main reasons for their current non-employment status. Additionally, caregiving responsibilities are cited as the second most common challenge by 46.2% of unemployed women aged 50 and over who are actively seeking employment. Health conditions are considered a limiting factor by 32.3% of women aged 50 and over.

These issues present a significant barrier to employment for many women in their 50s and beyond. Focus group participants, including unemployed women aged 50 and over, agreed that the lack of flexible work arrangements – such as part-time schedules, remote work, or adjustable hours – discourages older women from seeking paid company jobs. These arrangements require agreements with employers and are part of the bargaining process when employment conditions are set. Such work arrangements also largely depend on job requirements and complexity. Therefore, some form of agreement with employers regarding employment opportunities for older female workers may be reached to consider this as a valid alternative to traditional work contracts.

Key and actionable recommendations

Recommendations for the Governments and relevant ministries:

- Create frameworks to mediate between employers and unemployed women aged 50 and over, to ensure an increase in flexible forms of employment.
- Ensure that precarious and informal employment, which predominantly affects women, is promptly recognised and addressed to reduce harm to women, thereby ensuring the sustainability of good practices and greater security.
- Consider financial support for tailored job-matching services that connect women's lifelong skills and experience with employers' needs, incentives for employers, and

other measures, including those recognising informal skills developed through family and caregiving roles.

Recommendations for public employment institutions, NGOs and employers:

- Raise awareness of long-term unemployment among women aged 50 and over.
- Form time-bound working groups with partners to enable broader participation, monitor developments, and increase the engagement of local actors, thereby creating partnerships that support the implementation of locally assigned measures.
- Reach unemployed women who are not registered in NES records when discussing employment barriers and prejudices, in order to act preventively.
- Enable long-term unemployed women aged 50 and over to participate in tailored training while maintaining connections with the NGO sector and local employers.
- Start promoting campaigns within existing support measures and activities to encourage women aged 50 and over to increase their participation in the job search process.
- Strive to provide career opportunities and counselling services, while enhancing motivation to reduce early withdrawal from the recruitment process or employment.
- Encourage employers to align job posting requirements more closely with actual workplace expectations to prevent disappointment and reduce the risk of withdrawal during recruitment or after employment
- Act proactively to reduce age discrimination and employers' scepticism regarding the adaptability of older candidates due to health issues, psychological concerns, or family responsibilities.

Recommendations for unemployed women aged 50+:

- Take advantage of tailored training opportunities to develop in-demand skills, and use available platforms for self-paced learning to access online resources and course materials.
- Maintain connections with the NGO sector, which may advocate for the challenges faced by women aged 50 and over when seeking employment, bearing in mind that the NGO sector can act as a mediator between unemployed women aged 50 and over, public employment services, and employers.
- Increase opportunities to access career development services at every stage of professional life.
- Follow professional advice to reduce the likelihood of early withdrawal from the recruitment process or employment.

This project is a pilot initiative targeting long-term unemployed women aged 50 and over in the labour markets of the Belgrade and Skopje regions. Therefore, many of the large-scale recommendations proposed in this study may be considered for implementation as pilot measures to observe how key stakeholders and unemployed women respond to these developments.

Measuring the potential effects of introducing subsidies or benefits for employing women aged 50 and over in the local labour market of the Belgrade region is beyond the scope of this study. However, there is a prevailing view, particularly among representatives of the NGO sector, employers, and unemployed women aged 50 and over, that such initiatives would encourage the employment of women in this age group.

8.3 Future research

In light of the insights generated through the analyses conducted within the project, it is possible to outline promising directions for future research that would build directly on the evidence gathered to date. Recent analyses, together with comparative data and evidence collected from studies undertaken in other countries, including Slovakia and Poland, highlight the significant role of soft skills and psychological factors as key determinants of labour market participation. This is particularly true for vulnerable groups, including the older women examined within the project, for whom such non-cognitive constraints often constitute critical barriers to labour market engagement. Against this background, incorporating experimental research into future study designs appears both justified and highly valuable, as it offers a more nuanced understanding of how these factors influence labour market behaviour.

The quantitative and qualitative research conducted within the project provides a solid foundation for designing an intervention targeting the specific aspects identified during the study. For vulnerable groups especially, the development and rigorous testing of such interventions could yield meaningful insights into the most effective ways to support their integration into the labour market. Experimental approaches based on Randomised Controlled Trials (RCTs) represent the gold standard in empirical research, enabling robust causal inference. Implementing an RCT-based design would therefore substantially strengthen the evidence base and help identify mechanisms that genuinely improve outcomes for individuals most at risk of labour market exclusion.

