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Rrjeti i Organizatave të Grave Romë, Ashkali dhe Egjiptase të Kosovës
The Network of Roma, Ashkali and Egyptian Women Organizations of Kosovo
E Kosovake Romane, Ashkaliengre thaj Egjiptanengre Djuvleagro Organisationsengri Kedin

Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo

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Working Towards a
Stable Multi-Ethnic Kosovo



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ECMI Kosovo is the principal non-governmental organisation engaged with minority issues in Kosovo, with the overarching aim to develop inclusive, representative, community-sensitive institutions that support a stable multi-ethnic Kosovo.

ECMI Kosovo contributes to the developing, strengthening and implementation of relevant legislation, supports the institutionalisation of communities-related governmental bodies, and enhances the capacity of civil society actors and the government to engage with one another in a constructive and sustainable way.

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The Network of Roma, Ashkali and Egyptian Women's Organizations in Kosovo (RROGRAEK) was established in 2000 as an informal network of organizations and activists from all areas of Kosovo. It was formally registered and institutionalized as a non-profit Non-Governmental Organization in September 2007.

The Mission of RROGRAEK is to support, integrate and promote rights and interests of women and girls of Roma, Ashkali and Egyptian communities in all of Kosovo, irrespective of their political, religious, ethnic backgrounds, age, education level, sexual orientation and ability. RROGRAEK achieves this aim through an exchange of experience and information, partnership, networking, researching, advocacy and provision of services.

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LIST OF ACRONYMS AND ABBREVIATIONS

AGE	Agency for Gender Equality
CCC	Consultative Council for Communities
CDF	Kosovo Community Development Fund
CRIC	Committee on the Rights and Interests of Communities
CSO	Civil Society Organization
D&D	Business Support Center
EC	European Commission
ECMI	European Centre for Minority Issues
EU	European Union
KAS	Kosovo Agency of Statistics
KCS	Kosovo Civil Service
KFOS-SOROS	Kosovo Foundation for Open Society
MAFRD	Ministry of Agriculture, Forestry and Rural Development
MCR	Ministry of Community and Return
MCYS	Ministry of Culture, Youth and Sports
MEST	Ministry of Education, Science and Technology
MLSW	Ministry of Labour and Social Welfare
MTI	Ministry of Trade and Industry
NGO	Non-Governmental Organization
NRAEWOK	Network of Roma, Ashkali and Egyptian Women Organizations of Kosovo
OCA	Office of Community Affairs
OGG	Office of Good Governance
OMIK	OSCE Mission in Kosovo
OPM	Office of the Prime Minister
OSCE	Organization for Security and Co-operation in Europe
POE	Publicly Owned Enterprise
Q&A	Questions and Answers
RAE	Roma, Ashkali and Egyptian Communities
SHE-ERA	Women Business Association
SME	Small and Medium Enterprise
UNDP	United Nations Development Programme
UNKT	United Nations Kosovo Team
UNSCR	United Nations Security Council Resolution
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
WB	The World Bank

I INTRODUCTION

The present report retraces the activities implemented by the European Centre for Minority Issues (ECMI Kosovo) and the Network of Roma, Ashkali and Egyptian Women Organizations of Kosovo (NRAEWOK), in the framework of the UN Women/UNDP/EU-funded project *Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo*. Through the description of the offered support and the analysis of its impact on the beneficiaries' future perspectives, it is intended to pursue a double-sided aim. Firstly, it provides valuable information with regard to the current living conditions of Roma, Ashkali and Egyptian women, their priorities and interests. Secondly, and most importantly, the present publication strongly advocates for an increased commitment to the promotion of Roma, Ashkali and Egyptian women's economic empowerment and social integration on the part of all involved stakeholders.

1.1 ROMA, ASHKALI AND EGYPTIAN WOMEN IN KOSOVO

In present day Kosovo, the living conditions of Roma, Ashkali and Egyptian communities constitute a particular matter of concern that requires urgent attention. Indeed, despite the internationally shared growing effort directed at improving these groups' overall status, they suffer under particularly disadvantaged living conditions throughout the region in general, and in Kosovo in particular.

Multiple factors contribute to the deep vulnerability and marginalization of Roma, Ashkali and Egyptian communities, touching upon all aspects of their daily life. Among these, limited access to employment and general underrepresentation within the national civil service, directly connected to high rates of drop-outs from primary schools and the lowest participation shares in higher education, constitute the paramount problems¹. Additionally, inadequate access to health provision and public services, a persistent need for sustainable housing solutions and large-scale physical separation from the surrounding areas contribute to the critical living standards affecting these communities. Moreover, the presented situation is further exacerbated by supplementary difficulties linked to their cultural background, historical legacies and the extreme weakness of their representative political entities.

Looking specifically at the Roma, Ashkali and Egyptian communities' economic conditions, the insufficient employment opportunities are additionally worsened by commonly observable endemic discrimination. It is important to underline that, while evaluating the labour market-related difficulties, the situation characterizing minority communities necessarily needs to be considered as part of the overall circumstances Kosovo as a whole is

¹ OSCE Mission in Kosovo, July 2012, [Community Rights Assessment Report Third Edition](#); European Commission, October 2013, [Kosovo* 2013 Progress Report](#), SWD(2013) 416 final, Brussels, 16.10.2013

currently living through. Indeed, unemployment is widely recognised as the country's preponderant problem². Nevertheless, the members of Roma, Ashkali and Egyptian communities are doubtlessly among the most significantly affected ones. In fact, these groups experience widespread exclusion policies and entrenched inequalities in the working environment, directly and often overtly linked to their ethnic belonging³. Significantly, the comparison of the average incomes and unemployment rates among communities at the national level reveals their persistent, particularly vulnerable position⁴.

Within this framework, the situation of Roma, Ashkali and Egyptian women deserves specific attention. Members of disadvantaged communities and their weakest component, women, are victims of a twofold vulnerability. Consequently, they steadily face enormous additional problems in entering all sectors of the already fragile job market and any kind of civil initiative or organization. Indeed, the prominence of traditionally-led societal rules, carrying deeply-entrenched gender roles and widespread early marriages, creates further obstacles to the actual enjoyment of their fundamental rights.⁵

The presented picture unavoidably begs questions of the effectiveness of the broad legal and institutional framework in place for the protection of both gender equality and minority community rights. Indeed, despite being based on internationally-recognized best practices, their actual implementation remains extremely weak, posing crucial challenges which urgently need to be addressed.

1.2 AN ADVANCED LEGAL FRAMEWORK WITH INSUFFICIENT IMPLEMENTATION

Despite the adoption of a far-reaching and advanced legal framework both for the protection of communities' rights and for the promotion of gender equality, everyday life conditions of Roma, Ashkali and Egyptian women have not improved in a satisfactory way during the last years.

The Constitution of Kosovo grants extensive rights to non-majority communities altogether⁶. However, the difficulties in eradicating the perceived persistent problems affecting Roma, Ashkalis and Egyptians in all fields carries the necessity of reserving special attention to these groups. As a consequence, several additional legal instruments were adopted by both

²UN Development Programme (UNDP), February 2013, [Public Pulse Report V](#)

³European Roma Rights Centre, February 2007, [The Glass Box: Exclusion of Roma from Employment](#)

⁴ According to [UNDP 2012](#), while the average monthly salary per person in Kosovo is €260 - the lowest in the region after Albania, Roma, Ashkali and Egyptian families' average total income stays under €120 a month; while 47.02% of Kosovar Albanians are unemployed, Roma, Ashkali and Egyptians heavily surpass these figures with respectively 60.22%, 60.46% and 80% of unemployment

⁵ See e.g. ECMI Kosovo, October 2012, [Improving the Delivery of Education for Roma, Ashkali and Egyptian Communities: Good Practices and Recommendations –Manual for Municipal Officials](#)

⁶[Constitution of the Republic of Kosovo](#), 2008, Chapter III "Rights of Communities and their Members", Articles 57-62

central and local level institutions. In this perspective, Article 9 of the *Law on the Protection and Promotion of the Rights of Communities and their Members*⁷ assumes a particular relevance, requiring special consideration for the improvement of the Roma, Ashkali and Egyptian Communities' employment situation and the guarantee of gender equality in economic and social opportunities⁸. Moreover, the *Strategy for the Integration of Roma, Ashkali and Egyptian Communities* and the related *Action Plan*⁹ express the Government's determination "to do everything in its power to create proper conditions for Roma, Ashkali and Egyptian communities so that they can enjoy equal rights with all other ethnic communities in Kosovo without any form of discrimination."¹⁰ The Strategy aims at strengthening the integration of the three communities in all key sectors, assuring social and economic wellbeing as well as political representation and participation¹¹.

Nevertheless, the advanced nature of the mentioned obligations, both in terms of the declared principles and the proposed policies, regrettably suffers from extremely weak implementation in all spheres. Up to the present, the ambitious character of the legal framework has not been met with a concrete amelioration of the targeted communities' living conditions nor of their integration within the national system.

Significantly, no significant advancements can be acknowledged when looking specifically at the employment objectives included in the text of the *Strategy*¹², which call instead for the adoption of active recruitment measures, the provision of tailored professional trainings and the promotion of self-employment. Similarly, the implementation of the *Small and Medium Enterprises Development Strategy 2012-2016*¹³, which sets the goal of improving the position of minority communities' entrepreneurs and guaranteeing equitable opportunities between genders, presents major flaws. Indeed, according to the latest Human Development Report¹⁴, only 11% of private businesses registered in Kosovo are owned by women, and these are almost exclusively individual or micro-enterprises. Furthermore, the same Report denounces the steady denial of women's right to inheritance, demonstrated by

⁷ [*Law on the Protection and Promotion of the Rights of Communities and their Members in Kosovo*](#), Law No. 03/L-047, 2008

⁸ *ibidem*, Article 9, "Economic and Social Opportunities" (specifically Art. 9.2 and Art. 9.4)

⁹ [*Strategy for the Integration of Roma, Ashkali and Egyptian Communities in the Republic of Kosovo 2009-2015*](#), December 2008; [*The Republic of Kosovo Action Plan on the Implementation of the Strategy for the Integration of Roma, Ashkali and Egyptian Communities 2009-2015*](#), Office of Good Governance-Office of the Prime Minister (OGG-OPM)

¹⁰ *ibidem*, Introduction, 1.1. Preamble, "Vision and Goals"

¹¹ Sectors of the Strategy: Education; Employment and economic empowerment; Health and social issues; Housing and informal settlements; Return and reintegration; Registration and documents; Gender; Culture, media and information; Participation and representation; Security and policing

¹² OSCE Mission in Kosovo, September 2012, [*Contribution to the Progress Review of the Action Plan of the Strategy for the Integration of Roma, Ashkali and Egyptian Communities in Kosovo, 2009-2015*](#)

¹³ [*Small and Medium Enterprises Development Strategy for Kosovo 2012-2016*](#)

¹⁴ UNDP Kosovo, 2012, [*Kosovo Human Development Report 2012*](#), page 72; these figures have been recalled by the Deputy Prime Minister and Minister of Trade and Industry Kusari-Lila on the occasion of the Global Summit of Women held in Malaysia on the 6-8 June 2013

the fact that just 2% of immovable property is owned by women. Additionally, women comprise barely 10.7% of the employed respondents to the most recent Labour Force Survey¹⁵, making Kosovo rank the lowest in the region for the Gender Development Index (0.76).

More specifically, while there is no official published statistics specifically regarding Roma, Ashkali and Egyptian women in Kosovo, according to the survey conducted by the Kosovo Foundation for Open Society (KFOS-SOROS) in 2009, fewer than 6% of the interviewees reported having paid employment and only 0.8% being self-employed¹⁶.

According to the most recent OSCE Contribution to the Progress Review of the Action Plan¹⁷, the factors majorly hindering the achievement of actual improvements are identified as being weak political engagement at both the central and the local level, insufficient allocated resources, and the absence of proper official monitoring activities of the status of enforcement. Furthermore, as has been repeatedly demonstrated throughout the activities of the present project, relevant obstacles to satisfactory practice commonly derive from the lack of adequate communication and cooperation among the different involved stakeholders. Lastly, the scant level of public awareness and information about the relevant legal instruments and responsible agencies allows the widespread prejudices and discriminatory practices to survive.

In addition, it is relevant to point out that having been approved by the Office of Good Governance-Office of the Prime Minister (OGG-OPM) but not passed by the National Assembly, the mentioned Strategy Action Plan does not have a legally binding character. Furthermore, at the local level, a number of municipalities adopted specific local action plans. Lacking a defined and comprehensive pattern of reference, the comparison between the different local plans reveals the presence of certain discrepancies. As a result, the actual implementation of the National Strategy, as well as the specific action foreseen at the municipal level, remains heavily dependent on the political will and the allocation of resources in each single municipality.

Besides condemning the insufficient protection of the rights of minority communities, the displayed figures also provide a clear evidence of the insufficient observance of the *Law on Gender Equality*¹⁸ and the inadequate results achieved by the soon completed *Kosovo*

¹⁵ Kosovo Agency of Statistics, The World Bank, September 2013, [Results of the Kosovo 2012 Labour Force Survey](#), Figure 2, page 11

¹⁶ Kosovo Foundation for Open Society (KFOS-SOROS), 2009, [The Position of Roma, Ashkali and Egyptian Communities in Kosovo](#), page 32

¹⁷ OSCE Mission in Kosovo, September 2012, [Contribution to the Progress Review of the Action Plan of the Strategy for the Integration of Roma, Ashkali and Egyptian Communities in Kosovo 2009-2015](#)

¹⁸ [Law on Gender Equality in Kosovo](#), Law No. 2004/2, specifically Sections 12 and 13

*Programme on Gender Equality*¹⁹ and *Action Plan for the Economic Empowerment of Women*²⁰. Indeed, women's skyrocketing unemployment rates, scarce levels of education, their engagement in lower skill jobs and lack of opportunities for higher qualification, poor access and lack of liberty towards means of family planning and property, as well as women's low levels of participation in public and leadership structures, are contributing to their strongly discriminated social position. The patriarchal norms and practices persistent in Kosovo society as a whole, and particularly within minority communities, carry deeply rooted fixed gender roles, in which it is predominantly considered as inappropriate for women to enter the labour-market and compete with men in private enterprise. These structures further consolidate women's full economic and financial dependence.

Consequently, particular attention and large-scale action are urgently needed to effectively address the harsh living conditions and vulnerability of Roma, Ashkali and Egyptian women and promote their economic empowerment. In this perspective, self-entrepreneurship is herein viewed as the most valuable way to address the current difficulties²¹ and trigger growth by generating income and sustainable independence. Investment in small-scale business activities and training is believed to be a cost-effective way to achieve this purpose.²²

Multiple actors are involved in this challenging task, which inevitably requires a significant joint effort and cooperation among the different relevant governmental bodies, civil society agencies and other stakeholders. Major responsibilities, however, lie in the hands of the municipalities, whose legal competencies and obligations include the regulation of, and active support for, the development of the local economy and small enterprises²³.

1.3 THE URGENCY TO TAKE ACTION

The extreme urgency to meaningfully tackle gender-based discrimination and improve women's overall condition has gained increased prominence during the most recent years. In line with the internationally-sanctioned effort in this direction, the respect for women rights and the promotion of their empowerment have been set as a priority leading Kosovo's governmental action. In this perspective, several initiatives have been undertaken at the institutional level as well as among civil society organizations with the aim of raising awareness on the current situation and affirming the compelling necessity to address it.

¹⁹[Kosovo Program on Gender Equality 2008-2013](#), Office of the Prime Minister, Agency for Gender Equality, 2008

²⁰[Kosovo Action Plan for the Economic Empowerment of Women 2011-2013](#)

²¹UNDP Kosovo, 2012, [Kosovo Human Development Report 2012](#), page 38

²²Open Society Roma Initiatives, September 2012, [Empowerment through Employment: Capitalizing on the Economic Opportunities of Roma Inclusion](#)

²³See e.g. ECMI Kosovo, June 2012, [Perspectives on Local Economic Development in Kosovo's Decentralised Municipalities](#)

Among numerous examples, the production of the so-called “Pristina Principles”²⁴ acquires distinguished relevance. Created in the framework of the International Summit on Women Empowerment held in October 2012²⁵, they provide a set of guidelines aimed at eliminating barriers to women’s political participation, aiding their economic empowerment and access to security and justice. Furthermore, the Principles engendered the signature of the National Platform for Women Entrepreneurs²⁶ in April 2013. Signed by around forty entities, the Platform condemns the lack of a long-term national vision of sustainable policies specifically designed for closing the gender-based gap in the participation in entrepreneurial activities and calls for the development and promotion of women entrepreneurship.

Additionally, the living conditions of women in Kosovo and the weak guarantees of their rights were strongly denounced by President Mrs. Atifete Jahjaga and by the Deputy Prime Minister and Minister of Trade and Industry Mrs. Mimoza Kusari-Lila on the occasion of the world’s leading global economic forum for women, the Global Summit of Women, held in Malaysia last June²⁷. In this sense, the active involvement of Kosovo’s highest representatives in the Summit certainly demonstrates the importance institutionally attributed to the fight against gender-based discrimination.

Nevertheless, despite the undeniable merit of the numerous initiatives promoted in the field of both minority communities’ and women’s rights protection, the tangible results produced up to the present moment are undoubtedly insufficient.

