



Women Economic Forum
Forumi Ekonomik i Grave

NATIONAL AGENDA
FOR WOMEN'S
ECONOMIC EMPOWERMENT

AGJENDA NACIONALE
PËR FUQIZIMIN
EKONOMIK TË GRAVE

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Glossary of Terms

Double shift

A concept which depicts the time women who are engaged in both paid and unpaid work spend in both. The term double shift/second shift is used to show the impact that the gendered division of household labor, which burdens women disproportionately more than men, impacts division of time use for women, leaving them with little or no leisure time.

EU Acquis Communautaire

An accumulated body of EU law and obligations since 1958, including all treaties, directives, regulations, decisions, resolutions, and international agreements in the EU.

Intra-household bargaining

Negotiations between members of a household attempting to arrive at a decision regarding the family/household unit – usually material or time allocation decisions. Intra-household bargaining contains both element of conflict and cooperation. The bargaining power of a member of the household is defined by multiple factors, but most notably by their fall-back position (which represents the sum of all outside options that are determinants of how well would he/she be if the cooperation within the household fails).

Labor gap

The labor gap is an economic calculation which shows the difference in the labor force participation between men and women

Maternity leave

A period of medical absence for women employees prior or after childbirth with the purpose of medical recovery and taking care of infant children.

Parental leave

Parental leave is the authorized absence from work, as foreseen by local legislation, with or without pay, by a mother or a father with the purpose of taking care of children, usually newborn or newly adopted children. The parent, by law, is guaranteed return to the former employment, either in the same or equivalent job.

Paternity leave

Leave of absence taken from fathers to take care of their children.

Time Use Survey

Statistical survey to gather and report data on how people spend their time. Of specific importance in feminist economics, as it helps map the time women spend divided between paid work, unpaid work, and leisure.

Life-work balance

A concept that encompasses the process of prioritizing time spent between paid work and leisurely or pleasurable activities.

Abstract

Kosovo's economy operates below the growth potential due to various issues, one of which is the under-representation of women in the economy. Women in Kosovo's economy face many challenges; in the workforce, more than 80% of women are inactive, and the main reason they give for this inactivity is family and care obligations. For women who are active in the workforce, the unemployment rate is around 37%. As entrepreneurs, women in Kosovo's economy represent less than 10% of business owners, mainly small and micro-businesses. To achieve the potential for growth economic, Kosovo must work towards greater inclusion of women in the economy and provide opportunities for women's economic empowerment, whether as employees or employers.

As a result, Riinvest Institute, as the initiator, in cooperation with other organizations have collaborated in creating an independent, comprehensive and unifying platform known as the "Women's Economic Forum." The cooperation of the organizations in the Forum has produced this **National Agenda for Women's Economic Empowerment** which is a guiding document for future engagements; which serves as an anchor measure of advocacy engagements of organizations, businesses, employees representatives, public institutions, and donors. The involvement and commitment of all actors who advocate, represent, are participants, policy-makers, or decision-makers, towards women's economic empowerment in Kosovo, is the main goal of this Agenda.

Research conducted by members of the Women's Economic Forum and other actors, both institutions and partner organizations, reflects the real problems that women face in Kosovo's economy. In particular, beyond the low level of activity in the labor market, active women face barriers to both finding and maintaining a job. The latter is significantly more problematic in general in the private sector, as shown by research from this sector itself. Moreover, the large differences in both wages and compliance with the Labor Law in terms of contracts, working hours, and in the case of working women, maternity leave, between the public and private sectors, make the public sector a much more attractive employer. The limited capacity of the public sector, as the most required employer, to absorb job seekers, reflects the high level of both inactivity in the labor market and unemployment.

In general, women are more likely to be employed in vulnerable jobs – meaning, they are more likely to participate in the informal economy, to work in jobs that are not fully in line with the legislative practices, or work in more sensitive jobs. As a result, to avoid this, during the job search process, women focus on jobs with higher security. More specifically, about 58% of women in the age group of 25-44 apply for jobs in the public sector, compared to only 32% of women of this age group competing in the private sector. Women in general also compete more in the public sector, but the difference is higher in this age group, and this is closely related to the fact that women in this age are more likely to seek maternity leave during employment. This problem, which often serves as a basis for a priori discrimination of women during the employment process, plays an important role in women's decision to apply for these jobs, thus preferring the public sector. Moreover, women in the private sector, even when employed, in about 64% of cases cannot seek maternity leave from the employer. The main reasons are the impossibility of taking this paid leave, as provided by law; fear of losing the job; and the fact that employers, in general, do not offer them maternity leave. Of those women who take maternity leave at work, the duration of leave is about 7 months for women employed in the private sector while for those in the public sector it is about

8 months. The duration of maternity leave, shorter than what is guaranteed by law, especially in the case of women employed in the public sector, where job security is higher, serves as an important signal to change related policies.

Given that most women in the labor market are not active due to family obligations, combined with the fact that the public infrastructure to support the activation or even reactivation of women in the labor market is deficient, the return of women to the labor market work, especially after maternity leave is a real indicator of their willingness to play a key role in Kosovo's economy. The role of state institutions in narrowing, or even eliminating, the gap between the need for public care for children and the elderly and the lack of this infrastructure is essential. Finding innovative and applicable models and methods to include public care as part of public services, especially at the municipal level, would ease the burden of caring for women in families. Furthermore, the willingness evidenced by both women and men in the research of the member organizations of the Forum, for the inclusion of paternity and parental leave, should be channeled towards formalization in legal provisions. Thus, the law would provide equal parental rights and obligations.

The labor market in Kosovo, in addition to the high level of inactivity, is also characterized by a worrying level of unemployment.

A part of the unemployment rate can also be attributed to the mismatch between the skills of the workforce and the skills needed by employers. One way to address this problem is by vocational schools and training centers. However, the specializations offered in these centers and schools often reveal gender differences. Reforming the training and specializations offered, in order to eliminate gender differences and accommodate market needs, giving equal opportunities to both women and men, is the first step towards improving opportunities for activation and reactivation of women in the labor market.

