

# **Intersectional Gender Analysis**

for the Project  
Sustainable and Inclusive Rural Economic Development (SIREN),  
implemented by Caritas Switzerland in Kosovo,  
funded by the Austrian Development Cooperation (ADC).

**Final Report**

**Consortium**  
**XPR Consulting (ex. Art Shala Co.) & Nordic Consulting Group - NCG Sweden**

Prishtina, Kosovo  
October 30<sup>th</sup>, 2020

## List of abbreviations

Acronym	Description
ADA	Austrian Development Agency
AGE	Agency for Gender Equality
ARDP	Agriculture and Rural Development Plan
CBK	Central Bank of Kosovo
GEO	Gender Equality Officer
KCGF	Kosovo Credit Guarantee Fund
KRK	Kreditimi Rural i Kosovës (Rural Credit Kosovo)
KPGE	Kosovo Program for Gender Equality
KWN	Kosovo Women's Network
LAG	Local Action Groups
MAFRD	Ministry of Agriculture, Forestry and Rural Development
MAP	Medical Aromatic Plants
NGEM	National Gender Equality Mechanism
NWFP	Non-Wood Forest Products
IADK	Initiative for Agricultural Development of Kosovo
IOM	International Organization for Migration
PPSE	Promoting Private Sector Employment
SIREDD	Sustainable and Inclusive Rural Economic Development
TIKA	Turkish Cooperation and Development Agency
ToT	Training of Trainers
VC	Value Chain
VET	Vocational Education and Training
VTC	Vocational Training Centres
W4W	Women 4 Women

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# 1 Background

The Intersectional Gender Analysis is a study conducted by XPR Consulting (ex. Art Shala & Co.) and Nordic Consulting Group (NCG Sweden) for the project Sustainable and Inclusive Rural Economic Development (SIREN), implemented by Caritas Switzerland in Kosovo, funded by the Austrian Development Cooperation (ADA). This analysis was conducted during the Inception Phase (June – October 2020) of SIREN project, following the Rapid Gender Assessment and in line with the preliminary results from the Market Systems Analysis.

Its aim is to identify constraints and barriers of women and men to access the labour market. There are several levels through which these constraints and barriers were looked upon, consisting of access to finance, markets, information, training, decision-making. Another component that was looked upon was the scope of sub-sectors presented by the project team, being berries, beekeeping, non-wood forest products (NWFP) and medicinal & aromatic plants (MAPs), and domestic processing/artisanal products. A total of 10 municipalities in Kosovo were considered during the analysis, being Prishtina, Graçanica, Novobërdë, Prizren, Dragash, Suharekë, Shtërpçë, Kamenicë, Ranillug, and Viti.

The result of the Intersectional Gender Analysis will be used for the design of the SIREN project and operational measures, monitoring and evaluation of results, impacts as well as for lessons learned.

## 2 Introduction

### 2.1 National Gender Equality Mechanisms

There are several National Gender Equality Mechanisms (NGEMs) in Kosovo, with the responsibility of ensuring gender equality at the national (and local) level. The Agency for Gender Equality (AGE) in Kosovo is an executive agency located at the Prime Minister’s Office. AGE has a mandate to design, implement, coordinate, and monitor local and international public policies for gender equality.<sup>1</sup> One of the main responsibilities of AGE under the Law on Gender Equality is to draft and approve the Kosovo Program for Gender Equality – KPGE (2020-2024)<sup>2</sup>. Among others, the program aims to address gender inequalities in the labour market by meeting women’s demand on employment, addressing occupational gender segregation, and implementing activities to enhance social welfare. Some of the activities foreseen by KPGE (2020-2024) for the agriculture sector include awareness campaigns to promote the inclusion of women and men in agriculture, promote success stories of women in agriculture for career paths, develop occupational standards, and other general activities. The first KPGE was drafted and was active through 2008-2013. The evaluation report of the KPGE 2008-2013 explains that it contributed to the engagement of women in agriculture, mainly through training, advisory services or grants and subsidies. The percentage of women that were grant/subsidies beneficiaries increased from 4% in 2011 to 13.5% in 2012.<sup>3</sup> In addition to AGE, there are Gender Equality Officers (GEO’s) based in all Ministries and Municipalities of Kosovo, and in several governmental agencies. GEO’s are responsible for coordinating gender issues within the ministry.<sup>4</sup>

Some of the key actors working on gender equality<sup>5</sup>

Institution/Organization	Roles and Responsibilities
Agency for Gender Equality - AGE	An Executive Agency in the Office of the Prime Minister responsible for furthering gender equality. Responsible for promoting, supporting and coordinating LGE implementation. Responsible for preparing the KPGE and monitoring its implementation. Reviews laws, sub-legal acts, strategies and programs, ensuring gender mainstreaming and Gender Responsive Budgeting (GRB).
Ministry of Finance	Responsible for overseeing the budget process and providing instructive budget circulars, including a gender perspective as per Law on Gender Equality (LGE)
GEOs	Located in ministries and municipalities, among other government bodies. Responsible for coordinating implementation of LGE and KPGE; including gender mainstreaming and budgeting in drafting and implementing policies; cooperating with AGE and other actors; and preparing annual reports on KPGE implementation and other reports.
MAFRD	Mandate includes developing policies and laws for agriculture and rural development. Facilitates development of credit and grant schemes for supporting agriculture and forestry activities, which have included affirmative measures for the underrepresented gender.

<sup>1</sup> Article 8 of [https://equineteurope.org/wp-content/uploads/2019/10/Annex-LAW\\_NO.\\_05\\_L-020\\_ON\\_GENDER\\_EQUALITY.pdf](https://equineteurope.org/wp-content/uploads/2019/10/Annex-LAW_NO._05_L-020_ON_GENDER_EQUALITY.pdf)

<sup>2</sup> Kosovo Program for Gender Equality 2020-2024, Agency for Gender Equality

<sup>3</sup> Evaluation of the Kosovo Program for Gender Equality 2008 – 2013, Agency for Gender Equality

<sup>4</sup> The Law on Gender Equality in Kosovo

<sup>5</sup> EU Kosovo Gender Analysis, KWN 2018

## 2.2 Current situation of Gender Equality in Kosovo

A rapid gender assessment by UN Women on the impact of COVID-19 on women's and men's lives and livelihoods in Europe and Central Asia shows that women's economic security has been hit hard. Their share of unpaid care and domestic work has increased, and more women than men expressed fear that they would not be able to pay bills and buy food. Also, a considerable number of women and men reported having felt/heard of increases in domestic violence and discrimination.<sup>6</sup> As for Kosovo specifically, due to COVID-19, biggest losses in income for women and men were those generated from remittances, family businesses and farming (where 33% of women reported losses from farming compared to 26% of men).<sup>7</sup> The outbreak has had a particular impact on self-employed women with 78% of self-employed women in Kosovo experienced job losses or reduced working hours. As women faced an upsurge in economic losses and instability, their share of unpaid and domestic care increased. 67% of women, compared to 58% of men reported an increase in time spent on unpaid care work, and 71% of women, compared to 59% of men reported an increase in time spent on unpaid domestic work.

Data from Kosovo Agency of Statistics (KAS) show that 62% of the population in Kosovo live in rural areas, with an equal share of women and men (61.6% of women and 62.3% of men). Poverty is widespread with about 18% living below the poverty line, and 5% living below the extreme poverty line. Poverty seems to be more widespread in rural areas, with 65% of the poor population living in rural areas and 64% of the extreme poor. According to the Kosovo Agency of Statistics, Labour Force Survey from Q1 2020, the unemployment rate in Kosovo is 25%. Unemployment among women is at 31%, compared to men, 23%. Furthermore, the most pronounced unemployment rate is in the age group 15-24 with 46%. A study prepared by the NGO Lens on the employment opportunities for rural youth in Kosovo shows that the unemployment rate among rural youth is as high as 76%, comprising of 81% unemployed young women compared to 68% unemployed young men.<sup>8</sup> The inactive labour force is quite high at 61%, with a particular focus on women at 80%, compared to men at 43%. As for Roma, Ashkali, and Egyptian ethnic minorities, the situation is even graver. They are mainly employed in temporary and low paid jobs that do not require high skills, with Roma, Ashkali, and Egyptian women comprising only 9% currently employed.<sup>9</sup>

Additionally, according to the latest Human Development Report<sup>10</sup> published by UNDP in 2016, ethnic minorities continue to experience severe social exclusion, especially when it comes to economic opportunities. Around 40% of ethnic minorities (Roma, Ashkali, Egyptian) lack accessibility to several crucial factors, such as capital and land. Additionally, according to UNICEF, the status of disabled people remains concerning given that out of 43,000 disabled children, 37,700 are not enrolled in schools.<sup>11</sup>

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<sup>6</sup> <https://eca.unwomen.org/en/digital-library/publications/2020/07/the-impact-of-covid19-on-womens-and-mens-lives-and-livelihoods>

<sup>7</sup> The fact sheet on Kosovo, "The impact of COVID-19 on women's and men's lives and livelihoods"

<sup>8</sup> <https://www.ngolens.org/wp-content/uploads/2018/12/RYES-English-PRINT.pdf>

<sup>9</sup> Sustainable and inclusive rural economic development (SIREED), project proposal 2019

<sup>10</sup> [http://hdr.undp.org/sites/default/files/human\\_development\\_report\\_2016.pdf](http://hdr.undp.org/sites/default/files/human_development_report_2016.pdf)

<sup>11</sup> [http://hdr.undp.org/sites/default/files/human\\_development\\_report\\_2016.pdf](http://hdr.undp.org/sites/default/files/human_development_report_2016.pdf)

Key indicators of the labour market (%) <sup>12</sup>	Male	Female	Total
Rate of participation in labor force	57,1	20,3	38,8
Inactivity rate	42,9	79,7	61,2
Employment to population ratio (employment rate)	44,0	14,1	29,1
Unemployment rate	23,0	30,6	25,0
Unemployment rate among young people (15-24 years of age)	42,9	53,6	46,4
Percentage of young people NEET youth population (15-24 years of age)	29,0	29,1	29,0
Percentage of unstable employment to total employment	18,1	11,2	16,5

The data provided is not disaggregated by ethnicity.

As the Rapid Gender Analysis prepared by KWN, as well as SIRE project proposal, have provided substantial information on the national gender context and analysis, this report will look more into the local level, especially the selected regions and municipalities.

### Gender norms

Kosovo is a predominantly patriarchal society, as most of the countries in Western Balkan. Traditional gender roles and responsibilities guide women and men's behaviour and attitudes according to which women and men are expected to have very particular reproductive and productive roles within the family and society; if individuals do not fit into these roles, they may face social rejection. Gender roles in Kosovo are usually socially constructed to privilege men and to give them more social value than women.<sup>13</sup> The cultural beliefs hold that men should be "strong", and patriarchal gender norms are widespread.<sup>14</sup>

Although the law in Kosovo obliges all public institutions to ensure equal gender representation (50%), including in leadership positions, women's political representation is still dependent on gender quotas, and women are still not being included enough in decision-making processes.

### 2.3 Marginalisation

Marginalisation is sometimes referred to as exclusion. Marginalized groups are the social groups that are being made marginal, or often lack rights, resources, and opportunities. This leads to vulnerability in society. Marginalisation describes both a process, and a condition, that prevents individuals or groups from full participation in social, economic and political life.<sup>15</sup> People can be marginalised due to multiple factors; sexual orientation, gender, geography, ethnicity, religion, displacement, conflict or disability.<sup>16</sup> Poverty is sometimes seen as both source and cause of marginalization.

According to the Minority Rights Group International, minority groups in Kosovo have often been referred to as 'communities', defined in the new Kosovo Constitution as 'inhabitants belonging to the same national or ethnic, linguistic or religious group traditionally present on the territory of Kosovo'.<sup>17</sup> The main minority communities in Kosovo are Bosniaks, Serbs, Turkish, Askhali, Egyptian, Gorani and Roma. Other marginalized groups referred to in this document are young women and boys, older women, women and men with disabilities and single-headed households.

<sup>12</sup> <https://ask.rks-gov.net/media/5610/afp-tm1-2020-anglisht.pdf>

<sup>13</sup> EU Kosovo Gender Analysis, KWN 2018

<sup>14</sup> *ibid*

<sup>15</sup> <https://www.ukaidirect.org/wp-content/uploads/2017/03/Defining-marginalised.pdf>

<sup>16</sup> *ibid*

<sup>17</sup> <https://minorityrights.org/country/kosovo/>

In Kosovo, marginalized groups experience a high level of social exclusion, which impedes their prosperity and welfare. Additionally, many suffer from severe living conditions without proper home infrastructures and utilities. Furthermore, conditions worsen if marginalized groups come from rural parts. Shortcomings in the legislation as well as socio-cultural norms have deterred their advancement significantly. In particular, they struggle with low access to education, employment, land, capital, and decision-making processes.

Women and men from the Roma, Ashkali, and Egyptian communities in Kosovo live within 24 municipalities in Kosovo. The majority of these communities' members struggle with unemployment and education. The Strategy of Integration of Roma, Ashkali, and Egyptian communities in Kosovo 2017-2021 promotes the awareness for rights of these communities, with special emphasis in education, employment, healthcare, and housing. This will be made mainly by promoting success stories within the communities, especially for women.

## 2.4 Situation for women in Agriculture

The agriculture sector maintains an important potential in providing employment opportunities and income generation for people living in rural areas.<sup>18</sup> Some of the main obstacles women face while accessing the labour market are:

- child and elderly care - access to quality child and elderly care is particularly limited in rural areas<sup>19</sup> and is one of the main barriers for women's inclusion to labor market and business development;
- traditional and social norms - with the expectation that family responsibilities, including child care and care of older people, are assigned to women;
- education and skills - generally more women are enrolled at universities compared to men, but they are to a lesser degree studying Agriculture<sup>20</sup>;
- access to productive inputs – lack of property ownership due to strong customary law which also leads to lack of collateral to obtain loans;
- inadequate infrastructure – especially in rural areas, limiting women from equally participating in the value chains

Women receive lower wages and have a lower participation in the labour force at each level of education, and in each industry, with special emphasis in the agriculture and construction sector. Based on the 2019 Labour Force Survey<sup>21</sup> from the Kosovo Agency for Statistics (KAS), 19,200 (88% men and 12% women) were employed in the agriculture sector. Additionally, 30% of women working in the private sector work without an employment contract. This percentage is even more pronounced in the agriculture sector, as it is known as one of the key sectors with the highest informal employment (referring to KAS).

