

WOMEN ENTREPRENEURS IN KOSOVO

An overview of businesses owned by women in 2006

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Preface

The lack of analytical data related to women’s business ownership in Kosovo was the rationale behind this project work. Investigating the characteristics of women’s businesses is essential, not just for empirical reasons but in terms of fostering and promoting economic sustainability in Kosovo. Women are often operating in an unofficial and unregistered capacity. The lack of quantitative and qualitative information on their role in the economy makes it difficult to enhance the potential of this valuable untapped human capital.

During the course of the research, bottlenecks and opportunities were identified in both the formal and informal business sectors that are owned, or administrated, by women. Hence the conclusions and recommendations will provide government institutions, donors and foreign investors with a blueprint for future economic policy development.

The project intended to pursue a range of objectives to contribute to the implementation of the Platform for Action of the Fourth World Conference on Women, celebrated in Beijing, China, in 1995, and efforts locally promoted to advance the gender equality agenda. In particular, the aim was to:

1. provide updated information on the type, structure and size of businesses currently managed by women throughout Kosovo;
2. identify key problems and financial obstacles in the business development process;
3. make visible the importance of women’s initiatives and their achievements;
4. propose measures to stimulate business activities run by women and develop women’s managerial capacities;
5. inform with respect to business women’s vision and readiness in the short- and long-term.

Based on the statistics produced by the Statistical Office of Kosovo (SOK), there are 54,412 business entities registered in Kosovo, 31,220 of which are enterprises and 23,192 individual businesses. These businesses are spread over the following sectors: agriculture, mining and extractive industry, electricity, gas and water supply, construction, retail and wholesale, hotels and restaurants, transportation, warehouses, communication, financial intermediation, real estate, education, social and health protection, and other health and personal service activities.

Out of this total number, women own only 3,301 businesses. The data from June 2002 indicate a decrease of 1.1 per cent in the number of women registered as business owners (6.1 per cent) in comparison with the situation in 2000. Based on the sectors of activity, the majority of businesses owned by women are in the education sector (15 per cent), financial services (14 per cent), social and health protection, and retail and wholesale (8.2 per cent).¹

The survey of small and medium enterprises conducted by the Ministry of Trade and Industry (MTI) in Prishtinë/Priština, Gjilan/Gnjilane, Pejë/Peč, Prizren/Prizren, and Ferizaj/Urosevač shows that there is a huge inequality between men and women in the ownership of business. This survey highlights that men dominate the business sector (98 per cent), whereas only 2 per cent of formal businesses in these regions are owned by women.²

¹ Statistics on Registered Businesses in Kosovo up to December 2002, SOK, March 2003, p. 18.

² Report of Research on Small and Medium Enterprises, MTI, December 2004, pg.11.

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This project work covers 1,450 women entrepreneurs who run formal and informal businesses in Kosovo. Samples were random and comprised businesses from the Albanian, Serbian, Bosnian, and Turkish communities: 13.3 per cent of Kosovo Serb women from the municipalities of Zubin Potok/Zubin Potok, Zveqan/Zvečan, Leposaviq/Leposavič, and Shtërpce/Šterpce, and 1.78 per cent of Kosovo Bosnian women from the municipality of Dragash/Dragaš.

The data gathering was conducted from May to October 2005, while the interviews were performed during the following three months and concluded in 2006. Thirty researchers were involved, from each municipality of Kosovo, and included representatives from women’s associations and students from the Economic Faculty of the University of Pristina. Qualitative and quantitative methodology was applied in the analysis.

The study was undertaken in five phases:

- i. preparation of the questionnaires based on the market situation and complications which business women face in Kosovo;
- ii. identification of business women from different occupational backgrounds in the thirty municipalities of Kosovo, starting with small and medium businesses in agriculture, trade, services, craft and industry;
- iii. conducting individual interviews with women owners in different formal or informal business sectors;
- iv. analysis of relevant documents prepared by local and international institutions (SOK, MTI, Ministry of Labour and Social Welfare, Ministry of Agriculture, Forestry and Rural Development);
- v. data processing in EXCEL and SPSS.

Women from Kosovo who are able to work but are unemployed make up 60 per cent of the total. The ratio among men is almost 1 to 1, where 48 per cent are employed and 52 per cent are unemployed. Economic dependency is twice as high among women, in view of the fact that 13 per cent of women against 41 per cent of men live mainly on their personal income, coming from their jobs. While 77 per cent of women live on income provided by another person, the same situation affects only 33 per cent of men.

Statistical data also show that the unemployment rate is not equal between men and women. The report prepared by the Department of Labour and Employment of the MLSW in 2003 shows that 75 per cent of all unemployed persons who have found jobs through the employment offices are men and only 25 per cent are women.³ All these figures highlight how women are still at a significant disadvantage in terms of economic advancement and remain unequal in the access and enjoyment of resources for economic autonomy.

The stagnation of the economy and lagging economic development has been seen as a major problem for Kosovo, and although women are most affected by this, the issue has not been a primary focus. Since women made up the largest percentage of employees in the socially owned enterprises, now undergoing privatization, they were the ones most heavily hit by the transition from command to market economy. To try and compensate for these circumstances, Kosovo women have attempted to set up their own small and medium enterprises, but key institutions have so far failed to support such endeavours.

³ Annual Report, Labour and Employment, Department of Labour and Employment, MLSW, 2004, p. 20.

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The findings of this study are therefore addressed to policymakers and decision makers with the aim of:

- making governmental players, bank institutions, investors and members of civil society aware of the gender implications of economic development;
- gaining support for the creation of a favourable environment for the expansion of women’s businesses and the creation of equal job opportunities;
- stimulating the confrontation of identified current inequalities to support entrepreneurial initiatives of women;
- pushing for an effective response to gender challenges with respect to the market economy;
- inspiring the creation of mechanisms that enable women to participate in and influence the formation of macroeconomic policies;
- bridging the women business community with public and private organizations and facilitating partnerships;
- establishing a permanent database on Kosovo women entrepreneurs and the activities they conduct and manage.

To overcome gender inequalities in labour, market and economy, provisions must be taken to include women’s strategic interests in related policies and proactively to uphold women’s employment and entrepreneurship. This may be achieved by the supporting of programmes that would enable business women to have access to incubators, flexible loans and training on core skills. It is equally critical that strong voices advocating the strengthening of women’s positions in the economy be raised in public policy matters.

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Chapter 1

Type of business activity

According to the activities conducted by business women in Kosovo and based on the research from the total number, an overview of the data shows that the largest number of women’s business are focused on trade and service activities, and a very small percentage of them are involved in production. The research has indicated that very few women operate in the agricultural sector. Due to lack of finance and funds for income-generating projects and the lack of commitment from the decision-making institutions, in particular MAFRD, farming women in Kosovo have been neglected. (This is confirmed by the supporting data from SOK in its report of registered businesses in 2002, which showed that only 13 agricultural businesses out of 3,301 from the whole territory of Kosovo are owned by farming women from rural areas.

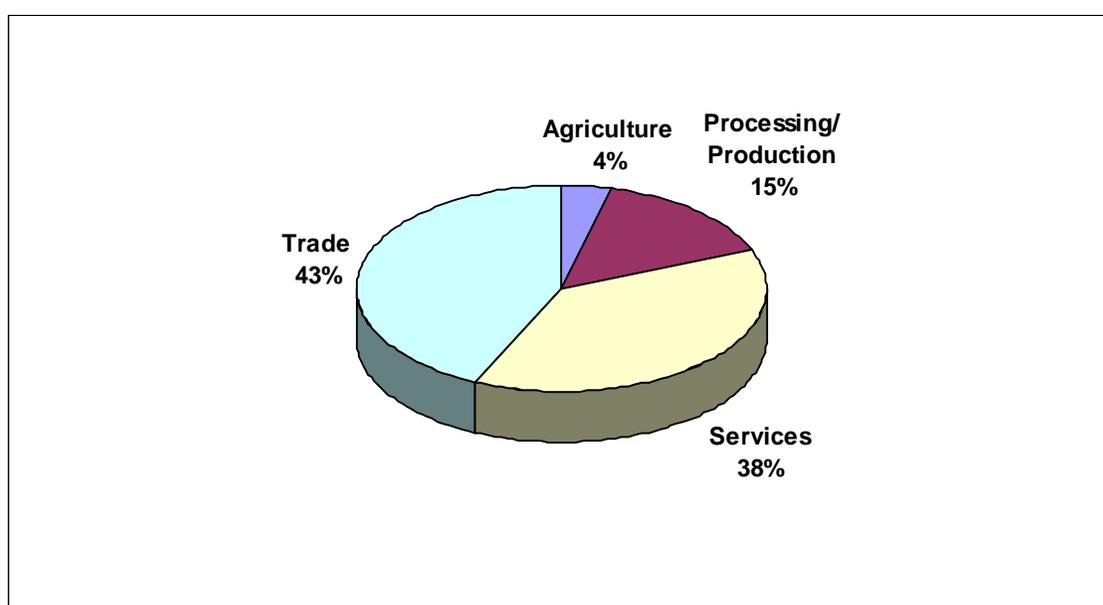


Fig. 1. Structure According to Activity

From the total number of surveyed women, only 4 per cent conduct activities in the field of agriculture (livestock and agriculture). Fifteen per cent are involved with production activities (textile products, underwear, uniforms, dairy products, vegetable preservation, bakeries, traditional carpets, wedding gowns, etc.) The majority of women are involved in service and trade activities, with 38 per cent providing services and 43 per cent involved in trade.

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Types of service business

Answers to this question divided according to the service activities provided.

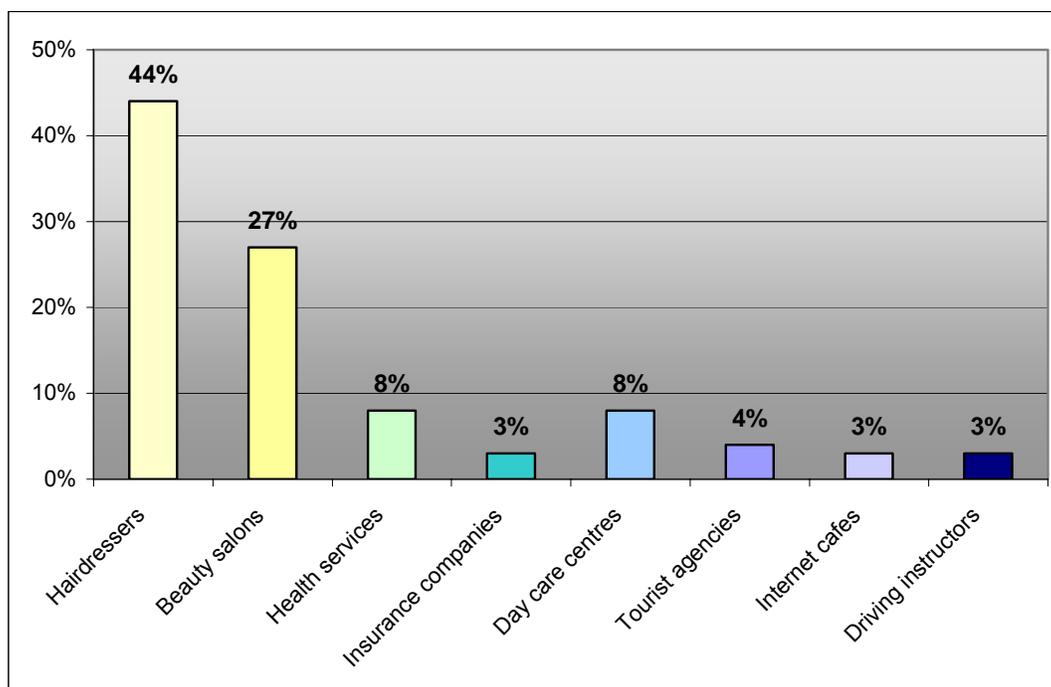


Fig. 1.1. Business Services – Breakdown of Business Types

According to these data, specific business service activities of women are classified in the following categories: hairdressers, 44 per cent; beauty salons, 27 per cent; health services, 8 per cent (pharmacies, private gynaecologists, dentists, optometry, etc.), insurance company branch managers, 3 per cent; day care centre managers, 8 per cent; tourist agency branch managers, 4 per cent; internet café owners, 3 per cent; and driving instructors, 3 per cent.

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Types of trade business

Concerning trade businesses managed by women, the data show that all are involved in retail sales. This demonstrates that business women in Kosovo do not deal with wholesale trade, which is conducted entirely by men. This appears to occur because women do not have the necessary capital to invest and expand their business.

