

NATIONAL PLATFORM FOR WOMEN ENTREPRENEURS IN THE REPUBLIC OF KOSOVO

Situation of Women Entrepreneurs in the Republic of Kosovo

In Kosovo, women's economic empowerment is a process that is conditional upon available resources, a process that does not give women a lot of opportunities and space to use their skills in order to have access to and control over economic benefits. Even today, after thirteen years of development aid, Kosovo women, and especially women living in rural areas, are still marginalized and have relatively limited access to information and resources. Women still face many obstacles related to traditional gender roles that affect their economic opportunities. Lack of ownership, lack of financial resources and lack of government support are important factors hindering the development of more pronounced entrepreneurship among women.

Kosovo still does not have a long-term vision of sustainable policies that would close the gap between men's and women's participation in entrepreneurial activities. Governmental and local non-governmental institutions are thought to continually work on changing the value system, attitudes and the environment on which the development of women's entrepreneurial activities depends, but in frequent meetings with women one always identifies numerous obstacles to women's entrepreneurship, from the stereotypes that exist in society to the lack of funds and lack of institutional support.

Women are not always present and included in all agendas of the government, in the local and central level. This happens because of lack of a structured dialogue between key stakeholders, lack of mechanisms for institutional support for policy promotion and execution of measures, lack of mechanisms for implementation of strategies and plans for economic empowerment of women, especially mechanisms related to the implementation of the Law on Gender Equality and the National Action Plan for Gender Equality. These are just some of the factors that show this reality, because there is no special financial support for women, knowing that access to finance is a key enabling factor for their economic development and empowerment. Fiscal laws and sub-laws do not have special provisions to promote female self-employment. There is no permanent database for women entrepreneurs in Kosovo and the activities that they lead and manage.

So far it was considered that only 6 percent of business owners in Kosovo are women, but according to 2012 data from the MTI, the number of women-owned businesses increased by 10 percent. For entrepreneurial women in agriculture, according to data from MAFRD, it is considered that the number of women benefiting from grant schemes and subsidies in 2012 has grown to 155 women beneficiaries, and their number is expected to grow even more in the coming years. From 1440 women-owned businesses (SHE-ERA – Women's Business Association), only 4 percent of women conduct formal activities in the field of agriculture, 15 percent of them deal with manufacturing and processing, 38 percent of women work in the service sector and 43 percent are engaged in commerce. A particular problem for women is limited access to property, property rights and inheritance, where it is considered that only 8 percent of the real estate is owned by women causing problems in securing the collateral in

financial markets and in the development of women's entrepreneurship. The problem of inheritance and ownership of property makes it almost impossible or very difficult for women entrepreneurs to get loans from banks and/or government agencies for development.

National platform of Women Entrepreneurs

The national platform is an informal group that operates on voluntary basis. Active people from civil society work for the development and promotion of women entrepreneurs in the Republic of Kosovo, as well as for the elimination of all kinds of gender discrimination.

The platform was established under the Small Business Act (Women Entrepreneurs Indicators of Istanbul) for the European recommendations, the Principles of Prishtina – Women's Economic Empowerment (Presidential Summit of the Republic of Kosovo), the National Strategy for the Development of Small and Medium Enterprises (2012-2020), the "Law on Gender Equality between Women and Men," the National Action Plan for Gender Equality, the Action Plan for Women Entrepreneurs in Kosovo, as well as the International Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

Principles of Prishtina and Women Entrepreneurs Indicators of Istanbul (SBA) are considered important for strategic development of women entrepreneurship and focus on four areas: policies, training, access to financial resources and networking. Similar to other countries in the region, the Kosovo government, i.e. their respective ministries, institutions that support the private sector and citizen interest groups should change their policies in order to take into account women's potential by creating a favorable environment for their entrepreneurship.

The platform of women entrepreneurs in Kosovo is a modern and effective tool for finding solutions to complex and massive tasks, and it has the following advantages:

- It allows for the consideration of the interests of all participants in civil society interested in the development of women's entrepreneurship in Kosovo, and in the development and implementation of complex actions for the improvement of conditions for starting and developing businesses;
- It builds a foundation for the development of a public-private dialogue and partnership;
- It offers a reduction to the barriers women entrepreneurs face and an improvement of the business climate;
- It promotes sustainable and qualitative economic growth and quality of citizens' life.