Although recognizing a number of limited steps forward, the recently published European Commission 2013 Progress Report on Kosovo²⁸ underlines the weakness of the advancements achieved in these sectors. Looking specifically at the economic sphere, the Report identifies the most serious hindrances to the country’s socioeconomic development, with a highly problematic business environment and enduring low activity and employment rates. These particularly affect women, non-majority communities and youth. Accordingly, only exiguous and discontinuous progress has been registered in the implementation of the minority community-related legislation, with no actual change in the Roma, Ashkali and Egyptian communities’ living conditions. Moreover, similar assessments regrettably concern the field of women’s rights and gender equality. In this sense, therefore, the persistence of

²⁴ [Pristina Principles](#), “Partnership for Change – Empowering Women”, 4-6 October 2012, Prishtina

²⁵ International Summit on Women’s Empowerment, “Partnership for Change – Empowering Women”, 4-6 October 2012, Prishtina

²⁶ The [National Platform for Women Entrepreneurs in the Republic of Kosovo](#) is a voluntary informal group created on the 8th April 2013, with the participation of NGOs, women’s associations, business associations, networks, education and training agencies and media. The Platform was established under the Women Entrepreneurs Indicators of Istanbul (SBA, Small Business Act for Europe).

²⁷ [Global Summit of Women 2013](#), Kuala Lumpur, Malaysia, 6-8 June 2013

²⁸ European Commission, October 2013, [Kosovo* 2013 Progress Report](#), SWD(2013) 416 final, Brussels, 16.10.2013

the current state of affairs is deemed to represent a significant obstacle on Kosovo's path towards accession to the European Union.

The present picture inevitably confirms the already stated compelling urgency for a joint extensive commitment towards the achievement of an actual improvement in Roma, Ashkali and Egyptian women's status. Economic empowerment, and more specifically self-entrepreneurship, needs to be considered as a key factor for the successful outcome of this demanding challenge.

1.4 OVERVIEW AND RATIONALE OF THE PROJECT

In this framework, the UN Women/UNDP/EU-funded project, *Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo*, implemented by the European Centre for Minority Issues (ECMI Kosovo) and the Network of Roma, Ashkali and Egyptian Women Organizations of Kosovo (NRAEWOK), is intended to enhance and strengthen the targeted women's economic empowerment. The envisaged results aim at increasing the economic opportunities for Roma, Ashkali and Egyptian women to gain individual independence, escape poverty and better integrate into Kosovo society.

More specifically, the promoted activities follow a double-sided direction. Firstly, they strive towards expanding the beneficiaries' professional and entrepreneurial skills as well as towards reinforcing their self-confidence and knowledge with regard to the rights they are entitled to and the actors responsible for their assurance. Secondly, the project is meant to raise institutional awareness on the socio-economic situation of Roma, Ashkali and Egyptian women, while advocating for increased support by the side of local and central level government bodies.

The primary beneficiaries of the project are the Roma, Ashkali and Egyptian young and middle-aged women who profited directly from the training activities. The forty-one participants are currently living in the Municipalities of Mitrovicë/Mitrovica, Ferizaj/Uroševac, Prizren, Pejë/Peć and Gjakovë/Đakovica. Out of these, eight women were selected for receiving individual coaching and in-kind support, which permitted the actual establishment of their business ideas. Additionally, the longer-term sustainability of the initiated businesses was enabled through the support offered to the beneficiaries in accessing external funding and capital.

The second set of foreseen activities, namely the institutional dimension of the project, addressed the five Municipalities of interest as well as central level institutions and other relevant stakeholders. These are intended to bring further indirect benefit to the involved women and their communities. Indeed, the potential results of advocacy and awareness-raising initiatives will enhance a reinforced commitment to the economic empowerment of Roma, Ashkali and Egyptian women, which will ideally be maintained beyond the duration

of the project. Moreover, the initiated communication among different agencies is hoped to develop into lasting and constructive cooperation and mutual support.

Within this framework, the present report is deemed to constitute a valuable reference for the design of additional intervention strategies and a useful tool for all actors involved in the field.

1.5 AIMS AND STRUCTURE OF THE REPORT

Drawing upon the information and experiences collected throughout the implementation of the planned activities, the present report will retrace the phases of the project. In this way, it is intended to provide a wealth of information on Roma, Ashkali and Egyptian women's current living conditions and strongly reaffirm the urgency of a joint all-inclusive commitment towards their improvement. Pursuing the above outlined multi-dimensional purpose, the present publication will contribute to the assessment of the key challenges hindering women's economic empowerment, present concrete success stories coming from the project's direct beneficiaries and subsequently formulate recommendations for government institutions and other involved stakeholders. Accordingly, the text will be divided into five main sections along the lines of the originally foreseen project activities.

Following this Introduction, Part II will display the results of the three informative meetings that were held previously at the beginning of the core activities. Integrated with the delivery of a questionnaire requesting personal details and business-related interests, the collected information permitted the achievement of a better understanding of the beneficiaries' current condition and priorities and, subsequently, the structuring of tailored training sessions and specific support.

Part III contains an in-depth evaluation of the offered large-scale training program on the basis of the beneficiaries' requirements/needs. The assessment of the immediate impact of the proposed activities and their potential usefulness in the actualization of independent businesses was obtained through the analysis of the results of two additional questionnaires, dispensed respectively before the beginning and after the completion of the training.

Part IV will depict the individual coaching offered to the eight selected women. These activities, which included assistance in the redaction of business plans, guidance in the access to external funding and provision of in-kind support, are aimed at the actual realisation of the beneficiaries' entrepreneurial ideas.

Lastly, the focus will be turned to the second aspect of the project, namely the set of activities directly involving local and central level institutions. Five roundtables were first organized in the targeted municipalities, generating a precious opportunity for initiating a

constructive communication and exchange among the relevant actors. Subsequently, ten strategic meetings were conducted with key central level Institutions and business associations. Seeing the participation of the most relevant stakeholders active in the field, these meetings achieved the purpose of further highlighting the compelling necessity of a full commitment to the economic empowerment and integration of Roma, Ashkali and Egyptian communities in general, and women in particular. Part V will present the emerging topics of discussion and precede a final section of closing conclusions and recommendations.

II INFORMATION AND CONSULTATION MEETINGS

2.1 INTRODUCTION

The first phase of activities foreseen by the project included the organization of three information and consultation meetings, which were held in the municipalities of Mitrovicë/Mitrovica, Ferizaj/Uroševac and Gjakovë/Đakovica and attended by a total of 41 Roma, Ashkali and Egyptian women. These pursued the aim of gaining a better understanding of the targeted group's situation and capacities, allowing therefore the subsequent structuring of specifically tailored activities. On this occasion, the participants completed a questionnaire requesting information with regard to their family, education, employment history, skills, interests and potential business ideas.

The coming section displays a wealth of information resulting from the quantitative and qualitative analysis of the obtained results. This is intended to provide a valuable needs-assessment on the basis of which a constructive dialogue and cooperation between local level institutions, civil society organizations and the direct beneficiaries could hopefully be initiated or improved.

Following this purpose, the present part of the report will be divided into three main chapters. The first one will provide an overview of the beneficiaries' personal profiles and living situations. The second part will look deeply into the women's financial condition, with a specific focus on the major obstacles preventing them from working as well as their potential strengths in this perspective. Subsequently, the participants' specific needs and business-related interests will be portrayed in the third section. Finally, some conclusions will be formulated. These constituted a meaningful input for the structuring of concrete targeted assistance, which was subsequently offered to the beneficiaries through trainings and additional support.

2.2 THE BENEFICIARIES' PROFILE

The forty-one participant Roma, Ashkali and Egyptian women²⁹, currently living in the Municipalities of Mitrovicë/Mitrovica, Ferizaj/Uroševac, Prizren, Pejë/Peć and Gjakovë/Đakovica, covered a range of ages from below 18 to above 35 years old. The majority of them are or were married (27) and support at least one child (29).

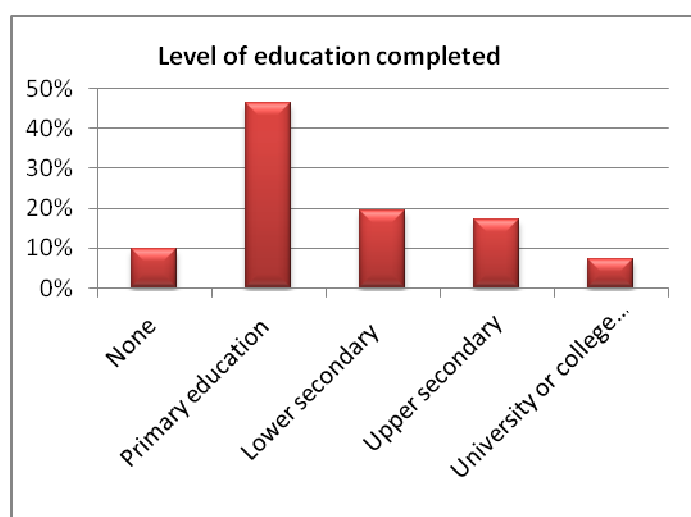


Figure 1

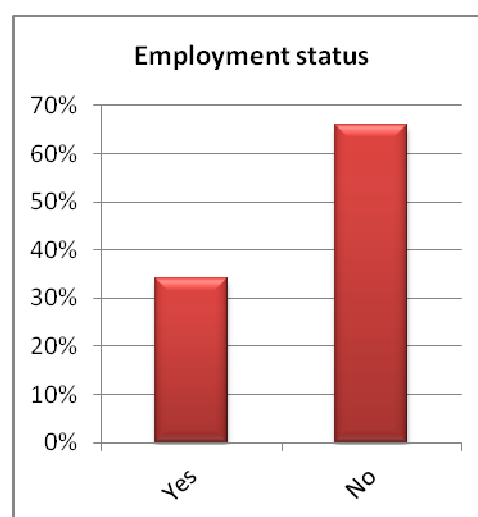


Figure 2

Almost the totality (90%) of the meeting's partakers declared having completed at least primary education. However, only less than half attended lower secondary education and above. Under this perspective, the group's features are in line with the average for Roma, Ashkali and Egyptian population in general.³⁰

Conversely, the participants' status in the labour force, rating 34%, places itself even above the average of women in Kosovo. Indeed, the overall number of employed women at the national level is around ten percentage points lower³¹ and out of them only 12% enjoy a full-time permanent job³². As expectably, higher percentages of successful employment are to be found among the women who completed upper secondary or university education.

More specifically, the major employment fields in which the women have experience are, in decreasing order, child care, handicrafts, food preparation, vending and cleaning. Vice versa, only a limited number of the participants stated possessing skills in manual labour, agricultural activities, factory jobs, retail and office work. The analysis of these responses suggests a relative strength in the management of personal and family related duties on the one hand, and a generally unsatisfactory level of specialized professional capacities on the

²⁹ Specifically: 24 Ashkali, 11 Egyptian and 6 Roma women attended the meetings

³⁰ Kosovo Foundation for Open Society (KFOS–SOROS), 2009, [The Position of Roma, Ashkali and Egyptian Communities in Kosovo](#), page 35

³¹ Kosovo Agency of Statistics, REKOS 2011, [Kosovo Population and Housing Census 2011 Final Results – Main Data](#), Table 2.3 *Labour Market*, page 30

³² UNKT, July 2010, [Kosovo: MDG Factsheet 2010](#), page 13

other. Indicatively, if manual labours are being traditionally reserved for men, the other missing skills usually require a higher education and expertise.

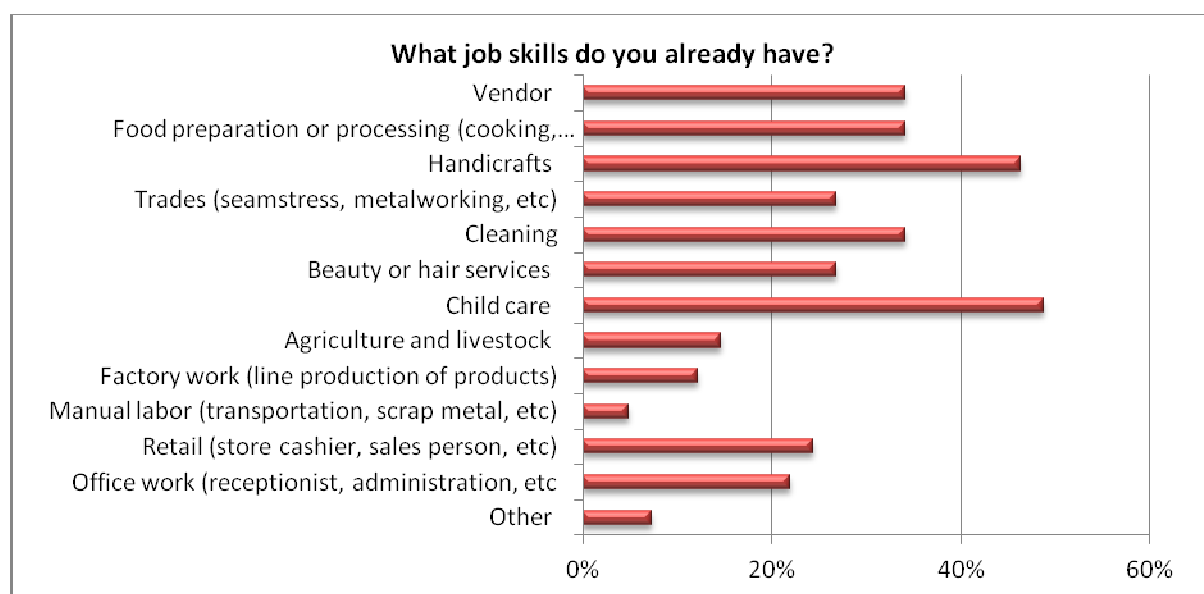


Figure 3

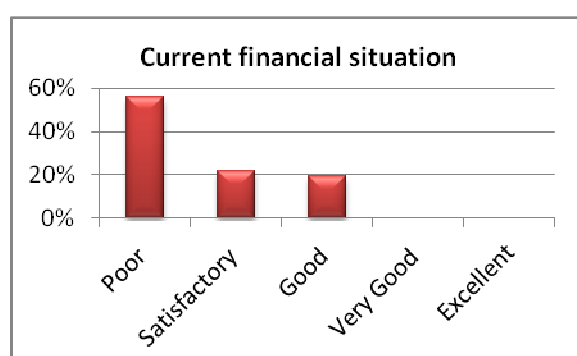


Figure 4

Despite this, however, most participants view their current financial situation as poor and unsatisfactory. This negative assessment is certainly generated by the fact that only 12 of them were employed during the last year. Additionally, the almost universal unemployment of the women's husbands is likely to worsen the whole families' living conditions.

This last feature is comparably very high for Roma, Ashkali and Egyptian communities, while being in striking opposition to the data referring to different ethnic groups. Indeed, at the national level, employment rates by gender strongly favour men in almost all relevant sectors³³.

³³ UNDP Kosovo, 2012, [Kosovo Human Development Report 2012](#), page 28

2.3 OBSTACLES AND ADVANTAGES TO EMPLOYMENT

2.3.1 Major Obstacles

Health, family obligations and lack of identification documents have been identified as the main reasons preventing the unemployed women from accessing the job market. Looking at the first two highlighted obstacles, almost half of the respondents declared that they did not receive any kind of help with household chores and child care. Furthermore, the issue of civil registration deserves specific attention, constituting a widespread problem affecting the most vulnerable groups living in Kosovo, and Roma, Ashkali and Egyptian communities in particular. Indeed, despite the fact that some active measures have been undertaken in the last years, barriers to the actual access to registration persist, imposing negative effects on the person's life in several domains³⁴.

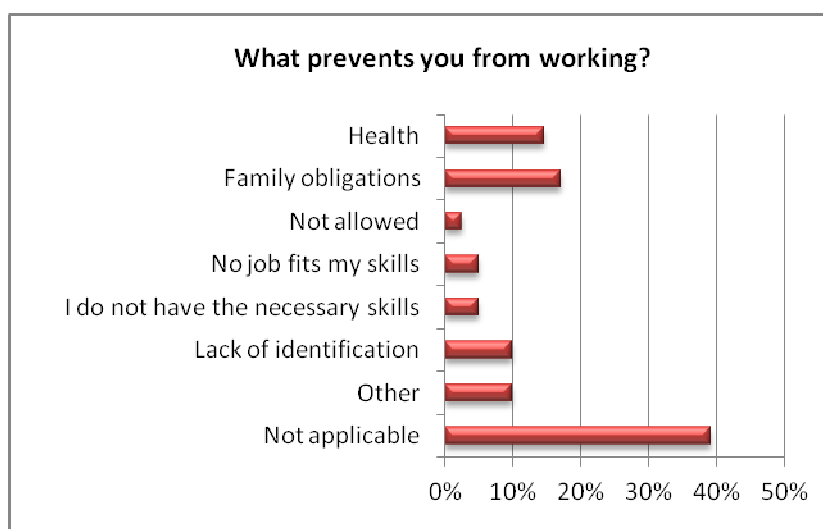


Figure 5

The analysis of the questionnaire also reveals the existence of significant structural barriers obstructing the women's access to employment. Significantly, 58% of the participants do not have access to a bank account, the majority of them do not possess their home or land, and 75% do not enjoy their own means of transportation. In terms of their real estate, it is relevant to underline that none of the respondents is the direct owner of the declared property, which is indeed their family's home or land, thus owned by their husbands or fathers-in-law.