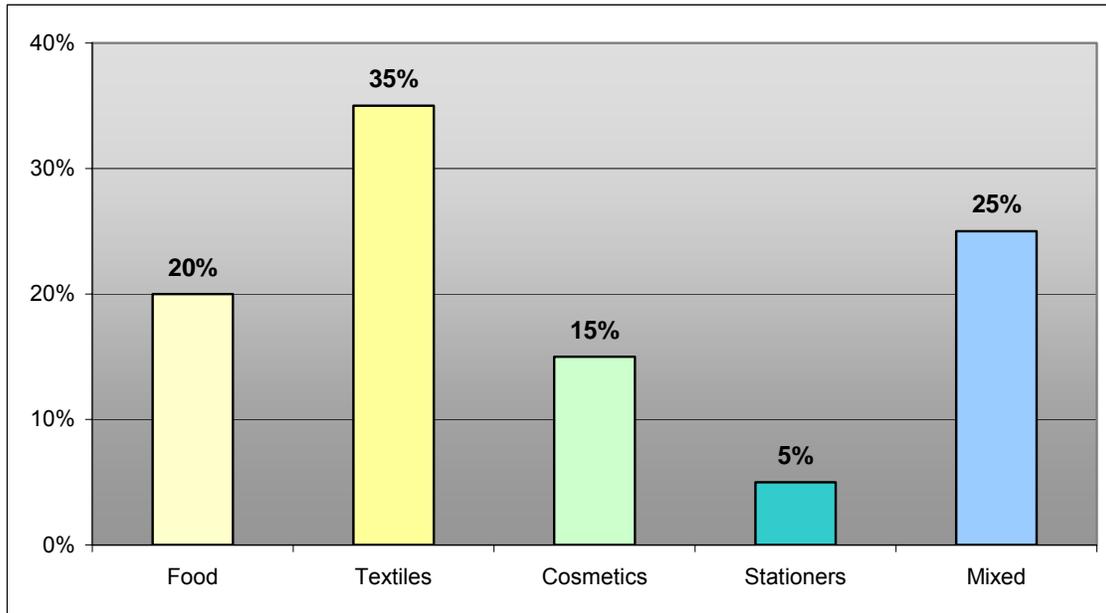


Fig. 1.2. Trade Businesses – Breakdown of Business Types

From the general figures we see that 20 per cent of the women trade in food products; 35 per cent sell textile products (clothes); 15 per cent sell cosmetic products; 5 per cent sell school and office materials (stationery); and 25 per cent sell mixed products (shoes, bags, Chinese products, etc.).

Types of agricultural business

Although the majority of the Kosovo population lives in rural areas, only 4 per cent of the surveyed women are involved in agriculture. According to the reports, there is a lack of support from local institutions for rural development, especially concerning supporting women through funding and gender-based budget allocation.

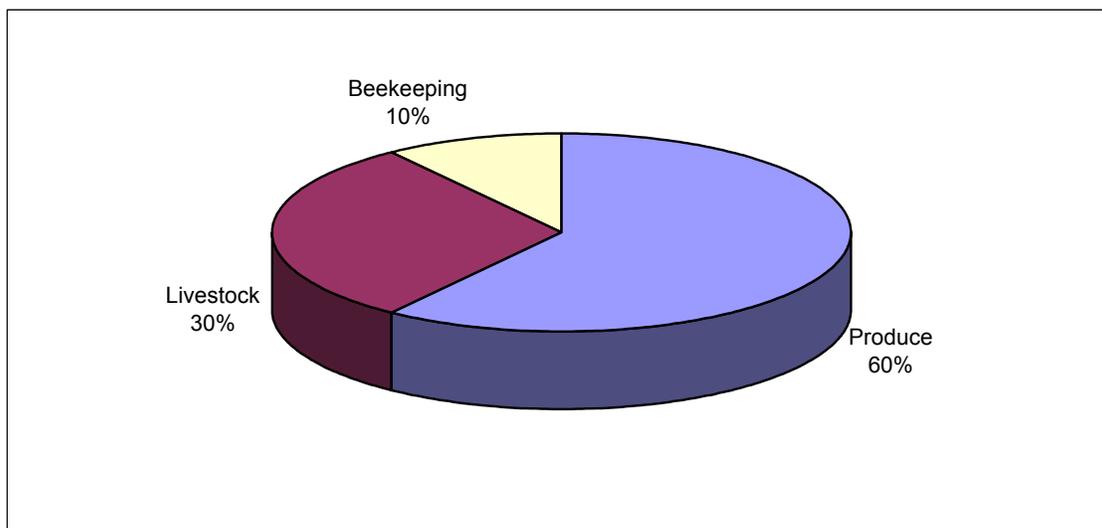


Fig. 1.3. Agricultural businesses – Breakdown of Business Types

From the total number of women involved in agriculture 60 per cent cultivate flowers, saplings, peppers, cucumbers, tomatoes, etc. 30 per cent are involved with livestock and poultry, where the majority own and operate smallholding chicken, cattle and sheep farms, and a further 10 per cent are involved in beekeeping.

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Types of production/processing businesses – light processing industry

In this category, women who are involved in production/processing of different products have been categorized into 5 groups:

- Textiles – this group includes women owning small businesses that produce men’s and women’s suits, school and institutional uniforms, men’s and women’s underwear, wedding gowns, etc.
- Hand weaving – this group includes all woven products, such as: tapestries, rugs, bags, traditional clothing, embroidery sets of different kinds, knitting, etc.
- Dairy products and processing – includes products such as: cheese, curd, yoghurt, etc.
- Bakeries – includes all kinds of dough products, such as: corn and wheat bread, biscuits, cookies, pastries, etc.
- Vegetable processing and conservation – includes all vegetables that are processed and preserved/canned, such as: peppers, tomatoes, cucumbers, cabbage, mushrooms, chillies, etc.

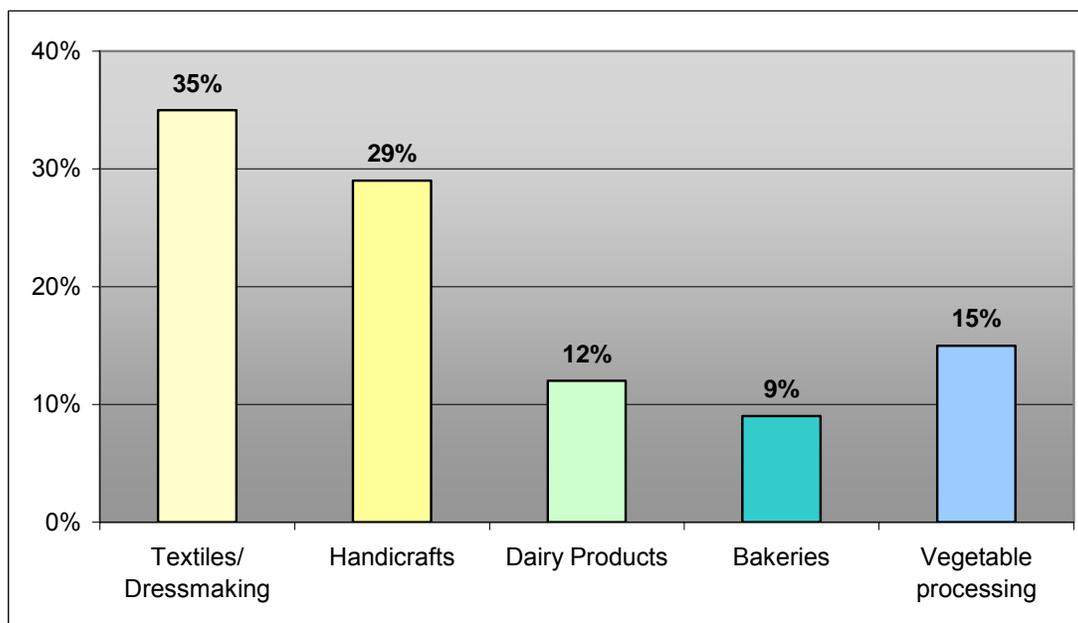


Fig. 1.4. Light Processing Industry

From the above data and based on information from different sectors, out of the total number 35 per cent work in the textile category; 29 per cent in handicrafts; 12 per cent in dairy products and processing; 9 per cent in bakeries; and 15 per cent in vegetable processing and conservation.

Chapter 2

Number of Employees

Most women responded that they do not employ externally but receive assistance from members of the family.

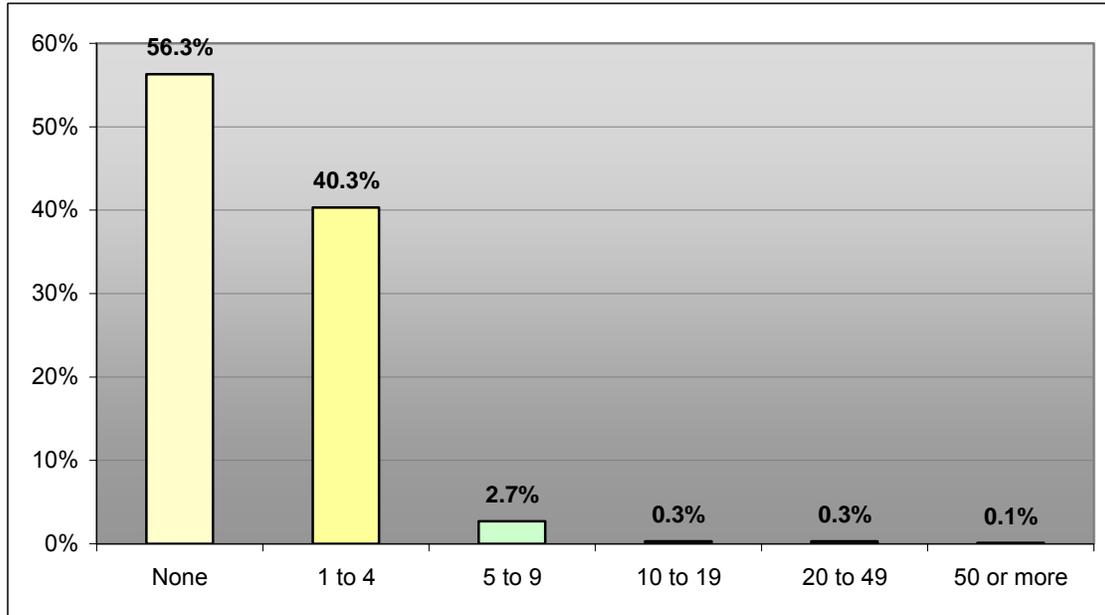


Fig. 2. Number of Employees

56.3 per cent responded that they do not employ anyone, meaning that they conduct their business activities on their own, 40.3 per cent have from 1 to 4 employees; 2.7 per cent have 5 to 9 employees; 0.3 per cent have 10 to 49 employees; and only 0.1 per cent have over 50 employees. This demonstrates that most of the Kosovo businesswomen are involved in small businesses with either a very limited number of employees or with no employees at all.

Chapter 3

Age of Business

The information collected indicates that the majority of business activities began after the war in 2000, but there are also additional data showing that some Kosovo women started their businesses as much as ten years ago or more.

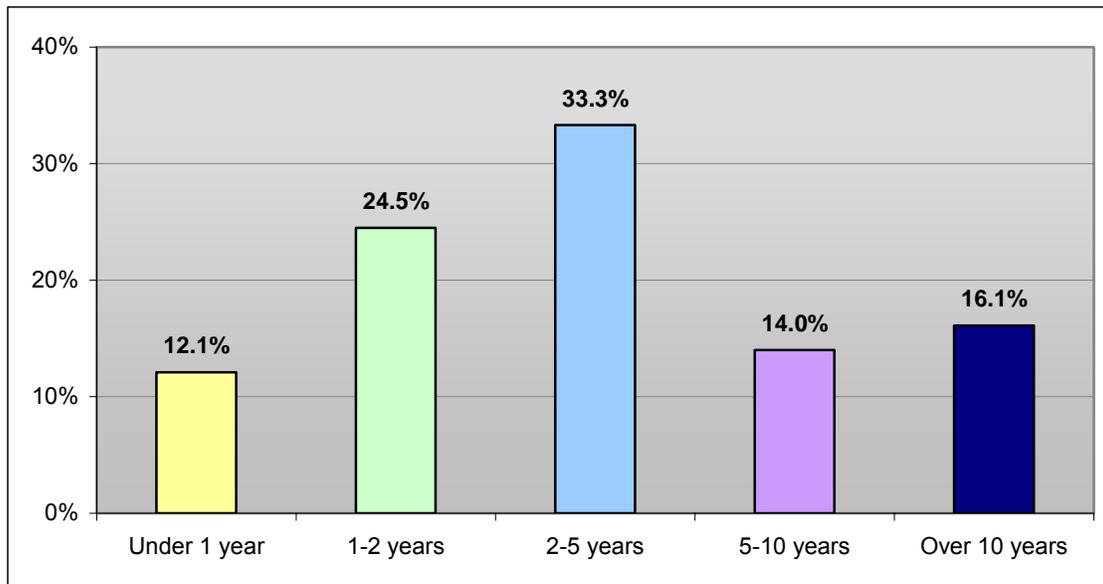


Fig.3. Age of Business

Twelve per cent answered that their business is a start-up; 24.5 per cent responded that their business has existed for 1 to 2 years; 33.3 per cent answered that their business has existed for 2 to 5 years; 14 per cent answered that their business has existed for 5 to 10 years, whereas 16.1 per cent stated that their business has existed for over 10 years.

Chapter 4

Location of Business

The majority of women indicated that their major business activity is conducted from home. This mainly occurs due to the lack of finances for renting premises, and in some cases women have to stay close to their families for the lack of children’s day care centres.

