

# Support of female entrepreneurs in Kosovo

Supporting Women-Owned Businesses in Kosovo



The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, acting on behalf of the German Government, and the Kosovar association Kosova Women 4 Women (KW4W) have worked together to develop a new logo for female businesses. The goal is to bring attention to Kosovar businesses owned or co-owned by women, or companies with half of their employees being women. KW4W and GIZ Kosovo collaborate to support women's businesses with coaching, training, and networking opportunities. This contributes to the overall growth and sustainability of women-led businesses and the Kosovar economy. The following sections will elaborate further on the cooperation between KW4W and GIZ to support women in Kosovo.

## Why supporting women-owned businesses matters

Social prejudice is one of the main factors that discourage Kosovar women to engage in business operations. While women make up 49,7 per cent of the working age population in Kosovo, 80 per cent of working age women are not participating in the labor market'. Women's position is influenced by traditional gender roles, social norms, and family responsibilities.

The COVID-19 pandemic in 2020 intensified those existing gender issues. Following the first confirmed cases of COVID-19 in Kosovo in March 2020 and the introduction of safety restrictions, women's duties towards their families multiplied. At the same time, the number of domestic violence cases reported to the police increased dramatically: Between January and July 2020 alone, 1186 cases were reported. However, the reported cases do not reflect the real extent of the issue, as sexual, psychological, and economic violence are often underreported. Despite the attempts of the feminist movement to strengthen the position of women in the family and the public in Kosovo, domestic violence is still regarded a private issue. Meanwhile, effective gender policies as well as access to justice and equal opportunities are insufficiently provided. These institutional failures have increased the need for emancipatory and protective policies for women in Kosovo and highlight the need for gender-based projects<sup>2</sup>. Women in Kosovo represent only 10 per cent of entrepreneurs a business owners for businesses that are usually micro or n small<sup>3</sup>. Only 3 per cent of all business loans go to women<sup>4</sup>.

Businesses started and run by women in Kosovo are usually smaller, concentrated in the informal sector and less likely to operate in high added value sectors with growth potential. As a result, a large number of these businesses do not have the skills and knowledge to expand their business in a successful and sustainable way or to transform from a non-employer company to an employer one. This is mostly caused by the difficulties Kosovar women encounter when accessing credits, information, potential markets, and technology<sup>5</sup>. They often lack collaterals, credit histories, and connections<sup>6</sup>. Businesswomen identify their key challenges in combination with financial issues such as insufficient tax regulations, bad banking practices, the generally poor investment climate in Kosovo and discrimination from clients<sup>7</sup>.

## Example: Kosova Women for Women

Kosova-Women 4 Women (KW4W) is a local organization built on the foundation laid down by Women for Women International (WfWI). It has started to work as WfWI Country Office in Kosovo in 1999. The mission is to support marginalized women in Kosovo and help them to earn and save money, improve health and well-being, influence decisions within the family and community, and to give networking support. By utilizing skills, knowledge and resources, women will be able to create sustainable change for themselves, their families, and the community.

KW4W is a promoter of women's empowerment and offers a combined social and economic program. The programs include trainings, advocacy activities, participation in decision making and raising awareness on women rights. The organization also promotes cultural and traditional values through the promotion of handwork and handicrafts. Women in rural areas receive help through agricultural inputs. Above all, women are encouraged to form groups such cooperatives or associations and to get connected, network with each other and become economically more independent. This initiative aims for social cohesion and economic resilience among them.

<sup>1</sup>Eurostat (Feb 2020). *Enlargement countries -labour market statistics*. Eurostat. Statistics Explained. [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Enlargement countries - labour market statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Enlargement_countries_-_labour_market_statistics)

<sup>2</sup>European Commission (2020). *Kosovo 2020 Report*, Commission Staff Working Document. European Commission, Brussels. [https://ec.europa.eu/neighbourhood-enlargement/sites/near/files/kosovo\\_report\\_2020.pdf](https://ec.europa.eu/neighbourhood-enlargement/sites/near/files/kosovo_report_2020.pdf)

<sup>3</sup>Mehmeti, I., Dobranja, D., & Hashani, A. (2017). *Women in the Workforce -An Analysis of the Workforce Conditions for Women in Kosovo*. Riinvest Insitute. [https://www.riinvestinstitute.org/uploads/files/2017/November/10/Women\\_in\\_the\\_workforce1510308291.pdf](https://www.riinvestinstitute.org/uploads/files/2017/November/10/Women_in_the_workforce1510308291.pdf)