## 2.5 Agricultural education

Formal secondary education related to agriculture is offered in the following cities and schools<sup>22</sup>:

- Prishtinë, Abdyl Frasher VET School
- Prizren, Ymer Prizreni VET School
- Suhareke, Abdyl Ramaj VET School

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<sup>18</sup>[http://app.seerural.org/wp-content/uploads/2016/11/2015-10\\_Country-policy-brief-Kosovo-Final.pdf](http://app.seerural.org/wp-content/uploads/2016/11/2015-10_Country-policy-brief-Kosovo-Final.pdf)

<sup>19</sup> World Bank, Improving the integration of women in Kosovo's labour market, 2018

<sup>20</sup> Rapid Gender Analysis, SIREG, KWN 2020

<sup>21</sup> Labour Force Survey 2019, Kosovo Agency of Statistics

<sup>22</sup> <https://masht.rks-gov.net/shkollat-profilet>

- Viti, J. Zejnullahu VET Schools

Girls' enrolment in the above-listed schools in the last three academic years seems to have shown an increase. In the municipality of Prishtina, VET school "Abdyl Frasher" offers six different profiles related to agriculture. During 2017-2020, a total of 1419 students were enrolled in these profiles, 44% (618) of whom were girls. There are seven (7) profiles offered in the agriculture sector in which the enrolment of girls and boys varies. The majority (79%) of students enrolled in the Farming profile are boys. On the other hand, the Horticulture profile is attended more by girls (64%). Other profiles, Food Technology, Plant Protection, Milk Processing, and Agribusiness have a somewhat equal proportional ratio of enrolment between boys and girls.<sup>23</sup>

On the other hand, VET school "Ymer Prizreni" located in the municipality of Prizren, in the last three academic years enrolled a total of 348 students in one profile related to agriculture, being that the Food Technology profile. Of all students, girls represent 40% while boys 60% of them.

The VET school "Abdyl Ramaj" in Suharekë offers four profiles related to the field of agriculture, being that Food Technology, Horticulture, Fruit and Viticulture, and Agribusiness. During 2017-2020, a total of 551 students have enrolled in these profiles, 32% (174) of whom were girls. Girls are underrepresented in three out of four profiles, as they account for 17% of the enrolments in Horticulture, 15% of enrolments in Fruit and Viticulture, and only six percent (6%) in Agribusiness. On another note, a higher percentage (46%) are enrolled in the Food Technology profile.

Different from other VETs, "Jonuz Zejnullahu" has a high participation of girls in two profiles offered in the agriculture field. They account for 70% (226) of students enrolled from 2017 to 2020. The total number of students enrolled through that period was 322.

Even though these schools are present and offer profiles related to agriculture, they lack the sufficient equipment and other capacities to conduct practical work in their premises.

Profiles related to agriculture are not offered in some of the target municipalities such as Dragash, Gracanica, Novoberdo, Ranillug and Shterpce. Non-formal education through VTCs which are offered at municipal level and managed by the Ministry of Labour and Social Welfare do not provide any short-courses focusing on agriculture. Information received during the analysis show that the only licensed Level 3 qualification institution for provision of qualification in agriculture is IADK. Still, it is hard for residents living in rural areas to attend it since it is located in Vushtrri. An initiative by MEST<sup>24</sup> supported by Lux-Development was started this year to provide scholarships (40 scholarships totalling to 10,000 Euro per year) for girls attending technical profiles in VET.<sup>25</sup>

As for marginalized groups in the Kosovo society, there is no disaggregated data for the rate of their enrolment (by ethnicity, disability, etc) in agricultural schools. According to UNICEF<sup>26</sup>, it is estimated that out of 43,000 disabled children in Kosovo, 37,700 do not attend school. It is significant to note that out of 5,300 disabled students who are enrolled in schools, 59% are males and 41% are women. In 2018/19, 161 Roma, 262 Ashkali, and 160

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<sup>23</sup> Primary data collected by Art Shala & Co. team from the Gender Equality Officer of MEST

<sup>24</sup> <https://masht.rks-gov.net/article/komunikate-46>

<sup>25</sup> Primary data collected by Art Shala & Co. team

<sup>26</sup> <https://www.unicef.org/kosovoprogramme/press-releases/estimated-38000-children-disabilities-kosovo-are-not-attending-school>

Egyptians were enrolled in secondary schools (no sex disaggregated data) and around 42 young women and men from Roma, Ashkali and Egyptian community were enrolled in universities as well.

**2.6 Support to business development in agriculture**

The Kosovo’s National Agriculture and Rural Development Plan (ARDP) aims at improving the quality of life and diversifying job opportunities in rural areas by fostering employment, facilitating social inclusion and balancing territorial development of those areas. The Program for Rural Development 2020-21<sup>27</sup> includes four measurements to be completed. As part of the 302 measurement of the plan: Farm Diversification and Business Development 2020 -21, priority will be given to projects implemented in rural areas, proposed by women entrepreneurs, young farmers, projects that will create new jobs in the rural areas, and projects recommended by Local Action Groups (LAGs) within municipalities in Kosovo.<sup>28</sup> Woman applicants for the 2020-21 grants/subsidies applications will be awarded with extra 2 points for Beekeeping and Berries, 5 points for NWFP & MAPs and 10 points for Artisanal Products. The financing scheme foresees a maximum of 65% coverage of the eligible investment to accepted applications. Another 5% can be added to the support if the investment is foreseen in mountainous areas.

This measure consists of the following sub-measures and budget:

<b>Beneficiaries in the last 3 years</b>	<b>Budget</b>	<b>~projects supported</b>
302.1. - Honey production	700,000	54 <sup>29</sup>
302.2. - Collection, processing and promotion of non-timber mountain products	700,000	22
302.3. - Processing of agricultural products in households	600,000	46
302.4. - Development of artisanal products	300,000	15
<b>Grand total</b>	<b>3,850,000</b>	<b>208</b>

In Kosovo there are 2118 active businesses in the Agriculture sector.<sup>30</sup> As per the selected municipalities, a total of 696 businesses are registered in the Business Registration Agency in Kosovo. Businesses established by men represent 74.6% or 519 businesses; whereas businesses established by women represent 25.4% or 177 registered businesses. Data per each municipality

- Prishtina 233 active businesses, from which 66 or 28.3% are owned by women
- Prizren 123 active businesses, from which 21 or 17.0% are owned by women
- Kamenicë 99 active businesses, from which 30 or 30.3% are owned by women
- Suharekë 96 active businesses, from which 31 or 32.3% are owned by women
- Viti 56 active businesses, from which 11 or 19.6% are owned by women
- Novobërdë 30 active businesses, from which 10 or 33.3% are owned by women
- Dragash 27 active businesses, from which 4 or 14.8% are owned by women
- Shtërpçë 19 active businesses, from which 2 or 10.5% are owned by women
- Graçanicë 13 active businesses, from which 2 or 15.4% are owned by women

<sup>27</sup> Program for Rural Development 2020-21, Ministry of Agriculture, Forestry, and Rural Development

<sup>28</sup> Kosovo’s National Agriculture and Rural Development Plan (ARDP) 2020-21

<sup>29</sup> Sex disaggregated data is currently not available

<sup>30</sup> The Business Registration Agency

On average, 35%<sup>31</sup>, of enterprises dealing with agriculture survive beyond the first five years of operation. This survival rate is the lowest when compared to other sectors, left behind even by hotels and restaurants (40%), or construction (43%). Moreover, wages per month are the lowest compared to other sectors.

## 2.7 Grant beneficiaries within MAFRD (national level)

Annually, MAFRD offers grants and subsidies for registered farmers in Kosovo depending on the program for rural development. The distribution of grants happens across:

- 1) **Measure 101:** Investment in physical assets of agriculture economies
- 2) **Measure 103:** Investment in physical assets for processing and marketing of agricultural products
- 3) **Measure 302:** Farm diversification and business development (2020-21)
- 4) **Measure 303:** Implementation of rural development strategies – Leader approach for selected Local Action Groups (LAG)
- 5) **Measures for irrigation of agricultural lands**

For grant beneficiaries, the information on the web-page of MAFRD is available separate for each measure, while the list of subsidy beneficiaries is available at a general farmer level. As such, the gender disaggregation of beneficiaries of MAFRD was available only for grants and not for subsidies. Measures 101.1.b and 302 of the rural development program, support the selected four sub-sectors for the project of SIREC.

### 301.1.b. – Berries

During 2015-2017 the berries sector was among the most supported by MAFRD. A total of 107 grants were distributed during these years, with half (50%) distributed only in 2016. In this sector, women account for 37% of beneficiaries (years 2015-2017). Half of the beneficiaries were located in Prishtina (26%) and Podujeva (25%). The other half was distributed among 17 municipalities.

### 302.1. - Honey production

In the last three years (2017-2019) a total of 183 farmers were supported with grants for honey production. Of all beneficiaries, 52% were women while 48% men. The highest participation of women as grant beneficiaries was in Fushë Kosovë (100%), Pejë (89%), Drenas, Suharekë, Gjakovë, and Podujevë (67%). More than half of the grants were distributed to farmers across Istog (15%), Kamenicë (10%), Skenderaj (8%), Prishtinë (8%), Vushtrri (5%), Pejë (5%), and Drenas (5%). Target municipalities such as Graçanica, Shtërpcë, Ranillug have not received grants for honey production in 2018-2020.

### 302.2. Collection, processing and promotion of non-timber mountain products

Measure 302.2 was supported once during the last three years (2017-2019), only in 2017. The total number of grant beneficiaries for this measure was eight (8), with only one (1) woman.

### 302.3. Development of artisanal products

The development of artisanal products was supported in the last three years (2017–2019) with a total of 51 awarded grants. From beneficiaries, 69% (35) were women while 31% (16) men. The number of women beneficiaries was lower during 2017 and 2018, accounting for around half of the beneficiaries, and almost 90% in 2019. Most beneficiaries come from Istog

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<sup>31</sup> Job Diagnostic Kosovo, International Bank for Reconstruction and Development / The World Bank, 2017

(27%), Kamenicë and Skenderaj (8% each), Dragash, Drenas, and Viti (6% each), and 12 other municipalities that were supported with less than 4% of grants.

## 2.8 Local level – policies and strategies

The Strategy on Local Self-Government 2016-2026 encourages supporting young people and women in business through offering loans with low interest rates, simplifying procedures for opening businesses or providing exemption from taxes. It obliges municipalities to draft policies for engaging disabled persons and policies for promoting participation of women and marginalized social categories.<sup>32</sup>

Nine out of ten of the selected municipalities have gender equality officers which have been appointed by the AGE. Municipality of Suharekë is the only one that currently does not have that role within the municipality. Their role and activities include mainly advocating and lobbying towards women's rights and participation in the labour market. During a one-year timeframe, most of their activities include participating or organizing awareness campaigns or round tables for different purposes and groups. The Gender Equality Officers in only few of the municipalities (bigger municipalities such Prishtina, Prizren) are regular members of the municipal commission for drafting the municipal development strategy where they give concrete suggestions and proposals for achieving gender equality.

In smaller municipalities, they are not usually included in drafting strategies for the municipality. Rather it has been identified that the empowerment of women in rural areas has mainly been through small NGOs operating in given municipalities. The support from these NGOs has been possible through initiatives supported by international donors and implemented by Kosovo Women's Network (KWN), Women 4 Women (W4W) and Initiative for Agricultural Development of Kosovo (IADK), and other organizations. There are 172 NGO's in the selected Municipalities that work on Gender Equality.<sup>33</sup> More than half (52%) are located in Prishtina, 20% in Prizren, 8% in Kamenicë, 6% in Viti, and the rest (14%) are located in Shtërpçë, Dragash, Novobërdë, Graçanicë, and Ranillug. Municipality of Suharekë has no registered NGOs dealing with any of the intersected groups. Regarding NGOs that deal with agriculture (inclusive for agriculture, beekeeping, flora and fauna, and farmer associations), their total number reaches 283 across 10 selected municipalities. Prishtina has 79 active NGOs, Prizren 49, Dragash 44, Kamenicë and Viti 23, Shtërpçë 21, Graçanicë 16, Novobërdë 14, Ranillug 14, and Suharekë 0. In the selected municipalities there are also 48 NGOs dealing with the rights of ethnic minorities in Kosovo, and 53 NGOs dealing with women and men with disabilities. The vast majority of those NGOs are located either in Prishtina or Prizren.

In 2009, MAFRD established 30 Local Action Groups (LAGs)<sup>34</sup> throughout municipalities in Kosovo. They are registered as Non-Governmental Organizations and assist MAFRD in the implementation, realization and monitoring of the rural development strategy. Only two from the LAGs are managed by women. Within the municipality of Viti, the LAG (managed by a woman) plays an important role in the inclusion of women in agriculture. LAG is a strategic partner for all international organizations which chooses to target women in the municipality. In the last three years, LAG in Viti has had collaboration with Caritas Luxembourg to support the inclusion of women in farming. Priority has been given to women

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<sup>32</sup> Kosovo Gender Analysis, KWN 2018

<sup>33</sup> <https://ojq.rks-gov.net/>

<sup>34</sup> <https://rrzhrk.com/en/about-us-2/>

who are heads of households, women who receive social assistance, women victims of the last war in Kosovo, etc. A total of 10 women associations are active in the municipality of Viti. They were established with the support of Women 4 Women organization. Within the municipality, these associations do not have offices where they can work or meet, however the LAG representative provides them with the needed space and equipment. Similar is the case of most of the selected municipalities, where Women 4 Women has supported the establishment of associations.