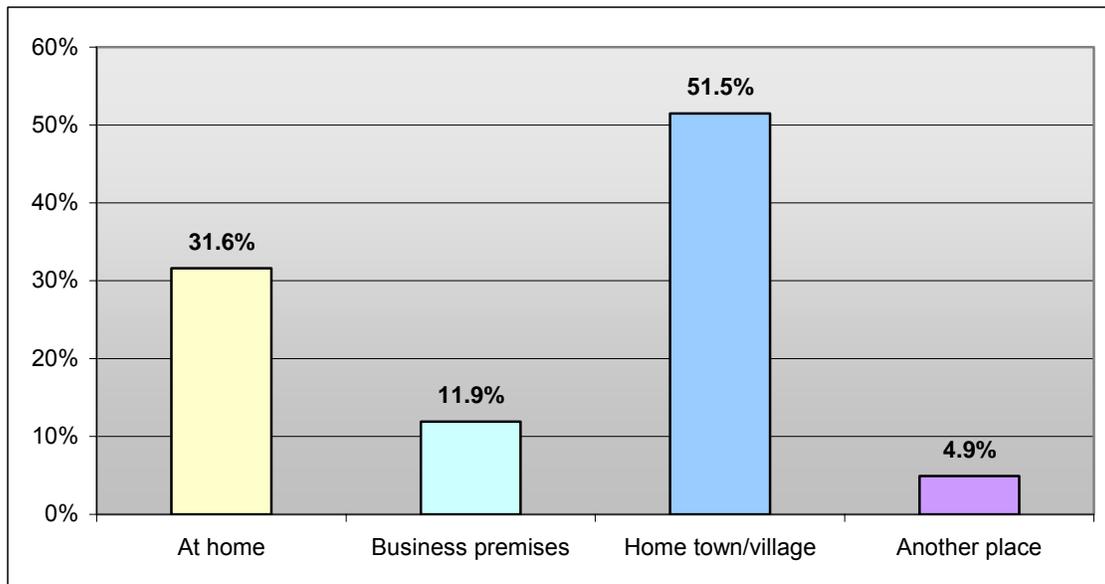


Fig.4. Business Locations

31.6 per cent of women develop their business at home because they cannot afford to pay rent for premises, but also some of them must stay close to their family since they have to take care of their children. This demonstrates that in addition to the business responsibilities that women have, they must also maintain their homes and are primarily responsible for their children. 11.9 per cent conduct their business activities on their business premises; 51.5 per cent conduct their business in the town or village where they live, and 4.9 per cent answered that they conduct their business in another town or village from where they live.

Chapter 5

Location of Customers

Regarding the location of customers, the majority of the women responded that the market for their products is usually local.

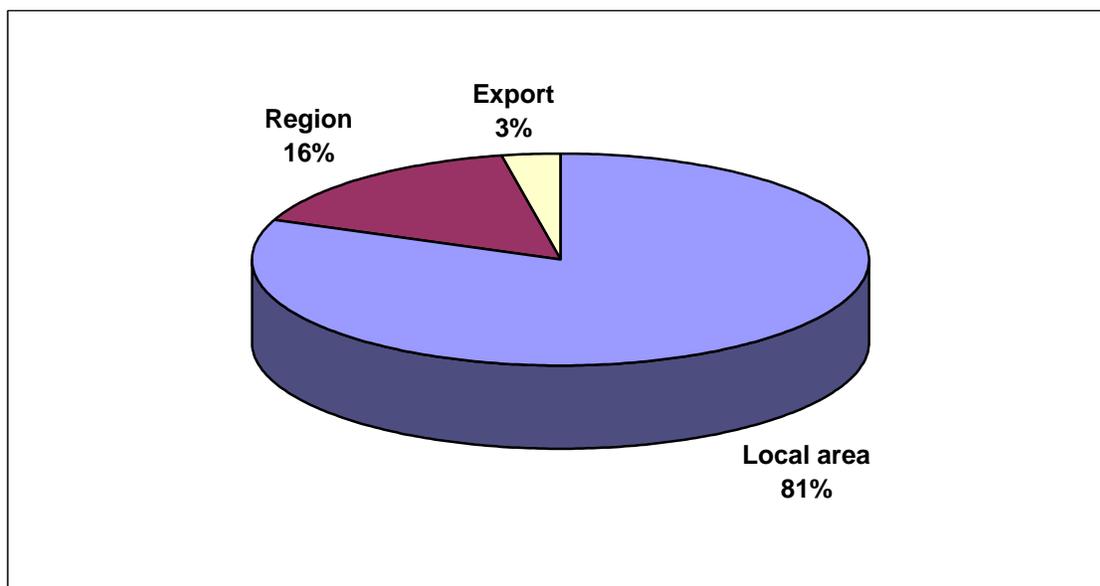


Fig.5. Customer Location

From the total number of surveyed women, 81 per cent stated that the consumers are located in the same area where they conduct their business activities. 16 per cent responded that their consumers are located in the same region where they work, and only 3 per cent of the products and services managed by the women are exported out of the country, mainly to Albania, Macedonia, and a small number of craft products (3 per cent) are exported to western European countries.

Chapter 6

Distance to Amenities

Even though the women answered that the majority of the service providers for their business needs are located in the vicinity, there is a problem for women from rural areas. Rural women are obliged to spend more time and money in order to accomplish their business requirements in comparison with the women from the urban zones.

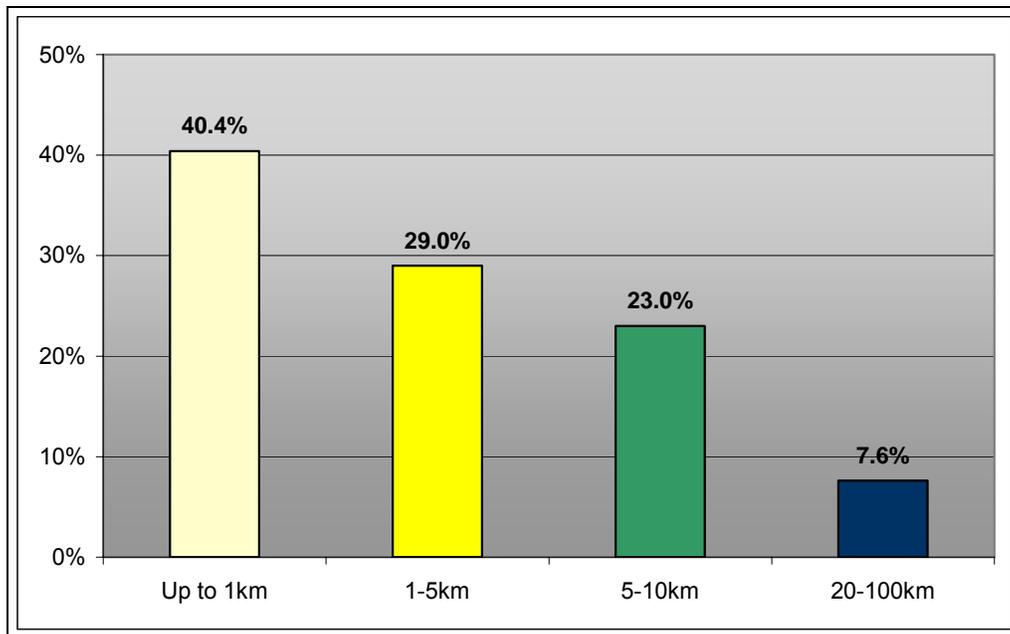


Fig.6. Business Services Located

40.4 per cent of those surveyed do not have to spend extra time to fulfil their business requirements and meet with service providers for their needs. 29 per cent stated that they must travel up to 5 kilometres; 23 per cent up to 20 kilometres; and 7.6 per cent (mainly from the rural areas) travel more than 20 kilometres.

Chapter 7

Time Allocated to Business Venture

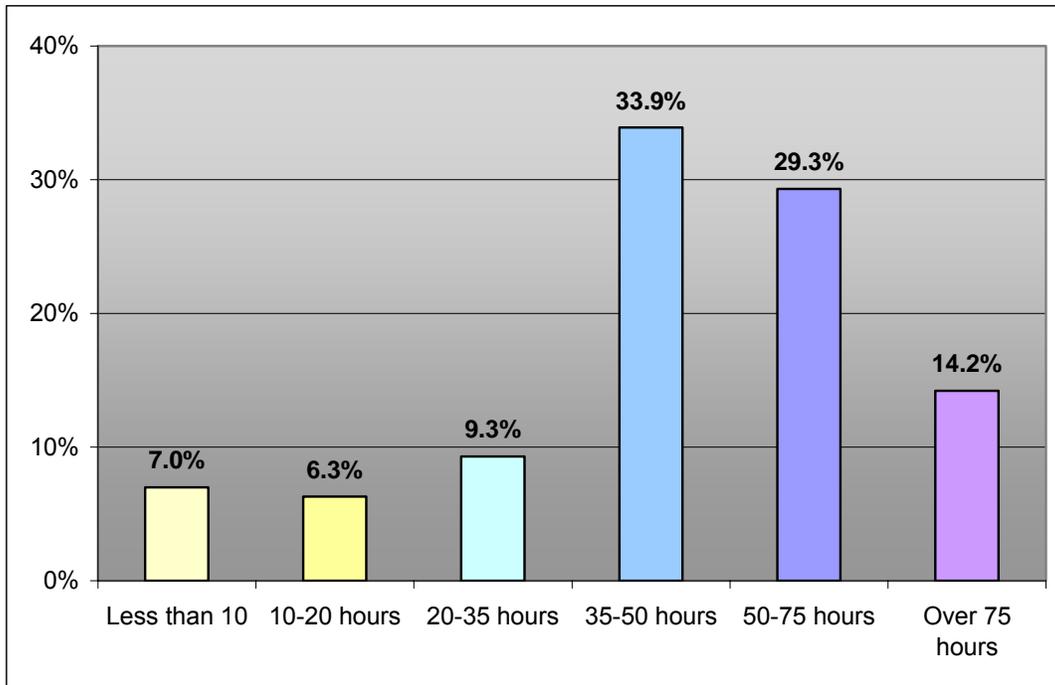


Fig.7. Business Hours per Week

7 per cent of the women responded that they spend 10 hours of work per week; 6.3 per cent work 10 to 20 hours a week; 9.3 per cent work 20 to 34 hours a week; 33.9 per cent work 35 to 50 hours a week; 29.3 per cent work 50 to 75 hours a week, and 14.2 per cent work over 75 hours a week.

Chapter 8

Motivation for Business Start-Up

Many different motives push women to open their businesses. From the responses, it is clear that one of the primary reasons for Kosovo women is the poor economic situation, especially during this period of transition and slow privatization. The ability to generate an income to care for themselves and their families is one of the major motivating factors for business start-up.

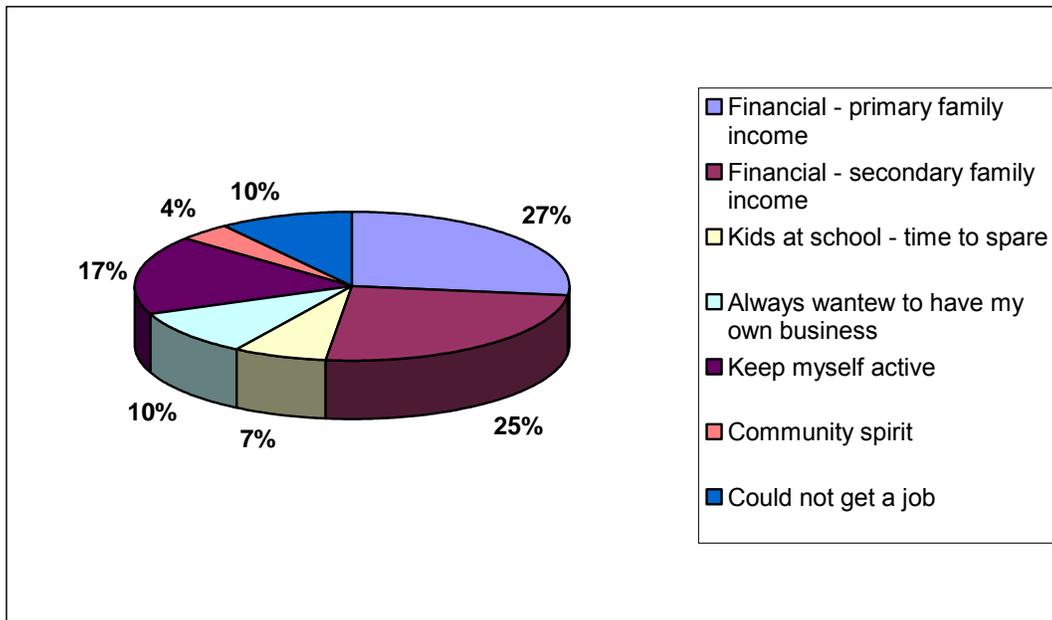


Fig.8. Main motive to open business

Twenty seven per cent started their business to maintain their families; 25 per cent for the creation of secondary income; 7 per cent are involved in business as a way to spend their free time, and 10 per cent say that they have an entrepreneurial spirit and have always dreamt of having their own business. Seventeen per cent of interviewed women claim to be involved in business so that they remain active; 4 per cent started their business after being inspired by their family, and 10 per cent started their business for lack of another job somewhere else.

Chapter 9

Purpose of Business Venture

The main purpose for the start-up of the business is the generation of regular and continuous income, and/or the creation of wealth that would one day be inherited by their children. A very small number of businesswomen indicated they aim to reach the international market, but for the moment due to lack of the mechanisms and legislation it is impossible for them to do so, with an exception of some women who deal with hand weaving and crafts.

