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# A stocktaking of women's employment promotion interventions in Kosovo (2017-2020)

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## Abbreviations

ADA – Austrian Development Agency

AFK – Agency for Finance in Kosovo

CETEP – Creating Export through Employment Promotion EBRD – European Bank for Reconstruction and Development

D4D – Democracy for Development

DIMAK – German Information Centre for Migration, Training and Career

EYE – Enhancing Youth Employment

EU – European Union

GIZ – Deutsche Gesellschaft für Internationale Zusammenarbeit

ICT – Information and Communication Technology

InTerDev – Integrated Territorial Development

ITP – Innovation and Training Park Prizren

KAGE – Kosovo Agency for Gender Equality

KWN – Kosovo Women's Network

PPSE – Promoting Private Sector Employment

SMEs – Small and Medium Enterprises

STEAM – Science, Technology, Arts & Design, Mathematics

MES – Ministry of Education and Science

MFK – Millennium Foundation Kosovo

UN Women – United Nations Entity for Gender Equality and the Empowerment of Women

UNDP – United Nations Development Programme

WfW – Women for Women Kosovo

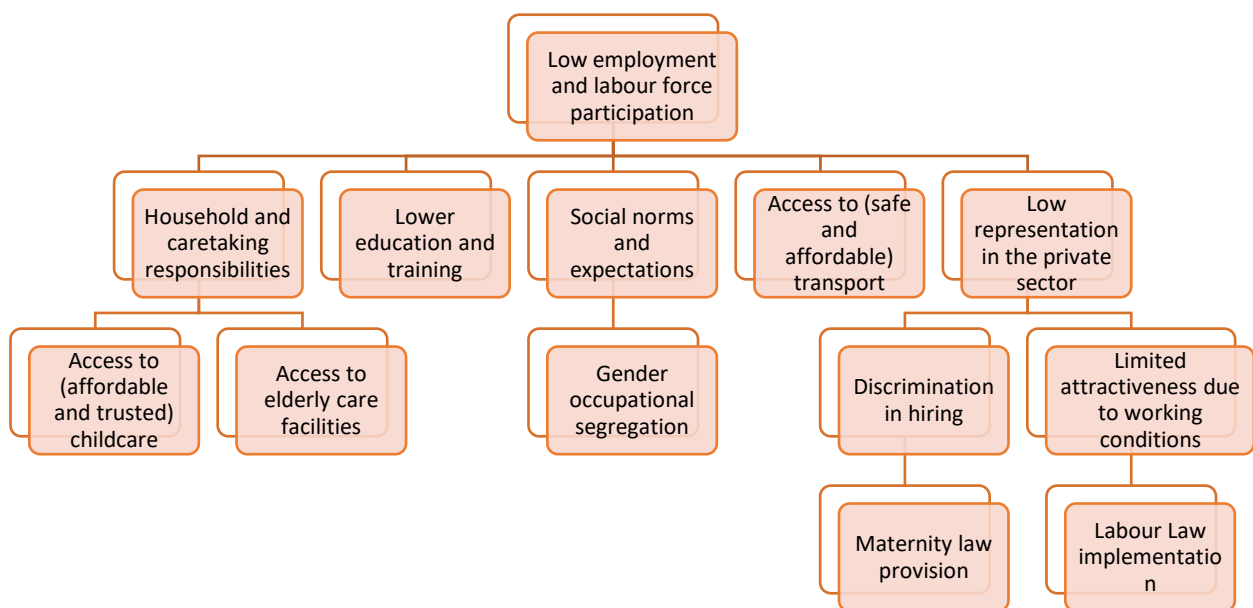
WoW – Women in Online Work

YES – Youth, Employment and Skills

# 1. Background

Kosovan women's labour market outcomes continued to be dire in the period before the COVID-19 pandemic, with a labour force participation rate of 21.1% and an employment rate of only 13.9% in 2019 (compared to 56.7% and 46.2%, respectively, for men) (KAS, 2020)<sup>2</sup>. The reasons behind the low labour force participations and employment rates and the gender gaps in this respect have been well-documented in literature. They include being primarily or solely responsible for household and caretaking responsibilities, a lower level of education and training (although the gap is narrowing over time), both driven at least partially by traditional social norms and expectations by which men are considered the (primary) breadwinner in the household (Figure 1.1)<sup>3</sup>. In addition, there is occupational segregation by gender preventing women from taking jobs in growing sectors such as construction, energy, wood and metal processing, and underrepresentation of women in the private sector in general. The latter is argued to be partly due to the maternity leave provision (particularly its length and the large share of costs being borne by the private sector), but also to limited attractiveness of the private sector employers to women due to poor working conditions (including, e.g., lower wages than in the public sector, long working hours, work on weekends, lack of paid leave)<sup>4</sup>.

Figure 1.1: Explaining the low employment and labour force participation outcomes



Source: Compiled by the author based on reviewed studies (see Bibliography)

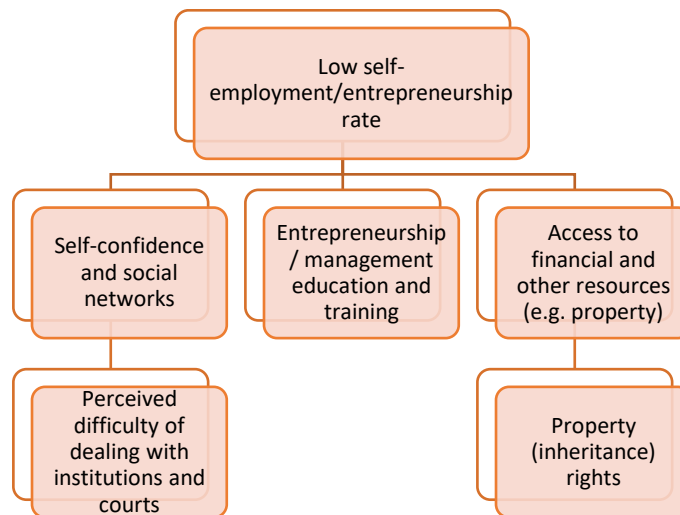
<sup>2</sup> Further, among economically active women (i.e., those actively seeking work), a higher proportion find themselves not being unemployed (34.4% compared to 22.6% of economically active men).

<sup>3</sup> The figures in this section are merely simplistic representations of factors behind labour market outcomes. In reality, there are strong interactions between factors (e.g., social norms and expectations affect the level of education, women's responsibility for caretaking and household responsibilities, property rights, etc.).

<sup>4</sup> These conditions apply to all employees/jobseekers, however they affect women to a larger extent: because women tend to use a large share of their time after work for household and caretaking responsibilities, for them it is less acceptable to accept such conditions, e.g., working on weekends or overtime.

Women are also much less likely to be self-employed or to have a business: 11.8% compared to 24.5% of men (KAS, 2020). Apart from the generic employment outcome factors summarised above, women’s lower entrepreneurship rate has been argued to be due to an additional range of factors including limited self-confidence and social networks necessary to start a business; higher perceived difficulties in dealing with public institutions and courts (perhaps related to self-confidence and social networks); and limited access to productive assets and finance, which in turn is affected by property (inheritance) rights (Figure 1.2).

Figure 1.2: Explaining the low self-employment and entrepreneurship rates



Source: Compiled by the author based on reviewed studies (see Bibliography)

Against this backdrop, the challenges of women’s employment and labour market participation have gained prominence in Kosovo among researchers, policy-makers and development partners.