All municipalities in Kosovo have established departments specially focusing on minority empowerment. From the interviews conducted we have noticed that these departments mainly serve as facilitators of donor projects which target given audiences. These departments are composed of all minorities living in that given municipality. An exception in this regard is the municipality of Graçanica which does not have any delegate for the Roma, Ashkali, and Egyptian communities (even though nearly 10% of the population comes from Roma, Ashkali, and Egyptian communities based on the census data from 2011<sup>35</sup>)

As per the population, members of the Roma, Ashkali, and Egyptian communities in the municipality of Graçanica, mainly men, are engaged in informal activities such as metalwork and seasonal work in agriculture. Women are mainly excluded from all work activities, both formal or informal. The situation is similar in other selected municipalities too, such as Prizren, Kamenicë, and Suharekë.<sup>36</sup>

Municipal budgets dedicated to agriculture are small and cannot contribute much. The municipalities offer grant schemes in cooperation with international organizations and applicant participation. The participation percentage in grants varies from municipality to municipality, as well as types of grants that are awarded. Applicants express their dissatisfaction on the grant selection process within the municipality, mostly about unfair selection of grant beneficiaries. There are no specific incentives for women or people with disabilities under the municipal grant schemes.

Departments of agriculture in some municipalities also offer trainings, usually in cooperation with Helvetas, UNDP, Caritas Luxembourg, or the Ministry of Agriculture. The trainings are mostly in regards to technical (related to activities and know-how in the sector) or business skills.

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<sup>35</sup> Kosovo Agency for Statistics

<sup>36</sup> General Overview of Roma, Ashkali, and Egyptian communities in Kosovo, OSCE 2020

### 3 Methodology

The overall approach for this assignment was to conduct the analysis through quantitative and qualitative methods. That was made possible from documentation review, in-depth interviews, focus groups, and survey with organisations and labour force within the labour market.

In order to look into all possibilities that labour market can provide, the consultant team has looked into formal employment, self-employment, entrepreneurs and associations as potential for access to income generation, therefore to employment in a broader sense. The proposed approach follows the wider objective of the project, being:

- Identify constraints and barriers of women and men to access the labour market broken down in the following components:
  - Access to finance,
  - Access to markets,
  - Access to information,
  - Access to training, and
  - Access to decision-making
- In the selected sub-sectors, being:
  - Berries (i.e. blueberries, raspberries, strawberries),
  - Non-Wood Forest Products (NWFPs) & Medical and Aromatic Plants (MAPs),
  - Beekeeping
  - Domestic processing/artisanal products
- In the selected municipalities from three regional clusters in Kosovo, being that:
  - Region of Prishtina (Prishtina, Graçanica, and Novobërdë)
  - Region of Prizren (Prizren, Dragash, Suharekë, Shtërpçë)
  - Region of Gjilan (Kamenicë, Ranillug, Viti)

#### 3.1 Data Collection and Sample

In this section we will present the different data collection means, along with objectives, sources and measuring instruments. This study consists of desk review, survey design and distribution, focus group development and in-depth interviews.

The sample size for each sub-sample was estimated based on the importance/role of stakeholders regarding the completion of objectives for the intersectional gender analysis. In order to have a representative sample, different sample criteria were used for each targeted group of stakeholders. The sample was created following the below-mentioned criteria:

- Region/Cluster where stakeholders are present/operating (Prishtina, Gjilan, and Prizren),
- Ethnicity of the people or members of the organization that will be interviewed,
- Organizations representing interests of women,
- Organizations representing interests of different marginalized groups.

##### 3.1.1 Desk Review

In order to identify constraints and barriers for women and men to access the labour market, and meet all objectives set across the five components being those of access to finance, market, information, training, and decision-making, an in-depth analysis of documentation

was made during the desk review phase. Throughout the analysis further documentation that was deemed important for the analysis were looked upon. This analysis includes:

- Analysis of grants distribution policies and beneficiaries at a municipal level, with the respective Departments of Agriculture;
- Analysis of national policies/laws in the Agriculture field;
- Analysis of internal policies/practices businesses in the selected sub-sectors have when hiring women, marginalised groups;
- Analysis of current financial support provided by financial institutions, governmental institutions or donors;
- Analysis of the key training providers in the selected municipalities related to the agricultural sector, processing and certification;
- Sector analysis and former project analysis provided by SIREN team;
- Analysis of relevant documentation on the field provided by SIREN project team.

### 3.1.2 Survey distribution

A survey was distributed to private sector companies/organisations, including farmers/producers, processors, collection centres, and associations. The survey was inclusive of all constraints and barriers to enter the labour market from an access to labour market perspective. The survey was aimed at active businesses operating in the sub-sector and selected municipalities to measure the:

- Sources of financial support,
- Financing opportunities, with special emphasis to women-owned businesses and those of other marginalized people,
- Current level of women's participation in the labour market,
- Current level of marginalized groups participation in the labour market,
- Level of business opportunities in different sectors (for emerging new businesses) and the support systems for them.

The sample was inclusive for stakeholders across all 10 chosen municipalities (where applicable) and four selected sub-sectors from the above-mentioned private sector groups. **The total number of responses is 43** out of 62 that were contacted. Contacts of potential respondents across all sub-sectors and municipalities have been provided from SIREN team, Kosovo Women's Network (KWN), and Art Shala & Co. and NCG team.

Table 1. Crosstabulation of responses with municipality and sub-sector

Municipality	Artisanal products/ domestic processing	Beekeeping	Berries	NWFP & MAPs	Grand Total
Prishtinë	1	2	1	5	9
Kamenicë	1	1	4	1	7
Viti	1	3		3	7
Novoberdë	1	1	4	1	7
Prizren		1	1	1	3
Suharekë		3			3
Shterpçë		1	2		3
Dragash			1	2	3
Graçanicë			1		1
<b>Grand Total</b>	<b>4</b>	<b>12</b>	<b>14</b>	<b>13</b>	<b>43</b>

Table 2. Crosstabulation of responses with gender and sub-sector

Intersection	Artisanal products/ domestic processing	Beekeeping	Berries	NWFP & MAPs	Grand Total
Women	4	2	4	6	16
Men		10	10	7	27
Intersected groups		1	3		4

The survey was coded via Google Forms platform, whereas it was filled through direct phone calls. Data collection for this survey was completed between **3<sup>rd</sup> of August** and **10<sup>th</sup> of August**.

### 3.1.3 Focus Groups

A total of six (6) focus group were conducted with **38 participants** from all 10 targeted municipalities and four (4) selected subsectors. The conducted focus groups consist of:

- FG1. Berries across all clusters (mixed – consisting of both women and men)
- FG2. NWFP & MAPs across all clusters (mixed – consisting of both women and men)
- FG3. Processing across all clusters (mixed – consisting of both women and men)
- FG4. Beekeeping across all clusters (mixed – consisting of both women and men)
- FG5. Intersection - Women in Agro across all clusters (inclusive for women with disabilities, young women, and victims of gender-based violence)
- FG6. Intersection – Communities in Agro across all clusters (mixed – consisting of both women and men)

Table 3. Crosstabulation of responses with municipality and gender + intersected groups

Municipality	Men	Women	Intersected groups (ethnic minorities, persons with disabilities, and other)	Grand Total
Prishtinë	2	9	3	11
Shtërpcë	5	4	7	9
Kamenicë	3	3	2	6
Prizren	3	2	3	5
Novobërdë		2		2
Graçanicë	1	1	2	2
Suharekë	1			1
Viti		1		1
Dragash		1		1
<b>Grand Total</b>	<b>15</b>	<b>23</b>	<b>17</b>	<b>38</b>

Table 4. Crosstabulation of participants with gender + intersected groups and sub-sector

Gender	Artisanal products/ domestic processing	Beekeep- ing	Berries	NWFP & MAPs	Other stakehol- ders	Grand Total
Women	9	3	7	7	1	27
Men	1	3	5	7	1	18
Intersected groups	5	2	6	5	1	19

\*Please note that 6 participants were included in more than one of the targeted sub-sectors, hence the grand total equals to 44 and not 38.

Samples for focus groups have been identified in close cooperation with the SIREM team and KWN. All focus group discussions were conducted in Pristina, at CARITAS Switzerland in Kosovo offices. They were led by a team member from Art Shala & Co., with the support of representative members from SIREM team.

Focus groups were audio recorded. From all the data that were transcribed, the team looked for patterns that emerged from the data, which are presented in this report. Focus group discussions have occurred between 10<sup>th</sup> of August and 17<sup>th</sup> of August.

### 3.1.4 In-depth interviews

Through interviews, we were able to attain a clear picture of the current situation for all marginalized groups, especially women. Stakeholders who were invited for in-depth interviews are:

- Municipal representatives from Departments of Agriculture within the targeted municipalities,
- Municipal Gender Equality Officers, or Community Officers within the targeted municipalities,
- Financial institution representatives,
- Representatives from women and other marginalized groups associations related to relevant agriculture sector,
- Representatives from associations related to the selected sub-sectors,
- Private sector stakeholders, consisting of collection centres and processors,

- Other stakeholders (donors, governmental institutions, etc.).

The sample size for the in-depth interviews is **22**, whereas 36% of respondents were women and 64% men.

Table 5. Crosstabulation of interviewees with municipality and sub-sector

Municipality	All sub-sectors	Domestic processing/artisanal products	Beekeeping	Berries	NWFP & MAPs	Grand Total
Graçanicë	1				1	2
Kamenicë					2	2
Novobërdë		1				1
Prishtinë	5		3	1	1	10
Prizren	2			1		3
Shtërpcë	1			1		2
Viti	1	1				2
<b>Grand Total</b>	<b>10</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>22</b>

Table 6. Crosstabulation of interviewees with gender + intersected groups and sub-sector

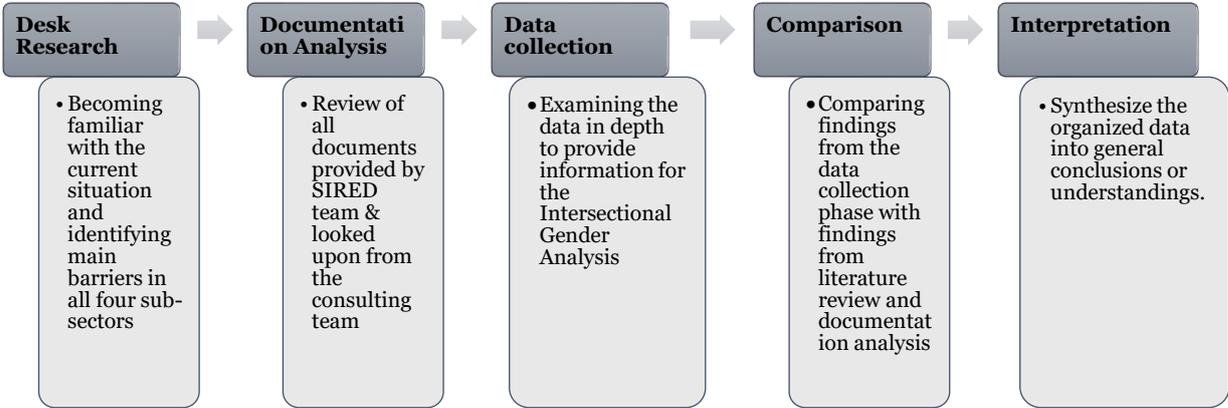
Gender	All sub-sectors	Domestic processing/artisanal products	Beekeeping	Berries	NWFP & MAPs	Grand Total
Men	7		2	3	2	14
Women	3	2	1		2	8
Intersected groups	5		1	2	1	9

Based on the current situation in the country in regards to COVID-19 the interviews were either conducted face to face or through available online communication tools. Interviews were conducted by members from Art Shala & Co. and NCG team, with the support of team members from SIREN. The interviews were transcribed for analysis purposes of the consultant team. They were conducted between **10<sup>th</sup>** and **20<sup>th</sup>** of August.

### 3.2 Analysis

Throughout data analysis phase, the team has looked for patterns emerging from the data collected through:

The collected data was categorized per each of the five studied determinants, being those of



access to finance, market, information, training, and decision-making. This ensured the capture of holistic triangulated findings and recommendations, which, along with relevant desk research findings, are in the report. All data instruments collected demographic data in order to offer gender, ethnicity, ability and other marginalized group disaggregation.

### 3.3 Limitations

A major limitation came as a result of the precautionary measures of the COVID- 19 global pandemic, which made travel and contact with potential interviewees difficult and at times impossible.

The study encompasses a wide array of scope analysing 10 municipalities, across different stakeholders being: policy makers, municipal representatives, private sector stakeholders (growers, collection centres, processors).

## 4 Findings

This section has been structured following the five main determinants (sub-chapters) studied for the Intersectional Gender Analysis, being:

- Access to Finance
- Access to Market
- Access to Information
- Access to Training
- Access to Decision Making

Within each of these subchapters we have presented the findings according the challenges and opportunities faced by all parties that operate within the agriculture industry, followed by the description of challenges and opportunities faced by the targets of the study: women, marginalized groups, ethnicities, people with disabilities and other marginalized groups. Most findings are present across all subsectors and municipalities studied, but if there are given peculiarities for one of the above, we have pointed out the challenges and opportunities in the following section. In order to link the findings with SIREM Project scope of work we have proposed the baseline indicators and Gender Responsive Targets. Lastly, for each of the determinants we have presented a list of recommendations to be considered by the SIREM Project related to the targeted groups.

### 4.1 Access to Finance

Access to finance is a widely discussed concept in agriculture and other fields of the private sector. Through a coordination meeting with the SIREM Project team we have rationalized on the concept and approach access to finance as a concept to understand the ability and formats used by farmers, collection centres, associations to obtain financial products such as loans, grants and credit. As well we have looked at the concept from the provision of financing point of view; meaning the criteria and availability of financing from banks, micro-financial institutions, MAFRD, municipalities and donors. This study focuses on understanding the above through the target of the study perspective.