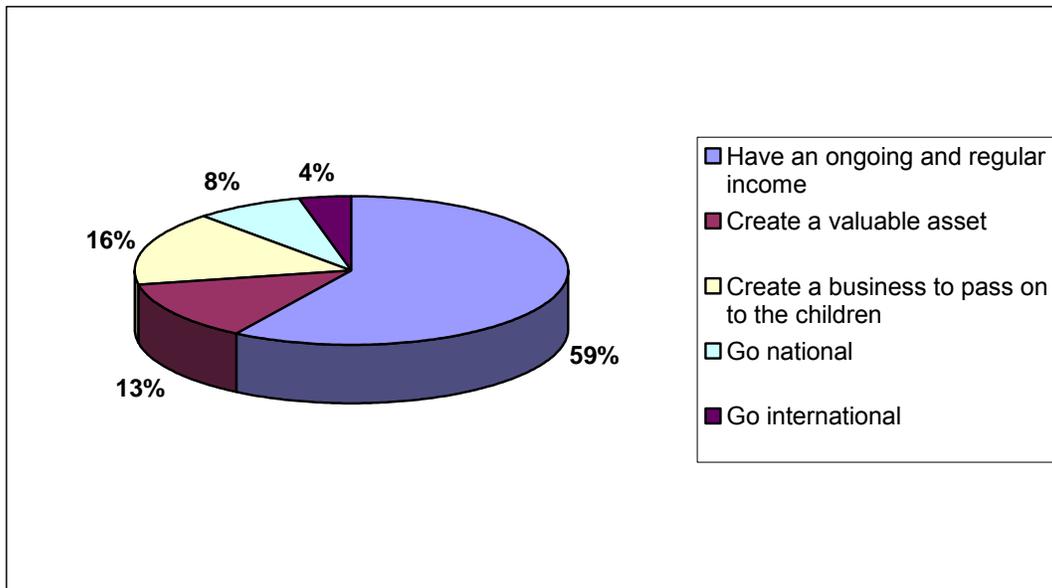


Fig.9. Business Goal

59 per cent have their business for the purpose of creating regular and continuous income; 13 per cent want to create valuable wealth; 16 per cent want to have a business which they can pass on to their children; 8 per cent state that their main purpose is to be successful in the domestic market. However, only 4 per cent have major ambitions for their business and want to penetrate the international market.

Chapter 10

Decision-Making Responsibility

The majority of women responded that they are responsible for making decisions, although a small number of them have no decision-making skills (are reluctant/afraid to make decisions) and, depending on the case, their decisions are mostly made by their partners in business or by their husbands.

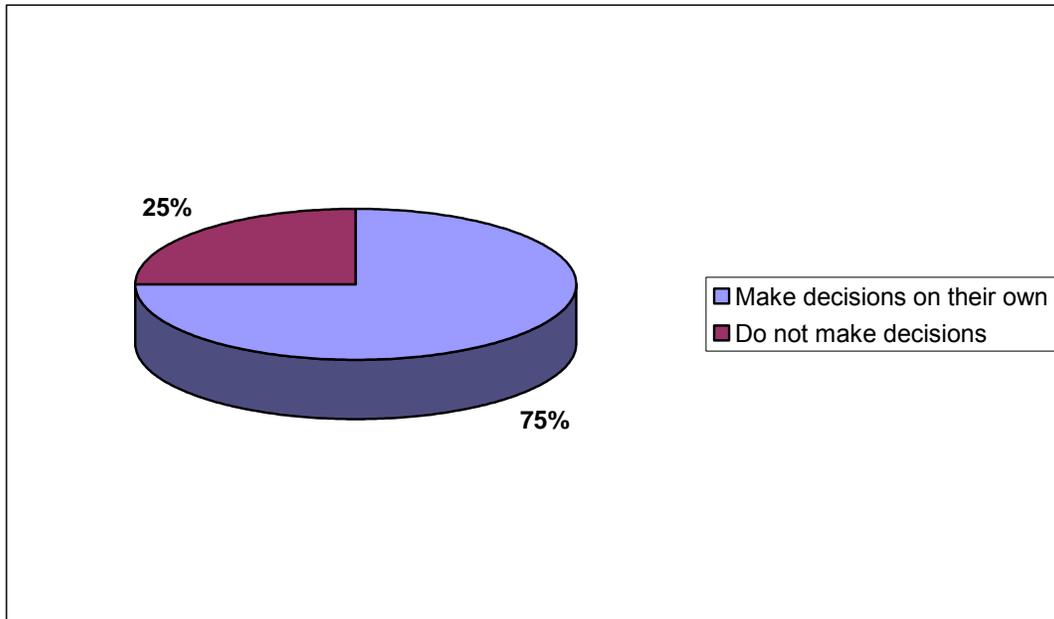


Fig.10. Decision-makers

Out of 1,450 interviewees, 75 per cent make decisions about their business on their own, and 25 per cent declared that someone else makes the decisions about their business even though they are the sole or joint owner of the business.

Main Decision Makers

From the data of figure 10 we see that from the total number of interviewed women, 25 per cent do not take decisions on their own although they are joint owners. This is further illustrated by the data gathered from the interviewees, taking into account the alternative of who can be the decision maker in their business, and shown in figure 11 below.

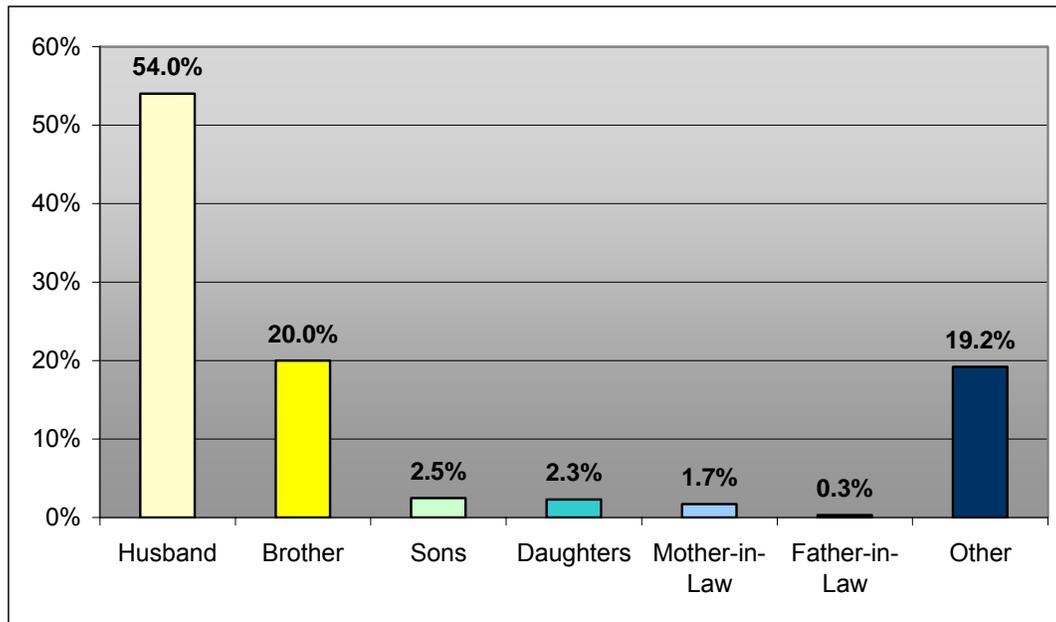


Fig.11. Main Decision Makers

Fifty four per cent of women let their joint owner (husband) take the decisions; 20 per cent have their brother as joint owner make decisions; 2.5 per cent have their sons take decisions; 2.3 per cent have their daughters make decisions; 1.7 per cent have their mothers-in-law make decisions and 0.3 per cent their fathers-in-law. 19.2 per cent answered that the owner or decision-maker is someone outside of the possible alternatives such as father, mother, friend, business partner, etc.

Chapter 11

Combining Family and Business

Business women in Kosovo are no different to other women business owners in their belief that support of their family is critical to running an operation. All women interviewed responded that the opening and operation of their business would not be possible without the support of their families and their community in general; this is especially true for first-time business owners. A greater dedication of time is needed for the development of a business, and the women in this case have other obligations around their house and the responsibility for looking after their children.

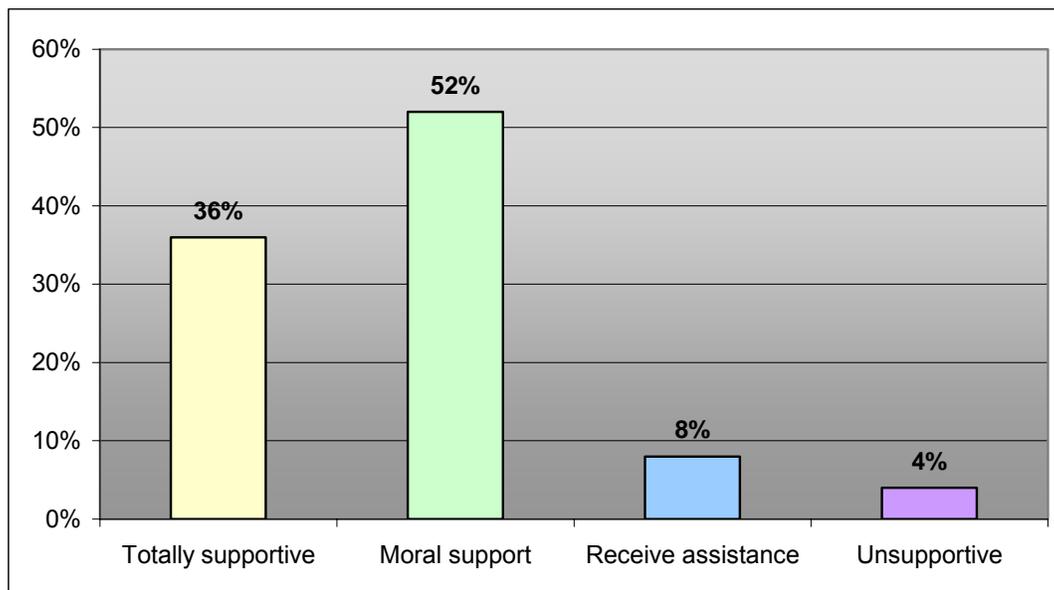


Fig.12. Family Support

Thirty-six per cent of the interviewed women have total support including moral support from family. During the development of their business they also received technical support, market research support, supply of goods, etc. 52 per cent receive moral support, but they must carry out the main tasks on their own; 8 per cent responded they receive assistance from their family members. Only 4 per cent of the women declared that they do all the work on their own and have no moral or technical support.

Value of Business to Family

The respondents all indicated that their business has a special importance because the income generated helps them to improve their living standards and those of their families, and at the same time it ensures their economic independence.

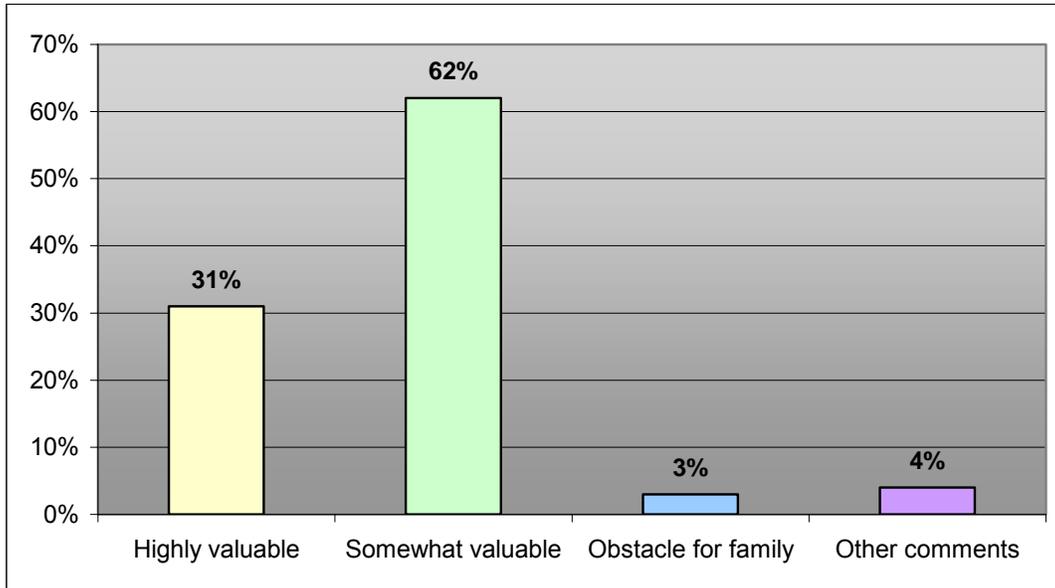


Fig.13. Value of Business

31 per cent of the women stated that their business is of great importance, and that they would not have survived without it. Sixty-two per cent said that their business is valuable but was necessary to open in order to gain income and a higher living standard. 3 per cent of them declared that the business is an obstacle in the family, because it causes problems since they cannot reclaim any money that was lost during the development phase of their venture, but despite the difficulties they face, they continue to keep their business in hope that they will have success in the future. In the “Other comments” category, comprising 4 per cent of the interviewees, the following comments are illustrative of the perceived value to individuals:

- “Has great value to me in the professional aspect”
- “Since it generates personal income, it is valuable to me personally”
- “I do not want to become someone else’s burden, I want to provide for myself”

Chapter 12

Obstacles and Barriers

There are many obstacles facing Kosovo businesswomen, but the majority of respondents replied that the main obstacles to the growth of their business are family obligations and responsibilities.