The presented picture has to be considered as the most striking result of the concerned women's actual denial of inheritance rights, which hinders their access to ownership and capital, and therefore further excludes them from self-employment opportunities.

³⁴See e.g. OSCE Mission in Kosovo, July 2012, [Access to Civil Registration in Kosovo](#)

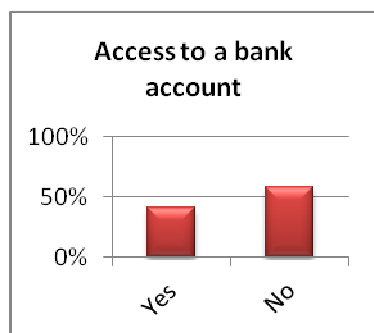


Figure 6

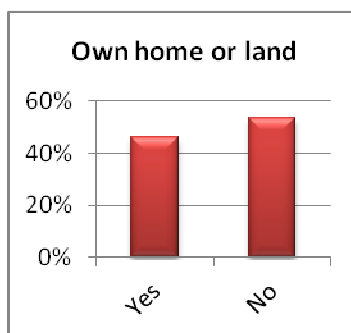


Figure 7

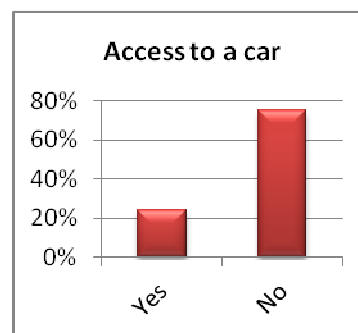


Figure 8

Most importantly, the answers reveal the participants' strong perception of being victims of discrimination on the basis of both ethnic and gender-based considerations. Explicit or hidden discriminatory practices are perceived to be widespread in hiring procedures as well as within the working environment and in employees' treatment. It becomes here crucial to underline that, independently from the degree of actually present prejudice and disparities, the high perception of inequality expressed by the involved women constitutes in itself a barrier to fair access to employment opportunities.

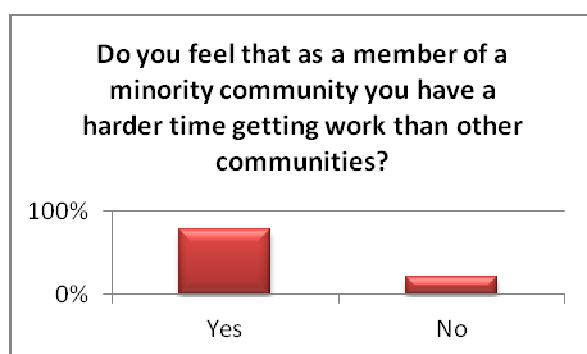


Figure 9



Figure 10

2.3.2 Strengths and Potentialities

Despite the highlighted barriers, the Roma, Ashkali and Egyptian women attending the meetings benefit from a number of advantageous characteristics. These would undoubtedly offer them a sound basis for the initiation of self-entrepreneurial activities, especially when compared to the members of their communities in general terms.

Firstly, as showed by the tables below, the participants asserted having a relatively easy access to telecommunication technology. Over 80% declared having access to a computer and all but two to a phone, either mobile or landline. These figures rank extremely high when compared to regional data, where ownership of a computer amongst the Roma

population ranges between 16-27% and possession of a phone stays in between 62% and 76%³⁵.

Nevertheless, the level of technological availability amongst the beneficiaries has to be viewed against Kosovo's general rate of computer and mobile ownership and internet penetration, which is at par with comparable EU standards.³⁶ In addition, as previously mentioned, the participants' position does not represent the average for the Roma, Ashkalis and Egyptians in the country: being predominantly active participants in their communities and enjoying a relatively better financial background, the interviewed women's figures are certainly greater than the overall majority of their members.

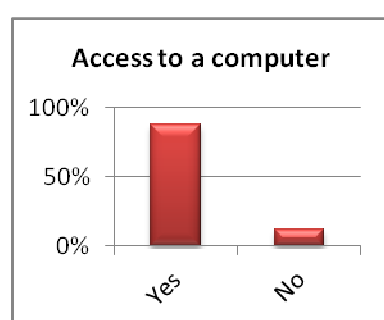


Figure 11

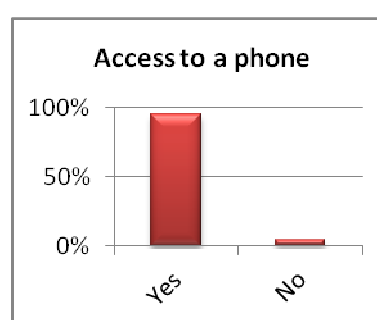


Figure 12

Furthermore, contrary to other non-majority communities, in the present case the language issue can be stated as irrelevant. Indeed, the knowledge of Albanian by all participants allows them to easily overcome the barriers identified by other groups in their access to employment, which is connected to the extremely weak implementation of the Law on the Use of Languages³⁷.

³⁵ The World Bank, September 2012, [Reducing Vulnerability and Promoting the Self-Employment of Roma in Eastern Europe Through Financial Inclusion](#)

³⁶ See e.g. Kosovo Association of Information and Communication Technology, January 2012, [Internet Penetration and Usage in Kosovo](#); BuddeComm, August 2013, [Kosovo - Telecoms, IP Networks, Digital Media and Forecasts](#)

³⁷ [Law on the Use of Languages](#), Law No. 02/L37, 2006

2.4 INTERESTS AND BUSINESS PLANS

The participant women universally share a strong willingness and commitment to initiating their own economic activity and expressed a promising level of trust in their capacities for undertaking it, relying on their current abilities, leadership potential and possibly on external support. This strongly declared interest demonstrates the urgent need for promoting, fostering and actively supporting entrepreneurship among these groups. As previously affirmed, this constitutes an absolute necessity and is perceived as such by the majority of the participants: daily faced with ethnicity and gender-related discrimination and lack of local employment opportunities, the establishment of a small private business turns out to be their only promising option.

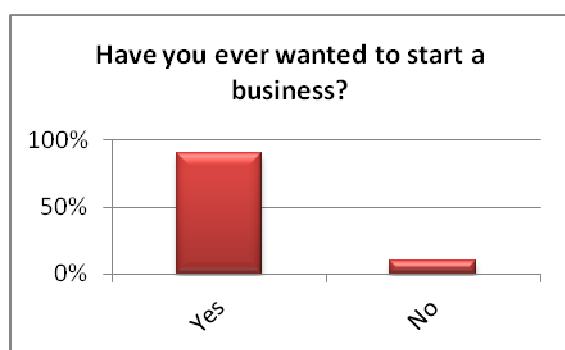


Figure 13



Figure 14

However, the evaluation of the beneficiaries' actual confidence in the concrete employment opportunities offered within their town or Municipality of residence reveals a more negative outlook. Extremely low also is the belief in the possibilities of finding a remunerated job and the trust in the likelihood of obtaining a loan or other kinds of assistance from national and local institutions.



Figure 15

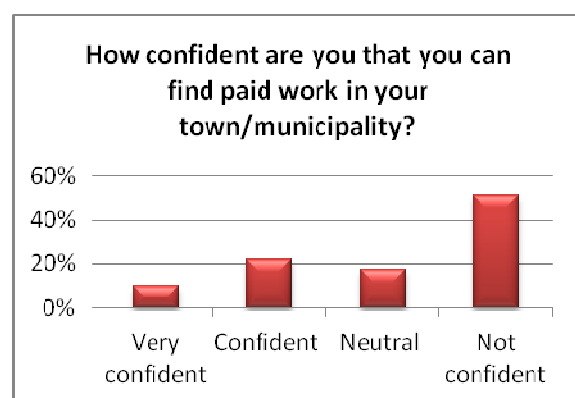


Figure 16

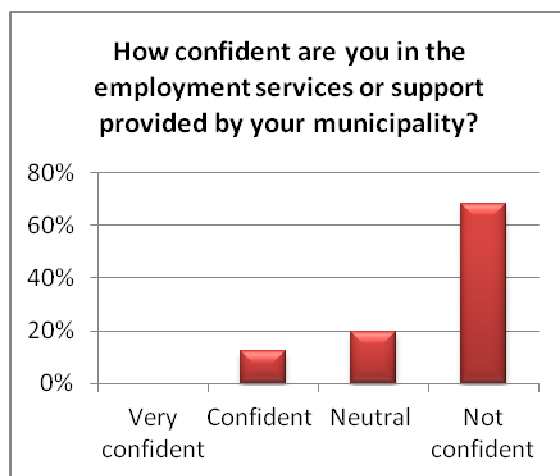


Figure 17

An additional relevant issue emerging from the conducted questionnaire concerns the insufficient awareness concerning the employment services offered by Non-Governmental Organizations and other active agencies at the municipal level. Indeed, above 50% of the respondents rated their level of knowledge as poor. This uncovers a deep lack of information and communication which is inevitably translates to the expressed lack of trust in these mechanisms and their effectiveness.

A significant example of the insufficient employment opportunities offered to the targeted groups' members can be found by looking at their participation in the Kosovo Civil Service (KCS) and Publicly Owned Enterprises (POEs). The recently published report assessing the *Employment of Members of Non-Majority Communities within Kosovo Civil Service and Publicly Owned Enterprises*³⁸ provides evidence of the poor implementation of the legal obligations in place in this sector³⁹. Indeed, according to the collected data, none of the Institutions complies with all requirements nor meets the minimum thresholds required by law, which at the local level should be proportionate to the demographic composition of the given municipality⁴⁰. Most relevantly, the Roma, Ashkali, Egyptian and Gorani communities are identified as the most disadvantaged, being relatively underrepresented at all levels as compared to their population and as occupying solely administrative positions. Furthermore, these are held almost exclusively by men. These figures constitute powerful evidence for the urgent need for fair recruitment procedures and extensive outreach measures aimed at ensuring equal employment opportunities in local level Institutional bodies and POEs. Within this, a special effort is required to support the most marginalized communities, groups and individuals.

Following this purpose, increasing and ameliorating Roma, Ashkali and Egyptian women's professional and entrepreneurial skill levels certainly constitutes an indispensable element in empowering and assisting them in establishing and running private business activities. Indeed, despite the elevated level of confidence in their current abilities, the participants

³⁸ *Assessment on the Employment of Members of Non-Majority Communities in the Kosovo Civil Service and Publicly Owned Enterprises*, OPM/OCA, May 2013 - The final report should be made available shortly on the website of the Office for Community Affairs (OCA) <http://www.kryeministri-ks.net/zck/?page=2,1>

³⁹ Specifically relevant are the [Law on the Civil Service of the Republic of Kosovo](#), Law No. 03/L-149 and the [Law on Publicly Owned Enterprises](#), Law No. 03/L-087

⁴⁰ [Law on the Civil Service of the Republic of Kosovo](#), Law No. 03/L-149, Article 11.3

also strongly perceive the need to learn additional ones. Among the employment attributes believed to be the most essential, we can find communication skills, both inter-personal and through informatic means, and organizational competences. Moreover, literacy gaps urgently need to be bridged in order to allow a real improvement in all other sectors. Furthermore, a closer look into the entrepreneurial skills specifically required for the setting up of small businesses conveys the need for strengthening the participants capacities in budgeting and finance management, business planning and marketing practices.

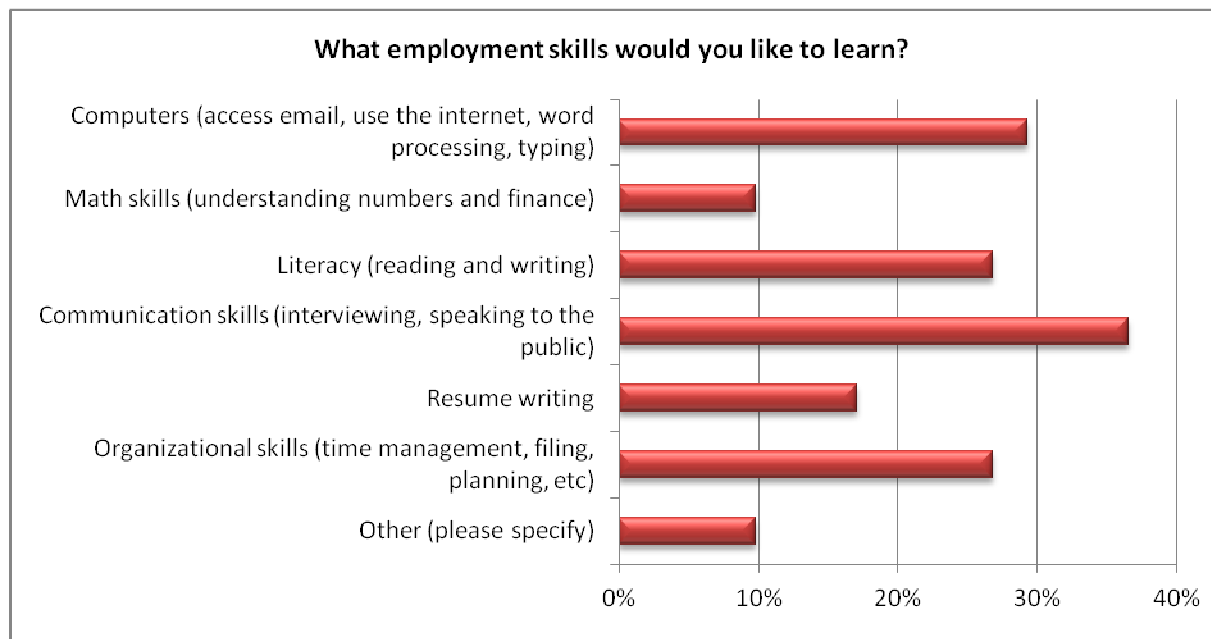


Figure 18



Figure 19

Before closing the present analysis with some valuable conclusive remarks regarding the highlighted issues, a list of possible entrepreneurial ideas will be provided. The participant women had the opportunity to voice their specific needs and interests as well as their suggestions for potential business projects through individual presentations and moments of open discussion during the meetings.

The expressed ideas are presented as follows:

1. Production and trade of self-made handicrafts: the suggested examples included traditional clothes, crochet and lace embellishments, ornaments with beads and other forms of jewelery, curtains and quilts;
2. Agricultural activities: Production of vegetables in greenhouses, beekeeping and honey production;
3. Livestock: Farming activities in Skivjan village;
4. Dairy for the residents of Dubrava village in the Municipality of Ferizaj/Uroševac;
5. Opening of wells for both drinking water and irrigation purposes;
6. Conservation of products;
7. Preparation and delivering of food dishes on request;
8. Shoe manufacturing;
9. Fabric dyeing;
10. Opening of beauty salons;
11. Opening of tailoring shops; and
12. Offering of filigree courses.

2.5 CONCLUSIONS

The results collected through the consultation meetings and the questionnaires convey the beneficiaries' serious interest in undertaking their own income-generating activities and their constructive engagement in this direction. However, several obstacles of different natures are hindering the actual possibility of transforming worthwhile ideas into productive business. First of all, the lack of sufficient entrepreneurial skills and expertise is excluding Roma, Ashkali and Egyptian women from the majority of available and potential employment opportunities. Secondly, structural barriers, such as the actual negation of inheritance and ownership rights and insufficient support for the household and childcare obligations, further limit their access to job and business prospects. Moreover, the persistence of widespread ethnicity and gender-related discriminatory practices has been strongly identified by the participants.

Against this background, the present project is intended to tackle the highlighted hindrances to the women's economic wellbeing and financial independence, offering training sessions and tailored support schemes. The offered activities and their results will be described and examined within the next sections.

III LARGE-SCALE TRAINING SESSIONS

3.1 INTRODUCTION

The analysis of the questionnaire carried out during the three information and consultation meetings held in the municipalities of Mitrovicë/Mitrovica, Ferizaj/Uroševac and Gjakovë/Đakovica provided a valuable basis for an extensive understanding of the beneficiaries' living conditions, capacities and priorities. While conveying the participants' serious interest in undertaking their own income-generating activities and confirming their constructive engagement in this direction, the collected results likewise highlight the presence of several obstacles of different nature which are hindering the realisation of the expressed entrepreneurial projects. On the basis of the deriving needs assessment, and pursuing the overarching aim of contributing to the softening of these barriers and the consequent improvement of the current situation, a tailored training program was drafted and implemented.

The developed curriculum touched upon several operational aspects of business management, deemed to provide the most relevant skills and needed information for increasing the chances of successful entrepreneurial activity. These included, among others, the preparation of business plans, the existing registration procedures and networking mechanisms, and the instruments for accessing financial support opportunities.

Delivered by D&D Business Support Centre⁴¹, a total of twelve training sessions were conducted in Prishtinë/Priština and Gjakovë/Đakovica and saw the collective participation of 32 women. In all cases, presentations and group exercises were followed by lively and productive discussion.

During the training, two additional questionnaires were dispensed, before the beginning of the session and after its end. The former was focused on the beneficiaries' background knowledge and ideas, their previous experiences and perceived needs, as well as on their expectations from the project activities. A self-assessment part⁴² further enriched the findings. The second questionnaire was aimed at evaluating the impact of the proposed course, the level of satisfaction expressed by the participants, the acquired capacities and confidence, and their potential benefit for starting an independent income-generating activity.