From another perspective, women's entrepreneurship is increasingly important to the business community and to Kosovo's economy in general. The low level of women-owned enterprises represents the other side of stagnation in the economic empowerment of women in Kosovo. With less than 10% of women-owned businesses, Kosovo's private sector lacks diversity. This low level of women entrepreneurs is closely related to the lack of inheritance, which is observed by the fact that about 67% of women in Kosovo do not receive any inheritance from the family. As a result, they face a lack of financial independence to start a business. However, women who have successfully overcome the initial challenges of starting a business face other challenges, which are largely related to ongoing business financing. Research shows that only 12% of women-owned businesses that have invested in their businesses in the last year have done so using loans from banks or other financial institutions. In addition, the concentration of women in small and micro businesses, as well as the low levels of annual turnover they have, affect that less than 1% of annual income derives from participation in public procurement, which is one of the main forms of turnover generation for many businesses in the private sector. Commitment to providing financial incentives for women-owned start-up businesses as well as potential changes that may increase women's participation in public procurement are concrete steps towards improving the business environment for women in Kosovo.

In addition, the concentration of women in small and micro businesses, as well as the low levels of annual turnover they have, affect that less than 1% of annual income derives from participation in public procurement, which is one of the main forms of generating revenues for many businesses in the private sector. Commitment to providing financial relief for start-up businesses in grave

properties as well as potential changes that may affect the level of difficult elections in the public prosecutor is a concrete step in the direction of other business environments in Kosovo.

Given the situation, the engagement of governmental and non-governmental actors towards the economic empowerment of women should be organized and anchored in a common mission. Indeed, all efforts to advance the role of women in the economy, whether as active citizens, workers, or entrepreneurs, should have a comprehensive character of the most important actors in the country.

National Agenda for Women's Economic Empowerment identifies issues of interest for overcoming barriers and solving problems that affect the lack of full realization of the economic potential of women in Kosovo. These issues have been identified by analysis and research reports as well as by the fieldwork of all organizations involved in its compilation. The Agenda presents the identified problems, explains how these problems negatively affect the economic empowerment of women, and provide concrete proposals and recommendations for improving these problems. The position briefs in the Agenda present the strategic orientation for change that serves as a basis for drafting further action plans and concrete steps.

Parental balance in rights and responsibilities towards children

Parental balance in rights and responsibilities towards children

Balance the burden of individuals, employers, and the state

Current Situation

In Kosovo, the overall labor force participation is estimated by the Kosovo Agency of Statistics (KAS) at 38 percent, a level that is lower than most countries in the region, however, this level is reduced by the even lower participation rate of women. The share of men in the labor force in Kosovo is 58 percent, while that of women is 18 percent. Labor gap - the difference in the participation of men and women in the labor force in Kosovo is 39 percent.

Moreover, the participation of the women in the labor force in Kosovo, of 18 percent, is the lowest in the region, surpassing all neighboring countries. This means that the inactivity rate of women in Kosovo is about 82 percent. The next country with the lowest participation of women is Bosnia and Herzegovina, with a rate of 34 percent, which is still 16 percentage points higher than that of Kosovo. The participation of women in other countries in the region is similar, the highest in Serbia and Albania at 45 percent while in Montenegro and Macedonia it is 43 percent respectively.

Women usually justify their inactivity in the workforce with personal or family obligations - with 39 percent of inactive women giving this reason, compared to only 4 percent of men. This shows a serious tendency of women not to challenge social norms and take on more obligations towards family and unpaid care work, and as the result have fewer hours available to engage in paid work. This is also consistent with the reasons women have been given for working part-time, with family responsibilities and caring making up 48 percent of women working part-time.

Women in Kosovo also face a higher unemployment rate than men. According to the Kosovo Agency of Statistics, the unemployment rate for women is 37 percent, compared to the male unemployment rate of 32 percent. An even greater difference is seen in the employment rate between men and women, resulting in both low participation rates and high unemployment, where the employment rate for working-age women is 12 percent and that of working-age men 39 percent. Of those women who are employed, almost 40 percent are employed in the education and health sectors. Men, on the other hand, are mainly employed in the manufacturing, trade, and construction sectors.

The high level of women's unemployment is also reflected in discrimination in the process of women's employment. The two main reasons identified for gender discrimination in the employment process, according to women and men alike, are a patriarchal society with 43 percent and maternity leave with 26 percent. The former remains problematic for both inactive women in the labor market and those looking for a job. While maternity leave, in addition to serving as a reason for discrimination in the employment of women, thus favoring men in employment, is also a problem that women face even when employed.

The negative effect of maternity leave provisions in Kosovo has turned out to be twofold: it produces a higher financial burden for employers, which has been undermined by discrimination

against women in the labor market. The main concern arises from the duration of maternity leave and the compensation structure that characterizes it. Article 49 is supposed to be the source of discrimination against women in the labor market, from the early stages of the employment process, mainly due to the inability of businesses to face additional financial burden at a time when the private sector is facing many obstacles.

The financial implications of businesses have had a profound impact on employment policies. This includes gender discrimination during the employment process, through which women of childbearing age generally face additional barriers due to employers' perceptions of their potential to use maternity leave provisions. Even in cases of employment, the current provisions tend to provide room for businesses to establish a practice that offers women a shorter contract of less than a year. In long run, these provisions could hurt women's wages, meaning that their incomes would not be equal to men.

Thus, given the position of women in the labor market in Kosovo and the need to improve this position, as a policy of economic development but also as an advancement towards gender equality, it is necessary to provide recommendations to eliminate the identified barriers. As a result, the barriers resulting from the legal provisions related to maternity leave need to be changed so that they do not adversely affect the activation and employment of women.

Why change the provisions in the Labor Law?

In the current Labor Law in Kosovo, in case of birth, maternity leave is given almost exclusively to the mother, while the father of the child is given only two days off. The law provides for 12 months of maternity leave, of which 9 are paid. Of these 9 months of paid maternity leave, the first 6 are paid by the employer with 70 percent of the salary that the woman receives under the contract, the next 3 months are paid by the government with 50 percent of the average salary in Kosovo. The last three months are not paid. On the other hand, the father takes 2 to 3 days of paid leave, with unspecified provisions.