#### 4.1.1 Access to loans

General Opportunities and Challenges	<ul style="list-style-type: none"> <li>• Medium to large businesses<sup>37</sup> have the possibility to easily access bank loans as (if) they possess collateral. Furthermore, it is very common for these organizations to take long-term bank loans mainly for purposes of equipment purchasing and maintaining liquidity in cash flow to pay farmers. They usually exceed 15.000 euros.</li> <li>• Banks do not offer loans for agriculture, taking into consideration its specificity; therefore, very often agribusinesses are taking cash loans with very high interest rates banks usually provide to private persons for any purpose.</li> <li>• These loans are often crucial for businesses and their survival. Still, due to the very high interest rates and changing contracting conditions they have been considered as the last option to use in order to access finance.</li> </ul>
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<sup>37</sup> Medium to large organizations employ more than 10 full-time employees – finding from the focus group and interviews conducted during the analysis

<p>Women</p>	<ul style="list-style-type: none"> <li>• Women in rural areas have very limited access to finance through commercial banks and micro-financial institutions. Only 15% of the women business owners have used commercial bank loans<sup>38</sup>. Key barriers for them to be eligible for these loans are: a) high rate of unemployment amongst rural women (An estimated 5% of all employed men and 3% of employed women are active in agriculture, forestry and fishing. These, however, are officially registered workers. Women and men may work as unregistered employees in this sector, though data is lacking.<sup>39</sup>); b) if working, usually it is informal employment, therefore there is no official salary to be used for bank loans;</li> </ul> <p style="text-align: center;"><b>Table 8: Employment Rate (%), by Region and Geographic Location</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="9">Employment Rate (%)</th> </tr> <tr> <th></th> <th>Gjakova</th> <th>Gjilan</th> <th>Prizren</th> <th>Mitrovica</th> <th>Peja</th> <th>Ferizaj</th> <th>Pristina</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Urban</td> <td>43.7</td> <td>39.5</td> <td>38.5</td> <td>38</td> <td>36.9</td> <td>35.8</td> <td>40.8</td> <td>39.3</td> </tr> <tr> <td>Rural</td> <td>50.2</td> <td>44.1</td> <td>43.4</td> <td>43.5</td> <td>39.4</td> <td>37.3</td> <td>34.2</td> <td>41.7</td> </tr> <tr> <td>Total</td> <td>49.5</td> <td>43.2</td> <td>42.6</td> <td>42.2</td> <td>38.8</td> <td>37.0</td> <td>36.5</td> <td>41.1</td> </tr> </tbody> </table> <p><b>Note: All estimates are significant at the 5% level.</b></p> <p style="margin-left: 40px;">c) very small percentage of women (about 17%<sup>40</sup>) own property (to be used as collateral).</p> <ul style="list-style-type: none"> <li>• Even though women have full formal property rights (rights to inheritance and ownership), customary rights differ significantly. Despite some improvements, women still own substantially less property (17% of properties) than men.<sup>41</sup> Women rarely inherit property from their parents, due to the patriarchal traditions where women choose to renounce their inheritance in favour of men in the family;</li> <li>• The above stated reasons are the key barrier for rural women and women entrepreneurs accessing higher value loans from commercial banks and/or government agencies for development.</li> </ul>	Employment Rate (%)										Gjakova	Gjilan	Prizren	Mitrovica	Peja	Ferizaj	Pristina	Total	Urban	43.7	39.5	38.5	38	36.9	35.8	40.8	39.3	Rural	50.2	44.1	43.4	43.5	39.4	37.3	34.2	41.7	Total	49.5	43.2	42.6	42.2	38.8	37.0	36.5	41.1
Employment Rate (%)																																														
	Gjakova	Gjilan	Prizren	Mitrovica	Peja	Ferizaj	Pristina	Total																																						
Urban	43.7	39.5	38.5	38	36.9	35.8	40.8	39.3																																						
Rural	50.2	44.1	43.4	43.5	39.4	37.3	34.2	41.7																																						
Total	49.5	43.2	42.6	42.2	38.8	37.0	36.5	41.1																																						
<p>Intersectionality</p>	<ul style="list-style-type: none"> <li>• From our discussion with representatives of the Roma, Ashkali, and Egyptian communities, they have expressed that a general barrier they have is the fact that they do not own land, therefore they cannot access any means of financing related to loans where collateral is demanded, including becoming potential grantees from MAFRD funds.</li> <li>• Highly religious people consider bank loans or any other mean where one has to pay interest to return the funds as a sin. Hence, the only format of borrowing they would use is from family members and relatives. “I have not applied for bank loans and will never, my religion does not allow me to” was the statement of one of the farmers that was interviewed.</li> <li>• Small organizations and single headed households have limited opportunities on accessing loans through micro-finance institutions. Agricultural loans from micro-finance institutions such as Finca, KRK and KEP Trust provide loans up to 5 thousand euros without</li> </ul>																																													

<sup>38</sup> EU Kosovo Gender Analysis, KWN 2018

<sup>39</sup> ibid

<sup>40</sup> ibid

<sup>41</sup> ibid

	<p>collateral but have very high interest on the loan (ranging from 13 to 24% annual interest rate). For loans from 5.000 to 15.000 euros applicant has to have a moveable asset/s use as collateral. Very few of the interviewed parties (women, marginalized groups or single headed households) have had loans from these institutions, as the main barrier is the high interest rate associated to these loans.</p> <ul style="list-style-type: none"> <li>• Older women and men face an additional barrier - their age; age limit is one of the criteria considered when applying for a loan in a commercial bank or micro-finance institution. They are not accepted for long-term loans considering that they might not be able to return the loan.</li> </ul>
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#### 4.1.2 Access to grants

<p>General Opportunities and Challenges</p>	<ul style="list-style-type: none"> <li>• The agricultural industry/sector is experiencing high growth and interest of donors to support it. This can be concluded from the presence of the donor programs providing grants to agricultural holdings and businesses. The majority of organizations interviewed have received grants to be used for investments, e.g. equipment, raw material, infrastructure development, etc. The grants have been provided by different international donors and national institutions, such as: Caritas, IOM, IADK, PPSE, European Commission, USAID, TIKA and MAFRD.</li> <li>• Municipalities have very limited resources planned for subsidies or grant provision to agriculture stakeholders. Programmes are depending on the municipalities and their resources to define the approach on how to disburse the funds. Some support associations or collection centres which in return disburse the finances to farmers. From our analysis we have seen that only Prishtina and Prizren disburse directly funds to farmers without associations or collection centres as intermediaries.</li> <li>• Municipalities, through additional finances provided for the grant programmes, also contribute to donor programmes. These contributions are to be planned in advance, and should be coordinated with municipal budget planning – the process starting in August/September for the following year.</li> <li>• Grant applications are different for different donors, requiring specific knowledge and skills in agricultural holdings and businesses to be able to prepare different applications. Actors supporting farmers, their organisations and businesses in this process vary from municipal officers to individual/professional consultants. Still, this is a very requiring process, and some users are reluctant to apply due to complexed requirements and process. In some cases, language is also a very important barrier. Most of the larger companies applying for grants either have highly-educated personnel (owner or employee) that prepare the application documents or use external consultants to prepare applications on their behalf</li> </ul>
<p>Women</p>	<ul style="list-style-type: none"> <li>• Due to complex grant application processes the majority of women and marginalized groups interviewed have found it hard to apply for</li> </ul>

	<p>grants. Women running businesses or single headed households do not possess internal capacities to write project proposals, therefore they are either reluctant to apply, or even more to ask someone to help them. Rarely do they have financial resources to hire professional consultants for this matter.</p> <ul style="list-style-type: none"> <li>• MAFRD grants application process envisages additional points to the organizations run by women (5 points out from the total scoring of 100 points). This has had a positive effect on increasing the number of applications from women run businesses. At the same time, it was noticed that there were some situations where men used the opportunity and made their wife or daughter officially the business representative in order to use this advantage, while the situation did not change, and men were still managing it and making all decisions.</li> <li>• Multiple organizations interviewed have pointed out that this has been a dimension in which men have cheated upon to increase their likelihood to win the grant. Such feedback has been received in more than 70% of the targeted audience interviewed cases.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• The size of the agricultural holding/business eligible to apply for the MAFRD subsidy and grant framework is another important obstacle for small organizations or single headed households. For example, a beekeeper is eligible to apply for the grant for the beekeeping sector if he/she has at least 50 beehives<sup>42</sup>. Such prerequisite is unlikely to be achieved by potential new entrants to the market, particularly women and other marginalized group, or holdings/businesses coming from less developed areas. The similar size conditions are present for all other subsectors under the grant scheme of the MAFRD.</li> <li>• Co-share percentages for grant schemes are challenging or too high for marginalized groups and single headed household members living in rural areas having no income, but aspire to enter the agriculture industry. Additionally, pre-financing the investment from the beneficiary side, and later refund of the awarded amount from the grant scheme is unfavourable for the marginalized groups, especially above mentioned single-headed households. Lack of sufficient funds to conduct the first investment is the main reason why they do not even take the initiative to apply for this scheme.</li> <li>• Majority of the single headed households or small organizations that have entered the market in previous period were supported through grants provided by international donors. Most of these organizations are operating in rural areas and are present in all municipalities studied.</li> </ul>

<sup>42</sup> [https://www.mbpzhr-ks.net/repository/docs/PZHR\\_202021\\_final\\_7.pdf](https://www.mbpzhr-ks.net/repository/docs/PZHR_202021_final_7.pdf)

### 4.1.3 Other means of financing

General Opportunities and Challenges	<ul style="list-style-type: none"> <li>• Some medium to large businesses have been provided with loans and investments by their value chain partners. One of the examples is the Red Gold Koperativa (located in Prizren) which has received direct financing support from their buyers - Hit Flores and Agro Produkt.</li> <li>• This type of direct finance support is happening when an exporting company has good market linkages with large buyers located in Western Europe and has to ensure product consistency through sufficient quantity and adequate quality.</li> </ul>
Women	<ul style="list-style-type: none"> <li>• The prevailing attitude in rural areas is that the role of women in rural areas is caring and household maintenance related (so called reproductive role). They are often not highly educated and it is not expected from them to generate income outside the household. These social and gender roles and attitudes create barriers for women to either borrow money or have the initiative to start a business.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• One of the means of access to finance for small households was borrowing from family and friends. This is considered as a quick format to access small funds which might be needed by farmers. This type of finance obtaining does not encompass interest rate, so the process is more favourable for start-up businesses, if and where applicable.</li> <li>• Most of the small organizations use their own savings or reinvesting earnings from their business in the organization.</li> </ul>

### 4.1.4 Conclusions and Recommendations

#### Conclusions:

- There is a lack of financing tailored specifically for women in agriculture; some positive examples can be found in Serbia, Croatia and other countries in the region. Agricultural loans with lower interest rates, approximately at 1%, are highly needed in Kosovo, like the ones provided by Caritas (financed 150K euro loan with 1% interest rate to the Koperativa Red Gold).
- Most of the households in the rural areas of Kosovo have a predominantly patriarchal view that women's primary role is taking care of the family with all that it entails – child care, care of older and sick family members, domestic chores, etc. Women's economic empowerment is generally seen as positive as it brings prosperity and economic stability to the family; however, in some families, it is not seen as positive if, by their norms, a woman neglects her family duties (taking care of the family).

#### Recommendations:

- Support provision of long-term loans with favorable interest rates for agriculture, with special attention to conditions defined for providing long term loans for women. One example is the KCGF to co-finance interest rates (low interest rates – possibly about 1%, are highly needed in Kosovo). Additionally, develop a petition signed by farmers and relevant associations in coordination with donors supporting agriculture in Kosovo could be sent to the CBK to request lower interest rates related to agriculture loans. SIREG

could facilitate the dialogue for such initiative, with special focus on the loans available to women.

- Donors’ initiatives of providing loans with low interest rates (1% interest rate loans provided by Caritas) should be extended in order to secure liquidity of organisations previously supported. Additionally, pool of donors should be widened and more potential key players should be involved in the sector support.
- While working on women’s economic empowerment, simultaneously work on awareness raising with male partners and/or family members to reduce the potential resistance or backlash that could come as a result. This could include discussing and encouraging less biased gender attitudes, norms and beliefs create space for a more open communication on these topics, talk about the benefits of women’s economic empowerment, etc.
- Consider creating women-only spaces where women can create their social networks (between the regions), share advice and discuss challenges.
- Support women through training and coaching on how to prepare business plans and how to apply for funds and grants. Increase women’s financial literacy.
- Support creation and functioning of joint ventures for small organizations and/or single headed households through cooperatives. There are good examples of such cases, as described below:
  - Serbian Association from Shterpce: 30 women joined in the association investing their personal savings in buying equipment in the initial phase of their establishment. Also, UNDP supported them by providing grants for additional equipment. Once the equipment was in place, association created groups depending on the sector they want to work in. The business model was established as a joint venture, splitting the profit between association members. This model works very well for the Association from Shterpce, and can be used as case study for promotional purposes.
  - In Vitia municipality, women started the association with 20 members with the purpose of vegetable growing. The association received greenhouses for vegetable production from the Luxembourg Foundation. They also received grants for vegetable processing equipment. Later, ADA supported the association with a building/venue/space in value of 13,500 Euro. They were also financially supported by the municipality of Vitia for new equipment purchase.