In addition, future research will focus on identifying similarities in the obstacles faced by women aged 50+ in effectively participating in the labour markets of the capital cities of Serbia and North Macedonia. Furthermore, the divide between rural and urban origins will be explored. Information from focus groups will be analysed using Large Language Models with the GPT4All tool to provide further insights into the issue of low participation of the target group in the labour market and to identify the main factors, as described by the perceptions of various stakeholders and the target group. To ensure robust results, LLaMA and other models will also be used.

Further steps will be taken not only to advance the current research studies in terms of policy implications for both Serbia and North Macedonia, but also to increase the scientific visibility of the project and its research findings. In this regard, the research team will continue to collaborate on scientific projects, including the development of publications for peer-reviewed journals and responding to project calls that extend beyond the framework of

national and regional cooperation achieved by this project. This project served as a platform to strengthen mutual collaboration between the partner institutions. So far, this has led to a bilateral proposal by IER SAS and IEN in the Know-how Exchange Programme 2025 under the CEI Fund at the EBRD, which was successful and will be implemented between February 2026 and January 2028.

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10. Appendix

10.1 Focus groups guidelines

10.1.1 Focus group discussion – relevant stakeholders

Session 1: General Labour Market Conditions for Women Aged 50+

Objective: Establish a shared understanding of the employment situation for women aged 50+ in Belgrade/Skopje.

Guiding Questions:

1. How would you describe the overall labour market trends for women aged 50+ in Belgrade/Skopje?
2. How has the economic situation (including crises like COVID-19) impacted this group?
3. Are there specific sectors where women aged 50+ are more or less likely to be employed?
4. What are the main reasons for the poorer labour market outcomes of women aged 50+ from either the demand or the supply side?
5. Is unwillingness to work one of the main reasons for their status in the labour market?
6. How can the difference between long-term unemployment and inactivity be perceived, if at all?

Session 2: Challenges and Disadvantages Faced by Women Aged 50+

Objective: Identify structural, social, and individual barriers to employment.

Guiding Questions:

1. What are the main challenges women aged 50+ face in accessing job?
 - To what extent do gender and age bias impact hiring decisions?
 - How do factors like education, digital and other skills, and work experience influence their employability?
 - What role do psychological and health factors, like potential lack of self-confidence or health restrictions, play in the job seeking process?
 - Do employers have other concerns in hiring women aged 50+ (e.g. health conditions that influence productivity or cause often sick leave)?
2. What are the biggest difficulties in gaining and retaining jobs and career progression for this group?
 - How does caregiving responsibility (e.g., for grandchildren or elderly parents) affect employment?
 - How participating in trainings for improving digital and other skills affect retaining jobs or career progression?
 - Are there specific industries or job types that are more age-inclusive and giving possibilities for career advancement?
 - What factors can help these women to adapt to challenging working conditions and to overcome the age barriers?

Session 3: Existing Policies and Support Measures

Objective: Review policies, programs, and interventions supporting women aged 50+ in the labour market.

Guiding Questions:

1. What are the main benefits to which unemployed women aged 50+ who are registered with the employment office are entitled?
2. What policies or programs are currently in place to support women aged 50+ in employment?
 - How effective are these measures? Are there any notable successes?
 - How can training programs for upskilling or reskilling be made more accessible to older women?
 - Are there any specific initiatives (e.g., subsidies for employers) that have worked well?
 - What is the most efficient way for cooperation between social services and public employment agencies?
 - What bottlenecks or limitations exist in current support systems?
3. Could careers advice and counseling for women aged 50+ still be effective? Are there any known incentives that can be shared as examples of good practice? Is mentorship playing role in improving women employment outcomes?
4. What mechanism could be used to outreach unemployed women aged 50+ not registered with the Public Employment Service

Session 4: Solutions and Innovative Approaches

Objective: Explore new and innovative strategies to improve the employment situation of women aged 50+.