The rest of this report is organised as follows. Section 2 lays out the scope of work and methodology of the report. Section 3 describes the methods of intervention used by the interviewed organisations to address different barriers to women’s employment and self-employment/entrepreneurship in Kosovo (Subsection 3.1), followed by the effects of the pandemic on their situation and needs, as well as the challenges encountered by the organisations in implementing interventions (Subsection 3.2). Section 4 summarises the lessons learnt during programme implementation so far and points out wider policy implications where applicable.

## 2. Scope and methodology

This stock-taking exercise aims to **summarise the activities of key organisations and/or projects that either support women’s (self)employment**, either through analytical work and policy-making (advice and advocacy) or through financing or implementing projects in this area.

The **objectives** of this report are to identify and summarise:

- **Key interventions** in the area of women’s (self)employment in Kosovo;
- **The effects of the pandemic** on project implementation and on the needs of the women themselves, and any implications for the design of future interventions;

- Information on the **(relative) effectiveness** of different interventions, to the extent possible
- The **success factors** affecting the effectiveness of successful interventions **and lessons learnt** during implementation, and **policy recommendations** accordingly.

Given that most organisations/projects do not systematically publish information on their activities and monitoring and evaluation data (if available at all), and the interest also in the effects of the pandemic, it was crucial to interview representatives of these organisations. Accordingly, the report is mainly based on qualitative data obtained from **interviews, complemented by desk research**. In the course of this research, a total of 19 organisations/projects were identified, out of which 16 could be successfully reached and interviewed (see Annex 1) during November-December 2020<sup>5</sup>.

Many of the interviewed organisations/projects, as well as others that are not included in this stock-taking exercise, implement interventions that target employment, self-employment/ entrepreneurship or economic empowerment of different target groups (most often youth), ensuring women's representation among beneficiaries. However, this report presents only interventions that were either **specifically designed to target women** or it could be clearly established that – and how – they were **designed in a gender-sensitive way**<sup>6</sup>.

Although the report presents all key activities related to women's employment, including analytical work, advocacy and policymaking/advice **the primary focus is on the (pilot) projects implemented in the field**. The report primarily focuses on the **period 2017-2020, but includes some earlier interventions** to the extent that these informed interviewees' insights on effectiveness and success factors and/or their organisations' current activities.

### 3. Stock-taking of interventions

#### 3.1 Methods of intervention

The qualitative data obtained from interviews once again reaffirm **gender social norms and women's household and caretaking responsibilities**, further aggravated by **lack of (affordable) childcare services and other services (e.g. for the elderly, people with disabilities)**, as the most important barriers to women's employment. Recent efforts in this area include:

- Analytical work and/or advocacy or policy advice stressing the importance of childcare and early childhood education, and options for expanding childcare availability (by Riinvest Institute, D4D, the World Bank, Kosovo Women's Network – KWN); Analysis and advocacy on availability of childcare and elderly care (the World Bank, KWN) and care for people with disabilities (the World Bank);
- Provision of training (or training combined with internships) for childcare for specific target groups such as lower-educated (mostly urban) women or women returnees (by

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<sup>5</sup> Note that, as this report is written for internal use of GIZ Youth, Employment and Skills (YES) project, the activities of relevant GIZ projects (implemented by YES and CETEP – Creating Employment Through Employment Promotion) are not included.

<sup>6</sup> Accordingly, a project with a wider target group that simply sets a quota for women's participation or includes gender-sensitive monitoring and evaluation indicators, would not be included.

Women for Women – WfW<sup>7</sup>) (for more details on the interventions by organisation, see Annex 2).

However, significant progress in this respect is hampered by lack of serious Government commitment to expanding childcare and early childhood education. Lack of accredited training programmes, which are not possible at the time given the pack of an occupational standard, is also a challenge which WfW hopes to work on addressing in the next years future with the support of the Austrian Development Agency (ADA).

The interviewed organisations use **multiple types of interventions**, but **skills training** is the most widely provided/ supported (by 13 out of the 16 organisations/projects)<sup>8</sup>. Out of these, most (13) offer **technical trainings focusing on specific sectors/occupations**. Most of these trainings tend to focus on sectors or occupations where women tend to be already (relatively) well represented:

- For (lower educated) women from rural areas, most organisations provide **agricultural sector trainings**, focusing most often cultivation of plants (particularly medicinal and aromatic plants – MAPs), beekeeping and food processing (e.g., milk, fruit and vegetables);
- **Handicraft garments, sewing, hairdresser, cook and pastry chef** occupations are also widely targeted;
- WfW has additionally provided training for **service industries** including on childcare, elderly care, retail and maintenance, targeting mostly lower-educated urban women.

Some projects have attempted to tackle also **occupational and/or sectoral segregation by gender**, with mixed results:

- The World Bank and Helvetas' Enhancing Youth Employment (EYE), in the Women in online Work (WoW) project and the EU Office have implemented (supported) trainings in the **information and communication technology (ICT)** sector, and report no difficulties attracting women to this sector;
- Helvetas-EYE reports that it has been very difficult to attract women to **construction sector trainings** such as mechatronics, electrical installation and plumbing which are traditionally considered male occupations.
- MFK reports great interest among young women to participate in their programmes dedicated to **women in the energy sector**: (i) a scholarship scheme financing the studies of 28 women to obtain Associate Degrees in a US college in energy-related occupations such as renewable energy, welding, etc., and (ii) an internship scheme placing recent (or expected) higher education graduates (regardless of their area of study) in energy companies/sector.

The different experiences are likely to be explained at least in part by the differences in the targeted occupations and programme design: (i) the ICT sector, the representation of women is already higher, (ii) in the construction sector Helvetas-EYE's attempts to attract women not only into highly male-dominated occupations, but also to a vocational training career path

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<sup>7</sup> A branch of Women for Women International operated until 2017, whereas since then the organisation was transformed into an independent organisation, Kosovo Women for Women. For the purpose of this report Women for Women refers to both organisations.

<sup>8</sup> Exception of KAGE and Riinvest Institute (government agency and think tank, respectively, which focus solely on analytical work, policy advice and advocacy) and MFK which provides education rather than training opportunities.

leading to jobs that are manual in nature; and (iii) MFK's scholarship programme has a distinct advantage in that it offers opportunities to study abroad.

Many of the **technical trainings are complemented** by either:

- Components of basic **business-related training and/or small grants** to promote self-employment (particularly in rural areas and agriculture);
- **Soft skills** (e.g., business communication, job search, manners at work, etc.) (WfW and the WoW project); and/or
- Other components depending on the nature of activities and target groups, e.g.: the WoW project which aims to promote freelance work online provides also **freelance skills** (e.g. developing portfolio, use of online work platforms, etc.); whereas WfW in their trainings targeting lower-educated women and/or those from rural areas, provides also a **'social'** component which aims to raise awareness on the value of women's work in the household, decision-making, etc.

Among organisations that provide training, the European Bank for Reconstruction and Development (EBRD) is an exception in that it provides only **business-related trainings** and other forms of capacity development (discussed below) for women-owned businesses in various stages of development. The short business training courses (typically 3-4 days) are tailored to the needs of beneficiaries and include all areas of business: operations, strategy, finances and marketing. **Financial literacy trainings** are also provided, which aim to e.g. raise awareness that not paying back loan has consequences on credit rating and ability to borrow in the future).