The informal group will be able to achieve the goals and objectives of the Platform, and there is also a need to ensure mutual involvement and participation of all interested parties:

- Business associations, non-profit organizations, non-governmental organizations, organizations oriented towards gender issues, and all those that represent the interests of women entrepreneurs;

- Business service providers, for whom one of the targeted groups are women entrepreneurs;
- Chambers of Commerce and their regional offices;
- Institutional academies and other public institutions that aim to develop women entrepreneurship in the country.

The vision for the future of women entrepreneurs in the Republic of Kosovo

We see a future which will enable fair and equal participation of women, so as to ensure guidance and inspiration to act as a channel in the transformation of the role of women entrepreneurs into a dynamic force in Kosovo's society.

The future of women entrepreneurs in the Republic of Kosovo means increased participation of women, integrating women entrepreneurs in consultation committees, decision-making boards, other forums that allow women entrepreneurs from all sectors and organizations to contribute to the improvement of strategies and programs elaborated by government agencies related to economic development.

The main objective of the Platform is promotion of the Republic of Kosovo's women entrepreneurs through public and private partnerships.

Overall objective: Economic empowerment of women where public-private partnerships, gender equality, establishment of entrepreneurial networks and business associations, are considered as main actors for economic growth.

Objectives:

- The platform will have an effective legal system, which will fight against corruption and bureaucracy and discriminatory policies that come from big businesses and strangle small businesses.
- Property rights will be protected, there will be no discrimination against small and medium enterprises, including enterprises owned by women.
- Discriminatory practices that relate to women entrepreneurs and deal with education and training, as well as employment and wages, will be eliminated.
- Women's equal access to professional development in the workplace, as well as the opportunity to change professions and receive advices will be ensured; services which will not be limited to traditional areas of job offers will be established.
- Information systems will be used on a large scale by women entrepreneurs and equal access for business women in urban and rural areas will be ensured.

Regarding the stated objectives, several issues will be resolved as a result of their achievements mainly in:

- Implementation in practice of special programs for women entrepreneurs based on the "***Principles of Prishtina***" and the supporting business infrastructure in the Republic of Kosovo;

- Development of financial and loan practice to support women's entrepreneurship through micro-loans, development of special loan lines through guarantee funds from the government of the Republic of Kosovo;
- Development of educational and counseling services for unemployed women and young women entrepreneurs using the skills of government advisers and civil society;
- Coordination and consolidation of information sources available at the government and NGO level, offering support for women entrepreneurs;
- Development and strengthening of the economic potential of the network of women entrepreneurs and network of business associations.

The main directions for the development of women entrepreneurship in Kosovo:

The development of women entrepreneurs should focus on very well-defined actions and the implementation of specific programs. The first step will be development that aims to transcend potential barriers and programs that prove there is a gap between women's entrepreneurial attitude and reality:

1. To encourage government structures to develop and implement legislation and economic policy documents that aim to create equal conditions for the development of women's entrepreneurship.
2. To draft a strategy at the national level for women entrepreneurs in the Republic of Kosovo.
3. To encourage women's economic independence as a provision for the further development of women entrepreneurship through development of financial support and specific loans for women, development of guarantee funds through specific loan lines and ensuring that women have access to all kinds of resources.
4. To promote the training of women in business skills, new technologies, work with internet and to improve the qualifications of women entrepreneurs through the development of training packages and consultancy services with the help of the government and non-governmental organizations.
5. To develop entrepreneurship networks and networks of women's business associations, and establish their partnership with government institutions and the private sector.

This platform will help solve some of the current problems and will help in overcoming barriers to the development of women's entrepreneurship, as well as the elimination of all forms of gender discrimination. Also, this document will seek to improve the main agreements related to business development in our country.

We, the participants of the Platform, are ready to become the government's full partners so as to build a future for a democratic Kosovo that is equal to other European countries.