## 4.2 Access to Market

### 4.2.1 Employment opportunities

<p>General Opportunities and Challenges</p>	<ul style="list-style-type: none"> <li>• One of the major constraints to find a job in the sector is a low level of skills and know-how.</li> <li>• Experience with seasonal workers defers between the interviewed companies –while some easily get access to seasonal workers keen to work, others are faced with immense challenges to find committed seasonal workers in sufficient number. These findings cannot be attributed to any given municipality or subsector in focus, but they depend on other factors.</li> <li>• Incentives for full-time and seasonal workers to join a company are provisions of supporting aspects related to daily work, such as provision of daily meals, breaks during working hours, or transportation from collection points near their homes/ public transport to the workplace.</li> </ul>
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Women	<ul style="list-style-type: none"> <li>• It was repeatedly mentioned during focus groups that women, particularly mothers aged 30 to 55, are the ideal workers in agriculture. They are highly committed and willing to work in the sector. The main roles for them are considered to be within collection centres or during the post-harvest processes.</li> <li>• In the same time, transportation of women from their homes to the working place is considered as a challenge for them to access the labour market. Hence, organizations tend to employ women from a given village in order to be able to bridge this problem by using a company's van for the organized transportation.</li> <li>• Some rural areas have no public transport/connections to distant villages on their territory. Therefore, in order to travel to a potential workplace, women (most do not own a car or have driving license) either have to organize themselves and travel jointly through a pre-booked transport, or to rely on the support from family members.</li> <li>• Gender norms and attitudes and cultural patterns in rural areas create disapproval for women who have to travel alone to go to work for a given organization.</li> <li>• Product packages are usually of a higher weight, which can be considered as one of the barriers for women to perform the job. This prevents some women to apply for the job and create hesitation at the employer to hire women employees.</li> <li>• Women receiving social assistance sometimes reject to be integrated in the formal labour market as they would lose the social assistance subsidies if officially employed. They are afraid of insecurity of the potential employment (if it is seasonal work or other short-term employment), as well as of the time needed to get back to the social assistance system if they get fired, or their short-term job is finished.</li> <li>• According to employers, women show much better skills of sorting and handling highly sensitive products than men. For this reason, they are prevailingly hired in companies for berry fruits sorting process. From the interviews conducted with collection centres usually they hire women who have been recommended by some person they already know, or who already work for the company.</li> <li>• Maternity leave period of 6/12 months is usually seen as an obstacle for private sector when hiring women. They express that this makes their operations more costly, since they have to hire more people during that period of time.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• Economic activity in the private sector is rather limited in rural areas (areas distant from big cities), making employment opportunities insufficiently available in those regions.</li> <li>• It is considered that young women and men are not eager to get jobs in agriculture. Employers during data collection considered them "too spoiled". A growing tendency among young women and men is to find service-related jobs in cities with lower salaries but rather more attractive for them (salesman/saleswoman, waiter/waitress, cashier, shop assistant etc.). Additionally, industry representatives consider working conditions as the main obstacle for young women and men who are not used to them (have to work outside when it is</li> </ul>

	<p>hot/cold or inside a closed space with little or no contact with the outside world during working hours). According to some studies, the gender discrepancy is high with 67.6% unemployed young men in rural Kosovo compared to 80.5% unemployed young women.<sup>43</sup></p> <ul style="list-style-type: none"> <li>• Local NGOs from municipalities with Serbian majority and Collection Center representatives pointed out that some people use the opportunity to apply and receive social assistance from both Kosovan and Serbian state programs. This has a direct impact on their willingness to enter the labour market and get a job.</li> <li>• The majority of agricultural companies are very small, having one person being involved across all functional units of the organization. This creates almost unavoidable barrier for employers/owners to hire a person with physical disabilities. Hence, larger companies usually have specialized workforce for the specific/limited number of tasks. For that reason, they can hire women and men with disabilities or older women and men (above 55). Still, employers stated that they would like to see the government facilitating their involvement by providing incentives, like salary subsidies, tax deduction, etc.</li> </ul>
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#### 4.2.2 Entrepreneurial opportunities

<p>General Opportunities and Challenges</p>	<ul style="list-style-type: none"> <li>• Successful operations within a given region create a ripple effect for employment or entrepreneurial initiatives across the village and/or nearby areas. These successful cases prove that people are willing to move from a despairing situation to a state of mind: “If he/she did it, I can do it too!”. Experiences from Novoberde, Viti, Gracanica and Shterpce where entrepreneurial persons initiated a new business or NGO can be shown as good cases of common success across the community.</li> <li>• Domestically produced, certified organic products are not differentiated in the market. Support for producing and certifying organic products is not provided by the state. These costs are very high, therefore domestically produced organic farmers seem very expensive comparing to similar products. Besides this, inspectors perform very limited control of the market, where products/goods are usually labelled as organic but do not comply with the requirements of the organic certification. This creates unfair competition to the certified ones (being less expensive, and stating the “organic” origin falsely).</li> <li>• Product surplus which cannot be sold due to requirements set by collection centers is usually processed as jams, juices, which in turn are harder to sell due to higher prices.</li> <li>• Certification process for honey comprises of fulfilling three determinants/conditions. These determinants are the same for natural honey and inverted honey, allowing the later one to be in the same category with the natural honey. Customers are not informed about the important differences, and they cannot judge visually</li> </ul>
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<sup>43</sup> <https://www.ngolens.org/wp-content/uploads/2018/12/RYES-English-PRINT.pdf>

	<p>which one is natural. This creates unfair competition in market for natural honey when compared with much cheaper imported honey. Kosovo Agriculture Institute issues a BIO certificate (ex. for berries) demanded for exports. The certification is based on 12 to 15 criteria, whereas in Western Europe the same products, upon export, are tested on up to 120 criteria. This is an important challenge and bottleneck for exporting companies, depending on subjective estimation of one person from the Institute.</p>
Women	<ul style="list-style-type: none"> <li>• Cultural challenges and social pressure for women entering the labour market are presented by their families, in most of the cases by their husband, husband’s family and neighbours. <ul style="list-style-type: none"> <li>○ In the same time several cases where a woman starting earning was firstly judged by the community but when she started improving her family’s welfare, she was considered as a good-case and women have followed her example. Empowerment of such women leader has caused positive effects on including more women in the workforce.</li> <li>○ If in the workplace the supervisor is a woman, then the potential employees (women) find it easier to communicate and be managed by them, if compared to having a supervisor that is a man. This is mainly due to the social pressure from their husband and their relatives.</li> </ul> </li> <li>• Roma women are good in preparing artisanal products and processed vegetables. They produce them for the family or sell in the closest circle of friends and family. Their local focus has prevented them to expand markets to villages and cities in their surroundings.</li> <li>• Traditional gender roles and social norms also create animosity and cause discrimination amongst women. Women starting to obtain their own income working with agriculture related organizations (applicable to all subsectors) or through employment cause sense of jealousy among other women who start negative talks about them (“who does she think she is?!”). They are considered as breaking the social norms (staying at home and dealing with home related tasks) present in villages.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• Collection Centres are hard to reach by farmers, as they are usually placed in distant areas, far from the production sites. This represents a logistical barrier that constraints rural living farmers to grow within the industry, especially for women and other marginalized groups.</li> <li>• Small individual farmers have very limited negotiation power towards collection centres, causing price bargains for the produce.</li> <li>• Smaller organizations or family-based businesses producing artisanal products and planning to introduce these products to the market, have to opt for lower margins and lower prices for good quality products. Also, they have to register barcodes with the Kosovo Chamber of Commerce, which is rather complicated and/or costly.</li> </ul> <p>In order to sell in retail chains, a farmer should have large amounts of stock to leave in, which is almost impossible for most of the small</p>

	businesses, especially women owned businesses, operating in Kosovo.
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### 4.2.3 Conclusions and Recommendations

#### Conclusions:

- Prevailing social and gender norms, as well as social pressure for women entering the labour market are still very present in rural areas, creating different barriers for women to become more active in their entrepreneurial activities
- Once a woman is empowered and starts her own business, she is used as a good example in the community and with other women. Promotions of such positive examples inspire women and present benefits to men as well, changing the traditional points of view.
- Donor programmes made good progress in the field of economic empowerment of women, providing grants and supporting schemes. Municipalities have accompanied donors' programmes and supporting schemes with the same purpose.
- Smaller organisations or single producers, especially women, do not have negotiating power and are not able to position their good quality products at the wider market. When organised in the association their negotiating power is increased, and they can access markets more easily and fulfil specific requirements of the buyers.

#### Recommendations:

Means that could facilitate inclusion of women and other marginalized groups to access the market:

- Support promotional activities for women and young producers, artisanal producers, cooperatives through different channels, like: Fair attendance, mobile markets in the municipality of Prishtina, retail chains promotion, etc.
- Support market access for different products produced by women through implementation of standards and certification processes, obtaining barcodes, developing high quality packages and design, facilitating other administrative processes (for example - weight of fruit packages to be standardised for Western Europe – 10kg), especially for new and high-quality products.
- Support B2B opportunities for women – this could be in identifying jointly the most appropriate opportunities and fund their participation at these events which can lead to new partnerships, access to different markets, input to innovation and diversification.
- Support companies to conduct a gender assessment of their business and identify steps and measures to become more gender and minority inclusive if they want to receive support from the project – every business should have a gender policy which includes provision of equal opportunities, anti-harassment (including sexual harassment) measures and family friendly approach (this support might be more relevant to larger organisations/cooperatives and businesses)
- Facilitating more coordinated approach vertically and horizontally in the VC. Support establishment of collection centres near production areas to create more favourable conditions for women farmers to cultivate fruits in rural area.
- Continue support to women farmers that have been part of other projects and proved to be good examples to others. Promote their success and use them as contact points to target other women farmers, as well as for peer learning.
- Build capacities of municipal gender officers and representatives of communities regarding gender equality and women's economic empowerment and facilitate their inclusion in processes of Agriculture strategies development (at local and national level).

- Support development of high quality standard for natural honey at national level and branding/certification of honey for beekeepers’ associations/ municipal level.
- Support inclusion of women in beekeeping throughout the whole value chain, through e.g. equipment grants or diversification of the products, including beeswax, pelud (propolis), flower pollen, bee pollen, royal jelly, or of innovative and artisanal pharma products and cosmetics which are derivate of the bees.
- Support creation of support systems for new women farmers through cooperation with big farmers or collection centres in order to gain experience and knowledge in cultivation.
- Support development of a well-documented gender disaggregated database of people living in rural areas involved in cultivation, farming and processing. This gender-disaggregated database could have a system of referrals where a given women or man farmer would earn “points” for every newly referred party to enter the industry, double points are received if the new party is a woman or a from a minority group. These “points” could be interpreted in easier access to finance or training from donors or municipality.

### 4.3 Access to Information

#### 4.3.1 Channels and Source of information

<p>General Opportunities and Challenges</p>	<ul style="list-style-type: none"> <li>• Governmental organizations utilize their connections with the associations to reach the farmers. This has proved to be a very good approach to disseminate information regarding grant opportunities or other information that the governmental organizations want to disseminate.</li> <li>• The main channel of getting information related to the industry is through online channels. Kosovo has a high internet penetration rate compared to other surrounding countries. Internet penetration rate in Kosovo is 88.8%<sup>44</sup>.</li> <li>• Municipality representatives have pointed out that they post all news on their websites, while 63% of the interviewed parties said that this is the main source of information for them. In the same time, 37% said that they have never accessed any governmental website to access information; even though they expressed interest for potential funding and technical assistance from governmental organizations. Data is not disaggregated by sex since there was no significant difference between male and female respondents in the analysis sample.</li> <li>• The language used by donors and governmental organizations is highly academic. This has been a barrier for the majority of people of lower level education or no education.</li> <li>• Coordination across donors needs to take place in order to utilize all publications and materials developed throughout given projects. When a donor project ends their website is usually shut down and the materials/researches are lost and hard to find online. This is a key barrier for accessing the information which is valuable to the farmers.</li> <li>• There is a misconception of working for an agricultural organization as to how labour intensive the work is. Usually</li> </ul>
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<sup>44</sup> <https://www.internetworldstats.com/europa2.htm#kv>

	women and people living in rural areas consider only the part of the field work as part of agriculture.
Women	<ul style="list-style-type: none"> <li>• Local Action Groups (LAGs) within municipalities play a crucial role in disseminating information across their respective partners. These groups have been highly regarded in Viti and Novoberdo.</li> <li>• The Local Action Group in Vitia together with the agriculture adviser within the municipality represents the main source of information for women and women’s associations in the area. Interviewed women said that for them it is not common to search the internet and look for new grant opportunities. They call LAG or municipal representatives or the association executive to get the information.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• Both women and men producers located in rural areas that are not a part of a larger association suffer from the lack of information, as this is the primary method how information is disseminated within the industry.</li> <li>• Information related to agriculture is scattered across multiple sources (websites and owners of content); making it difficult for a non-advanced technology user to find needed information. The challenge is especially strong for older people not prone to internet, single household women living in rural areas, or other marginalized groups with limited knowledge of and/or access to modern devices.</li> <li>• Sometimes, information can be provided only in Albanian or in Serbian language; this can be a significant barrier to access the information for all languages spoken in Kosovo.</li> <li>• Farmers are lacking in legal know-how as they do not know how to make contracts for land use and lease. This is especially a problem for farmers in rural areas that are not well-connected to groups or other farmers. As such, they cannot apply for grants requiring such documents.</li> <li>• Women and men with disabilities have pointed out that, in some cases, they are informed through their friends and through HANDIKOS.</li> <li>• In the beekeeping focus group discussion, beekeepers have expressed that there is a shared opinion that young people are not entering more in the beekeeping sector because they are afraid of working with bees. This is mainly attributed to the lack of information for the safety and protection opportunities existent within the sector.</li> <li>• It is considered that potentially interested women and men that would like to enter the beekeeping sector, can quickly access know-how. In rural areas it is very likely to have at least one beekeeper close by. This would be the way how to initially develop the first contacts within the community of beekeepers.</li> </ul>

### 4.3.2 Conclusions and Recommendations

#### Conclusions:

- Access to information flow is not always available for several reasons: living in rural areas, with limited access to modern technologies/internet, language barriers, sharing from the sources, etc.
- Associations and producers' organisation play a very important role in information sharing. Very often they are the only source for some groups of producers (women from rural areas, people with disability, minority groups, etc.). Donors are using producer groups for information sharing amongst their members, recognising the importance of communities and group support to agriculture development.
- Local Action Groups help facilitate the process of information dissemination to rural areas within each municipality. Such has been the case with rural living women in Vitia and Novoverdo.
- Municipalities are facilitating information sharing between different stakeholders, especially between national level and producer organisations, as well as between donors and producers and their organisations.
- The level of gender equality awareness, i.e. the knowledge of women and men's needs regarding what information is needed and how and where to acquire that knowledge is diverse at different level of information sharing players, people that distribute information.