Framework Agreement on Parental Leave, implemented through Council Directive 2010/18 / EU:

"Leave will be granted for a period of at least four months and to promote equal opportunities and equal treatment between men and women, in principle, should be provided on a non-transferable basis. To encourage a more equal reception leave of both parents, at least one of the four months will be provided on a non-transferable basis. The modalities of implementation of the non-transferable period will be determined nationally through legislation and / or collective agreements taking into account the arrangements existing holidays in the Member States. "

Current legal provisions are unsustainable in the long run, especially as they provide a basis for unequal treatment of women and men in employment, as employers consider a higher cost of employing women, especially women of childbearing age. While such discrimination is not legally permitted, it remains at the employer's discretion to make employment decisions, which

may legally be objective but in reality, may be discriminatory based on gender.

For the recommendations for amending the Law be based on real information, the arguments in this positioning document are based on research findings from Riinvest, D4D, and the Kosovo Women's Network.

Below is the duration of maternity leave for employed women, both in general and in terms of the employment sector.

Fig 1: Duration of maternity leave according to the survey with employed women

Maternity leave according to the Labor Law	6 months	3 months	3 months
12 months maternity leave	70% of the salary paid by the employer	50% of the average salary of Kosovo paid by the Government	Unpaid
Average of the whole sample: 8 Months, 20 days	8 months, 29 days		
Women in the public sector 9 months, 14 days	9 months, 14 days		
Women in the private sector 7 months, 21 days	7 months, 21 days		

This shows that while it is often argued that women in the private sector return to work before the end of 12 months of maternity leave due to need, so do women in the public sector- a sector in which their workplace can in no way be endangered as a result of maternity leave, return to work before the end of the total leave. Thus, in reality, employed women do not show a willingness to stay outside the workplace for the entire year of maternity leave guaranteed by law.

In addition to working women, the attitudes of women entrepreneurs in this matter are also very important, given the fact that they are affected by both sides of these provisions - being women who have received or may receive maternity leave, and at the same time, employers who must grant leave to their employees. When asked what the duration of maternity leave should be, on average, they said it should be about 7 months and two weeks.

However, in terms of implementing maternity leave provisions, about 64 percent of surveyed women business owners believe that employed workers by their competitors do not receive maternity leave as required by law. The most common issues for this are the lack of opportunity to take this paid leave and the fear of losing the job. These problems, as mentioned earlier, have been identified by the private sector in general, emphasizing the burden that employers take as a reason for such actions.

On the other hand, the balance of parental obligations to children, which would include paternity leave, is welcomed by both women entrepreneurs and those employed. More than 86 percent of women entrepreneurs believe that the law should in fact guarantee paternity leave for fathers as well. Moreover, four out of five women entrepreneurs have expressed willingness to compensate men for paternity leave.

In addition, employed women were also surveyed about paternity leave whether it should be guaranteed by law. It turns out that the general opinion of the interviewed women is that paternity leave should be regulated and provided by law, at 74 percent. Only 6 percent disagree with this and the remaining 20 percent said they have no opinion on the issue.

The proposal for changing the provisions of citizens on maternity leave

When talking about gender equality, we are necessarily talking about equal rights and responsibilities of women and men in their parental roles. In order to achieve a balance between parents in their equal role, policies must first be created which, when implemented, create the basis for an equal parental role. However, two preconditions are essential for the success of these policies (i) these policies must be supported by the actors who have a primary role in their implementation (employees, employers, and the government) and (ii) to create opportunities for the necessary social and cultural changes. Based on economic and policy-making rationality, the ideal possibility for fulfilling the first precondition has been analyzed, in order to create the basis for fulfilling the second precondition, which in itself is difficult to measure and analyze.

It is necessary to discuss the issues that arise from the proposal, specifically from the proposal for paid permits by employers. These implications directly affect first the support that such a proposal will have at the sector level, and then also the achievement of the equality we aim for. Equality between women and men in the labor market, especially in the employment process, should aim at providing equal opportunities for women and men, and not create incentives that reduce opportunities for men towards the limited opportunities that women have today (to make progress rather than regress to the lowest mean).

Regarding the duration of maternity leave and parental leave, the total duration of leave should remain similar to the current one, however, the implications concerning the compensation and the division of leave between the parents should differ.

Moreover, the following issues have been identified as important issues to be addressed by the new model of maternity leave and parental leave, which concerns the change of the system and the duration of the leave paid by the employer, and by the state.

1. The proposal to change maternity leave and parental leave should take into account the impact that will have not only on individual employers but also the impact on the sector in general. Thus, a proposal that may be more beneficial to the individual employer may not be accepted by the sector as a whole.
2. The proposal provides for a greater commitment of the state, showing the readiness to implement the Labor Law, but at the same time sharing the burden between different employers - who employ women and men.
3. Given the difficulties in amending and supplementing the laws, this model also provides that the decision on the financial burden of maternity leave be taken by Administrative Instruction. This will enable the wage burden from the proposed model to change in the medium term.

4. The model envisages financial compensation from employers for the medical maternity leave (4 + 1) for a certain duration, until the consolidation and implementation of the Health Insurance Fund. By amending the Administrative Instruction on the financial implications of medical maternity leave, the burden of the employer passes to the Health Insurance Fund.
5. Until these changes, from the perspective of individual employers, the reduction of leave paid by the employer (i) will alleviate the burden of individual employers, who will pay on average 70% of salary, as provided by current law, but for a shorter time (for two months less), while, (ii) as far as the sector as a whole is concerned, the burden will be reduced by one month. However, the burden on the individual employer, as well as the lower burden on the sector as a whole, by reducing the burden on maternity leave between female or male employers, plays an extremely important role in minimizing the possibility of discrimination in employment.
6. When analyzing the labor market, we notice that from the employed parents, approximately $\frac{1}{3}$ are employed mothers, while $\frac{2}{3}$ fathers. Thus, employers, with normal distribution, employ $\frac{2}{3}$ men, who will potentially seek to obtain their legally guaranteed leave, which translates to 1 month with a 70% salary for $\frac{2}{3}$ of the workers, and 70% salary for 4 months for $\frac{1}{3}$ of the labor force, in case all fathers receive paternity or parental leave, which is not expected to happen immediately.
7. The proposed model also takes into account the gender pay gap, based on data from the Agency of Statistics. However, although these wage differences have an impact on individual employers and the private sector in general, for the sake of simplicity of calculations presented here, the average private-sector wage will be used as the largest employer in Kosovo. While it is extremely beneficial to create as a few opportunities for gender pay discrimination as possible, it is essential that the absence of discrimination is not equivalent to lowering men's wages but increasing women's wages.