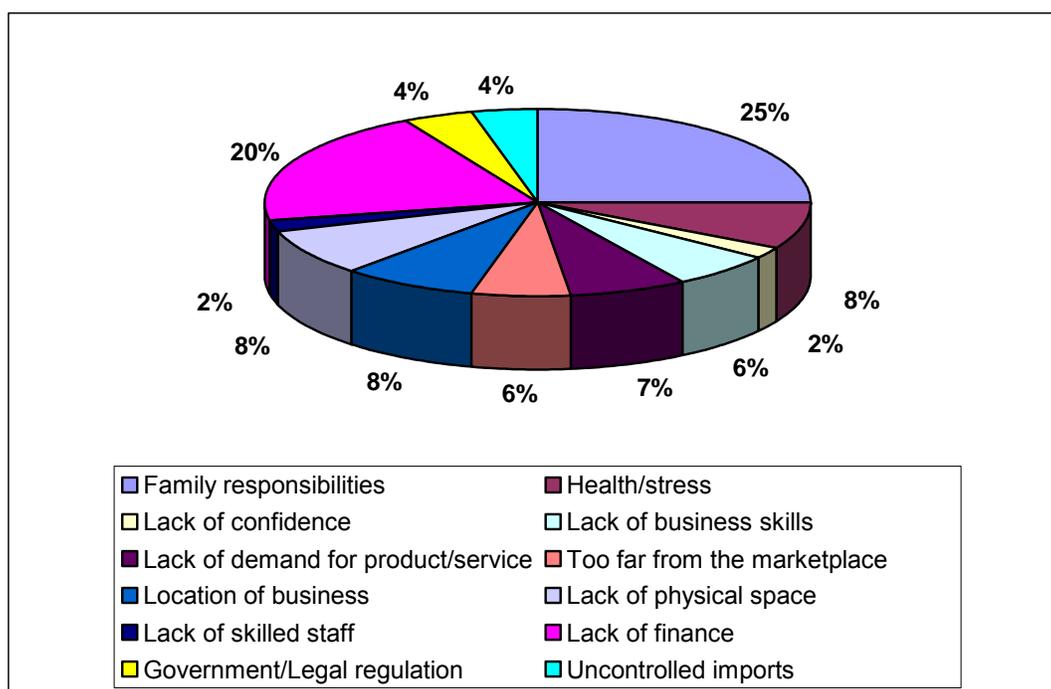


Fig.14. Business Development – Obstacles

According to the responses from the interviews, 25 per cent stated that their main obstacles are family obligations. On top of their business management, they have to worry about the everyday family tasks in comparison to men (housework, preparation of food, cleaning and taking care of the children), which makes their work harder and thus is one of the greatest barriers for them. Eight per cent suffer from business-related stress, but they are obliged to continue with their business, as they have no other source of income in their family. 2 per cent have stated that their main obstacle is the fear of whether they will have success with their business or not; 6 per cent think that they do not have the necessary skills for managing and developing their business, and answered that they lack the knowledge of management and need advice, consultation and training for increasing their managerial capacities. 7 per cent declared that they lack the demand for the products and services they provide (lack of a market).

Another problem facing women is the distance to the market place to sell their products. 6 per cent, especially those living in the rural areas responded that this is a problem. 8 per cent have declared that the building where they conduct their business is an obstacle for the development and expansion of their business. Another 8 per cent responded that lack of sufficient working space for the development of their business is a problem. 2 per cent said that the lack of skills of their staff is a problem for their business, whereas 20 per cent of the

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businesswomen declared that their main problem is the lack of sufficient finance. According to the women interviewed, the loan conditions offered by the banks in Kosovo are unattractive and do not support the development of the Kosovo economy. 4 per cent see the main obstacle coming from the fiscal policies, the lack of many laws, and the lack of implementation of the existing laws. Finally, 4 per cent stated that the illegal and uncontrolled importation of different products and the unfair competition in the Kosovo market is a great obstacle.

Chapter 13

Business Advice

The majority of the businesswomen answered that they receive most of their business advice from their spouses.

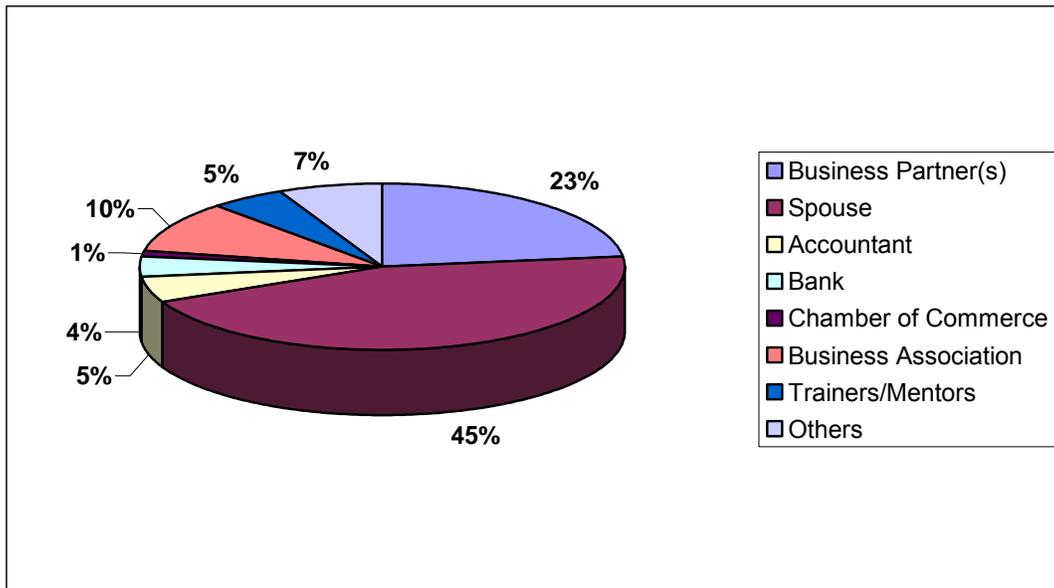


Fig.15. Advice & Consulting

Forty-five per cent of women business owners receive business advice from their spouses; 23 per cent from their business partners; 5 per cent from accountants or financial advisors and only 4 per cent from bank and microfinance institutions, such as FINCA, KEP, Beslidhja, etc. Additionally, 1 per cent gather advice from the Kosovo Chamber of Commerce (KCC); 10 per cent from business organizations; 5 per cent from business trainers/mentors, and 7 per cent from friends, colleagues, etc.

Chapter 14

Future of Business

Since the end of the war in 1999, the economy of Kosovo has continued to be unfavourable to the generation and support of new economic developments. This is a result of the adverse environment for initiation and expansion of small and medium-sized enterprises, unclear status of Kosovo, slow privatization process (since a large number of the women were employees in socially owned enterprises), loan requirements, fiscal, customs, and tax policies, lack of proper legislation, infrastructure, electricity, licensing, etc.. For this reason, a considerable number of women agreed that they would close their business if offered the opportunity of a better job elsewhere.

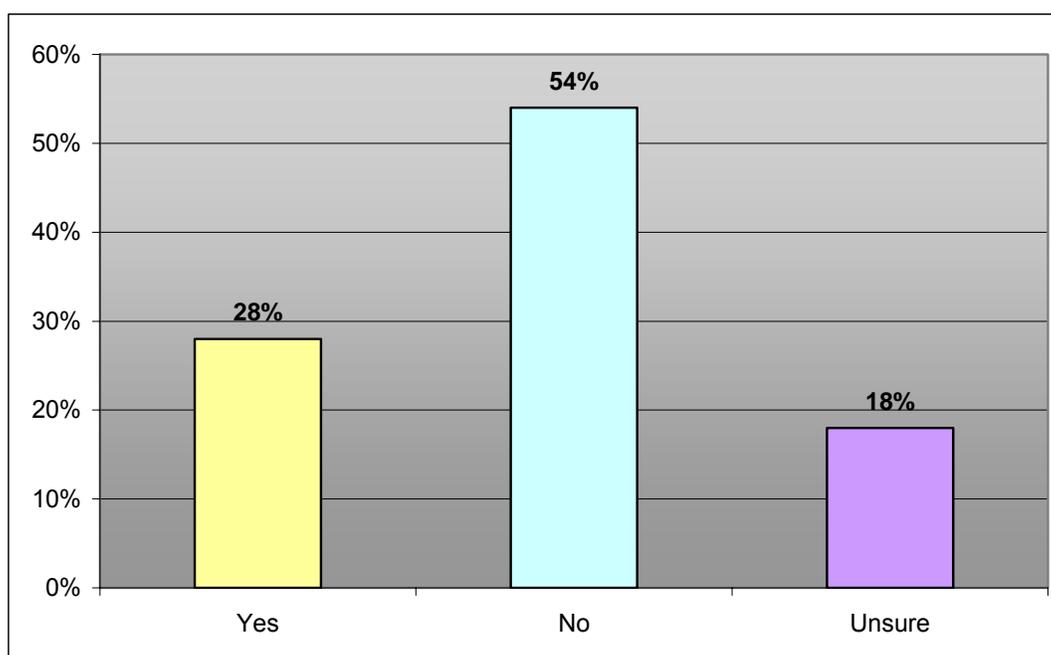


Fig.16. Future of Business

The data shows that 28 per cent of the women declared that they would close their business if they were offered a better job. According to the comments of the women, this is mainly a result of the lack of finances to expand their business, lack of a market, and the unfair competition created by the importation of products. Fifty-four per cent declared that they would continue their business despite all the difficulties, which they face, whereas 18 per cent have mixed feelings on this question and were unsure of what they would do.

Chapter 15

Training and Development

After the war, with the inflow of international organizations and the creation of local NGOs, the population of Kosovo benefited in a myriad of ways, such as: rebuilding of destroyed houses and war damaged buildings, improvement in road infrastructure, creation of institutions and human capacity building. Donations made it possible to fill in the gaps as much as possible, and to advance the development trends and application of modern technology to the best extent possible for a country in transition. Opportunities were offered to women through skill development training in: business planning, management, marketing, finances, information technology/computers, career development, and technical support from local and international experts. It is important also to mention the many study visits to developed countries and those in transition, which helped them gain experience and apply this in Kosovo. However, despite all the assistance and support, the women interviewed said that they did not often get the chance to attend such training.

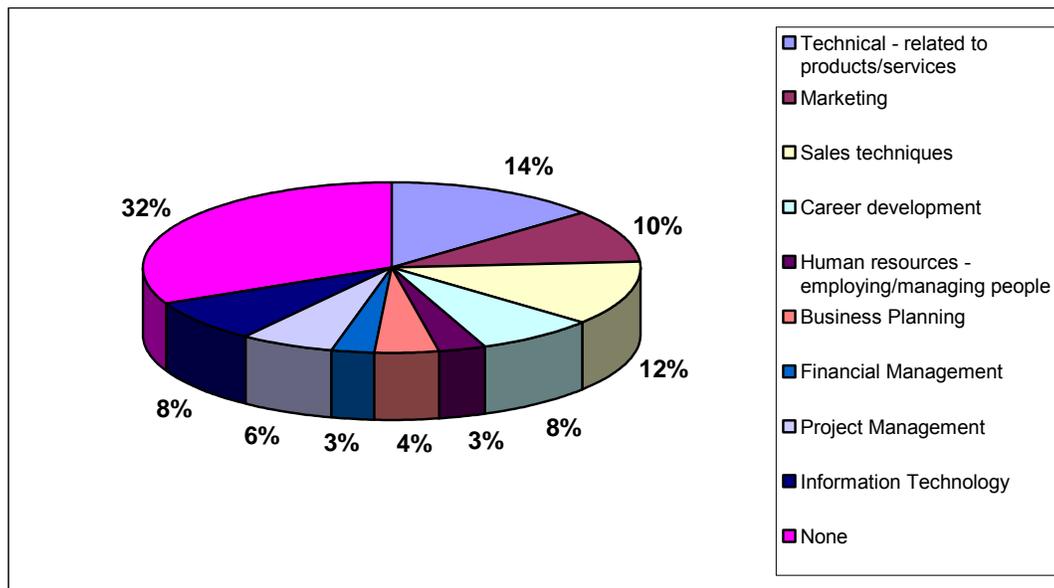


Fig.17. Main Training and Development Support Received

Interviewees were asked what was the main form of training or support that they had received to help them in business. 14 per cent declared that they were offered technical support in their production/processing and service activities from local and international NGOs while 32 per cent of the business women stated that they did not participate in any of these offered training courses. 10 per cent claimed to have attended marketing courses; 12 per cent attended courses on sales techniques; 8 per cent attended career development courses and seminars; 3 per cent attended seminars on the development of human resources; 4 per cent attended courses on business planning; 3 per cent stated that they had attended courses on financial management; 6 per cent have attended project management courses, and 8 per cent declared that they were able to attend courses on information technology.

Development of Business Skills

The women surveyed responded that there were different possibilities available for development of business skills, especially from service providers, consultants, different business networks, governmental and non-governmental institutions, internet research, and training courses that fit their specific needs, etc. Fig.18 shows the primary method for improving business skills amongst the women entrepreneurs.