### **Recommendations:**

- Support the development of comprehensive information guides for beginners in farming/agricultural production on necessary knowledge and capacities, with basic calculations for different return on investments in different sectors of agriculture/processing.
- Facilitate targeted campaign for rural area citizens on potentials and benefits for women inclusion in specific processes of agriculture production.
- In cooperation with beekeepers and their associations create programs for young men and women to gain knowledge and skills needed for beekeeping - including elementary and high-school discussion groups, demonstration days to experience first-hand working with bees, field visits, etc.
- Create a central website for Agriculture development information, where all news, calls, grant opportunities and information will be placed and disseminated. As many people use television as their main information channel, a special TV programme (or channel) will be an asset. This will be done with greatest attention to creating gender and minority sensitive material that will be disseminated/broadcasted.
- Information sharing should also be channelled through associations that are especially targeting minorities (e.g. RAE), women and men with disabilities, young women and men and other interest groups.
- Facilitate integrated approach and action between the Office of Communities and Gender officers of the municipalities and small organizations or associations from the rural areas in order to improve dissemination of information to women from all marginalized groups in selected areas.
- All promotional activities and material should be gender sensitive and prepared in a common language, with appropriate gender sensitive imagery, visuals and communication messages aligned with targeted audience (not using academic phrases, complex messages, excluding some groups etc.).

**4.4 Access to Training**

**4.4.1 Sources and quality of training**

<p>General Opportunities and Challenges</p>	<ul style="list-style-type: none"> <li>• All constraints and barriers in accessing finance, markets, and decision making are linked with access to training. The lack of know-how encompasses the key barrier that current and/or potential farmers living in rural areas face.</li> <li>• There are not many trainings being offered to the wider public, especially on technical know-how. The implemented ones are organized through the respective associations or other NGOs and have designated objectives (ex. empowering women in agriculture etc.).</li> <li>• Short-courses or trainings have been continuously supported by donor organizations for women and other marginalized groups. These trainings have been usually provided by association representatives.</li> <li>• Practical work is a challenge for all teaching institutions (be it faculty or vocational education); hence some larger companies offer the opportunity to conduct professional practice through on-the-job training programs.</li> <li>• Certifications for given value chain roles are not common across all Kosovo.</li> <li>• There is a lack of general entrepreneurial and business management skills within the industry. Trainings on marketing and sales, bookkeeping, financial planning, and management have consistently been considered as lacking by the industry representatives.</li> <li>• There is a lack of how-to apply guidelines related to grants and subsidies.</li> <li>• For NWFP and MAPs it is mandatory to increase the training hours due to the nature of the products. Considering that a large portion is wildly collected, training is mandatory to ensure that proper collection and cultivation is done. This field is considered by our interviewed parties as the least familiar compared to the other subsectors.</li> <li>• Especially for MAPs and NWFP; the collection farmers cheat during kg measurements as they insert rocks, metal etc. They do it mainly due to the lack of information related to consequences of such actions.</li> </ul>
<p>Women</p>	<ul style="list-style-type: none"> <li>• Invitations for trainings are usually issued to households / meaning that in most cases men are the ones that attend the training.</li> <li>• Municipalities tend to organize training events focusing on women through the support of donors, and using donors' guidelines.</li> <li>• Girls in rural areas are usually not supported to obtain higher education, as the primary focus of their families is to get them married.</li> </ul>

	<ul style="list-style-type: none"> <li>• Know-how amongst women is mostly transferred from woman to woman. Therefore, trainings held by a woman give a higher turn-out.</li> <li>• There are some cases reported to us where people from a given ethnicity have not felt comfortable to attend the training in another village/city where the majority of people are from a different ethnicity.</li> <li>• The advanced language utilized by the trainers was recognized as a significant barrier in some trainings. Participants understood very little as the discussion was too academic.</li> <li>• Women located in rural areas, living under distressed financial conditions lack in support from their husbands to pay for transport &amp; other costs related to training attendance.</li> <li>• In some cases, husband and other family members do not consider it reasonable for woman to attend a training (missing the positive effects of the training).</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• Connection with suppliers is crucial, but sometimes older farmers have limited information on the new/advanced seeds, pesticides etc., and are reluctant to use them.</li> </ul>

#### 4.4.2 Conclusions and Recommendations

##### Conclusions:

- Women presence at the trainings depend on different issues – invitation, type of trainings (practical or theoretical), proximity of the training venue, training related topics / relevant for the production and role of women in the VC, etc.
- Trainings are usually focused on technical issues in regards to the production and quality, while the business and other management related topics are not sufficiently covered. This results in low level of general entrepreneurial and business management skills within the industry.
- General topics on production and too academic language of training are causing reluctance of producers. Trainings are proved to be more successful if implemented as practical and know-how, or provided by experienced practitioners and peer producers who are successful in their jobs.

##### Recommendations:

- Develop demand-driven training programmes, including practical on-site training and skills development for women. Topics should be defined in accordance with women needs, focusing on all aspects of the value chains (business planning, production and processing, standardization and certification). Training material should be adjusted and made easily usable (video based or image-based tutorials, in plain language, translated in different languages, etc.). The training should be also available online (centralized tutorial website, or through VIBER as was done by PPSE program during the pandemic).
- In order to increase participation of women, trainings should be directly targeting women and their needs in a given value chain (targeting their role), with direct invitation to woman, not the household (if the household is invited, only men will come).
- Trainings for beekeeping for women should be developed in close collaboration with the League, supporting establishment of team of trainers through provision of a ToT.

- Capacity building opportunities could be combined with networking opportunities, i.e. train women from different areas/regions in order to share experiences and challenges, but also ways to overcome these. Networking opportunities for future cooperation and peer to peer learning.
- Include municipal gender and community offices and agricultural advisors in the planning and implementation of these capacity building opportunities with women – provide a model for the municipality to be used for their future service provision.

## 4.5 Access to Decision Making

### 4.5.1 Power and inclusion

General Opportunities and Challenges	<ul style="list-style-type: none"> <li>• The power of associations within policy making bodies such as MAFRD has seen growth. Their role in proposing and revamping the system how subsidies are being distributed is crucial.</li> </ul>
Women	<ul style="list-style-type: none"> <li>• Being a patriarchal culture, usually the husband takes all the decisions in the household. During the last years there has been more inclusion of women in decision making within organizations. This is mainly due to continuous awareness raising for the topic from donors through local NGOs and municipal bodies to empower the role of women in the household.</li> <li>• The decision-making role of women has grown throughout the time, and now that they are familiar with the business, they usually run a given department within the business.</li> <li>• Related to technical work within the sectors, we have noticed that women mainly contribute in Collecting, Sorting, Processing, Sales and Logistics within the organization. Listed by ranking.</li> <li>• The majority of interviewees (both men and women) consider that agriculture is a very good option for women living in rural areas to have their own income and ensure that household duties are conducted.</li> </ul>
Intersectionality	<ul style="list-style-type: none"> <li>• Due to the farm size (working only family members) located in places such as Shterpce, Dragash and Viti; they cannot have a continuous role in the attending meetings or be included in the decision-making process with the respective associations.</li> <li>• Within the municipalities where Roma, Ashkali, and Egyptian communities reside in significant numbers, Kosovo Roma, Kosovo Ashkali and Kosovo Egyptian communities are adequately represented in the community communities committee (CC).</li> </ul>

## 4.5.2 Conclusions and Recommendations

### Conclusions:

- The decision-making role of women has grown throughout the time, but a lot still remains to be done, ranging from producer/household level, throughout the associations and businesses to government level (both local and national).

### Recommendations

- When selecting partners on the program, assess their internal capacities to work with gender equality and their structures – how many active women members, women in the management structures, women in decision-making roles, etc. The internal (or organisational) capacities are linked with operational capacities and working on strengthening both aspects is crucial for organisations and businesses to attract and retain women as workers and managers.
- Every meeting, workshop or other event that will be organized through SIREM should have a requirement of 40% women participation to increase, not only their participation, but also to hear women's perspectives (voice) and get input for decisions (power).
- At the household level, work with family members to discuss how women can be involved in decision making related to production and investment – the benefit of different perspectives.
- When attending meetings or other events, SIREM team should consider their presentation, i.e. who is presenting the team – mixed teams or all male or all female team members. Opt for mixed presentation to serve as a good example.
- Create safe spaces for women (within the selected sub sectors) where they can also share experience and challenges of their lack of inclusion and how to overcome that. Invite women from various groups – young women, minority women, women with disability, women as heads of households, older women, etc.

## 5 Case studies

### 5.1 Case study #1 – Valbona Ajeti

#### **Owner of GRASEP, a business in the Domestic processing/artisanal products sub-sector**

##### Who is Valbona Ajeti?

Valbona Ajeti is the owner of GRASEP, a business that produces domestic and artisanal products. Her company is located in Vitia. She currently employs 16 women, all of whom are Albanian. She registered her business in 2016.

##### How did Valbona start her own business?

**In 2015** with the support of Women4Women<sup>45</sup>, 26 women from Sllatine e Eperme, a village in Vitia, established a women's association. Valbona and other women were targeted and invited through the representative of the Action Local Group in the municipality of Vitia, Fadile Demelezaj, who serves as a networking point for these women and national and international organizations. As an association, all 26 women started with the production of domestic products of all kinds.

- **Access to market** – They started to sell their products by attending fairs, firstly in the municipality of Vitia, then in Prishtina and other cities, as well.
- **Access to finance** – Almost all women members of the association were supported by Caritas Luxembourg with equipment to produce their products.
- **Access to information** – The Action Local Group and Department of Agriculture within the municipality of Vitia served, and still serves as an information point for women living in the villages in Viti.
- **Access to training** – IADK in cooperation with the municipality offered training in processing and food safety standards; also, Women 4 Women offered property rights training for sensibilization about women's rights for inheritance and property.
- **Access to decision-making** – The association didn't have much impact on decision-making but was a target for many national and international organizations that helped these women.

##### **Main constraints and barriers faced by Valbona and other women from the association back in 2015:**

- Lack of support from families, especially the partners, to start working and earning income,
- In some cases, husbands visited the house of Valbona (where work and training were held) to confirm whether was their wife in the workplace.
- For many employees of her, lack of ability and permission to leave the house and village, as for the mentality in their village, it is not acceptable for “good” women to leave the house and work,
- Psychological pressure from the relatives/circle, directly to women or their husbands,

**In 2016** Valbona establishes her own business and hires 16 of the members of the women's association. Until recently, her current situation, constraints, and barriers include:

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<sup>45</sup> Women 4 Women is an organization that supports the most marginalized women in Kosovo to earn and save money, improve health and well-being, influence decisions within the family and community, and connect to networks for support.

- **Access to market** – attended fairs and visited local stores to promote her products.
  - **Barriers include:** Lack of support for local producers, lack of knowledge towards quality standards, and competition from imported products
- **Access to finance** – She had had major support from donors and also used her own savings for further investments. She borrowed from her relatives too. She has also been granted from the Ministry of Agriculture. Recently, she has won a grant of over 200,000EUR from the European Union.
  - **Barriers include:** Lack of internal capacities for proposal writing
- **Access to information** – She and other women from the association still use the Local Action Group and the Department of Agriculture within the municipality of Vitia to access information and insights.
  - **Barriers include:** Lack of knowledge of English language which represents as a barrier to initiate discussions directly with donors without having to have intermediaries/translators.
- **Access to training** – IADK with training and advise, IKC with training, LAGs have organized training for women's training.
- **Access to decision-making** – She is the decision-maker within her business. Her husband is very supportive morally and never tended to tell her how to run her business. But this is not the situation with other women in the village. She is a rare example.

**Main constraints and barriers faced by Valbona and other women from the association now:**

- Economic empowerment of women is threatening husbands and other family members in rural areas; hence women have started to ask for their rights (especially the right of movement),
- Lack of support (moral and financial) to leave the village for markets, training, and more.

In the municipality of Vitia, women have been the target of support of many donor organizations such as Women4Women, Caritas Luxembourg, UNDP, IADK, and others. Thanks to them, more women have had the opportunity to start producing domestic products. The municipality also supported activities related to their empowerment and access to the market. As such, many opportunities have been granted to women. The main barrier remains the provincial mentality and lack of women’s rights.

Wrap-up:

Now, Valbona plans to expand her business and hire at least five more employees in other positions such as sales, marketing, and microbiological, chemical, nutritional experts. In the upcoming year, she will be building a new object for production and aims to access a bigger market.

**5.2 Case study #2 – Havushe Bunjaku**

**Owner of ‘99 Lule’, a business in the NFWP & MAPs**

Who is Havushe Bunjaku?

Havushe Bunjaku is the owner of “99 lule” a business established in 2010. She produces organic teas (mountain tea, sage, calendula, and other) and apple vinegar. For contracted

clients, she also created different creams and oils for beauty use. She hired 50 women who have a 10-year contact with “99 lule”. These women plant and collect fruits and medical herbs and sell them to Havushe, who later dries and sells the final product. 10% (5) of the hired women belong to different ethnicities living in Kosovo.

#### How did Havushe start her own business?

Havushe herself is a biologist. She started collecting herbs since 2008. For the first time, with the co-financing of CDF (Community Development Fund) in Kosovo, she has bought the drying machine. Ever since she has thought about the opportunity of starting her own business. She, however, faced prejudice, starting from her family to relatives and friends.