These implications, which will create dissatisfaction and space to oppose the change of policies related to maternity leave by employers, should be minimized, in order to achieve the highest possible acceptance by all actors in approving the model of proposed for parental leave.

After analyzing the implications and burden of changing the law, the following model is proposed:

The proposal: Maternity, paternity, and parental leave for 13 months

	Medical leave				Parental leave					Mother: 4+4 months, Father: 1+4 months		
	Birth and paternity leave				Parental leave	% of basic salary	Average salary	Monthly salary	Total salary (2+2 months)	Total payment	Total payment for maternity leave and paternity	Total payment for parental leave
	Birth/ paternity leave	% of basic salary	Average monthly salary €368.00	Total payment (4 + 1 months)								
MOTHER	4	70%	€257.60	€1,030.40	4	50%	€368.00	€184.00	€736.00	€1,766.40	€1,030.40	€736.00
FATHER	1	70%	€257.60	€257.60	4	50%	€368.00	€184.00	€736.00	€993.60	€257.60	€736.00
TOTAL PER FAMILY	5		€257.60	€1,288.00	8				€1,472.00	€2,760.00	€1,288.00	€1,472.00

As currently, and with the proposals of a significant number of actors, the possible leave reaches 13 months, similar to now, if the family decides to use the leave offered within the first year. Initially, the mother will have up to four months of paid maternity leave with 70% of her salary paid by the employer. This permission can be obtained and enforced before the child is born. The same will apply to the father, who will have one month of paternity medical leave paid 70% of his salary by the employer. The leave can be taken at any time until the child reaches the age of one.

Until the Health Insurance Fund becomes operational, maternity and paternity leave will be covered by the employer. With the functioning of this Fund, employers are relieved of this financial burden. The financial coverage of maternity leave, paternity leave, and parental leave will be regulated by an Administrative Instruction, which will initially be approved as a transitional provision until the functionalization of the Health Insurance Fund. When this fund starts to be implemented, employers are exempt from medical leave coverage for their employees in case of childbirth, both for mothers and fathers. With this model, even until the change of financial coverage provisions by the employer in the Health Insurance Fund, individual employers have a lower burden than provided by the current Law, but the sector as a whole has a lower burden (by cover 4 + 1 months, rather than 6).

The state will take the burden for 8 months of parental leave, divided equally between parents, with 50% of the average salary in Kosovo. This would distribute the financial burden between individual private employers and the state, and demonstrate a willingness to contribute to gender equality.

This proposal tends to distribute the financial burden between individual employers as well as the state. Given that such a policy is intended to address discrimination against women in employment, it is important to design such that it is acceptable to all actors affected by this change. It is also important for the state to demonstrate its commitment to combating gender discrimination in the labor market, and the best way is to approve and implement policies that aim to do so.

Who takes care of?

Who cares?

Demands, offers, and options to increase childcare opportunities in Kosovo

Current Situation: Why is the care needed?

The Constitution of the Republic of Kosovo contains the Convention on the Rights of the Child, which recognizes the rights of children, including "the right to protection and care necessary for their well-being."

The Constitution also considers the KEGJFDG which states that: To prevent discrimination against women on the grounds of marriage or maternity, and to ensure her effective right to work, States Parties shall take appropriate measures: [...] To encourage the system of social support services needed to enable parents to combine family responsibilities with responsibilities in the workplace, and to participate in public life, in particular by promoting the establishment and development of a network of childcare centers.

Free childcare work usually goes unnoticed, although it is crucial to the functioning of the family economy, community, human well-being, and economy. Often referred to as "reproductive" or "domestic" work, unpaid child care has traditionally been treated differently from market-based work.

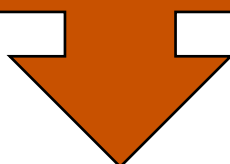
In Kosovo, the female labor force participation rate is among the lowest in the world: 18.6%.¹ The unemployment rate among women is 31.8%.² In the labor force survey 2015, 11.4% of women stated that they do not work because they are forced to care for children or adults with special needs (compared to 0.2% of men).³ In addition, 38.5% of other women stated that they do not work as a result of other personal or family responsibilities (compared to 3.8% of men).

In a KWN household survey in 2016, 17.8% of women (compared to 2% of men) stated that care responsibilities were the main reason they did not work for pay; 16.1% of women have identified home care work as the main

reason (2.8% of men).⁴

The European Commission has created the "Barcelona Objectives", which states that:

Member States should remove barriers to labor force participation from women, taking into account the demand for child care centers and in accordance with the models to provide childcare by 2010 for at least 90% of children from 3 years of age to compulsory schooling and for at least 33% of children under 3 years of age



¹ Kosovo Agency of Statistics- Labor Force Survey 2016

² Ibid.

³ Kosovo Agency of Statistics- Labor Force Survey 2015

⁴ Kosova Women's Network– Who takes care of? 2016

Specific Recommendations: Optional models for increasing childcare opportunities

There are several possible investment models in child care opportunities. Individual municipalities, private businesses, and donors will choose the model or combination of models that would work best with the specific target group, based on local needs, opportunities, and available resources.

Model 1. Expanding state-funded public care

Ensuring access to quality child care is the responsibility of the state as defined in the Constitution and the Law on Preschool Education, which stipulates that municipal authorities must meet the needs of the community. Preschool education is financed through special grants for education from the main budget of the Republic of Kosovo; Own source revenues generated by educational and training institutions and municipal grants. The specific grant amount is calculated according to an allocation formula, based on student enrollment and standards set by the Ministry of Education, Science, and Technology (MEST). The Ministry of Finance should support the requests of municipalities for the addition of preschool institutions when they are in line with the legal obligations of public institutions; when there is evidence that there is a need; when there is also support from the public. Budget restructurings can also serve to allocate resources to support increased childcare opportunities, as related to their specific role and responsibilities.