Guiding Questions:

1. What additional measures or policies could help improve the labour market position of women aged 50+?
 - How can the Public Employment Service better support this group?
 - What role can employers play in fostering age-friendly workplaces?
 - Are there any activities carried out by NGO or other stakeholders in Belgrade/Skopje trying to improve the situation of the target group?
 - How cooperation between social and labour market agencies can be improved to create innovative approaches that will encourage women aged 50+ to actively search for job?
2. What innovative approaches (e.g., digital upskilling, flexible work models, incentives, including tax stimulations, for hiring older women) could be explored?
3. What changes in government programs and policies can make a significant impact in improving the employment situation of women aged 50+? What Ministry for Labour can additionally do to improve employment prospects of these women?
4. Can the inactive women aged 50+ who have never worked for pay (e.g. housewives) be integrated into the paid labour market?

5. And finally, from a longer time perspective, what will you include in the employment strategy if finance is not the problem? What is the first thing you will do in the employment strategy or the employment plan? What are your priority measures regarding the problem unemployed women aged 50+ encounter on the labour market in Belgrade/Skopje?

10.1.2 Focus group discussion – unemployed women 50+

Session 1: Work and employment history

Have you ever worked for an employer or in your own company? Do you think that unemployed women over 50 who already have work experience find it easier to find a job again? In your opinion, what are the main reasons why someone remains long-term unemployed and what are the reasons why someone of this age gives up their job?

Have you ever had the opportunity to work without a signed contract? What do you think of this way of working and what kind of work is most often offered to women, especially older women?

Session 2: Barriers to employment

What are the main difficulties that unemployed women over 50 face when they decide to look for work? Do you think that age, being a woman, lack of relevant work experience, career breaks, lack of professional contacts and lack of qualifications are the main reasons why most women over 50 are unemployed? Is there anything else that you think contributes to the long-term unemployment of women your age?

What could motivate unemployed women aged 50 and over to be more active in seeking employment? And what are the main demotivating reasons for taking a more active part in the job search?

Session 3: Skills, training and education

What are the requirements of today's labour market in terms of needed knowledge and skills (e.g. digital skills, foreign languages, licences and certificates) and to what extent can unemployed women aged 50 and over meet these requirements?

What should be changed or improved in terms of support and availability of training so that unemployed women over 50 can improve their knowledge and skills and thus their chances of finding a job?

Would reskilling and upskilling reduce the unemployment of women of this age and why?

Session 4: Personal and family circumstances

To what extent do personal and family reasons, such as caring for a spouse, elderly parents, looking after grandchildren and health problems, influence job search and job retention among women of your age?

What suggestions do you have for women with these kinds of problems to become more actively involved in paid work in the labour market?

What do you think, should long-term unemployed women accept jobs that are offered to them and that are below their expectations (in terms of salary, training, working conditions and type of work) in order to get out of unemployment?

Session 5: Support from institutions and employers

What kind of support should unemployed women aged 50 and over receive from employment services and other government institutions? To what extent can long-term unemployed older women rely on the services of private employment agencies?

What role should employers play in creating employment opportunities for women your age?

Who else do you see as important factors in overcoming the problem of long-term unemployment among older women?

Name and rank the institutions and actors relevant to solving the problem of long-term unemployment among older women.

Session 6: Motivational factors

What are the key motivating factors for long-term unemployed women to continue to look for, find and keep a job? What motivates them in their decision to look for a job (self-confidence, living conditions, expectations of future work, support from their immediate environment)?

Session 7: Support through employment policy measures

What support measures for long-term unemployed women aged 50 and over are you aware of?

How do you rate the importance of the following support measures for the employment of long-term unemployed women?

- information and placement services for the employment of unemployed persons from the register
- training programmes for active job search, self-efficacy training and similar activation measures
- training courses for reskilling or upskilling
- subsidies for employment with the employer
- subsidies for self-employment
- other support measures that you have heard about from others, that you have heard about in the media or that you have learnt about along the way

What would be your message to the relevant state institutions when it comes to possible solutions for the problems of women your age on the labour market in Belgrade/Skopje?

10.2 Survey questionnaires

Questionnaire for Unemployed Women over 50 years

The survey is part of the project "Identifying the causes of long-term unemployment among older women in Serbia and North Macedonia" financed from the funds of a Visegrad+ Grant. The project aims to improve the labour market status of long-term unemployed women. The survey purpose is to understand the reasons for lack of job of women, and factors that might contribute to improving their situation in the labour market to suggest policy actions.

The survey will serve only statistical purposes, and no personal information will be revealed. The results will be presented in an aggregate, not individual way.

The survey will take approximately 30 minutes.

