

HOW THE DIGITAL DIVIDE LIMITS EDUCATION AND ECONOMIC OPPORTUNITIES

"How the digital divide limits education and economic opportunities" was developed with the support of the "SMART Balkans – Civil Society for Shared Society in the Western Balkans" regional project implemented by the Centar za promociju civilnog društva (CPCD), Center for Research and Policy Making (CRPM) and Institute for Democracy and Mediation (IDM) and financially supported by the Norwegian Ministry of Foreign Affairs (NMFA). The content of "How the digital divide limits education and economic opportunities" is the sole responsibility of the project implementers and does not necessarily reflect the views of the Norwegian Ministry of Foreign Affairs (NMFA) or SMART Balkans consortium.

How the digital divide limits education and economic opportunities

Digital technologies are supposed to open doors to education, work, and public services. But the survey on digital inclusion in Albania, Kosovo, and North Macedonia shows that for many citizens, especially in rural areas, those doors remain closed. The digital divide is not just about missing out on convenience, it directly affects whether people can study, find jobs, grow businesses, or access social benefits.

The findings are clear. Limited digital access is already restricting educational opportunities. Youth in rural North Macedonia explained in focus groups that they cannot join online courses or use digital learning resources, which are increasingly important for skills development. One participant noted that “limited digital access restricts educational and job opportunities,” capturing how the lack of connectivity reinforces inequality between rural and urban students. The same is true in Kosovo, where students from disadvantaged backgrounds are less able to use digital tools in education, making it harder for them to compete. In Albania, where only half of survey respondents use the internet regularly, entire rural communities risk being cut off from online learning altogether.

Employment is equally affected. Job applications are increasingly moving online, yet many people lack the skills or access to complete them. In Albania, for example, applying for work is still mostly done in person, with 31.6 percent relying on face-to-face methods compared to only 10.5 percent who used E-Albania. In Kosovo, email is more common for job applications, with 28.3 percent using it, but reliance on in-person submissions remains dominant. In North Macedonia, the picture is slightly more balanced, with 25 percent applying through government portals and another 25 percent via email, but still more than a third continue to apply in person. These patterns show that digital platforms are far from being the primary channel for accessing employment, especially outside of cities.

Entrepreneurs are also disadvantaged. Many low-income business owners, especially women and rural entrepreneurs, rely on social media to sell products rather than formal e-commerce platforms. While Facebook or Instagram can be useful for early-stage promotion, they do not provide the same financial security, scalability, or regulatory protection as structured e-commerce. The survey highlights that this reliance keeps businesses small and vulnerable, blocking growth that could come from safer and more professional digital tools.

For women, the digital divide creates an added layer of exclusion. Women in North Macedonia stressed that digital illiteracy is a major barrier to economic independence. Without the ability to use online banking, financial platforms, or digital marketplaces, they are cut off from opportunities to earn and manage income independently. Rural women face what focus groups called a “double burden”: not only do they lack reliable internet, but they also lack time to learn because of household and caregiving responsibilities. As one participant explained, “women in rural areas face a double burden: one is lacking internet access and the other is lacking time to learn.” This illustrates how gender and geography combine to keep women out of the digital economy.

The elderly and people with disabilities face another set of challenges. In Kosovo, one woman with a disability explained that although she uses assistive technology on her phone, government services are not compatible with these tools. Others mentioned that applications often only recognize English, leaving them excluded. For the elderly, the issue is often bureaucratic inefficiency combined with digital exclusion. Pensioners must still appear in person every six months to prove they are alive, a process they argue could be managed through simple remote verification. Instead of convenience, digital transformation has left them dependent on relatives or private intermediaries, often forcing them to give away control of their financial information.

The rural-urban divide is perhaps the sharpest. Urban residents generally have better access to services and faster internet. Rural participants across all three countries reported that they still have to travel to towns for basic services like obtaining certificates or paying taxes. One Macedonian participant put it bluntly: “People in the cities can get documents online in minutes while we still need to travel to the town to do so.” In Albania, residents of mountainous regions face internet outages tied to weather and electricity cuts, which can last for days in winter. These delays create extra costs and make daily life harder for households already under financial strain.

The broader impact is clear: the digital divide is reinforcing existing inequalities. Students who cannot access online learning will fall behind. Job seekers who cannot apply online will miss opportunities. Entrepreneurs who remain tied to social media will struggle to grow.

Women and rural residents will remain excluded from the digital economy. Elderly and disabled citizens will remain dependent and disempowered.

For Albania, the priority is to expand reliable internet in rural areas and to ensure that One-Stop-Shop municipal offices reduce the burden on elderly citizens who cannot use E-Albania. For Kosovo, the task is to raise awareness of E-Kosova, improve platform accessibility, and ensure consistency so that online documents are fully recognized. For North Macedonia, which is somewhat ahead, the challenge is to spread digital literacy and infrastructure equally to rural and marginalized groups, so that progress is not limited to urban centers.

If these countries do not close the digital gap, they risk building societies where digital transformation benefits only the urban middle class while leaving rural communities, women, elderly, and the poor further behind. But with targeted investment in rural broadband, inclusive training programs, and better alignment between digital services and citizens' real needs, the region has a chance to turn the digital divide into a digital bridge. The choice is clear: either inequality deepens, or digital access becomes the foundation for more equal education, employment, and opportunity across Albania, Kosovo, and North Macedonia.