MEST should support the number of children in preschool education and increase the quality of pre-school education as provided by the Law on Preschool Education. The Ministry of Labor and Social Welfare (MLSW) is mandated to design social schemes and allocate resources to subsidize childcare for low-income families; single parents; unemployed persons when participating in job interviews; unemployed persons attending vocational training; as well as survivors of gender-based violence. Furthermore, public preschool institutions can raise funds and donations from parents of enrolled children; profit from sales of products and services; donations from the community, in the form of gifts and other goods. The procedures for collecting these resources are defined through a special agreement between the institution and the Ministry of Finance.

Model 2. Public-Private Partnerships

Public-Private Partnership (PPP) is a partnership between private and public entities to provide services. In terms of childcare services, a PPP may involve establishing a public-private partnership to open and/ or manage one or more childcare centers. There are some positive examples of PPPs providing care services in other states. In Kosovo, all PPPs are regulated by Law no. 04/ L-045 on Public-Private Partnership. Any public authority, including municipalities, the PPP Commission, or the PPP Department, can identify, propose or initiate a PPP. First, the relevant public authority conducts a project feasibility study based on the “principles of value for money”, this feasibility study is presented to the PPP Commission. If the PPP Commission approves the project, it authorizes the tendering procedures. Then, interested bidders can apply within the time limits provided by law.

Interested bidders must meet the criteria set out in the Law on Public Procurement and the Law on Public-Private Partnership. Projects related to municipal public services must meet additional criteria: 1) the project must be under municipal competencies as defined by the Law on Local Self-Government; 2) the municipality must provide adequate funding for the implementation of the project, and 3) the municipality should ensure distribution of risk between the public and private

sectors. The operation of PPPs at the local level can be based on the opportunities and needs of the municipality. At the local level, PPPs can function as private care centers contracted by the municipality and selected through the bidding process, through which the municipality would clearly state its role and the role of the provider, including financial and managerial responsibilities respectively municipality and the private contractor.

Model 3. Encourage private co-financing of child care

Employers can be encouraged, preferably with the support of donors or the municipality, to develop private childcare facilities within or near their workplaces. If an employer does not have enough child workers to support a single-center, resources can be mobilized to create a care center used by many employers in the area. As an incentive, donors or municipalities may consider financing or co-financing initial investments in care centers along with one or more businesses. After further discussion on how these models will work with each business, contracts can be signed between the donor, the business, and the respective municipality, depending on the circumstances, specifying the role and responsibilities of each party. For example, donors may support the renovation of the premises of an existing business or the construction of several new centers on private land for the use intended for child care institutions for a specified period of time.

A second option would be for municipalities to lease public property for a period of time to support private care centers, whether opening or expanding in areas where the need has been identified. In municipalities where the local government owns a property (eg old factory buildings, schools, etc.), they may allow private entities to renovate the property and manage the child care center. In municipalities that do not have a property available, i.e. in cases where the property belongs to the Kosovo Property Agency, the municipality may allocate public land for temporary use to care centers. Law no. 04 / L-144 on Leasing and Exchange of Immovable Property of the Municipality regulates the manner in which "municipalities may lease immovable property for use, including lands and buildings owned by the municipality."

A third option to support the increase of childcare options is for municipalities to provide fiscal incentives to private entities such as tax exemptions, where possible, or to subsidize any aspect of such projects.

Model 4. Expansion of community-based child care centers

Community-based child care centers operate on the basis of community-municipality cooperation. In order to establish a community-based center, the community must first submit a request to the municipal assembly, which proposes to increase the number of childcare facilities during public hearings. Once the request is approved by the municipal assembly, the Directorate of Education in cooperation with the Property Directorate must identify all public facilities or lands that are registered as municipal property. Once an appropriate facility has been identified, the municipality should ensure that it has the potential to be renovated in order to adapt to the needs of childcare. Alternatively, if the municipality has land that can be used to build a center, then it should seek support from donors or municipal funds.

In the second phase, the Municipality should inform the community about the plans for opening a child care center. All parents whose children are of appropriate age should be informed. The main

users of the center then elect the board. The municipality remains responsible for supporting the community in organizing meetings, overseeing the educator selection process, and providing other support as needed. The employment of staff should be done in accordance with the overall capacity of the childcare center, based on the number of children that can be admitted.

Through a public call issued by the Directorate of Education, candidates can apply to run the center. The application procedure includes interviews with potential candidates, which are conducted in cooperation with the steering council, selected by the main users, and the Municipal Directorate of Education. Then, the elected chairperson together with the council makes the selection of the rest of the staff. The monthly payment paid by the parents and the municipal subsidies can be set by the center's management and the board of directors based on the family income of the child in question. For example, families earning more than 1,000 euros a month pay 100 Euros per child. Families earning between 500 euros and 1,000 euros pay 70 euros per child. Those who earn less than 500 euros a month, pay 50 Euros per child.

Model 5. The subsidy pattern of children in private kindergartens

Another model, which has a business rationale for private daycare, is the possibility of subsidizing the price parents pay for childcare services in private daycare. To minimize the fixed cost of operating public daycare centers, the municipality may provide opportunities for private daycare centers to apply and qualify for price subsidies from the municipal government or potential donors. Thus, the price parents would pay in private daycare would be the same as what they would potentially pay if their children were enrolled in public daycare. The rest of the price would be subsidized by the municipality.

All private kindergartens licensed in that municipality can apply to benefit from the price subsidy program. The evaluation system of the nurseries that apply will be based on several criteria. The evaluation list includes (but is not exhaustive) the following criteria: lack of public kindergartens in that area/ community, evaluations of parents of registered children, evaluation of the inspectorate, number of educators for children, the curriculum used in the kindergarten.

The level of subsidies from the municipality or donors will be reviewed every three years. The three-year price review would enable private daycare centers to operate as efficiently as possible, as for three years after the agreement, they would receive the full first-year award. By reducing the cost of surgery in the coming years, private daycare centers would have added profit for each child. This would serve as an incentive to work in order to achieve ideal economies of scale in each private nursery which is part of the program.

Labor Market and Skills

Labor Market and Skills

Skills and vocational training

Current Situation

In modern economies, continuous economic restructuring, innovation, and globalization have led to major transformations in labor markets, which have influenced the creation of new professions. However, this has often caused gaps between the skills required by the labor market and those that the workforce possesses. In Kosovo, the education system has gone through continuous stages of transition. In recent years, it has become apparent that the young population of Kosovo places a heavy burden on both the education system and the labor market.