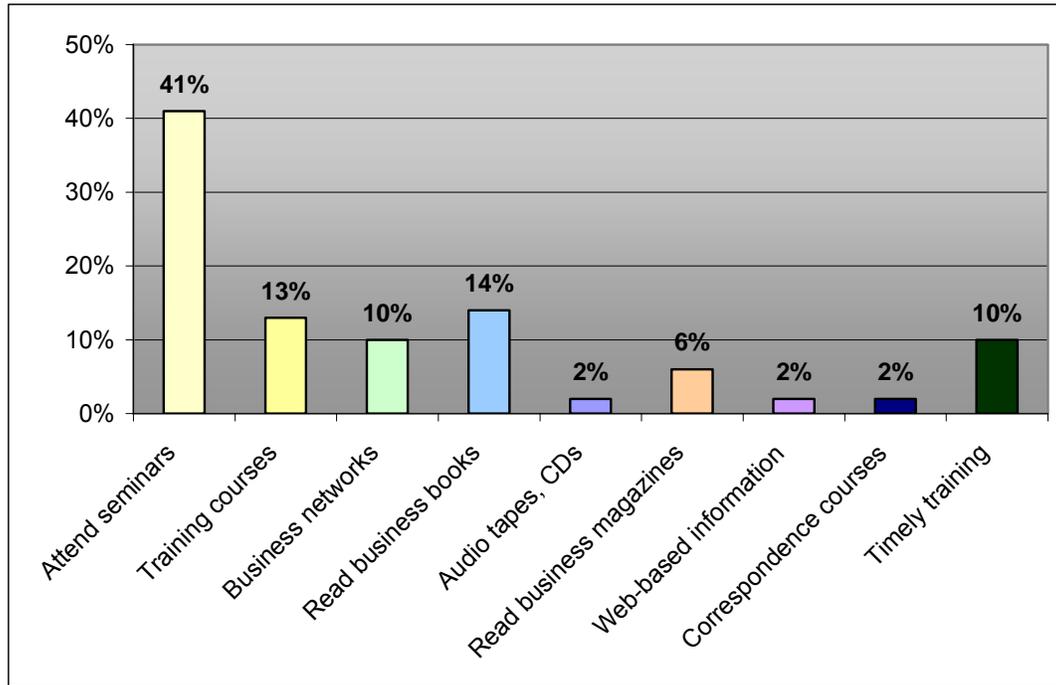


Fig.18. Developing Business Skills

Easily the largest single group of interviewed women, (41 per cent) answered that they have attended seminars for the purposes of developing their business skills. Thirteen per cent used training courses and mentors; 10 per cent upgraded skills through contacts with business networks (advice, information, etc.), and 14 per cent by reading business books; 2 per cent used computer software on CD, depending on the need of their activity; 6 per cent developed their skills by following and reading business magazines; 2 per cent by reading information pages on the internet; 2 per cent through correspondence studies, and 10 per cent through timely trainings (when the need is presented).

Obstacles to Improving Business Skills

Management capacity training is quite important for every business person, especially in the present economic environment when trends and upgrading skills must be closely followed and integrated into any business planning. Despite the wishes of businesswomen in Kosovo to be part of a modern economy, it is difficult to make time to develop their professional skills because of family responsibilities, lack of finance, training costs, etc. The most important of these barriers are shown in Fig.19.

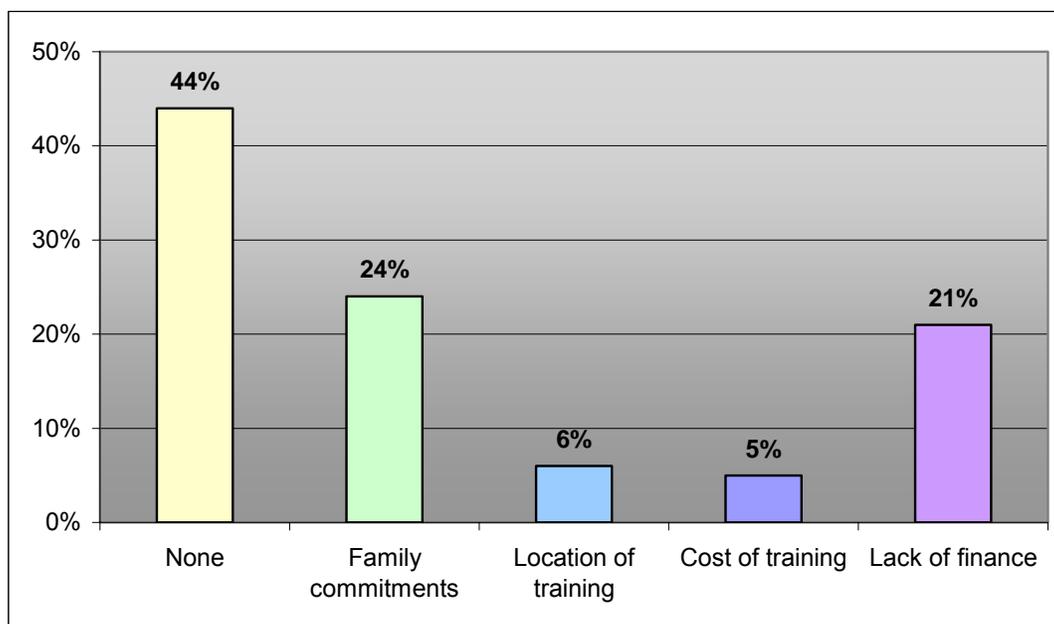


Fig. 19. Obstacles to business skills improvement

Based on the data shown in figure 19, the largest group of the women interviewed, (44 per cent), declared that they did not face any barriers to hinder their advancement. However, 24 per cent said that on top of their business responsibilities, they have their families to take care of (especially the women heads of families). Six per cent claimed to have difficulties attending training courses because these are not held where they live or work; 5 per cent said that the training offered is too expensive and 21 per cent stated that they can not attend training because they lack the finances.

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Business Training Required

There is a high percentage of women who report that due to the lack of professional managerial skills, it is common to file for bankruptcy. This phenomenon highlights the need to offer services, training and consultations for the purposes of increasing women’s professional capacities.

The most important areas of perceived need for assistance are shown in Fig.20 below.

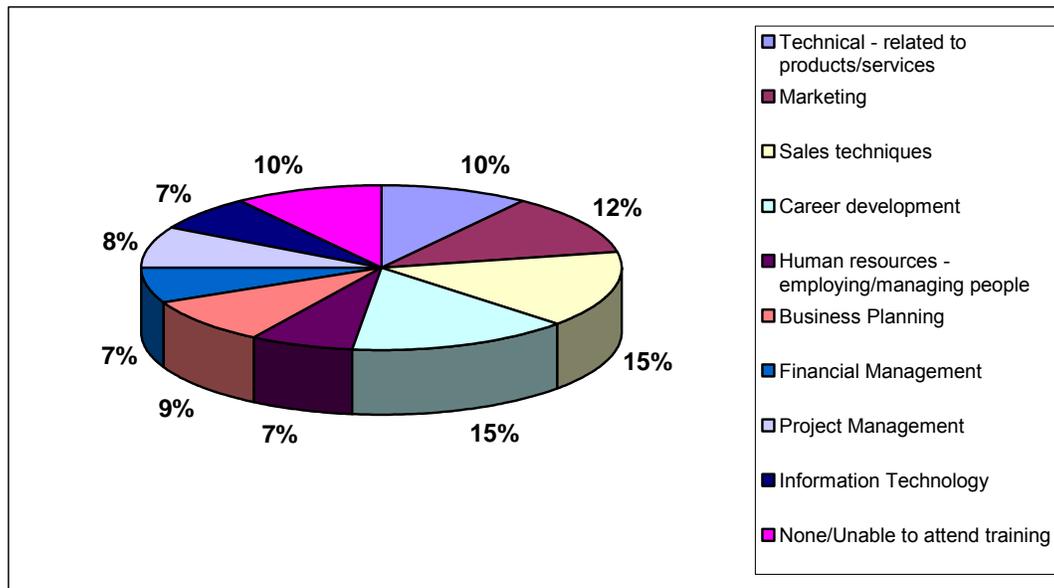


Fig.20. Business Training Required

10 per cent of the women replied that they need technical assistance for developing their businesses. Twelve per cent said they would need capacity building in the field of marketing; 15 per cent need training on sales techniques; 15 per cent said they need career development training; 7 per cent need training on human resources (employment and management of people); 9 per cent said they need courses on developing their business plans, 7 per cent finance management; 8 per cent stated to need training on project management, another 7 per cent on information technology (computer courses, web page design, etc.) Only 10 per cent declared a need for attending training courses, but were unable do so due to age and/or health problems.

Interest in Improvement of Business Skills

The majority of women reported that they recognize the importance of increasing professional and management skills in order to foster and promote a sustainable business.

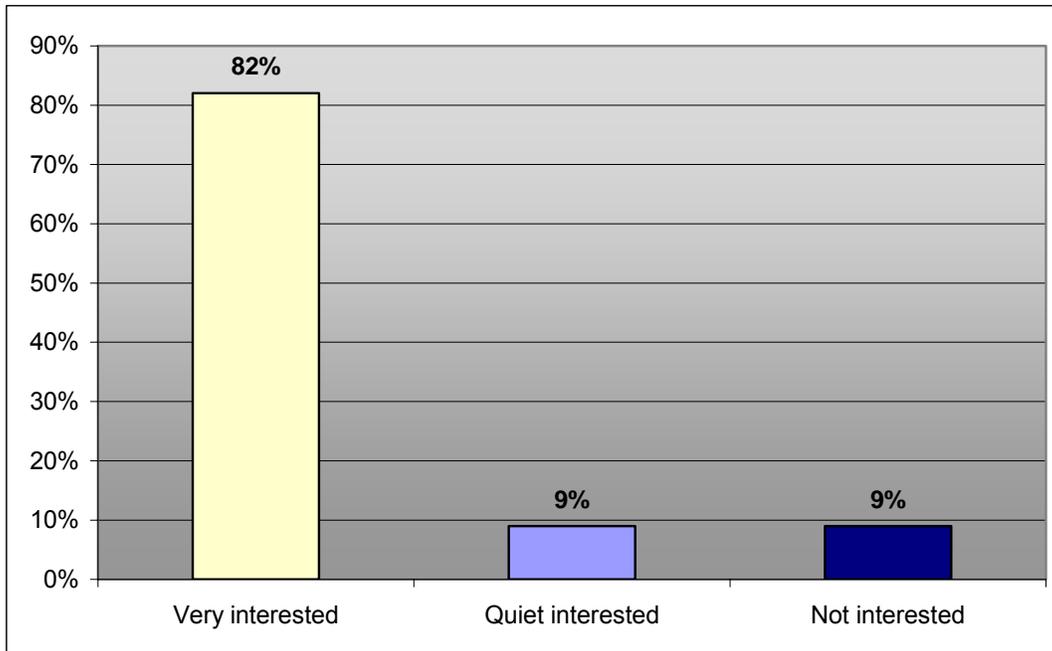


Fig.21. Interest in Improving Business Skills

Eighty-two per cent of the women reported that they are very interested in advancing their professional skills; 9 per cent responded that they were not very interested because they already have sufficient management skills, and 9 per cent said that they were not interested at all.

Chapter 16

Case Studies of Successful Kosovo Businesswomen

Aferdita Kelmendi – General Director of RTV 21 Struggling for freedom of the press in Kosovo

During the 1980s I worked as a journalist and editor with Pristina Radio. During the Serbian destruction of the institutional life in Kosovo I was forced, on 5 July 1990, to leave my job, just like my colleagues. But I couldn't give up my passion for journalism so during the 1990's I worked as a reporter for Radio France International and then for the Radio Voice of America.

As I was aware of the value of information and I was hoping for a future when the free press could function, I was thinking about the future journalists. In 1995, in my 38 square metre apartment, I founded the Center for Communication Skills in order to deliver communication, radio and TV training for future journalists. 84 women participated in these training courses. The young journalists soon started working. In 1997, they started editing the women's magazine “Eritrea”, supported by the USAID-OTI.

The same year, in cooperation with my colleagues, journalists and engineers, I prepared a project for opening a radio and television station and I presented it to USAID. I was asked the following question: “Do you intend to set up a TV station in New York or in Tokyo?” And I said, “No, I will set it up in Pristina.” I said that with their help we could advance more quickly, while without support, I would advance slowly, but we would succeed. USAID decided to help and I began to broadcast radio programs via the internet. These were the first steps.

In April 1998, the Media Project started Radio 21, the first Albanian radio on the internet broadcasting news in Albanian and English. Meanwhile, in collaboration with Inter-news, my colleagues and I produced and broadcast all over the world 12 short films, some of them on CNN World Report. In January 1999, after broadcasting on the internet, Radio 21 had an informative edition of 15 minutes via the BBC World satellite.

However, in March 1999, with the beginning of the NATO bombardment in Kosovo, Radio 21 stopped operating. But my colleagues and I continued to transmit news to the outside world on events in Kosovo. The Serbian police demolished and plundered the Radio 21 premises and my colleagues and I were deported to Macedonia. A few days after that, I was invited to the US to testify about the events in Kosovo. I testified in front of the American Senate, and on different TV channels, such as CNN, SI SPAN, and FOX.

After returning from the USA, I took the next steps. I broadcast information from Skopje about everything that was going on in Kosovo. Within a couple of days, daily programmes of two and a half hours were broadcast, via Radio Holland on short wave. When NATO troops entered Kosovo on 15 July 1999, the workers of Radio 21 packed up the equipment in Skopje, returned to Pristina, installed the technical equipment and immediately began 24 hour transmission from Pristina. It was the first radio station after the war in Kosovo.