The present section will provide an in depth analysis of the collected results of the two questionnaires. Through them, it is intended to pursue a double-sided aim. Firstly, the value of the promoted activities will be assessed in terms of their effective impact onto the

⁴¹D&D Business Support Center is a Kosovo based consultancy and business training company that operates since 2008. The company is active in offering SME Business Consultancy and Training services to privates sector, NGOs and public sector in Kosovo.

⁴²See Section 3.2.2, *Self-Assessment: Am I an Entrepreneur?*

beneficiaries' capacities and knowledge. Secondly, the derived business plans discussed by the participants will be presented and their actual feasibility will be evaluated.

For this purpose, the analysis will be divided into three main parts. The first one will summarize the results of the first questionnaire and the self-assessment test, completed by the beneficiaries before the training session. The second chapter will turn the focus onto the findings of the post-training questionnaire. The comparison of the two, permitting a valuable appraisal of the project activities' effectiveness, will then be provided in the final section. A number of conclusive remarks are drawn with regard to the beneficiaries' future perspectives and the involved actors' responsibilities in this sense.

3.2 FIRST QUESTIONNAIRE

The first questionnaire, distributed at the beginning of the training session, was aimed at assessing the beneficiaries' current situation, their business ideas as well as their level of knowledge and awareness about the instruments necessary for their realization. Moreover, the participants expressed their needs and expectations from the training. This section will present the major findings collected.

3.2.1 Respondents' Background, Previous Experiences and Ideas for the Future

The gathering of information about the women's current living conditions and employment situation, together with the evaluation of their ambitions for the future, is believed to be of crucial importance. Indeed, this will allow the assessment of the overall value of the provided activities.

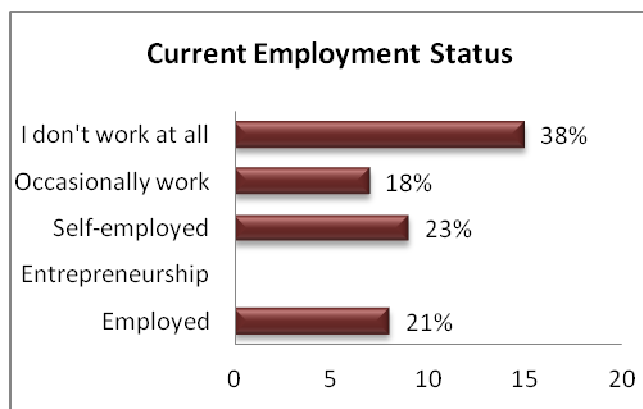


Figure 20

At the beginning of the course, more than half of the beneficiaries declared themselves either to be unemployed (38%) or to work only occasionally (18%). Specifically looking at the participants currently enjoying a stable remunerated job, the result is more or less equally divided between employees and self-employed.

In line with the purpose of the project in general and of the trainings in particular, special relevance is acquired by the fact that none of the women declared holding an independent entrepreneurial activity. Despite this, however, a strong majority of the participants (62%) identified their main ambition for the future as starting and developing their own business, possibly in cooperation with someone else (79%). As it will be seen later in this Chapter, this rate will significantly increase after the training, further favouring the readiness to start a small business.

More precisely, a broad range of different ideas encompassing several sectors have been expressed, out of which hairdresser and handicrafts production were the most frequent. Others included seamstress, confectionery, agriculture, cuisine, and, in smaller percentages, farming, milkweed and Information Technology. The wide variety of proposed activities, originating from the women's previous personal experiences or external advice, powerfully demonstrated the participants' sincere interest and commitment in undertaking self-entrepreneurship initiatives. These are indeed considered to be the most

valuable opportunities for achieving financial independence and consequently addressing the current difficulties faced by the women and their families.

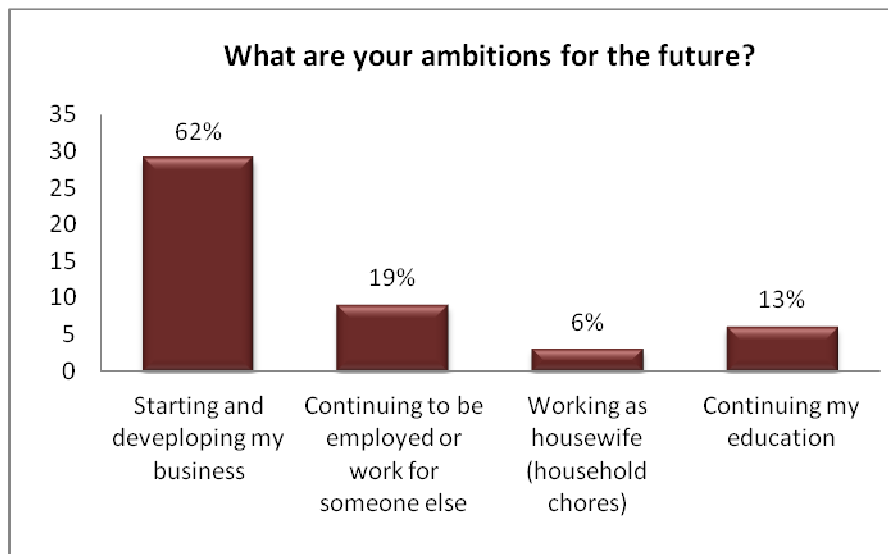


Figure 21

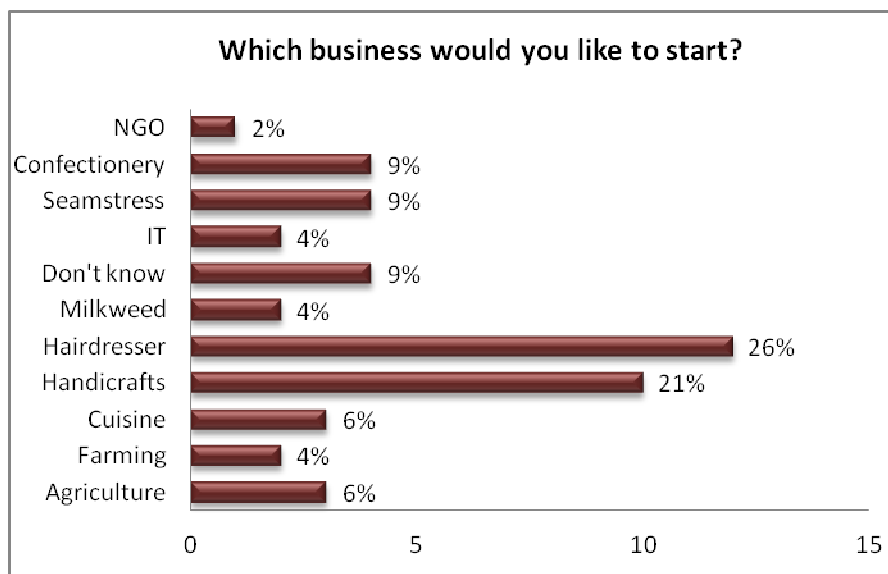


Figure 22

The questionnaire included a second set of questions aimed at assessing the degree of specific knowledge possessed by the participant women previous to the beginning of the course. The comparison of the derived findings with those collected after the attendance of the training will derive a valuable evaluation of the provided activities and their actual impact onto the beneficiaries' future prospects. In this perspective, a particular focus was reserved for the professional skills essentially required for the management of all kinds of private entrepreneurship, such as the use of a business plan and marketing tools. Furthermore, the level of concrete information necessary for initiating similar activities was questioned in terms of instruments, support mechanisms and responsible actors.

The participants' answers to this part of the questionnaire revealed a vague and extremely superficial knowledge and awareness. Indeed, although a general familiarity with the business terminology and human resources concepts was expressed, knowledge of their operational functioning and utility appeared commonly unclear or exclusively theoretical.

In more detail, a vast majority of the beneficiaries asserted their acquaintance with the necessity and benefits of a business plan, as well as their knowledge concerning the staff needed for the management of a small business activity and the preliminary costs of their products or services. Moreover, a satisfactory number of the participants showed sufficient awareness with regard to basic marketing techniques and potential competitors.

Conversely, only slightly more than half of the respondents could successfully identify their investment needs and necessary licenses or permits. Even lower was the extent of knowledge reported about the required registration procedures and, consequently, the relevant bodies and competent actors at the municipal and national level.

In this sense, the collected answers convey an inadequate degree of information concerning the contact persons or offices being locally responsible for the provision of material guidance and support for the initiation of entrepreneurial activities. As a consequence, what emerges is the pressing need for an extensive engagement by the relevant stakeholders. This appears particularly urgent in the fields of visibility improvement, citizens' awareness raising and outreach mechanisms strengthening.

However, as already mentioned, active commitment is required also in the areas in which the respondents demonstrated higher familiarity. Indeed, the declared knowledge mostly turned out to be exclusively theoretical and abstract, revealing therefore a deep lack of operational know-how and concrete expertise deriving from direct business experiences.

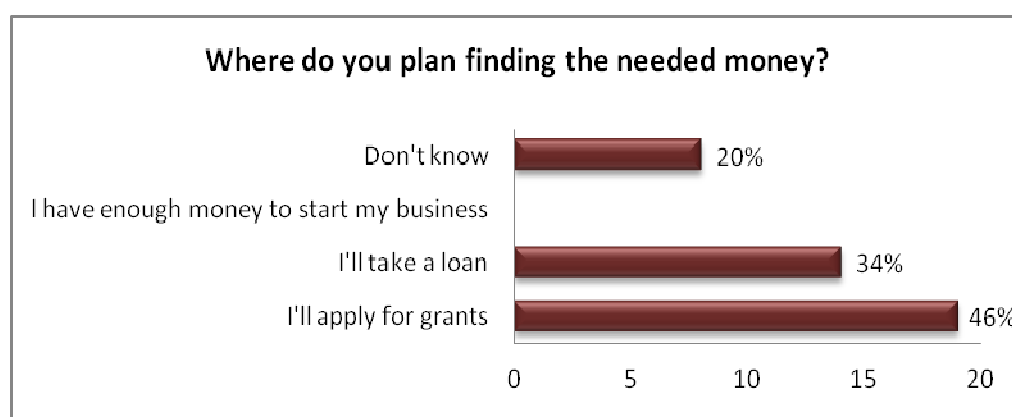


Figure 23

In terms of the sources of possible financial support needed for starting and developing their future business activities, the overwhelming majority of the participants intend applying for bank loans or grants. With none of them personally retaining sufficient funds, these appear indeed the only accessible funding opportunities allowing the actualization of their projects.

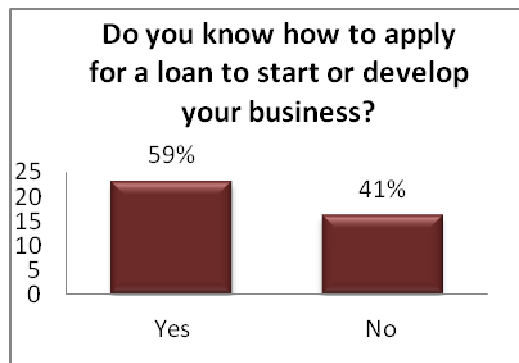


Figure 24

Nevertheless, only slightly more than half of the women declared knowing how to concretely apply for a loan. In line with the previously highlighted issues, this reveals that the theoretical intentions and potential plans are insufficiently backed by practical experience and operational capacities.

Accordingly, as repeatedly confirmed by the beneficiaries, the overall value of the provided trainings lay precisely in the adopted approach. Addressing specifically the practical challenges entailed by the commencement and management of small business activities, they produced tangible results and immediately applicable benefits. These will be presented in the following chapter.

3.2.2 Self-Assessment: Am I an Entrepreneur?

The self-assessment section accompanying the first questionnaire was aimed at testing the beneficiaries' attitudes and opinions towards a number of general personal skills and behavioural preconditions maintained as necessary for the launching of entrepreneurial activities. The assessment of the collected results strengthens the findings emerging from both the above presented questionnaire and the previously held consultation meetings.

In the first place, a deeper evaluation of the provided answers reveals the women's remarkably high level of self-confidence. Indeed, the women expressed sound reliance on their leadership capacities and managerial skills. Describing themselves as accountable and well-organized, as well as inclined to innovation, the respondents powerfully expressed their absolute commitment to undertaking all responsibilities needed for a successful realization of their business idea.

However, the sincere determination for the achievement of financial independence appears counterbalanced by a number of material concerns originating from the participants' current economic situation. In this perspective, the women's particularly vulnerable living conditions and lack of personal financial resources deserve specific attention. Worsened by their low trust in the actual possibilities of obtaining sufficient

external support, the participants' status is entrenched by their widespread rejection of taking the risks naturally associated with the initiation and management of business activities.

This factor requires immediate consideration by all relevant national institutions, both at the central and local level. In fact, a sincere commitment to the expansion of the provided assistance and the improvement of its effectiveness appears urgent, together with an extensive effort directed at raising the level of related information and awareness among civil society. This would in fact increase the citizens' confidence in the existing opportunities and, consequently, their readiness to risk and invest in new activities.



Figure 25

Parallel to the urge for comprehensive action on the part of the competent governmental bodies, however, a stronger self-engagement by the side of the targeted communities appears to be likewise necessary. As it will be further discussed later in the report, this aspect was consistently brought to attention by the representatives of several Non-Governmental Organizations active in the field during the roundtables held in the five Municipalities subsequent to the completion of the training sessions. On this occasion, despite referring to the members of the Roma, Ashkali and Egyptian communities in general terms, and underlining the exceptional characteristics of the present project's beneficiaries, those present identified a commonly widespread lack of reliability and responsibility with regard to all kind of obligation deriving from the involvement in income-generating activities. The major consequence of the depicted behaviours is obvious when evaluating the regrettably recurrent failure of the commenced activities, not solely in the sector of self-entrepreneurship, but in overall employment as well. Indeed, although certainly affected by a broad variety of factors, the lack of sincere self-commitment certainly contributes to the neglect of the opportunities on offer.

3.2.3 Needs and Expectations

The conclusive part of the first questionnaire focused on the partakers' perceived priorities and related expectations from the provided training activities.

First of all, the possibility to broaden and deepen their professional skills and specific knowledge appears as the most prominent reasons motivating the involved women to participate in the offered courses. The treated subjects were indeed maintained as indispensable for both the commencement of a private business activity and the continuation of their current job.

With regard to the particularly required topics, how to start a business, how to win a grant and how to liaise with other businesses were identified as the most essential ones. Despite constituting the very initial steps necessary to actually establish a business, the legal procedures for registration and the preparation of a business plan were awarded more marginal importance by the participants. A number of additional themes were suggested, including primarily the management of financial planning.



Figure 26

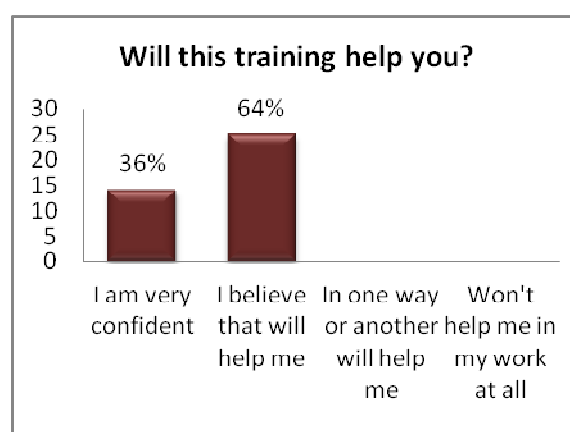


Figure 27

Full confidence about the usefulness of the training for the realization of their ideas was universally shared by the totality of the participants. Moreover, the absolute majority of them (82%) expressed the willingness and need to possibly attend additional courses and receive further support.

As depicted by the table below, the strong commitment demonstrated by the beneficiaries implied extremely optimistic expectations for the potential impact of the attended courses for their future. Indeed, the women expressed the hope of expanding their opportunities to realize their business projects, to be awarded a grant for them and to find a remunerated job thanks to the knowledge acquired during the training.



Figure 28

3.3 SECOND QUESTIONNAIRE

Distributed at the end of the session, the second questionnaire was intended to estimate the value of the delivered training in terms of the knowledge acquired by the participants and their direct evaluation of its usefulness. The given questions primarily focused on the beneficiaries' level of satisfaction and confidence for the actualization of their business plans. Their analysis on the basis of the previously depicted expectations will allow an overall assessment of the effectiveness of the provided courses on the women's future opportunities. This section will present the major collected findings.

3.3.1 Evaluation of the Training

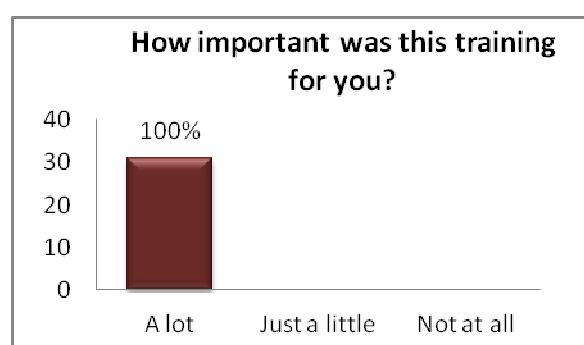


Figure 29

First and foremost, the most striking element emerging from a general overall analysis of the obtained answers is the women's universally shared satisfaction with the training activities and their deep trust in the helpfulness of the learned skills.