One problematic aspect of the labor market in Kosovo is the greater increase in jobseekers compared to economic growth and job growth. Every year in Kosovo, approximately 30,000 job seekers enter the labor market and compete for only about 15,000 available jobs. Thus, more than half of the workforce entering the labor market for the first time remains unemployed. As a result, unemployment, especially long-term unemployment, affects the aging of the skills they possess. The higher unemployment rate among youth and women affects these segments of the population to be more at risk of obsolescence of their skills.

Another problematic aspect is the fact that the labor market in Kosovo also faces problems of structural unemployment, related to the extent and quality of education. Apart from the low level of demand in the labor market, the trend of jobs that have been created in recent years does not guarantee the employment of graduates, both from vocational and university education. Students in Kosovo specialize in areas that are disproportionate to the skills and sectors that have a positive job generation trend.

According to the Kosovo Agency of Statistics, the economic sectors with the largest increase in jobs over the years are: trade with 14%, construction with 13%, manufacturing with 13%, and education with 10%. Women are mostly employed in the education, trade, and healthcare sectors with 51% while men are mainly employed in manufacturing, construction, and trade with 45%.⁵

The combination of high unemployment and continued concentration in sectors that do not have employment growth is an important indicator in order to improve the situation of women in Kosovo's economy; the current structure needs to change.

About 76% of enterprises in Kosovo reported that a lack of skills and education of the workforce poses challenges for business activities.⁶ Further sector analysis, show that the skills gap is a dual problem, firstly, there is a shortage of professionals in certain sectors,

⁵ Kosovo Agency of Statistics- Labor Force Survey 2014, 2015, 2016

⁶ World Bank, 2013

and secondly, the market does not have enough demand for those who have already completed education or vocational training.⁷ This bilateral problem clearly shows that there is a lack of coordination of market needs with the professions offered by vocational education and training institutions.

The Ministry of Education, Science and Technology focuses on general non-formal vocational education and is responsible for regulating the work and supervision of Vocational Education and Training Schools. While the Ministry of Labor and Social Welfare provides informal training and vocational training for jobseekers and oversees Vocational Training Centers.

Women in the labor market in Kosovo, in addition to the challenges with skills mismatch, also face a limited offer of training from Vocational Training Centers (VTCs) and vocational training from Vocational Education and Training Schools (VET), often based on traditional gender norms. As a result, this concentration of vocational training offerings in sectors and occupations that may be considered “feminine,” makes these offers less attractive to women who are interested in building their skills in other occupations that have more development potential.

Specific recommendations

Increase the number of specific training and certifications offered

Develop curricula and provide training and certification of level 5 national qualifications in skills identified as required by the labor market. The focus of these training should be on sectors with growth potentials, such as ICT, services, and other specific specializations, and aim at greater recruitment of women, in order to provide them with the opportunity for specialization in areas such that.

- Such training, especially those in sectors in which women are under-represented, in cases where they are paid, provide scholarships that target women and youth in particular. Specifically, the Ministry of Education, Science, and Technology, in cooperation with the Ministry of Labor and Social Welfare, to ensure that VETs and VTCs that provide such paid training and certification have the opportunity to offer scholarships.

Promoting sectors with growth potential

Agriculture and all agricultural sub-sectors represent one of the sectors with the largest increase in the number of jobs created, both in the food processing industry and in the manufacturing industry. Thus this sector should be considered as having high potential for expansion, especially for women. However, the data show that registrations in the direction of agriculture are relatively low (2.4%). The specific professions offered in VET and training in VTC are of great importance in the growth of this economic sector. More specifically, the promotion of this sector as a growing sector would positively affect the

⁷ Democracy for Development Research Institute - Incentives for Reform: Increasing Opportunities for VET Students and Graduates in the Labor Market, 2017

image of vocational training in this sector. Furthermore, it is necessary to promote opportunities for training and vocational education in the agricultural sector, especially for women, as this sector is traditionally considered a “male” sector.

- Efforts to increase women's activation and employment in the short term through any policy intervention should take into account the number of jobs that the intervened sectors are likely to create, as well as the gender structure of individuals likely to be employed in these sectors. So, sectors that are looking for labor-intensive and those that tend to employ more women - e.g. agriculture, food processing, and textile industry - may be targeted if women's employment is particularly in demand.

Promoting career guidance

Establishment of Career Orientation Centers at the municipal level which would serve primary school students, informing them about the opportunities for enrollment in vocational high schools, would increase the visibility of the schools and programs they offer, and as a result also the number of students who would be enrolled in vocational high schools.

At another level, for students who are already enrolled in general secondary schools, career guidance should be provided within schools. In secondary schools, it is recommended to make career guidance mechanisms functional, which provide advice to students focusing on the perspective of certain professions. In this way, students will be able to make informed decisions about their professional choices. Also, by recognizing the opportunities for the development of certain professions and the stagnation of other professions, students will be able to identify for professions that have growth potential.

In addition, the reactivation and expansion of the Girls' Day pilot project⁸, providing opportunities for girls in their final year of upper secondary education to practice non-traditional occupations for girls in the manufacturing enterprise participating in the project, for at least one day. However, based on mutual interest, to provide the opportunity for this project to be expanded into opportunities for longer-term internships.

Promotion of training and vocational training

Promoting training and vocational training as an opportunity for specialization in certain fields and for faster access to the labor market is a key part of the development of the vocational training sector itself. Promotional campaigns, especially for short training and certifications, would increase the visibility of VTCs and VETs and increase the attractiveness of these forms of education to students.

⁸ The pilot project was implemented by the Ministry of Education, Science and Technology in cooperation with GIZ.

Women Entrepreneurship

Women Entrepreneurship

Empowerment of women in the private sector

Current situation

In the present, entrepreneurship is considered as the driving force of economic development and sustainability. Not only do entrepreneurs create employment for themselves and their employees, but they also provide benefits to their investors and suppliers as well as to the communities where they live. On a larger scale, entire societies benefit from entrepreneurial innovations, creative problem-solving, and the identification of new industries.