As noted, apart from training, **(other) self-employment/entrepreneurship support** is widely provided (by 10 out of the 13 organisations interviewed). Such support includes:

- **Grants:** Nine organisations/projects<sup>9</sup> have provided or supported small grants in range of 1,000-4,000 Euros for women-owned start-ups or recently established businesses (including informal ones). In addition, MFK is implementing an additional grant scheme targeting women-owned businesses with 2+ years of experience (registered) or minimum 5 registered employees eligible for 10,000-135,000 Euro grants<sup>10</sup>.
  - Grants are provided as either **cash or in-kind transfers such as equipment** based on the beneficiaries' needs.
  - Grant schemes are **not typically limited to specific economic sectors or purposes**, with the exception of the MFK which finances either businesses in the energy sector or energy-related investments (e.g., improving energy efficiency or strengthening the business through advanced technology or energy sector solutions) regardless of the sector.
  - An element of **co-financing** is usually across grant schemes.
- **Access to credit:** EBRD chooses to address the barrier of access to finance through facilitating access to loans rather than grants. To address women's entrepreneurial activities of different sizes/levels of development, this is done via two avenues:
  - Cooperation with TEB Bank to facilitate access to **loans for start-ups** (up to 5,000 Euros) **and existing businesses** (up to 200,000 Euros for existing businesses) with flexibility on collateral requirements. Business feasibility and

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<sup>9</sup> GIZ projects: Youth Employment and Skills (YES), Creating Export through Employment Promotion (CETEP) and German Information Centre for Migration, Training and Career (DIMAK); D4D; the EU Office in Kosovo; MFK; Helvetas projects: Promoting Private Sector Employment (PPSE) project, UNDP, UN Women.

<sup>10</sup> The PPSE project and the EU Office provide additional grant opportunities for larger businesses, but these do not target women-owned businesses specifically.



loan repayment are reported to have been successful; the latter may have been aided by a built-incentive for repayment in the form of a reimbursement of 20% of interest costs if the instalment is paid with 0 days delay, and prior financial literacy courses provided;

- Cooperation with Agency for Finance in Kosovo (AFK), a microfinance institution, to facilitate access to **loans for small initiatives** that are not necessarily registered (sole proprietorships, mostly in agriculture, traditional garments and food products, etc.)
- **Advisory or consulting services:** Three organisations provide advisory or consulting services in addition to facilitating access to finance. These include:
  - Support in **product placement**, e.g., in mobile markets (Helvetas-PPSE and UNDP), or training and other support for online sales (GIZ projects: YES, PPSE, CETEP and ITP -Innovation and Training Park) via new software solutions or in existing retail platforms such as Gjirafa and Appdec<sup>11</sup>. This type of support became particularly relevant in a context of the pandemic.
  - **Mentoring or coaching** (typically by other successful women entrepreneurs) (GIZ-YES, GIZ-DIMAK, EBRD);
  - A wider range of services by the EBRD, tailored to the needs of each company and based on their level of development:
    - For prospective start-ups, one day **seminars/webinars** are provided, offering the experiences of and networking with successful women entrepreneurs;
    - For start-ups, **advisory services in groups** are provided for, e.g., basic financial management, bookkeeping, etc., in addition to trainings;
    - For small and medium enterprises (SMEs) services are more advanced and further tailored to company needs. This has included support to hire local or international **individual consultants** to assist in areas such as ISO standards, data security, business plan, marketing, etc.
    - Other support such as **networking/B2B meetings** with potential business partners and **promotion of cooperation/partnerships** among women business was also provided, but these are not considered to have been effective.

Finally, although it is not strictly within the scope of this report and scope of work of these organisations/projects, it is notable that **a few activities that target girls/children were identified:**

- MFK's Women in Science Girl UP summer camp for secondary education girls offering Science, Technology, Arts & Design, Mathematics (STEAM) and leadership skills;
- Kosovo Agency for Gender Equality (KAGE) assistance to the Ministry of Education and Science (MES) in reviewing pre-university textbooks for content which reinforces gender stereotypes and to publish a manual on how to avoid such content (though it is noted that the initiative has not reached the desired outcome of revising the books);
- Visits to kindergartens by men and women in occupations not in line with conventional gender stereotypes, organised by GIZ-DIMAK.

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<sup>11</sup> Helvetas-PPSE also offers support through the Senior Expert Contact adviser scheme, e.g., for marketing, food technology, etc., and networking with other companies and knowledge transfer, but these are not targeted to women's business specifically.

## 3.2 Effects of the pandemic

As expected, the interviewees report that the **effects of the pandemic** were felt in many aspects of their work and their beneficiaries' situation and needs.

The pandemic has affected **women's employment and women-owned businesses, and accordingly their needs**:

- Women make up a large number of the **workforce in disproportionately affected sectors**, e.g., in hotels and restaurants which tend to hire mainly women in food preparation and cleaning, and in the food processing sector which supply this sector.
- **Women's businesses** were particularly harshly affected due to:
  - **Their small, focus in sectors which were disproportionately affected**, e.g., private childcare and early childhood education institutions, beauty salons, hairdressers, tailors suffered both closure due to Government restrictions initially, and decrease in demand afterward; many food processing businesses owned by women served almost exclusively hotels, restaurants and catering services. Accordingly, women's businesses have found themselves in need of improving liquidity management practices and diversifying their clients and marketing channels (as noted by EBRD and Helvetas-PPSE). Online sales (e-commerce) and the need for training and other support to enable these became particularly relevant (GIZ-YES, Helvetas-PPSE, GIZ-CETEP);
  - **Prevalent informality**, which meant that many were left out of Government support schemes, which has raised awareness of the importance of formalising their activity.
- On the other hand, perhaps a positive effect is the apparent **increase in interest for cultivation** of agricultural products (noted by PPSE).

On the other hand, the **implementation and effectiveness of activities** of the interviewed organisations was affected:

- Almost all organisations/projects reported **delays** in implementing activities, or even cancelling or partial implementation of activities in some cases, e.g.;
  - GIZ-YES and MFK note that the number of on-the-job training and internship placements is – or will likely be – significantly smaller than initially planned;
  - GIZ-YES notes challenges in delays caused to the women entrepreneurs supported by them, e.g., in finalising investments, obtaining raw materials, etc., but nevertheless they were successful (and more successful than expected under the conditions).
- Many transferred **activities online**, with different challenges and results:
  - **Trainings** were mostly held online and were much shorter hours than planned, with a general impression that this has hampered their effectiveness (e.g., WfW, D4D);
    - Exceptions are noted by: PPSE in a training for MAP cultivation using the Viber platform which was very successful, reportedly due to the women's interest; and GIZ-CETEP and GIZ-ITP in a digitalisation project which combined instruction in the morning (3-4 hours), followed by individual work in the afternoon and a closing plenary session to discuss the results
  - Similarly, MFK notes the **internship placements** in the energy sector were done online, but the impression is that these did not have the same effect as

working in the office would have had. Accordingly, a hybrid mode – partly in the office and partly online, is being piloted.

- GIZ-YES notes that **online mentorship** of women entrepreneurs was a challenge, but nevertheless it was more successful than expected under the conditions.
- For those **working with rural communities**, limited access of women's organisations and beneficiaries to electronic devices and high-speed internet was a challenge, as is the lack of face-to-face communication *per se* in women's empowerment (as noted by KWN).