The highest levels of satisfaction were expressed with regard to the subjects covered by the course, the lecturers and the applied methodology. Under this perspective, the offered exercises and the Q&A sessions were rated as the most valuable aspects, providing the participants with the opportunity to raise personal doubts and the possibility to receive exhaustive and understandable answers. Moreover, the project team was praised for its assistance, the provided training materials and the convenient technical conditions.

Specifically focusing on the content of the trainings, the absolute majority of the partakers (77%) evaluated all the debated subjects as useful and necessary. Beyond these, some additional topics for further courses were likewise suggested. These included primarily financial management, use of technology and business language, as well as the strengthening of particular professional skills, such as hairdressing and sewing techniques, food conservation and cooking styles.

The gained capacities are believed by the recipients to be beneficial for their future endeavour, increasing their opportunities to start a self-entrepreneurial activity, to obtain a grant and to improve their chances to access the job market.

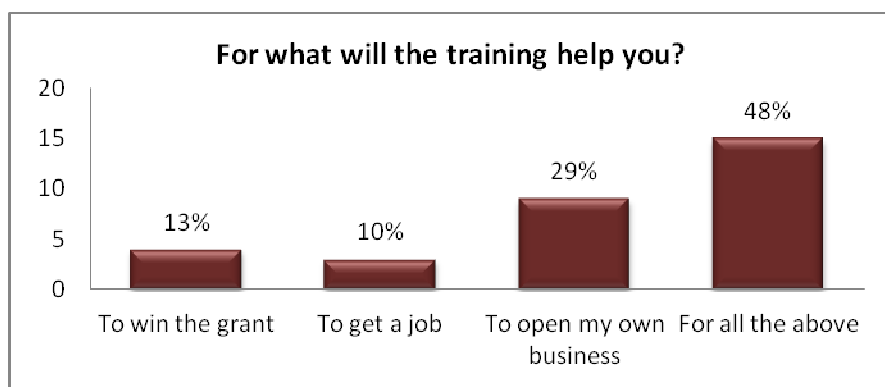


Figure 30

Indeed, the confidence in the possibility to actually put into practice the received knowledge was repeatedly expressed by almost all the beneficiaries. As a consequence, all of the women confirmed their intention to initiate their business idea thanks to the gained knowledge and professional capacities.

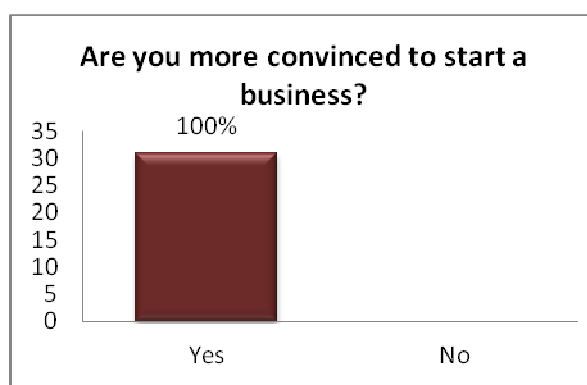


Figure 31

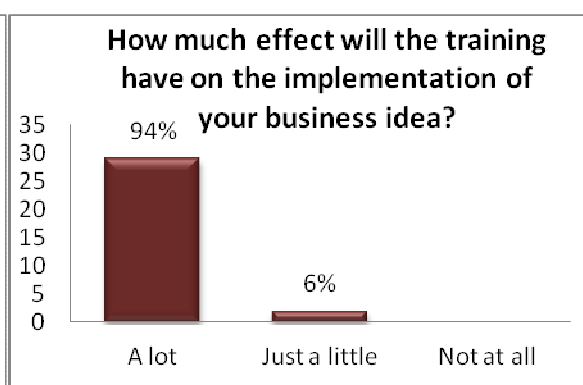


Figure 32

In conclusion, therefore, the impact of the delivered training was evaluated as extremely positive in terms of the future implementation of the participants' original plans and hopes. The general satisfaction was further confirmed by the shared suggestion of leaving the programme of the offered courses unchanged.

3.3.2 Acquired Skills, Enlarged Knowledge and Future Plans

As previously explained, the core aim of the delivered training is to be found in the provision to the beneficiaries of the required basic knowledge on how to start and operate a small business. Accordingly, an additional set of questions were directed at achieving a more in depth overview of the quality of the skills and information effectively acquired by the participants and their concrete intentions for the immediate future.

In general terms, the participants' level of awareness regarding the background knowledge and practical measures needed for the actualization of a business idea appears

undoubtedly strengthened. In more detail, the domains in which the women's knowledge particularly improved concern the advantages deriving from a properly drafted business plan as well as the steps required for the registration of their activity and the fulfilment of the related legal obligations.

Moreover, after the end of the training, the beneficiaries' original business ideas improved in terms of clarity and actual practicability. During the training, the initial projects, at first sight primarily theoretical and abstract, became both more complete and more tangible. Indeed, although the majority of the participants (68%) declared the willingness to maintain the same idea, their plans acquired clarity with regard to desirable sources of funding, targeted market for their products and ownership structure of their activity. In most of the cases, donors are expected to finance the planned businesses on the basis of the benefits brought to the entrepreneurs themselves as well as to their community as a whole and to the relevant economic sector.

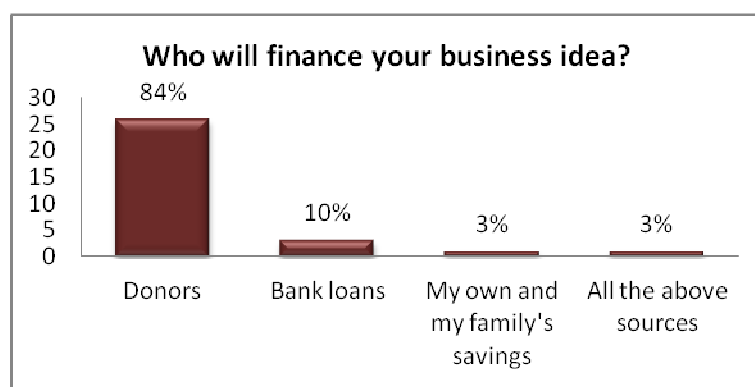


Figure 33

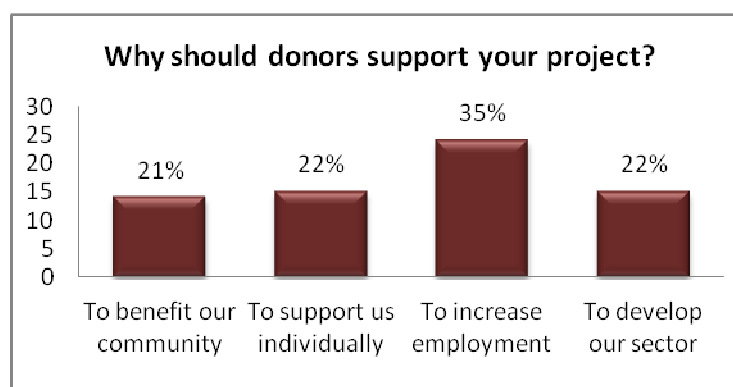


Figure 34

Certainly reinforced by the acquired knowledge, the participants confirmed their already strong reliance on their own qualities and managerial capacities. In fact, after the completion of the training, only a small minority of the participants (16%) expected the administration of a business activity to be a particularly difficult and demanding job.

Despite this, almost the totality of the women (88%) expressed their desire and availability to take part in additional trainings in this field.

Most significantly, a striking improvement appears evident when evaluating the level of confidence expressed by the beneficiaries in the actual possibility of realizing their ideas and of receiving external support for this. Indeed, although during the preparatory meetings and before the beginning of the trainings the degree of confidence expressed was extremely low⁴³, at the end of the activities all the participants declared being more optimistic.

This aspect is believed to represent an additional positive contribution to the overall value of the provided training. Indeed, if backed by stronger confidence, the acquired knowledge and information are likely to be translated into durable motivation to launch a business and firm determination to obtain the due assistance by the relevant actors. An increased and conscious self-engagement and the ensuing empowered leverage with the relevant stakeholders will eventually carry an effective broadening and improvement of the women's opportunities.

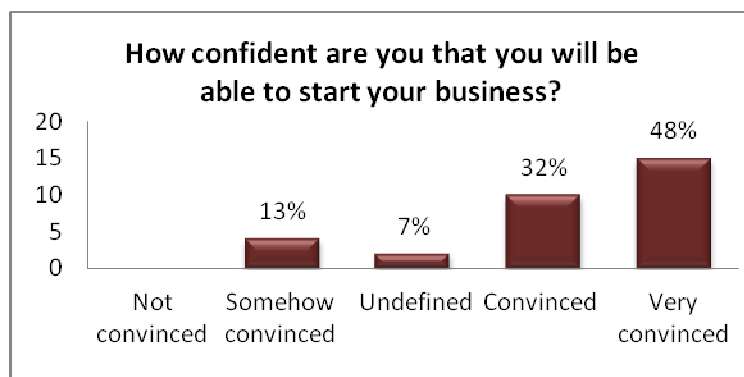


Figure 35

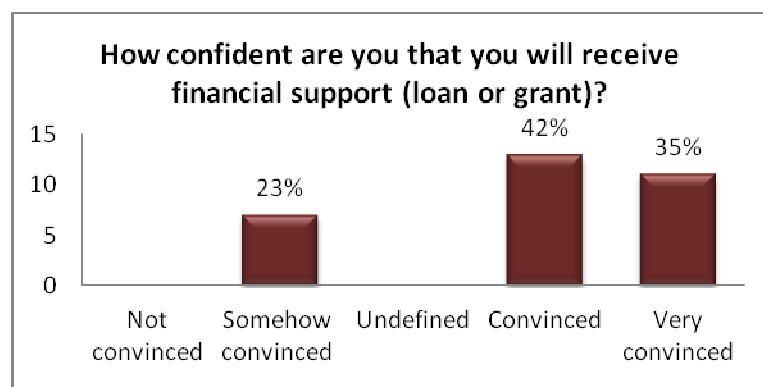


Figure 36

⁴³For further details see Section 2.4

3.4 CONCLUSIONS

The comparison of the results collected through the two questionnaires is believed to offer a valuable basis for evaluating the provided trainings and their actual impact. In this sense, the satisfaction of the beneficiaries certainly represents the major indicator. As depicted throughout the present section, widespread satisfaction was demonstrated from various perspectives. Firstly, the participants expressed full appreciation of the activities, the debated topics and the adopted methodology. Secondly, they confirmed a serious interest and commitment to undertake their own businesses thanks to the skills acquired. Thirdly, the declared willingness to participate in additional courses further proves the women's fulfilment.

As a consequence, the participants' increased knowledge and strengthened confidence is believed to convey the absolute accomplishment of the delivered training sessions. As a result, the project is undoubtedly contributing to the improvement of the beneficiaries' current living conditions and future prospects.

At this stage, therefore, there is an absolute need to sustain the positive momentum gained through the provided training activities, which calls for extensive action-oriented commitment on the part of all actors involved.

IV INDIVIDUAL COACHING AND SUPPORT

4.1 INTRODUCTION

At the conclusion of the large-scale training program, eight women were identified and granted the possibility to benefit from five-months individual coaching and support aimed at the actual initiation of their income-generating activities. The selection process was based on the women's business ideas as well as on their demonstrated personal attitudes, commitment and capacities.

More specifically, the individual support was provided in three different directions. Firstly, targeted assistance was offered in terms of the preparation of a full and viable business plan and the management of the necessary administrative procedures. Secondly, the selected women were guided in terms of access to available external funding. Thirdly, in-kind support was provided in order to cover the first investment expenditures required by the produced business plans.

These three aspects are considered to be complementary factors in allowing the successful actualization of the beneficiaries' projects.

The individual training activities were delivered by the D&D Business Support Center and closely monitored by ECMI Kosovo, while the provision of in-kind support was directly supervised by the ECMI Kosovo team.

4.2 OFFERING INDIVIDUAL COACHING

The eight most promising business ideas were selected and further developed through individual targeted coaching. The offered support was primarily aimed at producing valuable business plans. Subsequently, it provided the beneficiaries with the knowledge and skills necessary for the actual realization of their projects.

First of all, the selected ideas were extensively analyzed with regard to the desirable outcomes, the planned location as well as the distinct investment needs for equipment, human resources and other facilities. The specific consultation with the beneficiaries, allowing an in-depth assessment of their priorities and necessities, was followed by office and site research. This phase was supported by several business associations, the Chamber of Commerce (ECK), the Customs Office and the Kosovo Agency of Statistics. Ultimately, the related business plans were completed on the basis of the gathered information.

The second aspect of the coaching strove towards the strengthening of the women's background knowledge about the characteristics of the targeted market and specific sectorial competition. The activities provided in this regard touched upon, among others, simple marketing and human resources planning and medium-term cash flow forecasting (sales/expenses).

Interestingly, the selected projects cover a wide range of different sectors and are therefore directed at highly differentiated customers and consumers. This is deemed to constitute an extremely encouraging factor for the successful development of the concerned activities. Specifically, these include:

- the opening of two hairdresser salons;
- the opening of two beauty salons;
- the opening of one tailoring shop;
- the opening of one small bakery;
- beekeeping and honey production;
- the production of vegetables in one greenhouse.

4.3 SUPPORTING ACCESS TO FUNDING

The difficulties in accessing capital undoubtedly represent one of the major obstacles hindering Roma, Ashkali and Egyptian women's economic empowerment. This aspect has been repeatedly confirmed by the beneficiaries of the project, during the preliminary information meetings and throughout the training activities. For this reason, a double-sided assistance has been offered to the eight selected women, namely targeted guidance for receiving external funding and first hand in-kind support. Having the final purpose of enabling the actual initiation of the chosen business ideas and their successful development, these forms of assistance are deemed to constitute indispensable preconditions. Indeed, they provided the beneficiaries with all the instruments and capabilities for engaging in self-entrepreneurial activities.

The support offered in terms of the access to external capital was primarily aimed at strengthening the participants' knowledge about the available sources of funding and the major involved entities. Consequently, the beneficiaries' awareness was raised with regard to their rights and the legally responsible bodies.

In particular, the women were informed about the support advanced by the Kosovo Community Development Fund (CDF) through both grants and trainings. Embracing positive discrimination measures in favour of the most vulnerable groups such as women and minority communities and strongly encouraging their participation, the Fund represents one of the most precious and promising opportunities for the project's beneficiaries. Consequently, the majority of the applications were directed at this body⁴⁴, which preselected the candidates after having visited their starting activities. In addition, two of the beneficiaries applied for a grant jointly issued by the British Embassy in Prishtina and the Ministry for Community and Return, through the Danish Refugee Council.

⁴⁴ Specifically, three applications were directed to the Community Development Fund

4.4 PROVIDING IN-KIND SUPPORT

The second and complementary aspect of the offered assistance consisted of providing the beneficiaries with the basic equipment and raw materials required for their projects. As a first step the women received assistance in the identification of the tools and facilities of primary importance for the initiation of the planned activities. Subsequently, they were granted in-kind support on the basis of their business plans of around 300 euro per person, and guided in the actual purchase of the selected equipment.

In accordance with the previously listed entrepreneurial projects, the candidates most frequently requested raw materials and instruments which are compellingly needed for opening their private businesses. These included, among others, essential equipment for hair care and manicure, cloth and tools for sewing and bee hives.

It is herein important to underline that ECMI Kosovo, NRAEWOK and the Donors are fully aware of the limitedness of the offered grant in a medium-term perspective. Nevertheless, this is deemed to provisionally ease the women's persisting economic insecurity while covering the first investment expenditures. Furthermore, the chosen amount, as well as the modality of its allowed use, is intended to prevent the possibility of potential ill-usage of the provided assistance. Conversely, the successful employment of the currently offered instruments would validate the beneficiaries' commitment to the undertaken responsibilities.

For this reason, the Project Team will inspect the launched activities and assess the achieved progress at the end of the project timeframe. In this sense, therefore, the first endowment could potentially build a "bridge of trust" between the involved women, ECMI Kosovo and NRAEWOK, and open prospects of further assistance through distinct funds in the near future.

4.5 CONCLUSIONS

The individual coaching represents the most precious aspect of the received support in the eyes of the beneficiaries. Their widespread contentment has been expressed on several occasions and the above described activities were accompanied by the women's repeatedly asserted sound interest and sincere satisfaction. In fact, the offered three-fold assistance permitted the achievement of tangible results and therefore paved the way for the material actualization of the concerned business ideas.

Accordingly, the beneficiaries' strengthened commitment to economic empowerment and their improved knowledge and specific professional capacities in the field undoubtedly leave space for realistic hopes with regard to their businesses' future developments and successful performance.

V ROUNDTABLES AND STRATEGIC MEETINGS

5.1 INTRODUCTION

The second set of activities foreseen by the project targeted directly local and central level institutions, through the organization of a series of roundtables and conferences. In general terms, these meetings pursued the aim of raising awareness about the socio-economic situation of Roma, Ashkali and Egyptian women and advocating greater commitment on the part of the major relevant stakeholders towards the improvement of their living conditions and economic empowerment.