The situation is not much different in Kosovo either, but here women face a greater number of challenges when starting or running a business. Poor economic development and unfavorable economic environment mostly affect women, but still, nothing is done to alleviate the situation and barriers remain unaddressed. While women entrepreneurs represent important contributors to the economy, many of them work informally, so their real impact remains largely unnoticed. Women-owned businesses in Kosovo typically employ informal workers, have outdated equipment, and mainly operate in traditional women's activities such as aesthetics, tailoring, and food preparation.

In addition to its role in stimulating economic development, the private sector also contributes to job creation and improved living standards. This makes it necessary for women, who represent half of the total population, to be actively engaged in economic activities in their environment. Enabling inclusive entrepreneurship provides economies with the opportunity to take advantage of the ideas and potential that women bring to the labor market.

The main drivers that motivate women to start a business are the opportunity to provide additional income for the family, as well as the added flexibility to manage both family and work responsibilities. Women are five times more likely than men to pursue a business opportunity for family reasons, with the aim of creating an ideal balance between work and personal life, suggesting that women work more from home than men.

When it comes to income, women entrepreneurs invest about 90 percent of each euro earned in their families, respectively in their education and health; unlike men, who invest only about 30-40%.⁹ In general, women contribute more to the well-being of their community, either by reallocating their business profits or by acting as mentors for other women entrepreneurs. Moreover, women are the most direct contributors to their economies, as about 23 percent of women become entrepreneurs from a state of unemployment.¹⁰

In Kosovo, social prejudice is essentially one of the main factors discouraging women from engaging in doing business, especially women living and working in rural areas. However, the specific barriers affecting the business community in Kosovo in general, and women in particular, need to be assessed in detail to better understand the problems. The three barriers classified by the women surveyed are

⁹ Vanderbrug, J., *The Global Rise of Female Entrepreneurs* (in English). Capital Acumen, Edition 25, 2013

¹⁰ Riinvest Institute - *Women Entrepreneurship*, 2017

tax rates, small market, and administrative burden.¹¹ These barriers are followed by barriers related to social norms, such as responsibilities and care for the family and lack of time to attend specific training; as well as barriers related to the lack of access to new markets, and those related to financing.

Access to finance is essential for all stages of business development for women entrepreneurs, not

The Kosovo Credit Guarantee Fund (KCGF) operates in Kosovo and issues credit guarantees to financial institutions covering up to 50% of the risk for loans to micro-enterprises, small and medium enterprises (MSMEs). Businesses that qualify for credit guarantees are those that are stable but without the necessary collateral; those in need of long-term financing; those with the potential to increase domestic production; businesses owned by women and non-majority communities; as well as those businesses that create jobs.

only for further business expansion but also for job creation. Women themselves are more likely to identify funding needs as their primary barrier to doing business. This is confirmed by the fact that women-owned businesses, worldwide, receive only four percent of the value of all loans. Regardless of the sector or size of the business, women have about a third of the financial value that their male colleagues possess when starting a business. Moreover, women use fewer forms of funding. Studies show that women who start and manage a business mainly use informal forms of financing, such as their own or family savings, household income, inheritance capital, and loans from friends and family.

Nevertheless, in Kosovo, only about 15% of women have the property registered in their name, for many reasons, including the low level of inheritance.¹² Kosovo has a number of laws that protect women's rights to property and a Constitution that guarantees all citizens of Kosovo

their property rights. However, especially when it comes to the law on inheritance, the procedures and mechanisms applied during the inheritance sharing process turn out to be problematic if viewed from a gender perspective.

This can be examined at two levels; the first one considers as the main factor the fact that the process of division of inheritance, except in rare court cases, is done through private notaries that leaves much room for seclusion of women in this process as well as due to the fact that women are more often than not left out of written or oral wills. This is a declarative document that should include all hereditary family members who have the right to inherit real estate. Currently, municipal civil registry offices, courts, and notaries do not have the means to independently verify the accuracy of the death certificate.

On the other hand, the second aspect that results in the small number of female heirs is the renunciation which is used a lot by women as not to "take the property from their brothers." Although the right to renounce is a human right, in the case of societies dominated by patriarchal norms which are not familiar with the idea of equal evaluation and treatment of both sexes, this turns out to be detrimental to women themselves.

¹¹ Riinvest Institute - Women Entrepreneurship, 2017

¹² Kosovo Cadastral Agency

Lack of property prevents women from accessing capital and borrowing, as seen by the low level of borrowing in commercial banks, which in 2016 was below 15%.¹³ When women do not control property, there is no doubt that their economic independence diminishes and they are not a full-fledged economic actor.

The long-term business success of women entrepreneurs is conditioned by sufficient capitalization and financing opportunities. However, women generally feel discouraged from applying for loans, although studies confirm that the rate of loan repayment is higher for women than for men. Over 97% of women entrepreneurs in Kosovo report that they are often or always regular in repaying loans on time.¹⁴ In cases where they also apply for a loan, women are more likely to apply for a smaller loan, which in fact often leads to the rejection of the loan. This is because lenders prefer to give larger, more profitable loans, which is contrary to the general belief that they are denied credit just because they are women. Moreover, many women who turn to banks for loans are rejected due to a lack of collateral or insufficient collateral, which is a direct result of the lack of private property and assets.

In the last two decades, government institutions, as well as donor organizations, have invested efforts and tools in supporting small businesses, skills development, and technological advancement; however, little progress has been made on women-owned businesses. The country still does not have a comprehensive, long-term strategy on how to integrate women into the business world and reduce the gender participation gap. Moreover, there are no incentives to encourage women to engage in business activities and this is why the share of women-owned businesses in the private sector remains low. As a result, based on Kosovo Agency of Statistics (KAS) statistics and Riinvest data from the SME survey over the years, women own less than 10 percent of businesses in Kosovo, facing barriers beyond the usual ones in the market, and operate in sectors that provide limited growth opportunities. More specifically, women's economic activity is concentrated in the service and trade sectors, while the manufacturing and information technology sectors remain male-dominated.

To overcome this stagnation, in addition to creating mitigation measures through regulations and legislation which will create more favorable conditions for women entrepreneurs, such as fiscal policy, public procurement, access to finance, property rights, educational programs are needed and specific and strategic training based on experience.