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We could not wait to get back. When we started broadcasting, all the staff, men and women, were crying because we had waited for a long time for this. The same year, I was invited to the US and received the “Courage in Journalism” award from IWMF.

There was a need for media in Kosovo. I fought for the return of the national radio television frequencies in Kosovo. There was a tendency among Kosovo television stations to broadcast only through satellite because the national frequencies were blocked from Belgrade. The terrestrial broadcasting network was established in Kosovo with support from USAID. As I had an international licence, I began my TV programme on TV 21 in September 2000. Initially, there was only a two-hour programme. After six months the programme was expanded to 6 hours, after 9 months to 8 and a half, and in September 2001, to 18 hours of programmes a day. In September 2002, TV 21 had 24 hours programming - terrestrial and satellite broadcasting. The station started broadcasting in North America. It is the first Albanian television station in America.

But I won't stop here. I want to broadcast for the Albanians who live in Australia and New Zealand. We started experimental broadcasting for this part of the world and intend to start full operations in the next few years.

Dhurata Bardoniqi – Manager of “ARKING” Overcoming obstacles in hard times

My name is Dhurata Bardoniqi and I was born in Diber – Macedonia. I went to primary and secondary school in my hometown and then I went to University in Pristina. When I got married, I moved to Gjakova. Since 1989, I have been the co-owner and general manager of the ARKING Company, which was set up by my husband (who was an architect) with a partner of his. The company operates in the construction sector. Before the war, we had a wide range of clients all over Kosovo and Albania. In 1999, when the war started, my husband was killed and the office and all other assets of the company were set on fire.

In the first days after the war, we were in an emotional and financial crisis that seemed to prevent us from continuing our business. However, we had to gather our strength mainly in terms of emotional, but with much organization and a professional staff (the same that worked with us before the war) we managed to pull through. We worked in different places in Kosovo and took every opportunity that came our way.

Mostly the firm performs construction and infrastructure building work, as well as design. Over the last few years, we worked for the British Red Cross, renovating, and building new schools. We have also worked for the Italian KFOR troops at Gjakova airport, for the Danish Green Cross, and for ACT International. We have worked and are still working for the European Agency for Reconstruction (EAR). The EAR working contracts include renovation of the students' centre and of Dubrava Prison. Besides these contracts, we have worked for individuals who want to build houses and for companies building different warehouses, based on our own projects and designs.

After all these years of work, the most successful year for me was 2004, when I was nominated “The Most Successful Woman in Dukagjini Area”, “The Manager of the Year 2004” by the Women's Business Network in Kosovo and received the “Award for the Most Successful Woman Manager in Kosovo Business” from the Kosovo Chamber of Commerce.

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Besides managing my company, I enjoy spending time with my two children, Edon (15 years old), and Rina (8 years old), for whom I try to provide the best education possible.

Ola Sylja – Manager of “Drita e Krushës” “Drita e Krushës”

The Association of Women “Drita e Krushës” has become renowned in Kosova as the only producer of traditional preserved vegetables (pickles). The increasing demand for this product confirms how well they have been received in the market. This success is no coincidence, when the high quality of the end products and professional management are taken into consideration.

Ola Sylja, head of this association, which was established immediately after the war, is highly experienced in this field. Since 1995, she has taken part in an organized group of women in a number of areas, such as health, education, etc. Krusha e Madhe is one of the most damaged areas, which suffered greatly from the war in 1999. This made Ola continue her activities in this region. The main objective was offering help to 2004 widows and 504 orphans. In 2002, “Drita e Krushës” started with the implementation of profitable projects, including vegetable conservation. Krusha e Madhe is well known for its good agricultural outputs, and 90% of the population depends on this, but the prices for fresh agricultural produce were extremely low following the war. Dissatisfied with these conditions and led by Ola, Krusha women decided to preserve the vegetables and sell them as higher added value processed products.

Managing to sell the whole of the 1,000kg production within a single week in 2001 proved the success of this women’s initiative from Krusha e Madhe. The high quality of the traditional “homemade” preserved vegetables free of chemicals and additives, achieved through continuous quality assurance and control, was the result of the commitment of these women, and therefore the main reason for the increase in demand for their product in the Kosovo market.

The best indicator of its success is the fact that, despite having tripled their production in 2002, they were still unable to fully satisfy the market demand. Krusha women doubled their production capacity in 2003, by processing 6,000kg of vegetables and expanding their product range to 13 different varieties of preserved vegetables. Presently “Drita e Krushës” association employs 20 women and its production equals that of previous years. This association has achieved great success, by supplying a vast number of regular consumers as well as restaurants in Kosovo.

**Gjyle Idrizaj – Manager
Owner of the “H&H” dairy farm**

Gjyle Idrizaj, owner and manager of the “H&H” dairy farm is a successful business women. Her work has made her famous not only in Kosovo, but abroad as well. Her success proves that work and strong will can lead women towards success even in fields that until now were the exclusive preserve of men.

Working in the farm was familiar to Gjyle, because before she was fired from her job at the beginning of the 1990's, she worked for 11 years as a veterinary lab technician in the state farm Miradi e Epërme. Therefore, she would return a natural progression to farming after the war. Gjyle found the farm in a devastating state: dead animals, garbage everywhere, and damaged stables. But the enthusiasm that followed the liberation and the desire to start working as soon as possible helped Gjyle to overcome the difficulties. With a single tractor and due to the joint efforts of some ex-workers of the farm, including Gjyle's husband, and the support of the Swiss government she managed to revive the operation. Their farm served as quarantine for the cows that were brought from Switzerland to help farmers in Kosovo. During the first 18 months, the farm managed to distribute 8,200 cows throughout Kosovo. Apart from caring for the cows in the farm, Gjyle also paid monitoring visits to the farmers that received the cattle, to advise on and monitor their development.

When Gjyle was offered the remaining 36 cows from the Swiss government programme, together with her husband, she adapted an abandoned pig farm and created her own farm. In recognition of her work, the Swiss government gave her a tractor, a milking machine and a milk fridge. In eight months, Gjyle managed to increase the number of cows to 87 and to process 175 hectares of land for producing animal food and 40 hectares for wheat.

Today Gjyle takes care of 120 cows in her farm, a complex and systematic job, with an exact feeding, milking and resting schedule, with special care paid to hygiene, one of the most important factors for the health of the cows and the quality of the milk, which is tested every 15 days. Gjyle herself takes care of the health of the animals and not only on her farm. Gjyle inspects cows on other farms and also provides training on agriculture in workshops funded by donors that work on farming development. Additionally Gjyle's farm has served as a professional training venue for 340 students of the Agriculture High School and 20 students of the Veterinary Department in Pristina University.

Not all this would be possible without Gjyle's sound overall management that complements her husband's work overseeing the farm. Gjyle's success has had a positive impact on agricultural development in Shtime municipality, where her farm is located. Many villages, inspired by her achievements, returned to agriculture and today Gjyle cooperates closely with 42 farmers. Gjyle Idrizaj is also the president of the Farmers' Association “Bioproduct” in Lipjan municipality. The association provides market opportunities for its 52 members. The association plans to establish an agricultural cooperative that would increase the cooperation among farmers and would create greater opportunities for improving production facilities.

“Agriculture needs more support from the government by reducing taxes, decreasing the cost of electricity and oil derivatives, and especially by introducing better loan conditions to stimulate villagers to go back to their fields”, says Gjyle. She lamented the fact that hard work and low profits are a deterrent to more women working in this field. Her message is that if

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women persist in their work, then success will follow; and this success will bring them economic independence.

Luqije Deda – Manager Owner of Small Enterprises “Sweet breeze”

Luqije worked for the “Liria” enterprise in Prizren and after being expelled from work, as was the case with the majority of the Kosovo Albanians in the 1990 period, she started looking for work to survive and care for her family. It was very difficult to find a job at that time, says Luqije, so she started making pastries (cakes and cake decorations). She started making the pastries and decorations at home. These were different from the ones that were offered by the pastry shops in town, but Luqije’s prices were also higher. At first, Luqije’s customers were limited to neighbours and friends, but in time, others started placing orders for different feasts and celebrations.

After the war in 1999, Luqije started looking for a job that related to her background in economics and accounting. She soon found a job as an accountant at a private firm.

By chance, as Luqije explains, she met with the women’s movement activist Ms. Igballe Rogova, who had told her that she could ask for donor support to open her own workshop, where she could continue making pastries that were in such high demand. Luqije’s dream was fulfilled when UNHCR and KWI (Kosova Women’s Initiatives) decided to support her project. KWI in 2000 supported her financially for the first three months, to open the workshop and hire 8 women. The salaries for those three months were also covered by KWI. The work went very well under the excellent management of Luqije; consumer demand increased every day not only in Pristina but in other parts of Kosova as well. Luqije did not have the capacity to meet the market demand for her homemade pastries, but she did not want to expand her business for fear of making a premature move. Women from other towns turned to Luqije and asked her for courses where they could learn and make the same pastries, which they could then offer in their own towns.

Luqije started teaching other women and helped them open their own businesses. In time, she not only supplied her regular customers, but restaurants around Pristina as well, and concluded a supply contract with the large supermarket chain “MAXI” Hyper Market.

Luqije hopes that a more favourable environment and better business development opportunities will be created in Kosova, which would help expand her business in the future.

**Hyrmete Celina – Manager
Small company**

Hyrmete Celina is a mother of three children and a stylist by occupation. She finished school in 1983 in Maribor, Slovenia and first started working as a stylist in the textile factory “Printex” in Prizren. After 16 years of work, she was expelled from the factory during the Serb occupation.

Before the war in 1999, Hyrmete managed her own business in Prizren, a design workshop for underwear, where she taught the craft to women who had also been expelled from work. Some of these women were also offered employment in her business. When the war started in Kosovo, Hyrmete and her family fled to Istanbul, Turkey, where she managed to find a job at a textile factory.

When the war ended, she returned to Kosovo with her family and continued offering professional tailoring courses to other women thereby restarting her business while at the same time helping to train women. Courses were offered in six villages of Prizren Municipality. In 2000 Hyrmete was hired by the Humanitarian Cargo Carriers (HCC) NGO to help women find a market for their products in different rural areas of Prizren.

In August 2002, Hyrmete took the initiative of inviting 15 women of different ethnic backgrounds - Turkish, Albanian, Bosnian and Roma - and established the NGO called “SIBORA”. With donor assistance coming from the Kosovo Women Initiative (KWI), Swiss Development Cooperation (SDC) and ICMC, and with some personal savings, the group bought a few sewing machines and started working in a small shop with the aim of expanding soon after. The products were of high quality and there was a market demand for them, but like any other business, there were many obstacles to face.

In 2004, Hyrmete through the invitation of Ms. Mirlinda Kusari had the opportunity to participate in an International Fair held in Celje, Slovenia where a number of initial contacts soon turned into concrete partners. The attractive cotton products, such as underwear, were successfully sold to the Slovenian partners and Hyrmete has been encouraged to open a shop in Izola, Slovenia in order to fully access the Slovenian market.

“Our participation in the International Fair played a crucial role for our business. After ten years of isolation, we were given the opportunity to see first hand what the market demands were and what our position in the European market was. I managed to conclude contracts with potential buyers and ensured sales for markets outside of Kosovo. Nothing can be found in stock at our workshop. Everything is sold. This has helped me to invest in the new workshop and in increasing production capacities.”

**Mira Komani – Manager of “ILIRI-A”
Mushroom Cultivating Business**

Mira Komani lives and works in the Guske village of Gjakova Municipality but was born in Klina, where she finished her education and obtained a degree in biology-chemistry. Before the war she worked for the “Shapinjon” mushroom factory in Klina. During the war, like many other women, she lost her husband, therefore as head of the family she was forced to become primary carer and provider for her family.

The Guske village suffered not only material loss, but also lost many of its people, mainly men, and now almost 90% of the women have become heads of families with no external source of income to provide for their families.

Since Mira’s background included cultivating mushrooms, she had the idea of building a small factory for cultivating and preserving mushrooms; this would also create new jobs for the women of the village. The Italian Caritas Lombardia offered long-term investment assistance and helped with the small mushroom cultivating factory. With some initiative, courage and the support of the Italian Caritas, the business was started in 2002. Caritas offered financial support to construct the building, install the electricity and purchase the equipment for cultivating mushrooms, while the NGO “Mother Theresa” from Lucerne, Switzerland and the Austrian Caritas also supported and assisted.

Despite the good quality of the mushrooms, the business faced many obstacles including selling the product in the market, poor management and marketing skills, etc. In the factory, except for planting and preserving mushrooms, high level hygiene and climatic conditions had to be maintained. Additionally there was a severe problem with theft when equipment was often stolen.

The staff of Shapinjon received regular training and advice, especially in terms of development of a business plan and support in participation at various trade shows. The training and mentoring has shown that market research is essential for the successful functioning of a business.

“After effective market research, we have come to the conclusion that there is a high demand for our product, but the problem remains with the packaging. The market demands proper packaging, which we cannot provide for now, even though we have a high capacity (5 tons of mushrooms in 3 months, 20 tons per year). We still continue with our business, even though the current business development conditions in Kosovo are unfavourable, especially the strict loan requirements and insecurity”, says Mira.