## 4. Lessons learnt and recommendations

The interviewees, based on experiences of their own or other organisations' in Kosovo, have listed the following lessons learnt or success factors when seeking to address **women's employment/economic empowerment**:

- Taking a **'holistic approach'** taking into account not only the skills and employment, but socio-economic factors such as family situation, legal factors (e.g., asset ownership), availability of transport, other supporting structures (e.g., affordable care taking facilities), etc. (KWN);
  - In this context, e.g., GIZ-YES notes that providing a subsidy for transport and meals can be important for reducing barriers to participation (for women of rural areas particularly), also by making it easier for women to "negotiate" their participation with their families.
- Engaging **multiple actors** (including the private sector and public institutions) to work together towards a common goal. E.g., in Dragash, given the lack of public transport and local jobs, the local women's association worked parallelly: (i) with the women in providing sewing skills, (ii) lobbying to the Mayor about benefits of bringing a textile firms, which led to the Mayor providing incentives to a textile firm to open in the municipality conditional on employing local women (KWN).
- In addition to addressing the supply side (i.e., women's participation and their skills), addressing also the **demand side and labour market matching institutions**. E.g., by working to break gender stereotypes and raise awareness among companies and employment counsellors on how to work in a gender-sensitive and inclusive manner (GIZ-YES).
- **Tailoring support** to the needs of the benefiting individuals or communities and **having sufficient flexibility** in the implementation of the programme to enable responsiveness of specific interventions to the identified needs, but also lessons learnt during implementation (EBRD, UNDP);
- For projects targeting marginalised or vulnerable groups, working with local **specialised non-governmental organisations** working with these groups and, depending on the circumstances, providing **additional support**, e.g., psycho-social services (UN Women; GIZ-DIMAK), and mentoring (GIZ-YES);
- Having an **inclusive process of intervention design**, including the local-level institutions (e.g., Employment Offices, GIZ-YES) and communities (UNDP, GIZ-YES).
- Having (also) **decentralised staff**, based in the targeted communities (UNDP);
- There is preference among women for **flexible working hours, working from home and "independence in exercising their profession"** (D4D, Helvetas-PPSE). This is also in accordance with World Bank (2016b) which posits that there is a "family-focused culture which drives demand for flexible work arrangements" among women

in Kosovo (p. 1). This may have important **policy implications**, including tailoring existing interventions (including Government-provided active labour market measures) to improve women's **access to part-time and flexible hour jobs**, and **enhancing entrepreneurial education and training** in earlier education/life.

- Interventions should include middle-aged women. WfW notes their skills training and entrepreneurship/job placement support has been particularly successful with **women aged 40-46**, which is at least partly to do with them being in a stage in their life when they have raised their children and were ready and able to fully commit to their career<sup>12</sup>. Similarly, GIZ-YES notes that on-the-job training should prioritise middle-aged women (aged 35-50) without work experience who have very limited labour market opportunities because employers tend to rather hire younger workers. From a **policy perspective** this finding may be very important as it suggests that programmes should **not focus only on young women** (which is the case in many programmes, including active labour market measures supported by the Government).
- The **outreach efforts** need to be wide and use a variety of means (including online platforms) and application process needs to be **transparent** to secure candidates' trust and interest, and ensure that the right profile/quality of candidates is reached (YES, WoW).

Further, for **skills training interventions** in particular the following success factors or lessons learnt were noted:

- It can be crucial to **complement technical skills training with other components** such as: (i) **soft skills** (e.g., business communication, job search, networking events etc.) **and/or freelancing skills** for target groups/women that will search for work (WfW, WoW project, GIZ-YES) (see also World Bank, 2016b and GIZ, 2020); (ii) **business-related courses**, for occupations/target groups with entrepreneurial/self-employment potential (WfW, UN Women, GIZ-YES); and/or (iii) other components of **socio-economic or awareness raising** nature, depending on the background of the target group (WfW);
- The **attractiveness of training programmes varies** by occupations/sectors, and this is only **partly driven by occupational gender stereotypes**: There appears to be higher interest among women for childcare, sewing, chef and pastry chef, hairdressing, handicrafts, agricultural activities, food processing and IT (Helvetas-PPSE, Helvetas-EYE, WfW, UNDP, World Bank, GIZ-DIMAK). On the other hand, there was very little interest for elderly care services, mechatronics and construction sector occupations such as plumbing, electrical installations, etc. (WfW, Helvetas-EYE);
- Similarly, some of the best employment outcomes have been exhibited by **training in sewing, childcare, agriculture and food processing, food preparation (chef or chef's assistant), hairdressing** (WfW, Helvetas-PPSE, GIZ-CETEP; GIZ-DIMAK). **MAP cultivation** training specifically has been noted to be both attractive and with great potential, and successful to date (Helvetas-PPSE).
- There are indications of a number of **women being open to new career paths**, apparently partly motivated by lack of satisfaction with labour market prospects and/or their previous education (as exhibited by the experience of WoW training programme

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<sup>12</sup> This argument is in line with anecdotal evidence from the experiences of employers who have hired women of this age group. However, it should be noted that another reason for the success noted by WfW in this case was that these women's education and career development was harshly affected by the political situation in the '90s, which means that the success can be partly attributed to selection bias: i.e., this cohort of lower-educated women without job experience includes a higher share of more able and ambitious.

and MFK scholarship experiences)<sup>13</sup>. Similarly, there is reported **interest by women for some traditionally male occupations/sectors** such as IT or energy (WoW, MFK), **and by girls for the summer camp focusing on STEM** (and Arts and Design) **skills**. From a **policy perspective** this may have important implications for programme design (e.g., when setting **target groups**), but also wider systemic implications: i.e., **exposing girls and young women to different subjects/occupations and career paths and providing career guidance** may help women make informed decision for their future career and address sector/occupational segregation by gender.

In terms of **job placement support** the following lessons and success factors are noted:

- After having provided technical sector-specific training (combined with a social component), it became clear that **soft skills and job search support** (e.g., CV preparation, searching for a job) was needed in addition (WfW);
  - GIZ-YES also provided leadership/soft skills training for graduates which proved successful. On the other hand, D4D notes based on their experience that women are not interested in developing (only) their soft skills;
- In order to achieve sustainable employment, it is important to place candidates in types of **programmes and economic sectors/occupations based on their professional/educational background and their interests** (GIZ-YES; see Rizvanolli et al., 2019).
  - Similarly, WfW notes that in their experience, having provided (a long) training to the job-seekers allowed the staff to **get to know the trainee, assess their character, willingness to work and career preferences**, which led to better job matching;

For **self-employment/entrepreneurship** interventions, specifically, the following success factors or lessons learnt were identified:

- **Entrepreneurship/self-employment proved more successful at a time of a pandemic** (in a context of decreasing labour demand) compared to on-the-job training or internship placements which depend on other companies.
- **Focusing on quality over quantity**, i.e., instead of aiming to reach a large number of beneficiaries, focus on smaller numbers but well-defined target groups can raise programme effectiveness (EBRD);
- **Selecting** participants mainly on the **innovativeness and feasibility of the business idea**, rather than background characteristics (GIZ-YES);
- **Women-owned** businesses tend to **grow faster in terms of employment**, even if not in terms of sales necessarily (EBRD) and women who start a business tend to **employ more women** (e.g., in food processing) (WfW), thus having a **multiplier effect** in women's employment;
- **Women entrepreneurs** tend to exhibit more commitment to their business (GIZ-DIMAK) and they have exhibited very good loan repayment practices (EBRD);
- **Formalisation** of small women entrepreneurs is challenging and requires more awareness raising (EBRD). The pandemic has made clear the direct benefits of formalisation in the form of government support;
- It is crucial to **tailor support** closely to the needs of the individual entrepreneurs and the stage they are in, and taking into consideration their region's competitive