<sup>4</sup>USAID (2015). *Women Gain Traction in Kosovo's Business Sector*. USAID. <https://www.usaid.gov/results-data/success-stories/women-succeeding-business-kosovo>

<sup>5</sup>Mehmeti, I., Dobranja, D., Hashani, A., & Begiri, G. (2017). *Women's Entrepreneurship -An Analysis of Doing Business in Kosovo*. Riinvest Insitute. [https://www.riinvestinstitute.org/uploads/files/2017/November/10/Womens\\_Entrepreneurship1510307815.pdf](https://www.riinvestinstitute.org/uploads/files/2017/November/10/Womens_Entrepreneurship1510307815.pdf)

<sup>6</sup>Farnsveden U. Qosaj-Mustafa, A., & Farnsworth, N. (2014). *Kosovo Country Gender Profile*. ORGUT Consulting AB. <https://womensnetwork.org/wp-content/uploads/2018/10/20140513160130237.pdf>

<sup>7</sup>Farnsveden U. Qosaj-Mustafa, A., & Farnsworth, N. (2014). *Kosovo Country Gender Profile*. ORGUT Consulting AB. <https://womensnetwork.org/wp-content/uploads/2018/10/20140513160130237.pdf>

## Promoting women-owned businesses

Based on a previously prepared analysis report, KW4W engaged a marketing company to develop a new logo identifying female businesses. The campaign includes a brand design with a public relations strategy and marketing materials such as videos or posters (e.g., figure 1). The purpose of the new brand is to help identify women-owned or co-owned businesses and companies with half of their employees being women. This contributes to business growth and sustainability of women-owned businesses by supporting the employment and economic independence of women. The new logo invites the public and potential clients and business partners to give special support to female-owned businesses. In addition, it aims to raise awareness for the issues women face in their day-to-day-work live.



Figure 1: Exemplary marketing material for the new women-owned-business brand

## Strengthening women-owned businesses

To contribute to the improvement of the situation of women in Kosovo overall, GIZ supported the work of KW4W on behalf of the German Federal Ministry for Economic Cooperation and Development. In its core, the cooperation aimed to aid women-owned businesses in two stages: Already existing businesses needed capacity building for functional business operations. Businesses at an early stage of development or women having innovative ideas to start a new business and needing support to launch their enterprise.

Another focus of the collaboration was the cooperation and coordination among women-owned businesses and potential future social enterprises. In addition, a small part of the collaboration was dedicated to the support of rural women, encouraging their organization as associations with economic mission.

To summarize, the main objective is to contribute to economic growth, sustainability of women-owned and co-owned businesses and enabling the employment of around 150 women. The four specific objectives to reach this goal were:

1. Women initiatives as well as women-owned and co-owned businesses have capacities to function as stable and successful businesses that support and employ other women.
2. A new brand of Women's Owned Business (WOB) is initiated and promoted to support women in the economy.
3. Cooperation is established between businesses owned by women, businesses that employ mostly women and women's formalized groups for learning, coordination, and cohesion.
4. The NGO Nisja Zhvillohu had built its capacities by getting involved in relevant activities and learning from capacity building activities of KW4W.

The target groups of the collaboration:

1. Women, who own or co-own businesses or businesses whose employees consists of 50% women.
2. Employees of the first target group, who will be able to get employed once businesses grow strong and stable.
3. Women groups, which are organized as cooperatives or associations and their members, that are potentially transforming into economically active social businesses.
4. The NGO Nisja Zhvillohu and its staff, who benefits from capacity building activities by KW4W.

Besides the branding campaign "Women Owned Businesses", the cooperation between KW4W and GIZ also offers further activities for the above described target groups:

- Analysis report on women-owned and co-owned businesses
- 25 beneficiary businesses received coaching sessions and advice as well as personalized trainings based on their needs.
- 49 grants with around EUR 80,000 for female business ideas with the focus on innovative ideas, employment promotion, expansion of products and services, promotion and marketing as well as micro infrastructure.
- Business-to-Business events with women-owned businesses as well as other market players in Kosovo and the region.
- Support for the participation in local and regional fairs with products produced by women.

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Registered offices Bonn and Eschborn, Germany

Creating Employment Through Export Promotion GIZ  
Office Pristina  
Gazmend Zajmi 80  
Phone +381 (0) 38 233 002 507  
Fax +381 (0) 38 233 002 530  
giz-kosovo-buero@giz.de  
www.giz.de

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Engjell Sokoli

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Lendita Kastrati

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