Chapter 17

Conclusions

The purpose of this research is to make data available, to serve in part as a marketing instrument to promote business women in Kosovo. The results of the research reflect the personal opinions of business women from the 30 municipalities of Kosovo. Additionally this research will serve as a preliminary database on the current state of businesses managed by women.

Business women account for a substantial portion of any developing country's economic production and trade. However, because the majority of business women in Kosovo work in the informal sector of the economy, their contributions are often overlooked. Women-run businesses tend to rely heavily on unpaid, informal workers and use less modern machinery and technology than similar businesses headed by men, and they tend to be concentrated in traditional activities, such as tailoring, food preparation, and handicrafts. From the answers to the questions asked and from the general impressions of the surveyors and those of the research managing staff, SHE-ERA draws the following conclusions:

- Out of the 1,450 women interviewed, 35 per cent responded that they operate an informal business. 96 per cent of the women running informal businesses reported that economic legislation is not an obstacle, as their business is not registered. This was confirmed the questionnaire, as the women could not supply a business name since their business is not registered.
- The majority of businesswomen are active in the trade sector (food, textiles, cosmetics, bookstores, and mixed goods); and in the service sector (hairdressing, beauty salon, health services, insurance companies, kindergarten facilities, travel agencies, internet cafés, and driver training). A small number of them are involved in production/processing of products (textiles – tailoring, hand weaving – dairy products, bakery, vegetable processing), and the rest in the agricultural sector (bee keeping, livestock and farming).
- 56.3 per cent of women conduct their business on their own, because they are a small enterprise and do not have the financial means to hire another person. A further 40.3 per cent conduct their business with fewer than five employees.
- 83.9 per cent of the business women surveyed have been active in their businesses for less than 10 years (12.1 per cent 0 - 1 year; 24.5 per cent 1 - 2 years; 33.30 per cent 2 - 5 years; 14 per cent 5-10 years), whereas 16.1 per cent over 10 years. This shows that most of the businesses are relatively new and were formed immediately after the war as a means of surviving and becoming independent.
- The majority (97 per cent) of the products and services offered by women are sold in the local market and only 3 per cent are sold on foreign markets.
- 77.4 per cent of women stated that they spend over 8 hours per day at their business, despite also having family obligations in the home.

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- According to the conclusions of the surveyors, entrepreneurial women in Kosovo lack professional preparation and training for managing a successful business. This is highlighted through the responses to the question regarding economic legislation where the women are not aware of existing legislation that can protect their business interests. Additionally the business women responded that another obstacle to business growth is receiving advice from people who are unqualified to provide such advice. This is demonstrated by the fact that 45 per cent of the business women receive counsel from their spouse.
- A major obstacle for women in business is the restrictive conditions on loans required to enable the opening and development of a business. Twenty per cent of the women stated that they have many difficulties in obtaining a loan from the existing banks in Kosovo, due to high interest rates and the short repayment periods. Furthermore, banks do not easily give loans for starting a business, allowing only existing businesses to be financially aided. They also mentioned that they are asked for collateral (property), which they do not possess, as most of Kosovo property is registered under the name of the husband, father, or brother, and only in very special cases (where women are heads of families) do they possess property in their own name.
- Thirty-two per cent of the surveyed women declared that they did not attend any training on building their management capacities, whereas 68 per cent of them said they had been provided with such training. According to the responses of the women, the training sessions had a positive impact on the development of their capacities and on the application of new knowledge and skills in their businesses.
- More than half of the surveyed women, 54 per cent, responded that they would continue their existing businesses. Twenty-eight per cent said that if they were given the opportunity to find better employment, they would close their existing business. Eighteen per cent are not satisfied with the income generated by their business, but do not think they would move on to another venture.
- Eighty-two per cent of the women stated that they need different professional training, and 9 per cent declared that they need specific professional training, which would should be directly tied to their business. Nine per cent said they do not need any training.

Chapter 18

Recommendations

Despite the focus of numerous international organizations and the efforts of the PISG to strengthen the Kosovo economy, little has changed over the last six years. A general synopsis of the research conducted for this publication would indicate that much more needs to be done in terms of creating favourable economic conditions for business development and promoting a climate of entrepreneurship in Kosovo, especially in regard to supporting women’s business initiatives.

Having completed this watershed study of 1,450 interviews with business women from 30 municipalities in Kosovo, analysis has been drawn and the following recommendations are offered. The following proposals also draw directly from the Beijing Platform for Action; the economic indicators entrenched in the Kosovo Action Plan for Achievement of Gender Equality, Standards for Kosovo and the European Partnership Priorities.

1. The government of Kosovo, especially the Ministry of Finance and Economy (MEF), Ministry of Trade and Industry (MTI), and UNMIK Pillar IV for Economic Reconstruction (European Union), in cooperation with the financial institutions and donors should decree positive measures, including economic policies which promote the self-employment of women and the commencement, development and sustainable building of women’s businesses.
2. The government of Kosovo should allocate a part of the Kosovo Consolidated Budget to be used for loans for women and enter into partnership with intermediary financial institutions to administer these loans through programmes that offer special loan conditions for women.
3. The government of Kosovo should promote and strengthen micro-enterprises, new small businesses, entrepreneurial opportunities, and where possible, facilitate the transition within a better environment of economic development from informal to formal businesses.
4. The government should review, and if necessary, reform policies, including government laws and regulations on businesses, commerce and contracts to ensure they are non-discriminatory towards women.
5. Cooperation should be strengthened between public and private sector institutions for the purpose of involving women in business and strengthening them economically through creating the conditions to establish a business women incubator, especially in this case for handicraft business incubation.
6. Flexible programmes should be created through intermediary institutions to promote the development of women’s businesses in the formal and non-formal sectors, and promote cooperation between government, financial institutions, and business women.

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7. Donors should create new and flexible finance programmes with the intermediary institutions, which aim for the economic development of women, and which promote partnership between the government, financial institutions and women.
8. Professional institutions, local and international NGOs should design and implement programmes that bring to life the sustainable and productive entrepreneurial activities of women. Such programmes must ensure training for the improvement of skills, especially in the areas of modern technology, business methodology and business services for women in business management, development of products, finance, production and quality control, marketing, and business legal aspects.
9. Policies and programmes should be developed which would provide access to training and life-long learning and which would be targeted at women according to the different stages of their lives and of family formations.
10. Self-employment and entrepreneurial skills programmes should be fostered to target women through training, credit schemes and gender sensitization among bankers and organizations supporting the creation of SMEs.

Acronyms and Abbreviations

SHE-ERA – Women’s Business Association

OGA – Office of Gender Affairs

KBWN – Kosovo Business Women’s Network

SME – Small and Medium Enterprises

CEDAW – Convention on the Elimination of All Forms of Discrimination against Women

ICMC – International Catholic Migration Commission

FINCA – Finance Micro Institute

OEK – Kosovo Chamber of Commerce

USAID – United State Agency for International Development

MTI – Ministry of Trade and Industry

KWI – Kosovo Women’s Initiative

UNHCR – United Nations High Commissioner for Refugees

EAR – European Agency for Reconstruction

KEP – Kosovo Enterprise Program

MLSW – Ministry of Labor and Social Welfare

MAFRD – Ministry of Agriculture for Rural Development

NAP – National Action Plan for Gender Equality in Kosovo

UNMIK – United Nations Interim Administration Mission in Kosovo

MEF – Ministry of Economy and Finance

NGO – Nongovernmental Organization

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ANNEX I - Questionnaire for the business women of Kosovo

This questionnaire is dedicated to all the Kosovo women involved in different business activities: production, services, trade, and agriculture, and to those generating income from the informal business.

Information about you:

Name & Surname:	
Business name:	
Type of your business (production, services, trade, agriculture)	
Address:	
Phone:	
Fax:	
E-mail:	
Location:	

1. Please describe in a few words the main activities of your business:

--

2. How many employees do you currently have?

	None, just me
	1 – 4
	5 – 9
	10 – 19
	20 – 49
	50 +

3. How long has your business been operating?

	Less than one year
	1 – 2 years
	2 -5 years
	5 – 10 years
	10 + years

4. Where is your business located?

	In my home
	In a premise (office, etc.)
	In a town / village market
	Other:

5. Where are your customers located? (% of customers from each group)

%	Local area
%	Regional area
%	Elsewhere in Kosova

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%	Overseas / Main countries:
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6. What is a “local business trip for you”? (How far you would usually travel to see clients, accountant, lawyer, bank etc)

	Up to 1 km
	1-5 km
	5-20 km
	20-100 km

7. How many hours a week do you spent working in or your business?

	Less than 10
	10-20
	20-34
	35-50
	50-75
	Over 75

8. What was your main motivator for getting the business started?

	Financial – secondary family income
	Financial - primary family income
	Kids at school – time to spare
	I always wanted to have my own business
	Keep my self active
	Keep my family
	Community spirit
	Could not get a salaried job
	Other:

9. What is your ultimate goal for this business?

	Have an ongoing and regular income
	Create a valuable asset
	Create a business to pass on to my children
	Go national
	Go international
	Other:

10. Are you the main decision makers in your business?

	Yes
	No

11. If not, who makes the decisions?

	Husband
	Brother
	Sons
	Daughter
	Mother in law
	Father in law
	Other:

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11.1. How supportive is the family to your business activities?

	Totally supportive – everyone’s involved
	Supportive – I do my own thing?
	They see it as an imposition on the family and business?
	Unsupportive
	Other:

12. How valuable is the business to your family?

	Highly valuable – essential, we would not survive without it
	Somewhat valuable – it improves our quality of life
	Not at all valuable – its causing us to go backwards
	Other:

13. What are the greatest barriers to growing your business?

	Family responsibilities
	Health/Stress
	The lifestyle that I want to have
	Lack of confidence
	Lack of business support
	My business skills
	Lack of demand for product/service
	Too far from the marketplace
	Location of business
	Lack of physical space
	Lack of skilled staff
	Lack of finance
	Government regulation (which ones?:)
	Lawless import
	Other:

14. Where do you go for business advice on day to day business issues?

	Business partner (s)
	Spouse
	Accountant
	Bank
	Chamber of Commerce
	Business Association/ business advice
	Business Coach/Mentor
	Other:

15. If a good job come along would you close a business?

	Yes
	No
	Mixed feelings
	Comments:

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16. What formal training have you had in business related areas?

	Technical – related to business products/services
	Marketing
	Sales
	Customer services
	Human resources – employing and managing people
	Business planning
	Financial management
	Project management
	Risk assessment
	Tendering and costing
	Exporting
	Negotiation
	Networking
	Computer /IT – better use of technology
	Nothing
	Other:

17. How do you maintain/grow your business skills?

	Attend seminars
	Coaching or mentoring
	Business networks, informal advice
	Read business books
	Use audio tapes, CDs, videos, DVDs
	Subscribe to business magazines
	Subscribe to web based information groups
	Correspondence education / training
	Skill “gap filling” training
	“Just in time” training when a need arises
	Other:

18. What are the factors stopping you from spending more time on business skills maintenance/development?

	Nothing is stopping me
	Family commitments
	Location of training services
	Cost of training services
	Accessibility of resources /tools
	Comments:

19. What training in business topics do you want to undertake in the coming year?

	Technical – related to business products/services
	Marketing
	Sales
	Customer services
	Human resources – employing and managing people
	Business planning
	Financial management

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	Project management
	Risk assessment
	Tendering and costing
	Exporting
	Negotiation
	Networking
	Computer /IT – better use of technology
	Nothing
	Other:

20. How interested are you in following up building your skills in these areas?

	Very interested – keep me informal
	Somewhat interested
	Not really interested
	Comments:

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Annex II: List of Kosova Municipalities included in the survey thirty municipalities was included in survey.

No	Name & Surname	Municipality	No Questionnaires
1	Lale Grabanica	Klinë	30
2	Shehindere Dedushi	Lipjanë	50
3	Sanije Jahiri	Kamenicë	50
4	Bukurije Gashi	Mitrovicë	50
5	Nezahate Dervisholli	Fushë Kosovë	50
6	Igballe Hakiqi	Podujevë	50
7	Azra Haxhijaha	Rahovec	50
8	Vjollca Hajra	Vushtrri	50
9	Njomza Dubovci	Obiliq	50
10	Blerina Binaku	Kacanik	20
11	Valimira Delia	Skenderaj	50
12	Adelina Nallbani	Gjakovë	50
13	Nora Haziri	Gjilan	50
14	Gjenisere Muqaj	Suharek	50
15	Mimoza Bibaj	Prizren	50
16	Arbenita Llapashtica	Artanë(Novobërd)	30
17	Arta Mazrekaj	Deqan	50
18	Mihrije Bytyqi	Malishevë	50
19	Slađana Radović	Zvečan	50
20	Radmila Đorđević	Leposavić	50
21	Olivera Milošević	Zubin Potok	50
22	Melihate Osmani	Viti	50
23	Valentina Bibaj	Pejë	50
24	Luljeta Kryeziu	Dragash	50
25	Zejnepe Reqica	Ferizaj	50
26	Ilirjana Sadikaj	Istog	50
27	Labërije Qeriqi	Shtime	50
28	Albina Dobruna	Prishtinë	70
29	Anica Milković	Shtërpce	50
30	Donika Dubaovci	Drenas	50
	Total		1450