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<sup>13</sup> The results of these interventions may not be generalisable as they targeted women who already had an engineering background (which tends to be dominated by men), in the case of MFK, or focused in the ICT sector (WoW) which in Kosovo tends to attract a high number of women already.

advantage, where applicable, is stated to be a key success factor by many organisations (EBRD, UN Women, UNDP, KWN). This not only increases effectiveness, but also efficiency of intervention. Various examples of how successful interventions have done this in practice include:

- Taking into account the **background of the beneficiaries** (e.g., level of education, family situation, engagement in subsistent farming and ownership of farming equipment) and **any enabling or challenging factors** such as land ownership, size of the plot, access to finance. E.g., beneficiary background and land ownership were deemed to be key success factors in the case of Medica Kosova's intervention with the women of Krusha (according to KWN); MAPs are considered a potential profitable activity for women with access to with small-sized plots and limited hours of work per day (according to Helvetas-PPSE); and sewing has proven to be a feasible self-employment route also for women who do not have access to finance due to the low investment cost (according to WfW);
- For prospective start-ups: **general seminars (webinars) and networking** with role model who has already started a business can be sufficient at this stage (EBRD). **Role models** particularly have helped to inspire women who were considering starting a business (EBRD, GIZ-YES);
- Start-ups benefit from **trainings**, e.g., on entrepreneurship, digital marketing, basic financial management, book keeping (EBRD; GIZ-YES; GIZ-CETEP; GIZ-DIMAK; WfW);
- The needs of small and medium sized enterprises tend to be more advanced and specialised and they can benefit from **individual support from business consultants** (e.g., on ISO standards, etc.) (EBRD);
- Providing **grants**, even if they are small in size, may be a key incentive to encourage women to pursue their business idea (GIZ-YES);
  - In the case of **grant provision**, requiring co-financing by the women entrepreneurs finance their investment ensures that candidates who are committed and serious about starting a business benefit (GIZ-YES). Co-financing is also required by EBRD and MFK, but not by GIZ-CETEP because they assessed that access to finance was a challenge for many of the women targeted.
  - In the case of **in-kind support**, taking the effort the right technical specifications of equipment (e.g., the correct wattage for ovens) and ensuring that the procurement procedures are designed accordingly (according to UN Women) is very important.
- **Promotion of partnerships** between (prospective) women entrepreneurs has not proved successful in the experience of EBRD.
- **Mentoring (and coaching), usually by successful women entrepreneurs** can be crucial, particularly for women entrepreneurs from vulnerable groups (GIZ-YES), though different organisations report different results<sup>14</sup>. A good match between a mentee and mentor based on business activity or interests, monitoring the process and paying the mentor a symbolic fee may improve the utility and effectiveness of such support (GIZ-YES). Establishing a clear understanding of the roles and responsibilities of the mentee and mentor at the outset is also useful.
- **Networking and peer to peer support** and encouragement was very useful for women entrepreneurs in the early stages of starting a business (GIZ-YES).

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<sup>14</sup> Whereas GIZ-YES and GIZ-DIMAK report mentoring was a success factor in women's entrepreneurship, EBRD notes mentorship was not (properly) utilised by the entrepreneurs they supported, perhaps due to a lack of experience or understanding – e.g., mentees expecting the mentors would “do the work” for them.

- **Ongoing and multi-faceted** support is important for business start-ups and their growth. YES notes that providing a “**package**” of ongoing support, including training, support in developing the business plan, starting the business, and mentorship (ideally for a year), **accompanied by frequent monitoring**, provides important extrinsic motivation and “positive pressure” on the beneficiaries to provide continuous and sustained efforts to their business idea and succeed.
- In addition to the supply side (skills, access to finance, product quality, production capacity, etc.), it is important to **tackle also product placement and the demand side**, and potentially **value chain development**. Examples of how this has been or can be – successfully done include:
  - Engaging **local consultants** to support product placement (e.g., UN Women, Medica Gjakova);
  - Supporting product placement, e.g.:
    - in **mobile markets** (UNDP, Helvetas-PPSE), which PPSE notes has been proven an effective successful first step for very small businesses which can benefit a lot from small grants, and then progress to place products in small stores, followed by large supermarket chains;
    - through **networking events, B2B meetings, trade fairs** (GIZ-YES, EBRD)<sup>15</sup>;
    - by **opening of stores** specifically dedicated to sell the products of certain women’s associations/social enterprises (Medica Gjakova);
    - via **online platforms** (Helvetas-PPSE, GIZ-CETEP, GIZ-YES), which became particularly important at the time of the pandemic when stores were closed or were visited less by consumers.
  - PPSE notes that apart from further raising women’s capacities in MAP cultivation there is scope for **value chain development** (e.g., to support the creation of a woman-owned collection centre).

Last, but most importantly, addressing **structural issues** such as inclusion and quality in all levels of **education, cultural norms** and provision of affordable and quality **childcare and early education** is crucial for addressing the issue of women’s employment and economic empowerment in Kosovo in the long run.

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<sup>15</sup> EBRD notes that their B2B matching efforts have not proved successful so far, but they note that these may be more successful if they are well-targeted, e.g., focusing on specific (sub)sectors.

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## Annex 1: List of interviewed organisations

<b>Organisation/Project*</b>	<b>Interviewee(s)</b>
D4D	Rezarta Delibashzade
EBRD	Leonora Kusari and Vlora Avdiu Burani
EU Office in Kosovo	Dardan Sadriu
GIZ – Creating Export through Employment Promotion (CETEP) project	Lendita Kastrati
GIZ – German Information Centre for Migration, Training and Career (DIMAK) project	Granit Brajshori and Nexhmendin Basha
GIZ – Youth, Employment and Skills (YES) project	Vjosa Mullatahiri
Helvetas – Enhancing Youth Employment (EYE) project	Albina Berisha
Helvetas – Promoting Private Sector Employment (PPSE) project	Argjentina Grazhdani
Kosovo Agency for Gender Equality	Edi Gusia
Kosovo Women's Network	Nicole Farnsworth
Millenium Foundation Kosovo	Violeta Rexha
Riinvest Institute	Alban Hashani
UN Women	Vlora Nushi and Rozafa Kelmendi
UNDP - InTerDev project	Vlora Elshani
Women for Women Kosovo (previously Women for Women International)	Iliriana Gashi
World Bank	Stefanie Brodmann, Ana Maria Oviedo and Mrike Aliu

\*Organisations listed alphabetically.

## Annex 2: Description of interventions by organisation

Organisation	Target group(s)	Activities/projects	Success factors/lessons learnt
D4D	Target groups vary by activity.	Promotion of Employment Offices and the benefits of registering among women (promotional videos, trainings, infographics)	Women do not want just soft skills development. They value technical skills and want to be independent. They value socialisation and independence in exercising their profession (i.e., self-employment) and being able to work from home (not far from their families and not have to work long working hours. The preference for self-employment is also driven by challenges that transportation poses.
		Support to women entrepreneurs: training on marketing via social media, exporting to Serbia (customs procedures), networking with women-owned businesses from Serbia	
		Shadow day where 100 girls (in their second/third year of studies) were divided in 6 groups, each assigned a 'mentor' in accordance with their educational background, with whom they had meetings. Mentors were women business owners in different sectors such as early education and childcare, accounting, auditing, manufacturing.	