Looking first at the action promoted at the local level, one roundtable was organized in each of the five targeted municipalities during the months of June and July 2013⁴⁵. The roundtables saw the participation of the project's beneficiaries, the representatives of the relevant local and central level institutions, and the members of a broad number of civil society organizations active in the field. These meetings were primarily intended to create an opportunity for bringing all involved actors together and initiate a fruitful dialogue. Indeed, the exchange of experiences and information is believed to represent an indispensable condition for the establishment of effective cooperation.

In this sense, the roundtables offered the participating women the possibility to express their evaluation of the received trainings and their lasting concerns as well as the chance to learn about existing support schemes and economic opportunities. Moreover, the meetings permitted the sharing of opinions among different stakeholders, expanding their mutual knowledge and broadening their information with regard to ongoing action, available instruments and respective responsibilities. Indeed, the presentation of the major difficulties encountered in the achievement of an improvement in the Roma, Ashkali and Egyptian women's living conditions on the part of the participants opened a constructive discussion. In addition, mainstream and minority communities' media outlets were invited to the events, with the purpose of raising the awareness about the targeted issue and the related project among the broader public.

Subsequently, multiple strategic meetings were conducted with major central level government institutions and business associations. More specifically, the ten meetings were held throughout the month of October 2013⁴⁶ and saw the participation of the key

⁴⁵ The roundtables were held on the 19th June in Ferizaj/Uroševac; on the 21st June in Peja/Peć; on the 27th June in Gjakovë/Đakovica; on the 1st July in Prizren; on the 4th July in Mitrovicë/Mitrovica

⁴⁶ The strategic meetings were held on the 2nd October with MCYS; on the 4th October with MEST; on the 8th October with MAFRD; on the 9th October with MLSW; on the 11th October with MTI; on the 21st October with the SME Support Agency/Investment Promotion Agency of Kosovo; on the 22nd October with the Women

ministries, namely the Ministry of Culture, Youth and Sports (MCYS), the Ministry of Education, Science and Technology (MEST), the Ministry of Agriculture, Forestry and Rural Development (MAFRD), the Ministry of Labour and Social Welfare (MLSW), the Ministry of Trade and Industry (MTI) and the Ministry of Community and Return (MCR). Furthermore, the meetings also involved other relevant stakeholders, such as the Agency for Gender Equality (Office of the Prime Minister), the Small and Medium Enterprise Support Agency/Investment Promotion Agency of Kosovo (Ministry of Trade and Industry), the Kosovo Women Chamber of Commerce and the Women's Business Association SHE-ERA.

The present section will provide an encompassing picture of the most relevant issues raised on the occasion of the meetings, both in terms of the virtuous steps forward already undertaken by the concerned agencies and with regard to the multiple remaining challenges. Calling for a comprehensive strengthened commitment and joint effort, the closing recommendations were issued directly from the participant stakeholders. It is therefore hoped that these will constitute a concrete frame of reference for their forthcoming action, leading towards a more constructive and efficient collaboration.

Chamber of Commerce; on the 29th October with AGE-OPM; on the 30th October with SHE-ERA; on the 7th November with MCR.

5.2 LOCAL LEVEL ROUNDTABLES

5.2.1 *Positive Steps Forward*

At the opening of the five roundtables, the booklet “Promoting Roma, Ashkali and Egyptian Women’s Economic Empowerment: Major Challenges and Promising Opportunities” was presented and distributed to the participants. The report analyses the results obtained through the information and consultation meetings held at the initial stages of the project⁴⁷. Besides providing a wealth of useful information, its content enhanced a fruitful discussion in all municipalities.

The sharing of experiences and points of view allowed a direct confrontation among different institutional actors and several NGOs on the issue. Despite the repeatedly expressed difficulties in the achievement of successful results, which will be presented in the following section, a number of positive steps and valuable activities were likewise reported by the partakers.

First of all, the beneficiaries of the project reiterated their full satisfaction with the received support and outlined their plans for the short-medium term future. The acquired skills and knowledge would indeed be of central importance for the setting up of the women’s income-generating activities or their successful continuation.

Secondly, a promising aspect emerging from the organized meetings stems from the broad number of locally-based Organizations active in the fields of the promotion of the Roma, Ashkali and Egyptian communities’ and women’s integration and economic empowerment. Despite the scarcity of available resources and other existent obstacles, the large variety of committed independent bodies strongly demonstrates the relevance of the targeted issue and the urgency of addressing it efficaciously. Under this perspective, the region of Peja/Peć regrettably represents an exception. Indeed, the lack of NGOs dealing specifically with the women’s condition in the municipal area was highlighted by the participants.

Thirdly, some of the representatives of the municipalities underlined the effort put in guaranteeing measures of positive discrimination in favour of the members of the most vulnerable groups. These are commonly applied through the setting of quotas within the recruitment procedures for job opportunities in the public sector as well as in the form of targeted support schemes of a different nature. Moreover, the Municipal Directorates for Economic Development within the Municipalities of Peja/Peć and Prizren declare that they offer direct financial support to innovative entrepreneurial activities, in cooperation with the Kosovo Community Development Fund (CDF)⁴⁸.

⁴⁷The booklet contained the information included in Section II of the present Report

⁴⁸Call for grants “Social Inclusion and Local Economic Development”, opened in July 2013

Furthermore, a functional cooperation between the Municipality, the Municipal Employment Office and the respective Regional Employment Centres has been reported in two of the concerned municipalities. These bodies operate within the Department of Labour and Employment of the Ministry of Labour and Social Welfare, and support jobseekers providing professional courses and organising vocational trainings. Nevertheless, the enlargement and strengthening of the existing collaboration are highly recommended both in terms of the existence and continuation of the communication and with regard to the number of covered sectors.

The highlighted aspects of the current situation certainly demonstrate the importance attributed to this challenging issue by the involved agencies and their commitment towards it. However, these isolated examples of successful activities and functional cooperation have to be considered as a limited starting point, which urgently needs to be improved and expanded. Indeed, during the roundtables, the reported positive experiences were balanced by a broad number of persisting problems and difficulties. These are inevitably hindering the achievement of an actual and sustainable amelioration of the Roma, Ashkali and Egyptian women's conditions.

5.2.2 Major Persisting Problems

The Roma, Ashkali and Egyptian women's particularly disadvantaged position and the ensuing urgency of addressing it have been acknowledged during the five roundtables by all involved actors. The most relevant problems highlighted within the previously mentioned booklet have indeed been confirmed by the voices of the participants.

Widespread and multi-faceted discrimination is daily faced by the concerned women, as the most vulnerable component of one of the most marginalised communities. Both internal and external discriminatory practices were cited by the partakers.

On the one hand, internal discrimination stemming from traditionally-led families and patriarchal societies requires compelling attention. Roma, Ashkali and Egyptian cultural legacies and traditional structures commonly produce the tendency to disregard the importance of education in general, and for girls in particular, entailing the highest rates of dropout cases and insufficient enrolment within the regular school system. Indeed, in the words of the participants, these dynamics constitute one of the central factors indirectly undermining the likelihood of achieving lasting successful results by the promoted projects.

On the other hand, external ethnic and gender-based discriminatory practices continuously affect Roma, Ashkali and Egyptian women, impacting their access to education, employment and social integration in general terms. Furthermore, the emerging existence of divisions and mutual mistrust across the three concerned communities unavoidably creates the conditions for additional marginalization.

Thus, as repeatedly stated, the lack of adequate education and professional skills are identified as the primary problems preventing the targeted women from effectively improving their living standards and overall personal situation. Additionally, the communities' low rates of civil registration as well as their underrepresentation within national institutions and the public service doubtlessly contribute to the current state of affairs.

The presented reality reveals therefore the absolutely insufficient implementation of the existent legal obligations, primarily contained within the *Law on Gender Equality*, the *Law on the Protection and Promotion of the Rights of Communities and their Members*, the *Strategy for the Integration of Roma, Ashkali and Egyptian Communities*⁴⁹ and the related national and municipal Action Plans. Within this framework, the representation quotas and other positive discrimination measures foreseen by additional specific instruments and regulations are likewise widely neglected. Moreover, weak monitoring and evaluation mechanisms further contribute to the lack of progress. In this sense, while raising these issues, the participants added further evidence to the findings gathered in the previously presented booklet.

Difficulties in addressing the depicted situation were expressed by all involved actors, including officials of governmental bodies as well as members of civil society organizations. The voices of the different stakeholders will now be presented and analyzed. The exchange and comparison of multiple viewpoints during the roundtables allowed the drafting of a number of recommendations, which will be outlined in the closing section of this Chapter.

Firstly, the major problems highlighted by the representatives of the targeted municipalities mostly concerned resources-related restrictions. Indeed, the lack of a separate budget input specifically directed at supporting the empowerment and integration of the Roma, Ashkali and Egyptian communities was heavily underlined. Furthermore, according to the attending municipal officers, the existence of numerous cases of unsuccessful assistance is currently hindering the adoption of further changes in the allocation of funds in favour of the most vulnerable groups. In fact, the participants repeatedly identified the insufficient commitment on the part of Roma, Ashkalis and Egyptians themselves. Indeed, several experiences of misuse of the provided funds or equipment were regrettably mentioned, together with the communities' members' inability or unwillingness to comply with the obligations deriving from the involvement in all kind of income-generating activity. These attitudes have inevitably led to the frequent withdrawal of the offered opportunities.

This last aspect was shared by the representatives of numerous Non-Governmental Organizations, who brought up several examples of ineffectual experiences. As reported by

⁴⁹ Respectively: [Law on Gender Equality in Kosovo](#), Law No. 2004/2; [Law on the Protection and Promotion of the Rights of Communities and their Members in Kosovo](#), Law No. 03/L-047, 2008; [Strategy for the Integration of Roma, Ashkali and Egyptian Communities in the Republic of Kosovo 2009-2015](#), December 2008

the participants, in most of the cases the promoted projects were not followed by a lasting dedication to the initiated activity, resulting in an actual waste of resources and efforts. On the other hand, however, CSO-exponents likewise strongly criticized the relevant institutional bodies' attitude. According to the participants' voice, the actual lack of sincere commitment in the sector and widespread unaccountability spreads from the central level Institutions to the municipal Offices and inevitably undermines the limited progress achieved by the active NGOs. This has the inevitable effect of hindering the establishment of a working cooperation between the two spheres, to the direct detriment of the targeted groups.

Lastly, the participating women, mostly direct beneficiaries of the project or members of their closest family circles, shared their personal experiences of discrimination, their perceptions of their disadvantaged position and its consequences. In their words, the difficulties encountered in finding sufficient information about the available opportunities impacts negatively on the level of confidence in the likelihood of receiving actual support from the relevant municipality.

Moreover, the national social assistance for unemployed persons was repeatedly advanced and questioned. Indeed, its regulation considers citizens eligible exclusively on condition of full unemployment. As a result, the automatic loss of assistance independent of the duration and nature of the found job further undermines the women's economic security. Nevertheless, as previously reported, all the beneficiaries of the training activities provided under the present project evaluated the obtained skills as extremely useful. The increased knowledge and strengthened confidence were rated as a promising starting point for the improvement of their future prospects.

5.3 CENTRAL LEVEL STRATEGIC MEETINGS

5.3.1 *Promoted Action*

The highlighted persisting challenges in the improvement of Roma, Ashkali and Egyptian women's living conditions and the difficulties encountered in effectively addressing them were steadily reconfirmed during the strategic meetings held with central level institutions. Nevertheless, all the involved Ministries welcomed the project activities and strongly stressed their sincere commitment in actively supporting the concerned communities and in guaranteeing gender equality and women rights protection.

The representatives of the six involved Ministries reported the action promoted so far through their Offices, in accordance with the respective sector of interest and the available instruments. Among the described initiatives, some acquire distinguished importance in terms of scope and potentially attainable results⁵⁰.

First of all, the action promoted by the Ministry of Agriculture, Forestry and Rural Development and by the Ministry of Community and Return is deemed to be specifically relevant for the women who were directly involved in the offered trainings. During the meeting, indeed, the Deputy Minister of MAFRD announced the possibility of receiving in-kind support for the members of the Roma, Ashkali and Egyptian communities willing to initiate entrepreneurial activities in the field of agriculture and livestock farming. These subsidies are offered in all municipalities, in cooperation with the Municipal Directorates for Agriculture, Forestry and Hydro. Positive discrimination measures in favour of these communities are applied in the selection of the applications and business plans. Similarly, MCR offers yearly micro-grants for the members of non-majority communities interested in starting business activities.

Secondly, the Deputy Minister of Culture, Youth and Sports suggested the possibility of visiting personally the business activities initiated by the eight selected women who benefitted from individual coaching and support in the framework of the project. Moreover, the Department of Youth supports the expansion of small-scale businesses awarding consistent grants twice per year. These could undoubtedly promote the longer-term sustainability of the newly established businesses.

Comparable support schemes to micro, small and medium enterprises through grants are currently promoted by the Agency for Gender Equality-Office of the Prime Minister and by the Small and Medium Enterprise Support Agency/Investment Promotion Agency of Kosovo. The former Agency provides yearly micro-grants for women-led business, specifically favouring women who are breadwinners of the family and activities which offer additional

⁵⁰Contact details and references to the mentioned bodies can be found in the List of potential donors included in the Annexes of the present report

employment opportunities. Likewise, the SME Support Agency will soon launch a consistent grants Project, which will supplement the already ongoing program of consultation services directed towards the managers of existing and planned businesses.

In a slightly different but complementary perspective, the participating representative of the Ministry of Education, Science and Technology emphasised the Ministry's engagement in the promotion of education for Roma, Ashkali and Egyptian children. Considered as the first essential step towards their future economic empowerment, the reduction of the high rate of drop outs and the provision of employment-oriented education are held as overall priorities in the undertaken action. In this sense, positive discrimination is adopted for the registration of pupils in the national school system and for the granting of scholarships and additional support.

Ultimately, the frequently organized fairs were presented as a promising opportunity for women entrepreneurs to expose and sell their products⁵¹.

Besides the mentioned Ministries and Agencies, two additional Non-Governmental Organizations were involved in the conducted strategic meetings, namely the recently established Women Chamber of Commerce of Kosovo and the Women's Business Association SHE-ERA. These bodies are playing a chief role in the promotion of women's economic empowerment and access to self-entrepreneurship. As a consequence, they are deemed to represent a crucial component in this area of intervention.

⁵¹As an example, the forthcoming "Women in Business Fair" and the "Handicrafts Fair" were mentioned respectively by the representatives of MTI and MCYS

5.4 EXPRESSED RECOMMENDATIONS

Expressions of full commitment towards a strengthened effort in the field were shared by all the concerned actors, within both the national and the municipal environments. The exchange of a multiplicity of viewpoints and experiences triggered the formulation of a number of recommendations. These are deemed to contain the most compelling measures and responsibilities to be taken in order to effectively ameliorate the current state of affairs.

Firstly, the sincere engagement on the part of the relevant governmental bodies is urgently required. Possessing wider resources and a broader set of instruments, central level institutions are expected to act consistently with the high priority officially given to the issue. This reinforced engagement should subsequently be transferred to and sanctioned by the involved municipalities. The participants repeatedly called the relevant offices to take full responsibility for future developments in the sector. As expressly highlighted on the occasion of the roundtable held in Prizren, the projects led by external organizations and international donors will always fall short in promoting durable and sustainable changes as long as these are not followed up by national institutional bodies and integrated within the decision-making process.

Most importantly, particular effort is demanded on the part of the representatives of the Roma, Ashkali and Egyptian communities within the relevant central and local agencies. Indeed, during the meetings, they were repeatedly charged with being essentially guided by self-interested considerations following mere political dynamics. Calling for a real engagement in the promotion of their community's interests and in the related fight against all forms of existent discrimination, the members of the participating CSOs underlined the crucial role played by these actors in the potential improvement of the current state of affairs.

Secondly, the compelling necessity of a more regular and comprehensive communication between all the implicated actors has been continually emphasized. This would indeed permit a clarification of the respective responsibilities and enhance stronger cooperation. Moreover, the support coming from the International Organizations active in the field is commonly considered to be of vital importance, in terms of financial resources as well as with regard to technical and managerial support.

On the other hand, the members of both institutional bodies and Non-Governmental Organizations consistently underlined the importance of the role played by the targeted women themselves in the actual achievement of a durable amelioration of their living standards. A more determined struggle for auto-empowerment and the effective readiness to respect the obligations within a professional environment are deemed to represent indispensable conditions for any constructive step forward in this direction.

Furthermore, several of the remarks raised during the discussion during the roundtables touched upon the envisaged nature of the offered support schemes and the methods adopted in the promoted programs. First of all, the drafting of the project activities and objectives has been addressed. In this perspective, the in-depth knowledge of the beneficiaries, the understanding of their societal background and esteem of the local needs are commonly identified as the most crucial factors necessary for a successful outcome.

Moreover, while advocating for a more action-oriented allocation of funds, the participants highlighted the central importance of including extensive follow-up activities in support of the beneficiaries. In order to guarantee the effective sustainability of the provided activities, a continual monitoring of the launched programs by the promoters is crucial.

Ultimately, the adoption of legal guarantees assuring the recognition of the diplomas obtained through the participation in trainings and other kinds of activities was also compellingly recommended. Obviously, the absence of official validity from these certificates deprives the received courses of practical significance in the employment market.

5.5 CONCLUSIONS

Characterized by participated attendance and lively discussion, the five roundtables and the subsequent ten strategic meetings revealed several challenging issues that are hindering the achievement of a satisfactory improvement of Roma, Ashkali and Egyptian women's living conditions.