Section 1: Personal Information

1. Age in years: _____
2. Highest level of education completed:
 - a) No education
 - b) Primary school
 - c) Vocational training up to two years
 - d) Secondary vocational school / High school
 - e) Specialist/artisan's training
 - f) Higher vocational education
 - g) Bachelor's degree
 - h) Master's degree or higher
3. State the type of education you have completed (type of secondary or higher education, for example: secondary economic, hospitality, agricultural, etc., or Faculty of Economics, Faculty of Mechanical Engineering, Faculty of Education, etc.).
 - _____
4. What area do you live in?
 - a) Urban
 - b) Rural
5. Marital status:
 - a) Single
 - b) Married / Cohabiting
 - c) Divorced/separated
 - d) Widowed
6. What is the number of your household members?
 - _____
7. Do you have dependents? (children, elderly, or others under your care)
 - a) Yes
 - i. children
 - ii. elderly
 - iii. spouse
 - b) No
8. What is your household income?
 - a) I don't know
 - b) Up to 12.000 RSD
 - c) 12.001-30.000 RSD
 - d) 30.001-60.000 RSD
 - e) 60.001-90.000 RSD
 - f) 90.001-120.000 RSD
 - g) 120.001-150.000 RSD
 - h) 150.001-180.000 RSD

- i) 180.001-210.000 RSD
- j) More than 210.000 RSD

Section 2: Employment History

9. Have you been employed before?
 a) Yes, on the position of _____
 b) No

10. How long have you been unemployed?
- Up to 5 months
 - 6 months – 11 months
 - 1 – 3 years
 - 4 and more years

11. How long have you been looking for a job? Please specify number of years or months.
 _____ month or _____ years

12. What is the main reason for not working? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Job loss due to company downsizing			
b) Health issues			
c) Family responsibilities			
d) Job quitting due to unsatisfactory job conditions (underemployment, low wages, harmful environment etc.)			
e) Age discrimination			
f) Gender discrimination			
g) Lack of relevant skills			
h) Necessity of costly commuting to work or relocation			
i) Lack of relevant work experience			
j) Influence of cultural and religious factors			
k) Other, please specify _____			

Section 3: Job Search and Challenges

13. What kind of challenges do you face while actively looking for a job? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Health issues prevent me from working			
b) I have caregiving responsibilities (e.g., for children, elderly, or family members)			
c) I believe my age makes it impossible to get hired			
d) I feel that I am discriminated against because I am a woman			
e) I lack the necessary skills or qualifications			
f) I am discouraged by repeated job rejections			

g) I cannot find suitable work opportunities in my area			
h) I have difficulty using digital technologies			
i) I am financially stable and do not need to work			
j) I am working but without work contract (not paying obligatory pension and health contributions)			
k) Other, please specify			

14. How would you evaluate your skills considering the job you are looking for?

- a) My skills are satisfactory
- b) I need further improvement of my skills
- c) I need new skills
- d) I do not know

15. Have you attended any job training for improving knowledge and skills in the last two years?

- a) Yes
- b) No
- c) I am interested, but don't know where to start

16. If the answer on the question 15 is a), then who was provider of the job training for improving knowledge and skills? (Please select one of the answers for each line, Yes or No.)

	Yes	No
a) National employment service		
b) Local self-government (city/municipality)		
c) Employers		
d) Program sponsored by donor organizations/project		
e) Other, please specify		

17. Are you satisfied with the job training for improving knowledge and skills you have attended?

- a) Yes
- b) No

18. If your answer on the question 15 is b) what is the main reason for this?

- a) I was unaware of those possibilities
- b) I was invited but was unable to attend
- c) I was not interested in this training
- d) Other, please specify _____

19. What type of training do you need to improve your core (basic) skills? (Please select one of the answers for each line, Yes or No.)

	Yes	No
a) Foreign language		
b) Numerical skills		
c) Writing and reading skills		
d) Digital skills		
e) Other, please specify		

20. What type of training do you need to improve your job-related skills? (Please select one of the answers for each line, Yes or No.)