		Support for women entrepreneur through technical training and grants (25 grants, 1,500-2,000 Euros each), mainly for activities such as beekeeping, artisanal products, food processing	
EBRD	All women entrepreneurs and prospective women entrepreneurs. For more advanced services (e.g., business consultancy) only innovative businesses with potential for growth are eligible.	Seminars/webinars with guest speakers - women business owners - who share their experience on how they started a business	Tailoring support/instruments to the company's level of development: e.g., for prospective start-ups, networking with role model who have started a business, general webinars are sufficient; start-ups benefit from training on digital marketing, basic financial management; as they grow (small and medium size) the need emerges for individual consultants (e.g., for ISO standards, data security)
		Trainings (3-4 days) on marketing, operations, strategy, finances.	Flexibility in the implementation of the programme so that activities/approach can be altered according to needs and lessons learnt along the way
		Advisory services in groups, e.g., basic financial management, bookkeeping, etc.	Instead of aiming to reach a large number of beneficiaries, focus on smaller numbers but well-defined target groups
		Individual consulting by local or international business consultants (e.g., on business plans, marketing, ISO standards, etc.)	Using role models/success stories of existing women business owners was inspirational for the other women who were thinking about it to act on it and start a business

		Financial literacy trainings (e.g., raising awareness that not paying back loan has consequences on credit rating and ability to borrow in the future)	Activities which did not reach the anticipated success include: promotion of partnerships, mentoring (including regional and international mentors) and B2B matching. B2B matching may be more successful if they are well-targeted, e.g., focusing on specific (sub)sectors.
		Facilitating access to finance via the banking sector for start-up and existing businesses, i.e. loans (up to 5,000 Euros for start-ups and 200,000 Euros for existing businesses) with flexibility on collateral requirements and reimbursement of 20% of interest costs if there are no delays in payment	Women's businesses tend to grow faster in terms of employment, even if not in terms of sales necessarily
		Facilitating access to finance via the microfinance sector, for small initiatives that are not necessarily registered (sole proprietorships, mostly in agriculture, traditional garments and food products, etc.)	Formalisation of small women entrepreneurs is challenging
		Awareness raising, e.g., on why it is important to formalise	
EU Office	Grant contracts benefit all, usually prioritising women (as well as youth and people with different abilities).	Training, including, on the job training and vocational training	
		Internships	

		Sub-grants for start-ups or small existing businesses (larger business have direct access to grant schemes). These are often in agriculture and food processing, women making up many of the beneficiaries.	
		Support to development of social entrepreneurship, including through grants.	
		IT start-up trainings and support, e.g., for modernising activity or online sales.	
GIZ - CETEP project	Sectors with export/employment potential, ensuring participation of women. Specific target groups in some activities.	Capacity building for 25 women-owned SMEs (implemented by WfW). The owners or other representatives of the companies were trained in topics including management, finance, marketing, business development, etc.	The sewing training has proved successful - many women already found jobs.
		Start-up grants of up to 3000 Eur and training for 50 women entrepreneurs, selected based on their concept ideas on the business (including objectives and budget) (in cooperation with WfW and Ministry of Entrepreneurship and Innovation). Registering the business was a requirement for grant disbursement.	To maintain participants' interest, online trainings combined instruction in the morning (3-4 hours), followed by individual work in the afternoon and a closing plenary session to discuss the results.
		In cooperation with GIZ - Innovation and Training Park project, provided 125 women-owned businesses (mostly with 3+ years of experience) a one week training on digitalisation, of which 15 were also provided one-to-one coaching and 5 were provided support in developing e-commerce.	Start-up grants proved very attractive (there were 700 applications) and both these and the sewing training were effective in promoting employment.
		Training of 40 women (1/3 participation of minorities and 1/3 returnees) in sewing (delivered by a local NGO), based on the needs of textile companies.	

GIZ - DIMAK project	Main focus on returnees, but not excluding others, and ensuring the participation of women.	Job search and job placement support, including referrals for trainings/jobs, information sessions and career fairs with potential employers. Also psycho-social and career counselling, and more specialised support for specific target groups (e.g. single parents, people with different abilities) provided by local civil society organisations.	Matching the professional training provided to labour market needs is key for success, e.g. some success stories are found in occupations such as chef and chef's assistant, hairdresser, sewing.
		Through local organisations such as WfW and Medica Gjakova, provide professional training (e.g. sewing, childcare, chef and assistant-chef, hairdressing, fruit and vegetable preservation), start-up grants and mentoring and coaching (e.g. on book keeping, stock registration, branding, advertising, etc.). Start-up grants are provided only to returnees.	Women who are supported to be self-employed exhibit a higher level of commitment compared to men.
		Pandemic-related support measures for start-ups supported by DIMAK underway, including wage and rent subsidy, and financing of extra equipment.	The visits by men and women in "unconventional" occupations proved interesting for both staff and children of kindergartens.
		Pilot activity aiming to fight occupational gender stereotypes: visits in kindergartens by women and men working in "unconventional" occupations for their gender.	
GIZ - YES project	Young people, taking into account the specific needs of women, returned migrants	Women's Entrepreneurship Academy provided training for 47 women entrepreneurs, of which 13 with the most innovative and feasible business plans benefited from small start-up grants and mentoring for 6 months.	Entrepreneurship/self-employment proved more successful at a time of a pandemic compared to on-the-job training placements which depend on other companies.

and all ethnic groups and minorities.	<p>Vocational training (in industrial sewing, hairdressing and cooking, provided by Vocational Training Centres (VTCs)) for 74 women survivors of sexual and gender-based violence. Of these 44 attended also self-employment training, and 15 (selected based on the quality of their business plans) were provided small grants to start a business. The remaining were offered on-the-job training placements, but only due to the pandemic this could be only partly implemented.</p>	<p>Providing a start-up grant, even if it is small in size (1000-2000 eur), was considered by the women to be a key incentive to pursue their business ideas. It also provided self-confidence to the candidates to pursue other opportunities and a signal to other institutions/donors to provide them with other types of support. Disbursing start-up grants after the business has been registered is useful to avoid potential misuse, and requiring co-financing by the women is recommended to ensure selection of committed and serious candidates.</p>
	<p>Soft skills training for women, including topics such as understanding their professional skills, preparing work portfolio, finding job opportunities, preparing for a job interview, work ethics, etc.</p>	<p>Mentoring is considered a key success factor, particularly in the case of marginalised groups. Mentors often helped candidates to explore new options and products in the original ideas did not work. A good mentor-mentee matches - based on business sector or interests - are crucial, and paying mentors a symbolic fee can ensure commitment. Candidates would have preferred face to face time with the mentor (e.g. to be able to show the product to the mentor), but online mentoring at a time of a pandemic was also very successful and highly valued by candidates. Candidates assessed that a year of mentoring would be ideal.</p>