#### **From 2010 until present:**

- **Access to market** – She started selling her products (mainly teas) by going to seminars and fairs. In the beginning the products were bought only by her acquaintances. Then, by attending fairs she gained loyal customers who continued to buy and refer her to relatives.
  - **Barriers include:** Lack of support towards domestically produced teas.
- **Access to finance** – She has continually received support from international organizations such as: Women4Women, FIQ, INDEP, CARITAS (RESI project), and others. She has also borrowed money from friends to pay for the equipment needed for the company.
- **Access to information** – Havushe rarely visits the Ministry of Agriculture website, she follows the latest updates in the field on Facebook and Instagram. She also visits the pages of Helvetas, Caritas, USAID Agro, or Organica.
  - **Barriers include:** Sensitization for plants in Kosovo and their worth.
- **Access to training** – Havushe usually serves as a trainer for women that bring plants to her collection point. She often leaves and checks the terrain they work in, shows them how to pick the plants/flowers, how to put them into bags and how to preserve them. She is in contact with them almost every day they are on the field.
  - **Barriers include:** Lack of sufficient training for MAPs.
- **Access to decision-making** – Within the organization Havushe makes the decision and gives advice for the harvesting. She also decides about the drying. However now, her husband is included in the business and besides her.

#### **Main constraints and barriers faced by Havushe when she started her business**

- Lack of property ownership for easier access to finance
- Judgment and opposition from mother/father in law and other members. In the beginning, her husband helped her collect herbs. For that, she has been judged and often not supported by other family members that live with them.
- Was not provided with financial support from family members, just because she was a woman. She faced comments such “You should not invest in herbs, maybe if you would ask for house renovations, we would give them to you”.
- Primarily, she was not supported by her husband. Her time away from home (attending fairs or training) was a “lost” time in which he could have done something productive instead of looking out for the kids at home.
- Whenever attending training, she was labeled as a “corroded” by her inner circle.
- Lack of trust in her business and success (including her husband).
- Women are not allowed to go to work in the fields. The prejudice that field work is not for women.

- Selling – visiting stores or food fairs. In her circle, it is not socially acceptable for women to sell.
- She was prejudiced even at the Ministry of Trade and Industry when applying to open a business. When she chose MAPs for her activity, employees there gave her more time to think if she wants to register a cooking business or something more “feminine”.

All these challenges lasted for almost four years until she started succeeding with her business and earning more. She now is the main provider for her family. She considers that in recent years the climate for women in business has had an improvement, especially after KWN actions.

## 6 Conclusions and Recommendations sum-up

To sum the above-mentioned findings and conclusions, there are some substantial barriers for women but also opportunities which can be capitalized upon to provide means for women and other intersected groups to become more active in all the Value Chains of berry, MAP honey and artisanal produce planning, production, marketing, sale and development.

Some main conclusions are:

- Lack of finance opportunities aimed at women and their inclusion on the market. This is linked to lack of property rights, as banks often require a collateral to give loans. Women's financial literacy is also low.
- Existing advisory services at municipal level are not adequately oriented towards supporting women's economic empowerment and inclusion in agriculture, as well as inclusion of other intersected groups, other than as supporting workers.
- Support structures at municipal level, such as Gender equality and community inclusion offices often lack capacities and knowledge to influence and propose structures (strategies, policies, support systems) that would bring benefit to women and other intersected groups in selected municipalities. They lack power and voice.
- It is important that there is a shared understanding within the SIREM team on what is meant with women's economic empowerment and gender mainstreaming. The organizational capacities are interlinked with operational capacities.
- Women's economic empowerment is generally seen as positive as it brings prosperity and economic stability to the family; however, in some families, it is not seen as positive if, by their norms, a woman neglects her family duties (taking care of the family). This can lead to objections by male family members to women investing time and efforts into the business and in some worst-case scenarios to domestic violence. As stated in the Rapid Gender Analysis, violence may be perpetrated against women who take on more equal roles, including in value chains by their husbands or fathers, in an attempt to assert more control over women.

Main recommendations are:

- Through donor coordination support programs, activities and campaigns to increase women's property ownership. There are also national organizations that work with this question, especially targeting young women such as "Property Inheritance", a non-formal group of young activists working on this issue. This question has a large impact on women's access to finance as collateral's are often required to get loans aimed at business development.
- Support women in getting access to finance, by either simplifying procedures or through coordination with a Bank to provide affirmative measures for women producers. An example that was pointed out in the Rapid Gender Analysis was an activity supported by the PPSE program who cooperated with a private bank to offer loans to women without interest. According to KWN findings, this affirmative measure increased the number of women in tourism obtaining commercial business loans. Apart from bank coordination, also work with women on improving their financial literacy.
- Increase capacities of women working in all the identified sub sectors. Focus on all aspects, such as cultivation, harvesting, processing, branding, certification, marketing and sale.
- Work on capacity building of municipal structures – increase capacities of relevant departments within the municipality (gender equality office, community liaison office,

department for agriculture and department for trade) to understand of their policies on women and other intersected groups and how they can mainstream their system. This work can be coordinated with other donors and programs that have had similar projects.

- Include men and other male family members in the activities directed to women's economic empowerment to reduce the risk for domestic violence and violence against women, but also sexual harassment and exploitation. Through this work, discuss and encourage men to change prevailing gender attitudes, beliefs and norms.
- Work with agricultural businesses (collection centres, cooperatives, processors) to analyse and mainstream gender equality within their internal and external structures – focus on increasing knowledge of national laws and recommendations, support drafting and implementing relevant policies and guidelines, knowledge, create a working space that is safe and inclusive of women and other intersected groups (such as changing rooms and/or toilets for women, as mentioned in the Rapid Gender Analysis).
- Assess internal capacities, within SIREN, to work with gender equality overall and women's economic empowerment specifically. This work can be done through support from KWN and/or other partners. Develop specific guidelines, checklists and other material that can support the team in this work.
- Collaborate with organizations that are experts on domestic violence and violence against women to prepare measure that would guide project staff on how to react if some incidents occur, but also to prepare appropriate measures to reduce the risk of violence.
- Support producer and business organisations involved in the project to include measures and policies against sexual harassment and abuse at the workplace, train their staff and support grievance mechanisms.

## 7 Appendix

### 7.1.1 In-depth interview sample

N	Intersection	Name and surname	Institution	Municipality	Sub-sector
1	Man, Roma	Admir Mehmeti	Fermer (To become - Collection Center)	Graçanicë	NWFP & MAPs
2	Man, Roma	Erxhan Galushi	Ministry of Agriculture	Prishtinë	All
3	Woman, Albanian	Fadile Demelezi	Viti	Viti	All
4	Man, Albanian	Fatmir Krasniqi	Fungo.Sh.P.K.-Collection point	Kamenicë	NWFP & MAPs
5	Woman, Albanian	Havushe Bunjaku	MAP Collection Center (CC) 99 Lule- Prishtine/ Artisanal Products	Prishtinë	NWFP & MAPs
6	Woman, Albanian	Jehona Dabiqaj	Beekeepers league	Prishtinë	Beekeeping
7	Woman, Albanian	Kadrije Mustafa	MAP Producer & CC	Kamenicë	NWFP & MAPs
8	Woman, Marginalized, Albanian	Mehreme Llumnica	Organizata e Personave me Aftësi të Kufizuara Fizike, Handikos - Prishtinë	Prishtinë	All
9	Woman, Albanian	Shefkije Mehmeti	Qendra e Grave për Zhvillim Rural (QGZHR)	Novobërdë	Domestic processing/artisanal products
10	Woman, Albanian	Valbona Ajeti	Vegetable Producer - Hortikultura	Viti	Domestic processing/artisanal products
11	Man, Albanian	Zymeber Bajraktari	Beekeepers league	Prishtinë	Beekeeping
12	Man, Disability, Albanian	Ardian Shabani	Farmer	Prishtinë	Berries
13	Man, Disability, Albanian	Fatmir Krasniqi	Beekeeper	Prishtinë	Beekeeping
14	Man, Albanian	Agron Limani	Municipality of Prizren	Prizren	All
15	Man, Albanian	Basri Pulaj	IADK	Prishtinë	All
16	Man, Serbian	Dragiša Stojanović	Municipality of Gracanica	Graçanicë	All
17	Man, Albanian	Emrush Azizi	Collection, Product & process of Berries & MEAH - Shtërpe	Shtërpçë	Berries, NWFP & MAPs
18	Man, Albanian	Hashim Sejdiu	KEP	Prishtinë	All
19	Woman, Roma	Igballa Ramaj	Municipality of Prizren	Prizren	All
20	Man, Bosniak	Ismet Osmani	Red Gold Cooperative - Berries, MEAH - Prizren	Prizren	Berries, NWFP & MAPs
21	Man, Serbian	Rodoljub Mladenovic	Municipality of Shtërpe	Shtërpçë	All
22	Man, Albanian	Shkumbin Gashi	Municipality of Pristina	Prishtinë	All

## 7.1.2 Focus Groups sample

N	Intersection	Name and surname	Institution	Municipality	Sub-sector
1	Man, Albanian	Bejtush Gashi	Eurofruti Company-Collection Center Beries	Prishtinë	Berries
2	Woman, Albanian	Sadije Gashi	Eurofruti Company-Collection Center Berries	Prishtinë	Berries
3	Man, Serbian	Aleksandar Milenkovic	Collection forest fruits, process & product Shtpce - SUSHICE	Shtërpçë	Berries, NWFP & MAPs
4	Man, Albanian	Emrush Azizi	Collection, Product & process of Berries & MEAH - Shtpce / SHARRI Bio	Shtërpçë	Berries, NWFP & MAPs
5	Woman, Albanian	Zejnepe Azizi	Collection, Product & process of Berries & MEAH - Shtpce / SHARRI BIO	Shtërpçë	Berries, NWFP & MAPs
6	Woman, Albanian	Kaltrina Kadriji	Farmer	Kamenicë	Beekeeping, Berries and other fruits
7	Woman, Albanian	Samire Krasniqi	Farmer	Kamenicë	Berries & Artisanal processing
8	Woman, Serbian	Ivana Sanisic	Shoqata e Prodhuesve te Mjedres (SUSHICE)	Shtërpçë	Berries
9	Man, Bosniak	Ismet Osmani	Koperativa Red Gold	Prizren	Berries
10	Woman, Bosniak	Ifeta Osmani	Koperativa Red Gold	Prizren	Berries, NWFP & MAPs
11	Woman, Albanian	Valdete Sahiti	Domestic Processing	Viti	Domestic processing/artisanal products
12	Woman, Marginalized, Albanian	Remzije Berisha	Kooperativa ALBA	Prishtinë	Domestic processing/artisanal products
13	Woman, Albanian	Albana Berisha	Kooperativa ALBA	Prishtinë	Domestic processing/artisanal products
14	Woman, Roma	Arsida Mehmeti	Farmer - Illes des France	Graçanicë	Berries
15	Woman, Albanian	Havushe Bunjaku	MAP Collection Center (CC) 99 Lule	Prishtinë	NWFP & MAPs
16	Woman, Serbian	Arsie Jasmina	Farmer	Shtërpçë	Domestic processing/artisanal products
17	Woman, Serbian	Vuksanovic Zorica	Farmer	Shtërpçë	Domestic processing/artisanal products
18	Man, Albanian	Hartim Gashi	PePeKo	Prishtinë	Domestic processing/artisanal products
19	Man, Albanian	Qazim Morina	MAP collection center Lorena	Prizren	NWFP & MAPs
20	Woman, Albanian	Sala Nuraj	MAP collection center Lorena	Prizren	NWFP & MAPs
21	Woman, Albanian	Ilmije Bytyqi	Farmer	Prishtinë	NWFP & MAPs
22	Man, Serbian	Bojan Stojcetovic	Collection and processing of berry fruits - Shtpce	Shtërpçë	NWFP & MAPs
23	Man, Albanian	Shumsi Dodaj	Farmer	Kamenicë	NWFP & MAPs
24	Woman, Albanian	Kadrije Mustafa	Farmer	Kamenicë	NWFP & MAPs
25	Woman, Albanian	Teuta Mekolli	Beekeepers league	Prishtinë	Beekeeping
26	Man, Albanian	Enver Zeqiraj	Beekeeper	Suharekë	Beekeeping

27	Woman, Albanian	Lumnijie Gashi	Retailer - Natyra Pristine	Prishtinë	Beekeeping
28	Man, Bosniak	Hisen Arifi	Zhuba med	Prizren	Beekeeping
29	Man, Serbian	Goran Krstic	Sharski Roj	Shtërpçë	Beekeeping
30	Woman, Marginalized, Albanian	Xhyllie Statovci	Farmer	Prishtinë	Domestic processing/artisanal products
31	Woman, Marginalized, Albanian	Afrie Spanca	Farmer	Prishtinë	Domestic processing/artisanal products
32	Woman, Albanian	Lindita Piraj	Gender Equality Officer	Dragash	Municipal representative
33	Man, Roma	Admir Mehmeti	Farma Ille de France	Graçanicë	Berries
34	Woman, Albanian	Valdete Vurjaku	Te Xhema	Novobërdë	NWFP & MAPs
35	Woman, Albanian	Shefkije Mehmeti	Qendra e Gruas ne Zhvillim Rural	Novobërdë	Domestic processing/artisanal products
36	Man, Serbian	Zvonimir Stojanovic	Business Individual - farmer	Shtërpçë	NWFP & MAPs
37	Man, Serbian	Vasic Stahinja	Municipality of Kamenicë	Kamenicë	Municipal representative
38	Man, Serbian	Slavisa Velickovic	Farmer	Kamenicë	NWFP & MAPs

### 7.1.3 Documents that were reviewed

No.	Documents
1	Market Analysis - Draft Report
2	CACH Assessments - Farmer Needs PASURI & Market Study for Berries in Bosnia & Herzegovina (BiH) & Kosovo
3	IADK - Annual Report 2018
4	IADK - Evaluation Report 2019
5	RESI Final Narrative Report
6	Barriers and Opportunities for Cooperation of Smallholders: The Case of Kosovar Raspberry Producers
7	MEAH - Sector study ORGANIKA
8	Capacity Development of PAs - PASURI
9	Report component 1 - PASURI
10	Honey quality report - 2016
11	Stakeholder list
12	Final report - Honey quality
13	EGSIM - Manual – June 2018
14	Environmental, Gender and Social Standards Checklist
15	Green Report 2018
16	Evaluation Report 'Suhareka / Suva Reka Smallholder Initiative
17	INTERDEV 2_Final Evaluation Report
18	RESI Eval Final Report-Final
19	SIREN -annex 7_Potential Target Areas
20	Rapid Gender Analysis (SIREN)
21	SIREN call for proposals
22	SIREN - short diagnosis report (final)
23	Kosovo Gender Analysis
24	Laws on rural development, agriculture; gender equality; law and employment; law on protection from discrimination, Kosovo Programme for Gender Equality, etc.