	Yes	No
a) Communication and work adaptability		
b) Customer service orientation		
c) Work with computers		
d) Preparation and serving food		
e) Providing assistance and care for those in need		
f) Using hand tools for textile and other materials		
g) Cultivating plants and crops		
h) Other, please specify		

Section 4: Financial and Emotional Impact

21. How has unemployment affected your financial situation?

- a) Severe financial hardship
- b) Somewhat difficult but manageable
- c) No major financial impact

22. Have you received any unemployment benefits or financial support in the last two years?

- a) Yes, unemployment benefits
- b) Yes, social assistance
- c) Yes, support from family/friends
- d) No, I have no financial support

23. How has unemployment affected your emotional well-being?

- a) Increased stress/anxiety
- b) Feeling socially isolated
- c) Loss of confidence
- d) No significant emotional impact

Section 5: Support and Future plans

24. What type of support would help you return to work? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Skills training or reskilling programs			
b) Support for starting a business			
c) Career counselling and job placement assistance			
d) Flexible job opportunities			
e) Having a connection to get job			
f) Financial assistance			
g) Psychological support			
h) Other, please specify			

25. What type of job would you be most interested in?

- a) Full-time job in company

- b) Part-time job in company
- c) Start my own business
- d) Other, please specify _____

26. Would you be open to remote work?

- a) Yes
- b) No

27. If the answer on the question 26 is a), what would be the main reasons for choosing remote work? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Flexible working hours			
b) Possibility to balance between job and household chores			
c) Long distance between your home and job			
d) Possibility to renew the employment contract when convenient			
e) Other, please specify _____			

Section 6: Assistance for the Unemployed and ALMP

28. Are you beneficiary of Centre for Social Work

- a) Yes
- b) No

29. If the answer on the question 28 is a), please specify the type of assistance you are receiving? (Please select one of the answers for each line, Yes or No.)

	Yes	No
a) Financial social assistance in cash		
b) Benefit for assistance and care of another person		
c) Increased allowance for assistance and care of another person		
d) Assistance with training for work for persons with disability		
e) Subsidies for social welfare recipients for municipal services and electricity		
f) One-off financial support		
g) Benefits in kind and other types of material support		
h) Other, please specify _____		

30. If you have a chance to choose, what would you appreciate more

- a) Regular social assistance
- b) Chance to earn own salary
- c) Something else, please specify _____

31. Have you used National Employment Service (NES)/ Employment Agency services recently?

- a) Yes
- b) No

32. What type of NES/Employment Agency support have you used? (Please select one of the answers for each line, Yes or No.)

	Yes	No
a) Getting information about services for the registered unemployed		
b) Employment mediation		
c) Support for active job searching		
d) Job fairs		
e) Training to meet labour market needs		
f) Training for known employer and gaining practical experience		
g) Training for self-employment		
h) Employment subsidies		
i) Subsidies for self-employment		
j) Public works		
k) Other, please specify		

33. How would you rate usefulness of those services? (Please select one of the answers for each line, Very satisfied, Satisfied or Not satisfied.)

	Very satisfied	Satisfied	Not satisfied
a) Getting information about services for the registered unemployed			
b) Employment mediation			
c) Support for active job searching			
d) Job fairs			
e) Training to meet labour market needs			
f) Training for known employer and gaining practical experience			
g) Training for self-employment			
h) Employment subsidies			
i) Subsidies for self-employment			
j) Public works			
k) Other, please specify			

34. Have you found a job after receiving support from NES/Employment Agency?

- a) Yes
- b) No

35. If the answer on question 34 is a), how long have you been employed?

- a) Less than 1 year
- b) Only during the duration of the program
- c) I was employed longer, but stopped working due to personal reasons
- d) Other, please specify _____

36. Have you been thinking about your own business incentives?

- a) Yes
- b) No

37. If the answer on question 36 is a), what prevents you from starting a business? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Lack of resources			
b) Lack of knowledge			
c) Lack of self-confidence			
d) I do not have a support from the family			
e) I already had my own business in the past			
f) Other, please specify			

38. What would you appreciate the most if you get a chance to work? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) Stability of employment/salary			
b) Working conditions			
c) Working environment			
d) Possibility for enhancing skills			
e) Possibility to enhance career opportunities			
f) Possibility to gain experience			
g) Increase chances of getting own pension			
h) Other, please specify			

Section 7: Performance on job interview

39. How would you rate your last job interview performance?

- a) Very satisfied
- b) Satisfied
- c) Not satisfied
- d) Never attended a job interview

40. If the answer to question 39 is c), based on your experience, what would you change in a job interview with an employer? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know
a) I would change nothing			
b) I need more self-confidence, and now I know how to do that			
c) I need more self-confidence, but I do not know how to make a good impression			
d) I need additional training because I lack knowledge and skills required by the employers			
e) Other, please specify			

41. What do you think is crucial for getting a job? (Please select one of the answers for each line, Yes, No, or Don't know.)