Besides the previously presented difficulties and the ensuing directly suggested recommendations, two factors are deemed to require extraordinary attention (in the eyes of ECMI Kosovo and NRAEWOK).

First of all, the meetings uncovered the absolutely insufficient communication and awareness among the different institutional bodies, as well as between these and the multitude of Non-Governmental Organizations and other agencies active in the area of interest. This inevitably contributes to the perceived blurring of each side's role and legal obligations, providing an easy escape from responsibility and hampering opportunities for effective collaboration.

Secondly, an extremely low level of information and knowledge emerged on the part of the targeted women themselves, with regard to their legal entitlements and the channels to uphold them as well as the opportunities offered to support them.

As a consequence, the actual achievement of positive results in the field appears directly dependent on an extensive effort in addressing this twofold problem. A sincere commitment is primarily required of the concerned institutions, particularly at the municipal level.

Most importantly, in this sense the promoted meetings are deemed to guarantee the sustainability in the longer term of the first-hand support directly offered to the involved women. Indeed, the reinforced awareness and strengthened commitment towards the amelioration of Roma, Ashkali and Egyptian women's situation on the part of the relevant institutions and other stakeholders constitutes a premise for the achievement of effective results, going beyond the duration of the project and to the advantage of a broader range of beneficiaries.

VI THE VOICES OF OUR BENEFICIARIES

“The participation in the trainings and the individual coaching I received gave me the possibility to carefully prepare my business plan. With the support of ECMI Kosovo, NRAEWOK and D&D Business Support Centre, we are now actively searching for micro-grants which would enable the actual initiation of our business activities. My dream is to pursue beekeeping and honey production, which could substantially contribute to the welfare of my family. This project showed us that learning entrepreneurial skills not only creates jobs, but also extends empowerment to the future. I strongly recommend this experience to all the other women of the communities interested in starting a small business.”

Elvane Qarri, Gjakova/Dakovica

“The promoted activities enabled us to gain a better understanding on how to initiate a small business, and on how to integrate within Kosovo society through such activities. We, women of the communities, constantly underestimate our abilities and feel excluded from the available opportunities. From this training I learned that the essential key to success in business is self-confidence.”

Fatima Haliti, Prizren

“I am very satisfied and grateful to the donors of this project, which strengthened my confidence in the effective possibility for me and the women from our communities to be successful entrepreneurs. I would like to continue with similar trainings for a longer time, and possibly enable the participation of other women from these communities.”

Lendita Haliti, Peja/Peć

VI CONCLUSIONS AND RECOMMENDATIONS

Retracing the phases of the project “Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo”, the present report has a double-sided relevance. Firstly, it provides a valuable source of information intended to increase the knowledge and raise the awareness across the public of the current living conditions of Roma, Ashkali and Egyptian women in Kosovo. Secondly, being primarily directed at the members of local and central level institutions, it strongly advocates for extensive support for the economic empowerment of the targeted women and their communities in general, and urges therefore for an increased commitment to full compliance with the legal obligations in place.

With regard to the first aspect, while drawing upon the experience assembled throughout the project activities and the participant’s direct contribution, the present publication is believed to offer a broader picture of the daily challenges faced by Roma, Ashkali and Egyptian women in the country as a whole. As a consequence, it is deemed to constitute a reliable instrument of reference for the involved stakeholders, offering a wealth of generally applicable considerations and figures. In this sense, despite being limited in terms of both the number of direct beneficiaries and the activities’ duration, the successful stories of the involved women offer a useful example of an effective way to tackle their deeply disadvantaged position. Therefore, they could represent a firm basis upon which to plan forthcoming initiatives.

Addressing the marginalization and vulnerability of Roma, Ashkali and Egyptian women in an efficacious and sustainable way appears as a compelling necessity that encompasses multiple actors and responsibilities. Within this framework, economic empowerment undoubtedly acquires added relevance among the numerous sectors from where intervention and support may be expected. Indeed, the softening of economic hardship potentially enhances the improvement of the women’s current state and future perspectives, with an indirect positive impact on their communities’ conditions and on Kosovo’s society as a whole. In this sense, self-entrepreneurship offers a key opportunity, carrying a double-sided potential advantage. First and foremost, it represents a promising strategy to promote Roma, Ashkali and Egyptian women’s economic empowerment and financial independence, thus alleviating their existing difficulties. Secondly, the initiation of small successful businesses would possibly trigger the creation of additional employment chances for other members of the targeted communities.

It is therefore highly recommended that the economic empowerment and social integration of Roma, Ashkali and Egyptian women is set as an absolute priority within both municipal and national governmental bodies. Indeed, their sincere devotion and action-oriented cooperation with other involved actors becomes crucially important.

In the first place, central and local level institutions as well as other active agencies are recommended to immediately follow the promising direction established by the activities of the present project, in order to implement the created potentialities. Subsequently, and most importantly, all involved stakeholders are urged to take direct action intended to reach a wider range of beneficiaries and allow the ensuing effective and durable improvement of the current situation.

In general terms, a strengthened cooperation among the involved actors is strongly required. Accordingly, regular communication and substantiated collaboration appears essential among central and municipal governmental bodies as well as between these and the numerous local CSOs, international organizations, potential donors and other agencies engaged in the field. Besides allowing for a productive merging of efforts and resources, the resulting elucidation of respective roles and responsibilities would reinforce the institutions' transparency and accountability. This would in turn contribute to the establishment of efficient services and public facilities, to the direct advantage of the citizens in general, and the most vulnerable groups in particular.

From this perspective, it is believed that the meetings held with the members of local and central level institutions in the framework of the present project could represent an encouraging starting point.

More specifically, local level institutions retain a particularly crucial position, benefitting from an advantageous proximity to the communities living in the respective municipal areas. This allows for an unmediated contact with their members and a deepened understanding of their needs and priorities. Simultaneously, as repeatedly underlined throughout the report, the feasibility and longer-term sustainability of the municipalities' commitment heavily depend on the strategies adopted at the national level and the action undertaken by the central institutions, which benefit from broader resources and discretionary power.

The closing section of the present report is intended to launch a number of concrete actions that are herein believed to be particularly urgent for the achievement of actual change. It is hoped that these will be promptly transferred to the involved bodies' programme of actions, inform the planning of their forthcoming conduct and be considered as a valuable reference for the development of further initiatives in this sector. The following recommendations specifically address different groups of relevant stakeholders. Accordingly, they will be divided among central-level institutions, local-level institutions, civil society organizations and women business associations, and potential donors.

Recommendations to Central-level Institutions

- Prioritize the economic empowerment of Roma, Ashkali and Egyptian women in the drafting of relevant legislation and in policy making.
- Address the weaknesses in the legal framework with regard to the promotion of gender equality and the women's economic empowerment, with specific emphasis on the most marginalized and vulnerable groups, such as Roma, Ashkali and Egyptian women.
- Increase the opportunities of property ownership for the targeted women, through the strengthening of the legal and institutional framework concerning inheritance and property rights. The consequent access to capital would expand the women's possibilities to directly invest into income-generating activities.
- Set targets to be reached and maintained by all relevant bodies for the inclusion of Roma, Ashkali and Egyptian women in the provided support schemes (i.e. quotas for the offered grants).
- Establish efficient monitoring systems for tracking the compliance of central and local level institutions with their legal responsibilities. This implies: the designation of a specific agency of reference; the establishment of an obligation to regular reporting on the part of all involved bodies to that agency; and the requirement to report quantitative and qualitative data disaggregated by ethnicity and gender. The Office for Good Governance (OGG), within the Office of the Prime Minister (OPM), retains major responsibilities in the specific field of interest.
- Engage in extensive cooperation with the major women business Associations, NGOs and other relevant agencies.
- Assure legal guarantees for the recognition of the diplomas obtained through professional trainings and other capacity-building courses.
- Undertake all the steps necessary for the membership of Kosovo in the Decade of Roma Inclusion, which would make substantial donations and support schemes accessible to Roma, Ashkali and Egyptian women.

Recommendations to Local-level Institutions

- Prioritize the active support for the initiation of small business activities, with an increased focus on the empowerment of Roma, Ashkali and Egyptian women.
- Engage in information and awareness-raising initiatives among the targeted communities with regard to: the available financial support and capacity-building opportunities (grants, subsidies, trainings, internships, scholarships, etc.); and the most relevant stakeholders active at the municipal level in the field of the promotion of self-entrepreneurship and women economic empowerment.
- Raise awareness regarding women's legal rights within Roma, Ashkali and Egyptian communities themselves.
- Adopt specific instruments and means of communication allowing an extensive dissemination of all relevant information and systematic outreach of most the marginalized groups.
- Embrace positive discrimination instruments and tailored recruitment measures for facilitating the access to grants, subsidies and other support schemes for the women of Roma, Ashkali and Egyptian communities. This would contribute, among others, to a decisive fight against all forms of discrimination on ethnic or gender-based considerations in employment-related areas.
- Offer internship programs or scholarships specifically targeting Roma, Ashkali and Egyptian girls and women, or adopting positive discrimination measures in selection procedures. This would permit the beneficiaries' literacy advancement and the gradual merging of the education gap, therefore improving their employability and future opportunities.
- Extensively communicate and operate in partnership with locally active CSOs, NGOs and other agencies, with the aim of reaching out to Roma, Ashkali and Egyptian communities.

Recommendations to CSOs and Women Business Associations

- Remove explicit and indirect barriers to the membership of Roma, Ashkali and Egyptian women within the existing business associations through the espousal of positive discrimination measures (i.e. offering temporarily free membership). This appears beneficial to all involved parties: firstly, Roma, Ashkali and Egyptian women would benefit from alternative models, high-profile examples and successful experiences; secondly, other members would take advantage from mutual learning and exchange; and thirdly, the organization would gain visibility and attractiveness for potential donors.
- Provide free training programs and workshops aimed at the improvement of the basic entrepreneurial skills of Roma, Ashkali and Egyptian women who are committed to the initiation of small business activities. These should include, among other things, drafting of business plans, financial planning, marketing techniques, treatments of clients, selection of business location, production of market-suitable goods and services, promotion of products, etc.
- Provide free mentoring and targeted job-oriented schooling opportunities for Roma, Ashkali and Egyptian girls and women, specifically aimed at filling the gaps in background education levels and promoting the integration of the targeted communities within Kosovo's society.
- Foster the participation of Roma, Ashkali and Egyptian women in the offered trainings and capacity-building programs. Within them, favour the provision of vocational trainings, which permit the identification of the women's talent and allow the use of their potential advantages as economic assets.
- Conduct extensive research on international best practices and refer to successful case studies for the structuring of future activities and initiatives.
- Raise awareness among Roma, Ashkali and Egyptian communities on the importance of women's economic empowerment for the well-being of the family as a whole, and the deriving necessity of dividing household tasks among all adult members. The promotion of alternative models of familiar and communal management is deemed to be particularly beneficial under this perspective.
- Publicize positive female role models through the promotion of their success stories and the support of exchange opportunities (i.e. study visits, frequent meetings).

- Publicize and support the actual access to market for the goods produced by Roma, Ashkali and Egyptian women entrepreneurs, especially at the early stages of their activities. Valuable instruments in this sense include fairs, leaflets, websites and social networks, etc.
- Assure the sustainability of the offered support in a medium-term perspective through the monitoring of the initiated activities and the promotion of enduring direct support for already active women.
- Provide cheap loans and micro-credits with specifically favourable conditions in terms of interest rate and payback timing, in order to make them accessible to a broader public. Alternatively, promote the potential of banks to reach out to women through advantageous products. This would gradually promote the normal functioning of business, including risk-taking and payback obligations, and consequently permit the strengthening of the women's sense of responsibility, confidence and future opportunities.

Recommendations to Donors

- Plan future projects and initiatives for the promotion of women's economic empowerment on the basis of previously conducted needs assessments and in-depth evaluations of the targeted beneficiaries and their specific priorities, interests and talents.
- Offer financial support for the organization of vocational trainings, professional education and entrepreneurial capacity-building programs. Contemporarily, offer grants and in-kind support permitting the opening of small businesses.
- Focus extensively on the promotion of self-entrepreneurship among Roma, Ashkali and Egyptian women, particularly favouring: the ideas which offer additional employment opportunities to other women or members of their family or community; and the production of goods which require low costs while bringing benefit to Kosovo's economy as a whole by reducing imports from regional countries (i.e. bee-keeping and honey production).
- Empower one relevant and experienced NGO or business association for the establishment of a Roma, Ashkali and Egyptian women business association, and its integration within the already existing organization. This branch would specifically promote the capacity-building of its members as well as the marketing of the produced goods or services.
- Support the creation of a database of Roma, Ashkali and Egyptian women entrepreneurs and trained women interested in initiating their activity with related business plans. This would constitute an instrument of reference to be used by business associations and public institutions launching new programs in the field, providing: a roster of potential promising beneficiaries; and a means of direct information about new available opportunities (i.e. through the use of a mailing list). The concerned Municipalities are called to be active partners to this initiative.
- Assure additional support to already trained women through further projects, in order to achieve the effective self-sustainability of their activities and potentially allow the successful expansion of the initiated businesses.

VII ANNEXES

1. QUESTIONNAIRE - INFORMATION AND CONSULTATION MEETING
2. LARGE-SCALE TRAINING SESSIONS
 - PRE-TRAINING QUESTIONNAIRE
 - POST-TRAINING QUESTIONNAIRE
3. AM I AN ENTREPRENEUR - SELF-ASSESSMENT TEST
4. LIST OF POTENTIAL DONORS

QUESTIONNAIRE - INFORMATION AND CONSULTATION MEETING

"Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo"

Please answer the following questions¹:

Please mark the box ☐ beside your choice.

Personal details	
Participant name & surname:	
Municipality:	
What is your age?	☐ Below 18 ☐ 18-25 ☐ 25-35 ☐ Above 35
What is your current status?	☐ Married ☐ Divorced ☐ Widowed ☐ Single
Which community do you belong to?	☐ Roma ☐ Ashkali ☐ Egyptian ☐ Other (please specify) _____
Which languages can you speak?	☐ Albanian ☐ Romani ☐ Serbian ☐ Bosnian ☐ English

¹ Disclaimer: The information provided by the beneficiaries shall be used anonymously.



	☐ Other (please specify) _____
How many children do you support?	☐ None ☐ 1 - 3 ☐ 4 or more
What level of education did you complete?	☐ None ☐ Primary education (5 years of schooling; 6-11 years old) ☐ Lower secondary (9 years of schooling; 12-15 years old) ☐ Upper secondary (12 years of schooling; 16-19 years old) ☐ University or college degree
Are you currently employed? If yes, please specify.	☐ Yes _____ ☐ No
Are you a member of any organization?	☐ Youth club ☐ Women's club ☐ Mosque or church group ☐ Cultural group ☐ Political group ☐ Other (please specify) _____ ☐ None
Background Situation	
If you are unemployed, have you had a job in the past year?	☐ Yes ☐ No ☐ Not applicable
If you are unemployed, what stops you from working?	☐ Health ☐ Family obligations ☐ Not allowed ☐ No jobs that match my skills ☐ I do not have the skills I need



	☐ Lack of identification ☐ Other (please specify) _____ ☐ Not applicable
If you have a husband, is he currently employed? If yes, please specify.	☐ Yes _____ ☐ No ☐ Not applicable
If you have children, are there other people who can look after your children if you are away or busy?	☐ Yes ☐ No ☐ Not applicable
Does anyone help you with household chores?	☐ Yes ☐ No
What is your current financial situation?	☐ Poor ☐ Satisfactory ☐ Good ☐ Very Good ☐ Excellent
Do you have a bank account?	☐ Yes ☐ No
Do you own a home or land?	☐ Yes ☐ No
Do you own a car or have access to one?	☐ Yes ☐ No
Do you have a phone or have access to one?	☐ Yes ☐ No
Do you have a computer or have access to one?	☐ Yes ☐ No
Relevant Skills	
What job skills do you already have?	☐ Vendor (selling household items, fruits, vegetables; recycling plastic or paper)



	☐ Food preparation or processing (cooking, preserving, etc) ☐ Handicrafts (knitting, crocheting, weaving, pottery, jewellery, etc) ☐ Trades (seamstress, metalworking, etc) ☐ Cleaning ☐ Beauty or hair services ☐ Child care ☐ Agriculture and livestock ☐ Factory work (line production of products) ☐ Manual labour (transportation, scrap metal, etc) ☐ Retail (store cashier, sales person, etc) ☐ Office work (receptionist, administration, etc) ☐ Other (please specify)
How confident are you with your current work skills?	☐ Very confident ☐ Confident ☐ Neutral ☐ Not confident
What employment skills would you like to learn?	☐ Computers (access email, use the internet, word processing, typing) ☐ Math skills (understanding numbers and finance) ☐ Literacy (reading and writing) ☐ Communication skills (interviewing, speaking to the public) ☐ Resume writing ☐ Organizational skills (time management, filing, planning, etc) ☐ Other (please specify)
What entrepreneur skills would you like to learn?	☐ Budgeting & finances ☐ Marketing



	☐ Communications ☐ Legal issues & licensing ☐ Business planning ☐ Writing reports ☐ Office management ☐ Project management ☐ Other (please specify) _____
How confident are you talking to people you don't know and working together with other people?	☐ Very confident ☐ Confident ☐ Neutral ☐ Not confident
Would you consider yourself a leader?	☐ Yes ☐ No
Do you feel that as a woman you have a harder time getting work than men?	☐ Yes ☐ No
Do you feel that as a member of a minority community you have a harder time getting work than other communities?	☐ Yes ☐ No
Business / Work Plans	
Have you ever wanted to start a business (for example: selling handicrafts or producing food products)?	☐ Yes ☐ No
How confident are you that, with support, you could start your own business?	☐ Very confident ☐ Confident ☐ Neutral ☐ Not confident
How confident are you that you can obtain a loan to start your own business?	☐ Very confident ☐ Confident



	☐ Neutral ☐ Not confident
Would your family support you going into business?	☐ Yes ☐ No
Rate the overall employment opportunities in your town/municipality.	☐ Poor ☐ Satisfactory ☐ Good ☐ Very Good ☐ Excellent
How confident are you that you can find paid work in your town/municipality?	☐ Very confident ☐ Confident ☐ Neutral ☐ Not confident
Rate your knowledge of any employment services offered in your town/municipality by NGOs or other organizations.	☐ Poor ☐ Satisfactory ☐ Good ☐ Very Good ☐ Excellent
How confident are you in the employment services or support provided by your municipality?	☐ Very confident ☐ Confident ☐ Neutral ☐ Not confident
Do you have any comments you want to share?	
Date and signature	_____/_____/2013 _____

Disclaimer: All information gathered from this questionnaire will be used anonymously.