		<p>Training course on diversity and inclusion in the labour market for 17 counsellors of Employment Offices (on how to provide better and gender-sensitive services) and 35 staff members from human resources departments of private companies (in ways of creating inclusive working environments, taking into consideration the needs of women and other vulnerable groups, such as people with disabilities, e.g. in preparing terms of reference, selection and interviewing of participants, etc).</p>	<p>Networking and peer to peer support and encouragement was very useful for women entrepreneurs in the early stages of starting a business. Communicating regularly through a Viber group enabled them to share experiences, help each other and to realise that they were not the only ones that were struggling with different processes and procedures.</p>
		<p>Training for women entrepreneurs on online sales, in response to the pandemic situation.</p>	<p>Providing multi-faceted capacity building and support over a longer timeframe, coupled with strict monitoring, was a key success factor. On the one hand, there was support in terms of entrepreneurship training, business plan development support, starting a business (including financial support) and mentoring, which enabled the women to pursue their idea. On the other hand, having to report to GIZ on a regular basis on their progress provided an extrinsic motivation provide maximum effort to their business (idea) and reach success.</p>
			<p>For some participants, the provision of financial support for transportation and meals was an important reason to be able to participate because they could negotiate/justify with their husbands/families more easily if they did not have to ask them for money for this purpose, but only that they take care of the children while they are in training.</p>

			It is crucial that the application process is transparent and information sessions are publicised using a variety of means (including online ones), as this greatly affects the quality of candidates and innovativeness and feasibility of business ideas.
			Candidates in entrepreneurship schemes should be selected mainly on the basis of the innovativeness and feasibility of the business idea.
			In labour market interventions, it is important to tackle the demand side and not just the supply side: i.e. raise awareness and work also with companies, not just women jobseekers.
Helvetas - EYE project	All, ensuring women's participation. In a few activities, e.g., Women in Online Work (WOW), age 18-35 prioritised due to the nature of the training.	Supporting market-sought trainings (development of training packages, curricula, marketing), mostly provided by NGOs and private providers, including in occupations such as pastry chef which are almost exclusively attended by women	Much easier to promote employment in sectors already employing women traditionally and in ICT; very difficult to do so in new non-traditional sectors/professions (e.g., mechatronics, electrical installation and plumbing).
		Tackling gender stereotypes in occupational choices	
		Supporting Association of Private Kindergartens' research on childcare services during the pandemic	
		Women in Online Work (WoW) project (see World Bank section)	
Helvetas - PPSE project	MAPs and tourism sectors, ensuring women-owned businesses' participation.	Technical training for MAPs cultivation	Mobile markets are effective and an important first step for very small businesses that can benefit a lot from small grants, and then progress to placing products in small stores, followed by large supermarket chains.

		Grants for women-owned businesses to support product development (mostly food products) and product placement	There is potential for MAP cultivation and great interest by women to be engaged in this activity. Even training delivered via Viber (due to the pandemic) was successful due to the interest shown by participants.
		Support for digitalisation, i.e. online sales of products, via retail platforms such as Gjirafa and Appdec.	There is scope for developing agricultural skills, including for MAP cultivation, among (rural) women, as well as value chain development (e.g. support the creation of a woman-owned collection centre). MAP cultivation is particularly suitable for rural (and poor) women, as only small plots of land are needed and it is an activity that can be successfully accomplished even with a few hours a day, flexibly, and can be as a source of extra income.
		Support by Senior Expert Contact adviser, e.g., for marketing, food technology, etc.	
		Networking with other companies and knowledge transfer	
		Grants for purchasing equipment (for larger companies these are provided via the Opportunity Fund)	
Kosovo Agency for Gender Equality	All women.	Policy level: Kosovo Programme for Gender Equality	There are great geographical disparities e.g., the situation of women in Prishtina and Dragash or North Mitrovica are very different. Also great ethnic disparities: the situation particularly dire among Roma, Ashkali and Egyptian, but also other minorities.

	Support to Ministry of Education and Science Supported to review textbooks for gender stereotypes and developed a manual to eliminate these from textbooks	There is very little career orientation in secondary education; there is no assessment of students' skills and aptitude, on one hand, and market needs, on the other
	Supported to registration of property in the names of both spouses, free of charge	Interventions are often focused on traditionally considered women's occupations (e.g. hairdressing and beauty treatment) and in agriculture in rural areas (e.g. beekeeping, MAPs, beauty, etc.)
	Lobbied for measures targeting women in the Economic Recovery Package, and based on the concept document developed secured a fund of 2,000,000 Euros to address the needs of women: (i) Phase 1 - 1,000,000 Euros was distributed to 115 private and public-private kindergartens to address financial instability due to the pandemic (based on open application process, kindergartens applied for financing of basic needs such as food, hygiene products, security cameras, etc.); (ii) Phase 2 - open call for women's associations and businesses	Interventions need to be better coordinated and international development partners need to be more flexible in programme development/implementation
		Education quality and responsiveness to market needs is a challenge that needs to be addressed
		There is very little career orientation in secondary education; there is no assessment of students' skills and aptitude, on one hand, and market needs, on the other

Kosovo Women's Network	All women, but first and foremost marginalised groups and vulnerable groups: youth, rural, people with different abilities, minorities.	Analysis and advocacy on childcare and elderly care availability, Labour Law (parental/paternity leave), family-friendly policies, gender-based discrimination in hiring and promotion, and sexual harassment at work.	Medica Kosova's work in Krusha is one of the success stories, due in part to: (a) holistic approach which looks not only at employment but also socio-economic issues such as public transport, family circumstances, legal issues (i.e. making sure women owned the property they were using for farming); (ii) being based on what the women already had and their education level (e.g. bees, tractor); (iii) long-term support, evolving based on the needs - after support was given for cultivation and processing, now the focus is on marketing, product development, standards to be able to export and moving up the value chain. (iv) being a localised cooperative which also works as a support group, with built-in protection measure "insurance" (e.g. when one woman lost her bees, the others contributed some of their own bees to enable her to continue to produce).
		Awareness raising and advocacy at municipal level on gender norms	Another successful story is the work of the Women's Association in Dragash. Given the lack of public transport and local jobs, the Association multi-pronged approach to address women's employment by: (i) providing sewing skills, (ii) lobbying to the Mayor about benefits of bringing a textile firms, which led to the Mayor providing incentives to a textile firm to open in the municipality conditional on employing local women.

		Provision of grants for short-term projects to member organisations (based on applications) through Kosovo Women's Fund. Projects vary according to local needs and have included areas of property rights, on-the-job training, soft skills training, advocacy for childcare, marketing of agricultural products, etc.	Monitoring is crucial and needs to be frequent to ensure that women are really leading the businesses that are benefiting from grants dedicated to women-owned businesses.
Millenium Foundation Kosovo	The energy sector is the main focus, ensuring that women and girls benefit from the programme	Access to markets, particularly foreign markets, is a problem for women's businesses	Even though energy is a traditionally male dominated sector, there was great interest by young women to participate in the scholarship and internship schemes.
		Scholarships for young women to obtain associate degrees in occupations related to the energy sector (e.g., renewable energy, welding, etc.) in a Community college in the U.S. Eligibility criterion: secondary education completed, but many were highly educated. Due to interest and quality of applicants, 28 scholarships were granted even though only 5 were planned.	The scholarships were proved attractive at least partly due to this being the first such opportunity in these areas of study (most scholarships to date have been for social sciences) and due to the practical skills these degrees provide, which made the programme attractive even for overqualified women who had a BA or MA in engineering or related fields.
		Internship programme in energy sector companies/sector targeting women, regardless of education background (i.e., not necessarily with an engineering background, but including business/economics, marketing, law, etc.). Target group: young women in the last year of higher education (either or BA/MA) or recently graduated but without experience in energy sector.	There are indications of increased interest for career and civic action among girls who participated in WiSci Camp.