	Yes	No	Don't know

a) Good education and practical knowledge			
b) Work experience			
c) Being in a productive, mobile age			
d) Access to needed tools, like a car or specific work equipment			
e) Good personal connections			
f) Other, please specify			

42. Any additional comments or suggestions?

10.3 Tables

Table A10.3.1. Key survey indicators for Serbia and North Macedonia

Indicator	Serbia	North Macedonia
Average age, in years	56.4	55
Education, %		
Primary and less	8.3	10.8
Secondary	56.8	65.1
Tertiary	34.9	24.1
Type of settlement		
Urban	76.2	74.0
Other	23.8	26.0
Have caregiving responsibilities, %	44.3	65.0
Have previous work experience, %	88.6	71.6
Long-term unemployed, %	71.9	68.0
Job search challenges, %		
Age discrimination	71.0	36.1
Caregiving responsibilities	46.2	37.3
Disappointment due to job rejections	40.0	22.9
Health issues	33.2	28.9
Difficulties in using digital technologies/	25.3	22.9
Self-assessment of skills, %		
Satisfied	62.1	37.0
Need further improvement	11.2	20.0
Need new skills	8.3	15.0
Do not know	18.3	28.0
Self-assessment of basic skills training, %		
Digital skills	65.3	39.0
Foreign languages	56.1	39.0
Self-assessment of job-related skills training, %		
Computer skills	61.6	37.3
Communication and work adaptability	31.8	32.5
Support to return to work, %		
Personal connections	68.1	19.3
Flexible job opportunities	54.2	36.1
Skills training programs	51.2	32.5
Financial assistance	46.7	24.1
Type of support from the national employment service, %		
Receiving information about services for unemployed	79.3	
Receiving information about ALMP		22.9
Employment mediation	69.8	13.3
Job fairs	63.3	

Professional orientation and career counselling	55.7	13.3
Assistance in job searching	52.5	24.1
Training for labour market	15.6	
Training for known employer	8.7	
Motivational training		32.5
Interested in self-employment, %	27.3	34.0
Reasons for not starting a business, %		
Lack of resources	82.0	36.1
Low self-confidence	46.2	12.0
Lack of knowledge	32.4	13.3
Importance of factors if given the chance to work, %		
Stability of work and salary	95.2	75.9
Higher chance for pension	85.0	53.0
Satisfaction with presentation at the last interview, %		
Satisfied	63.5	66.2
Not satisfied	21.4	8.8
Never attended an interview	15.1	25.0
Number of respondents	169	83

Source: The authors.

10.4 List of stakeholders consulted

The list of stakeholders included in the project is as follows:

- Ministry of Labor, Employment, Veterans and Social Affairs
- Ministry of Education
- Ministry of Human and Minority Rights and Social Dialogue
- Regional Agency for Development and European Integration Belgrade
- National Employment Service
- Office for Dual Education and the National Qualifications Framework
- Trade union “Nezavisnost”
- Federation of Independent Trade Unions of Serbia
- Employer’s Association of Serbia
- Chamber of Commerce and Industry of Serbia
- NGO “Žene na prekretnici”
- NGO “Amity – snaga prijateljstva”
- NGO “Autonomni ženski centar”
- NGO “Centar za samostalni život osoba sa invaliditetom Srbije”
- E2E Programme “Education to Employment”
- Representatives of international organizations in Serbia
- Representatives of academia and research organizations
- Representatives of media

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- Local partners and focus groups participants

The Institute of Economic Sciences in Belgrade, Serbia, leading partner, acknowledges the importance of involving key stakeholders during the project implementation periods. The relevant stakeholders listed in this project participated in the first focus group, organised to identify the main obstacles faced by women aged 50 and over during the process of seeking employment. Representatives of these stakeholders attended the round table organised to discuss the preliminary results, as well as the workshop held for knowledge exchange. The Institute of Economic Sciences especially thanks the National Employment Service – Belgrade branch office, which supported the project by disseminating the survey questionnaires and collecting completed questionnaires from unemployed women aged 50 and over registered in the Belgrade region. Special thanks go to the unemployed women aged 50 and over who participated in the survey, took part in the focus group, shared their experiences, and evaluated the existing support measures. The round table and workshop in Belgrade were hosted by the European House in Belgrade. The research team thanks the staff of the European House for all the logistical and technical support provided during these two events. Last but not least, the project team thanks all colleagues from the Institute of Economic Sciences in Belgrade and the Economic Institute – Skopje who provided support, especially during events organised within the project.