Strategies to maximize the economic contributions of women entrepreneurs include encouraging them to enter non-traditional industries, supporting them in export initiatives, and educating them on financing opportunities and appropriate risk-taking behavior. In order for the government to consider policies, gender programs as well as funding programs, women entrepreneurship must be seen as an economic issue and not a gender equality issue.

¹³ Riinvest Institute - Women Entrepreneurship, 2017

¹⁴ Ibid

In general, steps to improve the position of women entrepreneurs in the Kosovo market should be based on a comprehensive approach. Thus, changing policies to accommodate the different needs of women and men entrepreneurs should be a priority, until the number of sustainable women-owned businesses increases. Reducing barriers, ranging from administrative and tax barriers to those related to access to finance, need to be addressed by both policymakers and private sector actors.

Specific recommendations

Fiscal reform

Fiscal reform needs to be focused on sectors and businesses with such characteristics that will involve women to a greater extent. One such specific measure is tax breaks for start-up businesses, as a measure to encourage entrepreneurship. Apart from this, the application of a progressive tax system, based on the annual turnover of enterprises, should also be considered. Given that women entrepreneurs consider current tax rates as the main barrier to doing business, and given that women are over-represented in individual businesses, micro enterprises, as well as social enterprises, such a system would positively affect the participation of women in entrepreneurship activities. Beyond that, tax incentives for micro businesses should be considered, to provide them with the opportunity to channel the business profit towards further development.

The main impact of such fiscal incentives would be to increase the number of new businesses and reduce informality of existing ones, as businesses will be required to declare turnover to benefit from fiscal and tax benefits. Another impact in this aspect will be the empowerment of start-up and micro enterprises, giving them opportunities for business expansion and growth, which will also increase employment in these businesses.

Access to finance

Affirmative policies for small business loans will be a step towards increasing lending by women-owned businesses, enabling them to invest in their businesses. Although women entrepreneurs have expressed interest in financing through commercial loans, the number of those who take out loans remains small. Women-owned businesses, based on their turnover, are clients of small business loans, which are often rejected due to the lack of profit perceived by commercial banks. However, women entrepreneurs, when receiving loans, are regular in their payments and procedures. As a result, the perceived risk that leads to the rejection of small loan applications is minimized when the applicants for these loans are women.

The inclusion of provisions that support women entrepreneurs in particular, in the Credit Guarantee Fund, is a signal that there is a willingness to provide greater support for women entrepreneurship. It is proposed to consider additional provisions that facilitate the support of the Credit Guarantee Fund for women businesses, with special parameters, facilitating especially small and short-term loan applications.

In addition, measures to provide opportunities for mentoring and financial counseling, which would result in improving women's financial knowledge and skills. Mentoring is seen as one of the most sustainable methods of supporting start-up and small businesses and encouraging further business development.

Affirmative Public Procurement

Women business owners generate less than 1% of their revenues from public institutions. Public procurement is another opportunity to empower women entrepreneurs and ensure inclusive economic growth. So far, women entrepreneurs have been excluded from public procurement due to lack of access to information on bids, lack of knowledge of public procurement procedures, and the ability to meet requirements. In this regard, the government has the opportunity to contribute to the expansion of the list of potential suppliers by providing opportunities for women entrepreneurs to participate in the public procurement process.

As a start, it is proposed to create incentives for easier access to public procurement processes and offer affirmative action for women-owned businesses. In particular, based on US practices, quotas may be set which determine the level of public procurement contracts that are guaranteed to women businesses. In addition, practices in EU countries show that the extra points during the evaluation process for women-owned businesses have proven successful. Also, based on the fact that women are mainly owners of individual and micro-businesses, public procurement processes should consider splitting contracts into smaller lots, thus enabling women businesses to qualify for public procurement.

The potential impacts of such policies include increasing the number of women businesses participating in public procurement. This results in an increase in the annual turnover of women-owned businesses, which in turn also affects the increase in the number of employees and the increase in competition, and the improvement of quality.

Inheritance

In order to address the low level of inheritance from women, a comprehensive approach should be applied. Engagement of all relevant parties in ensuring implementation of existing legislation using mechanisms such as monitoring, inspection, and sanctioning for non-compliance with laws is necessary. In this way, mechanisms will ensure that compliance with inheritance-related laws and bylaws, which give women and men equal rights to inheritance, will be linked not only to the legal obligation to respect the law but even with the transfer of consequences in case of non-compliance.

The cooperation of all actors in raising awareness and campaigns to promote the long-term benefits of inheritance, aimed at both men and women, would affect the public awareness of these benefits. Particular attention should be given to the opportunities and benefits that children may have from not giving up the inheritance, especially in the case of women.

Existing affirmative measures and introduction of new measures for the registration of properties in the name of female heirs, but also joint registration of properties for families should continue.

Moreover, a registry/database which does not allow space for declaration of hereditary family members without the inclusion of female family members should be established.

Social Enterprises

As a basic structure of social enterprises are social ethical innovations, creative and have a permanent impact on the community and especially on women and girls. As Kosovo does not yet have a specific regulation for social enterprises and no institution dedicated to this issue, there is a lack of support in other forms, such as mentoring, for social enterprises.

To create and implement the legal and fiscal basis which regulates the social entrepreneurship sector. In this way, social enterprises will be eligible for fiscal and employment policies and will be provided with incentives and breaks in these aspects. In addition, by-laws should be adopted, in case of the need to involve the private sector in the improvement of any social aspect, will provide social enterprises with additional facilities and subsidies.

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Kosova Women's Network



Rrjeti i Grupeve të Grave të Kosovës

Mbështet, mbron dhe promovon të drejtat dhe interesat e grave dhe vajzave

Women for Women



Kosovar Gender Studies Center



Qendra Kosovare për Studime Gjinore
Kosovar Gender Studies Centre

Kosovo Women's Chamber of Commerce – G7



Democracy for Development- D4D



Democracy for Development
Demokraci për zhvillim
Demokratija za razvoj

Women's Business Association SHE – ERA



Center for Protection and Rehabilitation of Women and Children Liria Gjilan



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Kosovake Romane, Ashkali dhe Egjiptase të Kosovës

Open Door