PRE-TRAINING QUESTIONNAIRE

Please answer the following questions:

Please mark the selected answer with ☒.

Personal information	
Name and Surname:	
Municipality you come from:	
What is your age?	☐ Under 18 ☐ 18-25 ☐ 25-35 ☐ Over 35
Current situation	
What is your current economic situation?	☐ Employed ☐ Entrepreneur (I have my own business) ☐ Self-employed (work in a family business) ☐ I work occasionally (honoraria) ☐ I don't work at all
What is your ambition (goal) for the future?	☐ To start and develop you own business ☐ To get a Nob or continue working for someone else (remunerated) ☐ To work as housewife (household chores) ☐ To continue your own education ☐ Other (specify: _____)

If you would like to start a business (or develop your existing business), what would your business be dealing with?	
Please indicate how much experience or knowledge you possess regarding the topics of the training that we will provide	
How did you come to your business idea? (you can pick more than one answer)	☐ From the need to be self-employed and employ others in my family ☐ Seeing that this idea has benefited a lot my neighbour or someone else ☐ Seeing that the market (customers) are in need of the product or service that I will provide in the market ☐ Because I have knowledge and experience in this type of business ☐ It is easier and cheaper to start a business with this idea ☐ There is little competition in this type of business ☐ I simply like this business idea ☐ Other (please specify _____)
Have you heard about business plan?	☐ Yes ☐ No
Why do you think a business plan is needed? (you can pick more than one answer)	☐ To obtain a loan from a bank ☐ To apply for grants ☐ To have an internal guideline for the enterprise (on how to develop it) ☐ All the above ☐ Other (please specify _____)
Have you carried out needs assessment for investments in order to start or develop your business?	☐ Yes ☐ No

Do you know what staff do you need for your business?	☐ Yes ☐ No
Do you know how and where to register your business?	☐ Yes ☐ No
Do you know what work permit or license you will need for your business?	☐ Yes ☐ No
Do you know how much your product or service will cost before you place it on the market?	☐ Yes ☐ No
Do you know how to conduct marketing or advertise your product/service?	☐ Yes ☐ No
Where do you think you will find the money to start your business?	☐ I will apply for grants ☐ I will obtain a loan ☐ I have sufficient money to start a business ☐ I don't know ☐ Other
Do you know how to apply for bank loans to start or develop your business?	☐ Yes ☐ No
Do you intend to cooperate with anyone in starting/developing your business and conducting sells from your business?	☐ Yes ☐ No
Do you know who your competitors are?	☐ Yes ☐ No

Please provide us explanations regarding your needs for this training programme that we will implement jointly. (you can pick more than one answer)	☐ I believe these topics are important to learn about ☐ I want to start my own business ☐ These topics are needed for my job or for a job that I want ☐ I completely lack this knowledge ☐ I have some knowledge on these topics, but I want to learn more about them ☐ I want to meet other people with the same interests ☐ Other (please specify _____)
Are you confident that this training will help you?	☐ I am very confident ☐ I believe it will help me ☐ It will somehow help me ☐ It will not help me in my work at all
Which topics to be covered in the training you think you need most?	☐ How to prepare a business plan ☐ How to start a business? ☐ How to register a business? ☐ How to win business grants ☐ How to liaise my business with other businesses ☐ All the above
Do you need additional training on these areas?	☐ Yes ☐ No
Do you need any other training topic?	☐ Yes ☐ No If Yes, what would be the topic: _____
Do the technical conditions (e.g. travelling, training location, timing, etc.) suit you?	☐ Yes ☐ No If No, what would you change?? _____

What are your expectations from this training?	
Do you have any additional comments that you would share with us?	
Date and signature	_____/_____/2013

POST-TRAINING QUESTIONNAIRE

Please answer the following questions:

Please mark the selected answer with ☒.

Personal information	
Name and Surname:	
Evaluation of the training	
Does your business idea remain the same as the one you had before the training or you will change it?	☐ The same ☐ I will change it
How much effect will the training have on the implementation of your business idea (to start or expand your business)?	☐ A lot ☐ A little ☐ Not at all
With the knowledge you gained in this training, are you more confident to start a business?	☐ Yes ☐ No
What do you think a business plan is needed for?	☐ To apply for grants ☐ To apply for loans ☐ To find a business partner ☐ To plan your business ☐ All the above ☐ Other _____
What would be the ownership structure of your business?	☐ Individual ☐ Partnership
You will fund your business idea from:	☐ Donors ☐ Bank loans ☐ Your own and your family savings ☐ All the above
Where do you think businesses are registered?	☐ At the Police

	☐ At the Municipality ☐ At the Ministry of Trade and Industry ☐ I don't know
Where will you sell your product?	☐ In the market ☐ On the Internet ☐ Door to door ☐ All the above
Why do you think donors will support your business idea (you can pick more than one answer)	☐ To benefit the community ☐ To benefit us individually ☐ To increase employment ☐ To develop our sector
What do you think the training will help you for?	☐ To win a grant ☐ To find a job ☐ To open your business ☐ All the above
How satisfied are you with the topics covered in this training?	☐ A lot ☐ A little bit ☐ Not at all
How satisfied are you with the trainers?	☐ A lot ☐ A little bit ☐ Not at all
How understandable was for you the way the training was conducted, the language of the trainer and the explanations provided?	☐ A lot ☐ A little bit ☐ Not at all
How satisfied are you with training materials provided to you?	☐ A lot ☐ A little bit ☐ Not at all
Were you given the opportunity to ask your questions during the training on the issues of interest for you or those you did not understand?	☐ Yes ☐ No
How satisfied are you with answers to the questions you asked during the training?	☐ A lot ☐ A little bit ☐ Not at all

Which training topics do you think you will need for the development of your business in the future?	☐ How to prepare a business plan ☐ How to start a business ☐ How to register a business ☐ How to win grants ☐ How to liaise my business with other businesses ☐ All the above
What additional training topic do you think you will need for the development of your business in the future?	
Are you satisfied with the way the training sessions and exercises were conducted?	☐ Yes ☐ No
How important was this training for you?	☐ Very much ☐ A little bit ☐ Not at all
I will be able to use skills I gained from this training in my daily life.	☐ Not at all ☐ Somewhat ☐ Undefined ☐ Yes ☐ Yes, very much so
How confident are you that you can start your business?	☐ Not convinced at all ☐ Somewhat convinced ☐ Undefined ☐ Convinced ☐ Very convinced
How confident are you that you can get a loan or win a grant to start your business?	☐ Not convinced at all ☐ Somewhat convinced ☐ Undefined ☐ Convinced ☐ Very convinced

Would you want to continue business training?	☐ Not at all ☐ Somewhat ☐ Undefined ☐ Yes ☐ Yes, very much
Would you be interested or available to receive consultancy and additional support during the next 5 months to help you start your business?	☐ Yes ☐ No
Do you find business management a difficult task?	☐ Not difficult at all ☐ Somewhat difficult ☐ Undefined ☐ Difficult ☐ Very difficult
How satisfied are you with the assistance provided by the project team (NRAEWOK and ECMI Kosovo) during these training sessions?	☐ Not at all ☐ Somewhat ☐ Undefined ☐ Yes ☐ Yes, very much
How satisfied are you with technical conditions of the training (travelling conditions, training room, food, drinks, timing, etc.)	☐ A lot ☐ A little bit ☐ Not at all
What would you change in this training? (You can provide additional comments, if any)	
Date:	Signature:



AM I AN ENTREPRENEUR - SELF-ASSESSMENT TEST

QUESTION	YES	NO
Do I really want to be my own boss rather than work for someone else?		
Am I a self-initiator?		
Do I have management skills (financial management, employee management, etc.)?		
Do I have experience in the type of business that I am interested to start?		
Do I follow things up till the end?		
Am I a well-organized person?		
Do I have the will to lead and guide others?		
Can I make decisions quickly if needed?		
Do I enjoy good health and a high level of energy?		
Do I have financial resources + a good fund in order to start?		
Can I afford low financial profit in the initial years?		
Can people (customers and employees) believe what I say?		
Do I need to set and achieve difficult goals and overcome difficult challenges?		
Am I willing to be creative and innovative?		
Do I prefer to have an action plan (business plan) before I start an activity?		
Does my partner and/or my family support of my plan?		
Am I on time for meetings?		
Am I willing to work long hours, if needed, to be an entrepreneur?		
Am I willing to stay in business even in difficult times?		
Am I willing to do all the tasks necessary for the operation of my business?		
Although it is fearful to try something new, am I the one who tries?		
If I want something, I seek it rather than wait for someone to give it to me.		
Even though people say that nothing can be done, I have to try myself?		
I want to be financially/independent.		
I WILL speak of a non-preferable if I believe so.		
Am I able to risk with money by investing without knowing the outcome?		
Did I undertake any risk over the last 6 months?		
Do I like to try things like new food, new places, and totally new experience?		
Can I approach a stranger and start a conversation?		



Results

The purpose of this test was to urge you to think honestly whether you have what it is needed in order to start a business. We provided you in this test with a range of typical scenarios/statements that an entrepreneur may face on daily basis in their business. You decide whether the statements/questions apply to you or not.

Over 20 YES responses

You share traits of an entrepreneur and perhaps have what it takes to be an entrepreneur.

Between 10 and 19 YES answers

While you share traits of an entrepreneur, you might be in need of help to strengthen areas in which you are weak.

Between 0 and 10 YES answers

If most of your answers are NO, entrepreneurship will not come easily to you and you may find that it is not the best option for you.

LIST OF POTENTIAL DONORS

INSTITUTIONS / EMBASSIES / ORGANISATIONS:	ADDRESS AND CONTACT DETAILS:
AGENCY FOR GENDER EQUALITY, OFFICE OF THE PRIME MINISTER	Rr. "Nëna Terezë", Ndërtesa e Qeverisë, Prishtinë Tel.: +381 (0) 38 200 4281; http://www.kryeministri-ks.net/?page=2,110
MINISTRY OF COMMUNITIES AND RETURN	Zgrada Železnice, Fushë Kosovë Tel.: + 381 (0) 38 552 149; http://www.mkk-ks.org/
MINISTRY OF AGRICULTURE, FORESTRY AND RURAL DEVELOPMENT	Rr. "Nëna Terezë" Prishtinë Tel.: +381 (0) 38 211 821; www.mbpzhr-ks.net
MINISTRY OF LABOUR AND SOCIAL WELFARE	Rr. "UÇK-2", Prishtinë Tel.: +381 (0) 38 200 26 112; http://mpms.rks-gov.net/
MINISTRY OF TRADE AND INDUSTRY - SME SUPPORT AGENCY	Rr. "Muharrem Fejza", p.n. Lagjja e Spitalit, Prishtinë Tel.: +381 (0) 38 200 36 585 / 528; www.sme-ks.org
MINISTRY OF CULTURE, YOUTH AND SPORTS	Rr. "Nëna Terezë" pn, Prishtinë Tel.: +381 (0) 38 211 637; http://www.mkr-ks.org/
BRITISH COUNCIL KOSOVO	Rr. "Perandori Justinian" 6, Qyteza Pejton, Prishtinë Tel.: + 381 (0) 38 243 292; www.britishcouncil.org/kosovo
SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY	Tel.: +381 (0) 38 245 795 ext: 8213; www.sida.se
UNITED NATIONS POPULATION FUND (UNFPA)	Rr. "Qyteza Pejton" Nr. 14, Prishtinë +381 (0) 38 249 088; www.unfpakos.org
UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT (USAID)	Rr. "Ismail Qemali" Nr.1, Arbëri, Prishtinë Tel.: +381 (0) 38 243 673; www.usaid.gov/missions/kosovo
WORLD BANK KOSOVO OFFICE	Rr. "Mujo Ulqinaku" Nr.3, Prishtinë Tel.: +381 (0) 38 249 459 / 249 780; www.worldbank.org/kosovo
EUROPEAN COMMISSION LIAISON OFFICE TO KOSOVO	Kosova Rr. 1 P.O. Box 331, Prishtinë Tel.: +381 (0) 38 51 31323; www.delprn.ec.europa.eu
FRIEDRICH EBERT STIFTUNG PRISHTINA OFFICE	Rr. Rexhep Luci 5/2 10000 Prishtinë +381 (0)38 243 785; www.fes-prishtina.org
INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)	Rr. "Ferid Curri", Prishtinë Tel.: +381 (0) 38 249 040; www.iom.int
KOSOVO FOUNDATION FOR OPEN SOCIETY (KFOS)	Rr. "Imzot Nike Prela" Nr. 13, Prishtinë Tel.: +381 (0) 38 542 157 / 542 157
KOSOVAR CIVIL SOCIETY FOUNDATION (KCSF)	Rr. "Fazli Grajcevi" Nr. 4/a, Prishtinë +381 (0) 38 / 248 - 636 / 248 - 636
ASSOCIATION OF KOSOVO MUNICIPALITIES	Rr. "Gustav Mayer" Nr.5, Prishtinë Tel.: +381 (0) 38 245 734, 245 735; info@komunat-ks.net www.komunat-ks.net
USAID NOA - NEW OPPORTUNITIES FOR AGRICULTURE	Rr. "Peyton" Nr.1, Prishtinë Tel.: +381 (0) 38 223 696; www.iomkosovo.org

LIST OF POTENTIAL DONORS

GERMAN SOCIETY FOR INTERNATIONAL COOPERATION (GIZ)	Rr. "Anton Çeta" Nr. 1, Prishtinë Tel.: +381 (0) 38 233 002 100; giz-kosovo-buero@giz.de ; www.giz.de
EMBASSY OF THE UNITED STATES IN KOSOVO	Rr. "Nazim Hikmet" Nr. 30, Arberia/Dragodan Tel.: +381 (0) 38 59 59 3000; PaPristina@state.gov http://pristina.usembassy.gov/
EMBASSY OF GERMANY IN KOSOVO	Rr. "Azem Jashanica" Nr. 17, Dragodani II, Prishtinë Tel.: +381 (0) 38 254 577; info@pris.diplo.de
EMBASSY OF NORWAY IN KOSOVO	Rr. "Sejdi Kryeziu" Nr. 6, 10000 Prishtinë Tel.: +381 (0) 38 232 111 00; embpri@mfa.no / visa.prishtina@mfa.no
EMBASSY OF FINLAND IN KOSOVO	Rr. "Perandori Justinian" Nr. 19, Pejton, Prishtinë Tel.: +386 43 737 000; +386 (0) 43 723 723 sanomat.pri@formin.fi
EMBASSY OF NETHERLANDS IN KOSOVO	Rr. "Xhemajl Berisha", Nr. 12, Velani, Prishtinë Tel.: +381 38 516 101 / 516 102; nl_kosovo@yahoo.com
EMBASSY OF SWITZERLAND IN KOSOVO	Rr. "Adrian Krasniqi" Nr. 11, 10060 Prishtinë Tel.: +381 38 248 088/089
SWISS AGENCY FOR DEVELOPMENT AND COOPERATION (SDC)	Rr. "Rexhep Mala" Nr. 6, Prishtinë Tel.: +381 (0) 38 248 091 / +381 (0) 38 248 092 / +381 (0) 38 248 093 http://www.swiss-cooperation.admin.ch/kosovo/
COMMUNITY DEVELOPMENT FUND (CDF)	Rr. "Sejdi Kryeziu" Nr. 16, Prishtinë Tel.: +381 (0) 38 249 677 / 678; info@kcdf.org www.kcdf.org
CENTER FOR ENTREPRENEURSHIP AND EXECUTIVE DEVELOPMENT (CEED)	Rr. "Bajram Kelmendi" Nr. 34, Prishtinë Tel.: +381 (0) 38 220 075; kreshnik@ceed-kosovo.org http://www.ceed-kosovo.org/
EU-KOSVET	Rr. "Zenel Salihu", Nr.28, Prishtinë Tel.: +381 (0) 38 518 858; www.eukosvet6.com/
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