		<p>Grants for women entrepreneurs to strengthen their businesses, either in the energy sector or for energy-related grants as users (e.g., to improve energy efficiency or strength business through advanced technology or energy sector solutions). Businesses with 2+ years of experience (registered) or minimum 5 registered employees eligible for 10,000-135,000 Euro grants, whereas start-ups eligible for maximum 3,000 Euro grants (informal companies eligible if they register)</p>	
		<p>Organised UN Girl UP: Women in Science Girl Camp (summer 2019) for 100 secondary school girls from Kosovo (40%) and the region and US (60%). The camp provides opportunities to learn STEAM (Science, Technology, Engineering, Arts &amp; Design, Mathematics) subjects and develop leadership skills.</p>	
<p>Riinvest Institute (and Women's Economic Forum)</p>	<p>All women and women business owners.</p>	<p>Along with other civil society organisations, established the Women's Economic Forum and the National Council for Economy and Investments (previously Council for Economic Development) of this Forum is a member.</p>	<p>The analysis of barriers faced by women employers revealed that lack of asset ownership is an important such barrier and it adversely affects women's access to finance.</p>

		<p>The Forum, in turn, developed an Agenda for women's economic empowerment, with four components: (i) advocating for revising the Labour Law with the view of introducing paternity leave and reducing the private sector's financial cost related to maternity leave; (ii) analysing modalities for provision of affordable childcare and elderly care services; (iii) promoting occupations that provide good employment; and (iv) analysing the barriers that women employers face in addition to those faced by men-owned firms, which revealed that lack of asset ownership is an important such barrier and it adversely affects women's access to finance.</p>	
UN Women	All women, with special focus on marginalised groups.	<p>Policy-level support: Analysis of gender-responsive budgeting (with AGE and Ministry of Finance), including analysis of Government's Economic Recovery Package, which led to 2,000,000 support dedicated to women</p>	<p>It is crucial to ensure that self-employment grants are closely in line with the needs of the individual and the specifics of the region.</p>
		<p>Support to reintegration of victims of sexual violence during the war and young women, through promotion of self-employment, psycho-social support and access to reparations. Self-employment support included: (i) technical training combined with bookkeeping and basic accounting, (ii) grants of 2,000-3,000 US Dollars to start a business or enhance capacities of existing ones in activities such as agriculture (beekeeping, milking equipment), milk processing, sewing, hairdressers, etc., and (iii) marketing support by local consultants.</p>	<p>Local experts who know the market and help to secure the market are very important, e.g. some women targeted employees of a local health institution to sell their milk products, other sell eggs in local markets, while Medica opened a store to sell produce in Gjakova and Drenas.</p>



		Support for financial independence of domestic violence survivors living in shelters through purchase of equipment for self-employment such as bee boxes, sewing machines, ovens, etc.	For vulnerable groups, cooperation with local NGOs that have knowledge and enjoy the trust of these women is crucial, as is ensuring their anonymity.
		A rapid assessment of Covid-19 effects on women (together with UNDP and UNFPA) providing information on the number of jobs lost, workload at home, access to essential services, etc.	
UNDP – InTerDev project	People of Dragash, Shterpce, Viti, prioritising: women, particularly lower educated women, those with disabilities, and aged 19-29 (later extended to 19-45)	Developed Territorial Employment Pacts (TEPs), with participation of local action groups, employment offices, municipalities, etc. TEPs identified needs at the local level, including of women and vulnerable groups, based on which concrete actions were designed and supported (including training, agricultural and artisanal production, etc.).	Success factors include: inclusiveness of the intervention design process, tailoring interventions to the specific needs of the community – driven by grassroots initiatives; flexibility in programme implementation and ability to quickly respond to different needs; and decentralised staff, based in the communities targeted.
		Local development fund supporting small farmers (included product placement in mobile market, product development)	

<p>Women for Women Kosovo (previously Women for Women International)</p>	<p>Until 2017, women (aged 18-65) without job experience and lower educated. Since 2017, this was expanded to include higher-educated women. Specific target groups vary based on activity/project (see activities/projects).</p>	<p>Initially, a comprehensive 1-year training was provided, combining: (i) a social component, including the monetary value of women's work in the household; awareness about their role, decision-making in the family, environment, health, etc., (ii) skills training for employment or self-employment. For rural women, technical training mostly provided in agriculture and food processing fields (e.g., horticulture, beekeeping, milk processing and business component (book keeping), complemented with a business component (focusing on bookkeeping). Urban women (mostly lower educated), were trained mainly for jobs in service industries such as childcare, elderly care, maintenance, retail, etc.</p>	<p>Training, particularly long trainings which (i) a combination of social and job components and (ii) allow to get to know the trainee, assess their character, willingness to work and their career preferences.</p>
		<p>Trained women were subsequently provided job seeking and job placement support: matching with potential employers, soft-skills training such as CV preparation, searching for and maintaining a job (e.g. dress code, manners at work).</p>	<p>Women's interest did not necessarily match the trainings; e.g., for the care of elderly and sick people there was very little interest.</p>
		<p>Returnee women provided short-term training for childcare and placed in internships in kindergartens.</p>	<p>The greatest success was reached with age group 40-46, who were not educated due to political situation in 1990s, but were motivated and ready to join the market after having raised their children.</p>
			<p>Most effective in terms of employment outcomes were trainings in: (i) sewing (suitable for lower-educated women without access to finance), (ii) childcare and (iii) agriculture and food processing.</p>
			<p>There can be multiplier effects, particularly in food processing in rural areas: some beneficiaries opened businesses and employed other women.</p>

			Ongoing support is important to match the needs of different phases in business, e.g., after cultivation of MAPs, networking with exporters and value chain interventions are needed.
World Bank	Target groups vary depending on project.	Analytical work and advisory work on: Reforming maternity/parental leave; Social Assistance scheme; identifying concrete steps and measures that the Employment Agency of Kosovo can take to improve women's labour market participation; quality and school funding formula in pre-university education; early childhood education, childcare services and parental advice.	Challenges in the implementation of WoW included: a high drop-out rate of 48% (partly due to insufficient English-language skills and motivation to pursue a challenging training) and difficulty to effectively teach advanced IT skills during a short-term program.
		Analytical work on: availability of care services for children, the elderly and people with disabilities; youth transition to work based on LFS data; skills gaps in cognitive and soft skills; impact of sector-based income shocks on women's employment; impact of different Covid-19 Government responses (expected in spring 2021).	In WoW, women over 25 had better employment outcomes; unemployed women (as opposed to underemployed ones and students) were more likely to participate actively and graduate, and had better employment outcomes; financial stipends were discontinued to help ensure that beneficiaries were solely motivated by the value of the training itself, however considering non-financial incentives such as a certificate upon completion, and support services such as food or travel stipends and childcare support services is recommended; many beneficiaries exhibited openness to a new career path.

	<p>Women in Online Work (WoW) project aimed to improve the skills of rural women (from Gjakova and Lipjan) aged 18-34 for digital jobs and to raise awareness of online work. The training covered programming skills, as well as freelancing (e.g., knowledge of online work platforms, creating a portfolio) and soft skills (e.g., communication). The trainers were accomplished peers and freelancers and offered also mentoring on the use of online platforms, bidding, etc.</p>	
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