## 7.2 Data collection tools

### 7.2.1 Guideline – Survey #1

#### Survey with women and men farmers /producers, processors, collection centres, and associations

<b>Introduction</b>	
<p>Thank you for your willingness to participate in this survey. It is very important for us to be here with you and hear your opinion on our matter. This survey is being organized as part of the Intersectional Gender Analysis for the Project Sustainable and Inclusive Rural Economic Development (SIREd) implemented by Caritas Switzerland in Kosovo, funded by the Austrian Development Cooperation (ADA).</p> <p>The aim of this analysis is to identify constraints and barriers of women and men to access the labour market in four sub-sectors, berries, NWFP and MAPs, beekeeping, and domestic processing/artisanal products. There are several levels through which these constraints and barriers that will be looked upon during the survey, consisting of access to finance, markets, information, training and decision-making. The result of the Intersectional Gender Analysis will be used for the design of the SIREd project.</p> <p>Please feel free to give your sincere input regarding this topic. If ready, we can begin with the questions.</p>	
<b>Demographics</b>	
D1.	Name of the organisation:
D2.	<b>Municipality:</b> <ol style="list-style-type: none"> <li>1. Prishtinë/Pristina</li> <li>2. Graçanica</li> <li>3. Novobërdë</li> <li>4. Prizren</li> <li>5. Dragash</li> <li>6. Suharekë</li> <li>7. Shtërpcë</li> <li>8. Kamenicë</li> <li>9. Ranillug</li> <li>10. Viti</li> </ol>
D3.	<b>Sector:</b> <ol style="list-style-type: none"> <li>1. Berries (i.e. blueberries, raspberries, strawberries),</li> <li>2. Non-Wood Forest Products (NWFPs) &amp; Medical and Aromatic Plants (MAPs),</li> <li>3. Beekeeping</li> <li>4. Domestic processing/artisanal products</li> </ol>
D4.	Main activity of the organisation:
D5.1	Total number of employees/members:
D5.2	Of which women:
D5.3	Of which minorities: (please specify which minority)
D6.	Average number of seasonal workers: <ul style="list-style-type: none"> <li>— D6.1. Of which women</li> <li>— D6.2. Of which minorities</li> <li>— D6.3. Of which youngsters</li> </ul>
D7.	Please indicate your gender: <ol style="list-style-type: none"> <li>1. Man</li> <li>2. Woman</li> <li>3. Rather not say</li> </ol>
D8.	<b>Ethnicity:</b> <ol style="list-style-type: none"> <li>1. Albanian</li> <li>2. Serbian</li> <li>3. Bosniak</li> <li>4. Turkish</li> <li>5. Egyptian</li> <li>6. Askhali</li> <li>7. Gorani</li> <li>8. Roma</li> </ol>

	9. Other (please specify)
D9.	Respondent's age: _____
D10.	Position within the organisation (respondent's): 1. Owner 2. Manager 3. Other (please specify)
D11.	Do you hire persons with disabilities? — D11.1. (If yes) Please specify how many and what disabilities?
Access to labour market	
Topic I – Access to finance	
Q1.	What type of financing did you utilize in the last three (3) years? [multiple response] 1. Governmental grants 2. Bank loans 3. Support by donors 4. Personal savings 5. Borrowings from family/friends/relatives 6. None of the above 7. Other, please specify:
Q2.	During the last three (3) years, was there a need for external financing in your organization? 1. Yes 2. No
Q3.	Have you received external financing from other sources (family, relatives) in the last three (3) years? 1. Yes (please specify) 2. No
Q4.	Have you applied for a bank loan for your organization in the last three (3) years? 1. Yes 2. No
Q5.	(If Q4=2) Please specify why?
Q6.	(If Q4=1) Have you been issued with a bank loan for your organization in the last three (3) years? 1. Yes 2. No
Q7.	(If Q6=2) Why was your loan not approved?
Q8.	What are the barriers you face when accessing finance?
Q9.	What are the main barriers women (and other marginalized groups) specifically face when accessing finance?
Q10.	Do you consider that a training would better your organization's application for a grant? Yes No
Topic II – Access to market	
Q11.	What are the main issues you face in accessing the market?
Q12.	What are the main issues you face/have faced when accessing the labour market?
Q13.	What are the main issues you face when recruiting seasonal workers / applying for seasonal jobs?
Q14.	Which groups do you consider as discriminated in the labour market for your sector? Women, Men, Minorities (please specify which), Young women and men, Persons with disabilities, Other (please specify)
Q15.	What are the main barriers that your sector encounters in establishing a commercial presence?
Topic III – Access to information	
Q16.	Have you ever visited the government website for access to information in the last 12 months? Yes No

Q17.	In the past 12 months, have you contacted any organization to request sector specific information? Yes No
Q18.	(if Q17=1) Which organization have you contacted and why?
Q19.	(if Q17=1) What type of information did you request?
Q20.	What are the most preferred channels of access to information regarding your company's needs?
Q21.	What are the main barriers your organization faces when accessing information?
Q22.	What are the main barriers women face when accessing information?
Q23.	What are the main barriers minorities face when accessing information?
<b>Topic IV – Access to training</b>	
Q24.	What types of informal sources do you use within your organisation for training provision? Relatives/colleagues who know the profession, Sites in the internet, Other (please specify)
Q25.	What types of formal sources do you use within your organisation for training provision? Training providers (please specify which) Training from members of the Association Other (please specify)
Q26.	Who within your organisation usually attends training?
Q27.	Have you ever been discriminated or deprived from the opportunity to attend relevant training in the field? Yes (please specify how) No
Q28.	How does your business entity promote the inclusion of women in training?
Q29.	What barriers do women face related to attending the training?
Q30.	What more needs to be done to facilitate the inclusion of women (and other marginalized groups) in the training and the work place?
<b>Topic V – Access to decision-making</b>	
Q31.	Who within your company, has access to positions of authority?
Q32.	Who sits in your board? Q32.1. Who manages the organization?
Q33.	How are women within your company included in the decision-making process?
Q34.	How do you make decisions in regards to specific parts of your production/ business?
Q35.	What parts of the value chain are women in your organisation entrusted with? Collecting Sorting Processing Sales Administration Logistics None of the above Other (please specify)
Q36.	Do you consider that agriculture is a sector where women should participate in and further develop and grow their skills? Elaborate your answer. Yes, because No, because
Q37.	Do family members or relatives who provided you with financial support have a say in decision-making within your organisation? Yes (please specify how) No

## 7.2.2 Guideline – Focus Groups

### Focus group discussion (FGD) or in-depth interviews with women and men farmers/producers, processors, collection centres, and associations

Introduction	
<p>Thank you for your willingness to participate in this focus group. It is very important for us to be here with you and hear your opinion on our matter. A total of six (6) focus groups are being organized as part of the Intersectional Gender Analysis for the Project Sustainable and Inclusive Rural Economic Development (SIREG) implemented by Caritas Switzerland in Kosovo, funded by the Austrian Development Cooperation (ADA).</p> <p>The aim of this analysis and the focus groups is to gain insights to identify constrains and barriers of women and men to access the labour market in four sub-sectors, berries, NWFP and MAPs, beekeeping, and domestic processing/artisanal products. There are several levels through which these constrains and barriers that will looked upon during the interview, consisting of access to finance, markets, information, training and decision-making. The result of the Intersectional Gender Analysis will be used for the design of the SIREG project.</p> <p>Lastly, although focus groups are considered more as informal meetings, there are a few ground rules that need to be followed, in order to have a fluent and productive</p> <p>We want to hear from every one of you. Do not wait from us to call on you.</p> <p>There is no need to raise your hand. Please, feel free to express your opinion on every question. There is no right or wrong answer.</p> <p>Respect everyone’s opinion, and do not interrupt each other while talking.</p> <p>Please speak one speaker at a time and please raise your voice when speaking so everyone in the room can here you.</p> <p>If we notice that someone has not talked yet, we may call on him/her and ask for his/her opinion.</p> <p>In order to fully understand your opinions and be able to write the report after the meeting, we will have to record this discussion. However, we assure you that your opinions will remain completely anonymous and will be used only for this study purpose ONLY.</p> <p>Please, turn off your cell phones and do not leave the room until the end of the talk.</p> <p>If everyone is ready, we would like to proceed with a round of short presentations from each of you, indicating your personal name/ position in the organisation/organisation’s name and afterwards we will continue with the discussion.</p>	
Demographics	
D1.	Organisations participating the FGD:
D2.	Municipality: 1. Prishtinë/Pristina 2. Graçanica 3. Novobërdë 4. Prizren 5. Dragash 6. Suharekë 7. Shtërpcë 8. Kamenicë 9. Ranillug 10. Viti
D3.	Sector: 1. Berries (i.e. blueberries, raspberries, strawberries), 2. Non-Wood Forest Products (NWFPs) & Medical and Aromatic Plants (MAPs), 3. Beekeeping 4. Domestic processing/artisanal products
D4.	Main activity of the organisations:
D5.1	Total number of employees/members:
D5.2	Of which women:
D5.3	Of which minorities: (please specify which minority)
D6.	Please indicate the participants’ gender: Man (number) Woman (number)
D7.	Number of participants for each ethnicity: 1. Albanian 2. Serbian

	3. Bosniak 4. Turkish 5. Egyptian 6. Askhali 7. Gorani 8. Roma 9. Other (please specify)
D8.	Do you employ anyone with disabilities in the organisations/association? D8.1. (If yes) What disabilities?
D9.	Do you employ young men/women within your organisation?
Access to labour market	
Topic I – Access to finance	
Q1.	During the last three (3) years, was there a need for external financing in your organization? Q1.1. (If yes) For what purposes?
Q2.	Have you applied for grants (governmental institutions/donors) in the last three (3) years? Q2.1. (If yes) What kind of grants? Q2.1. (If no) Why?
Q3.	Have you received grants (governmental institutions/donors) in the last three (3) years? Q3.1. (If yes) What kind of grants? Q3.1. (If no) What do you consider to be the main reasons why you have not been granted?
Q4.	Have you received external financing from other sources (family, relatives) in the last three (3) years? Q4.1. (If yes) What kind of financing? Q4.2 Did you received the financing as a family, or as a business owner? Q4.3 Where there any conditions to this financing?
Q5.	Have you invested in your business from your personal savings?
Q6.	Have you applied for a bank loan for your organization in the last three (3) years? Q6.1. (If no) Why not?
Q7.	Have you been issued with a bank loan for your organization in the last three (3) years? Q7.1. (If no) Why was your loan not issued?
Q8.	What are the barriers you face when accessing finance? (i.e. taking loans, applying for grants) Q8.1. What barriers do women/minorities/youth face in accessing finance opportunities?
Topic II – Access to market	
Q9.	Please explain what was your organisation’s approach to enter the market? Q9.1. Was the approach inclusive of women in general?
Q10.	What are the main issues you face in accessing the labour market? Q10.1. What are the specific issues (if any) women/minorities/youth face in accessing the market?
Q11.	What are the main barriers that your organisation encounters in trading?
Q12.	What are the main obstacles women within your organisation encounter when trading? Q12.1. What are the main obstacles women and other marginalized groups, within your organisation, encounter when trading?
Q13.	Who within your organization is responsible for hiring/recruiting seasonal worker? Q13.1. What are the usual barriers to obtain seasonal workers? Q13.1 Who are usually the seasonal workers in your sector?
Q14.	What are the main barriers that your sector encounters in establishing a commercial presence? Q14.1. Are they related to capital ownership, limitations to management control, difficulty in obtaining a license or authorization, treatment by state-owned enterprises, complex and lengthy procedure, obligation to work in joint venture, limitation on the ownership of land, or other topics/issues? Q14.2. Which barriers are more prominent for women? Q14.3. Which barriers are more prominent for minorities within X municipality?

	Q14.4. What barriers are more prominent among youngsters?
Q15.	What are the main issues you face/have faced when accessing the labour market?
Q16.	Which groups do you consider as discriminated in the labour market for your sector?
<b>Topic III – Access to information</b>	
Q17.	Have you ever visited the government website for access to information in the last 12 months?
Q18.	In the past 12 months, have you contacted any organization to request information? Q18.1. (If yes) What organisation you have contacted when searching for needed information?
Q19.	What type of information did you request? Q19.1. How many times have you contacted or requested information? – specify separately for written and in person requests. Q19.2. Did you have to pay to have access to information? Q19.3. How easily did you access the requested information?
Q20.	What were the main obstacles for you when searching or obtaining the information needed? Q20.1. Is the information available inclusive of all groups? Available in minority languages? Inclusive of women and youth? Available for disable people (adapted to those with poor hearing, poor sight, etc)?
Q21.	What is the role of associations in the field in providing access to information? Q21.1. What additional help did you receive from the association in this regard?
Q22.	Are you satisfied with the current/available access to information process in Kosovo?
Q23.	Have you ever filed complaint because you were deprived of your right to access information?
Q24.	What are the most preferred channels of access to information regarding your company's needs?
<b>Topic IV – Access to training</b>	
Q25.	What types of sources/methods do you use within your organisation for training purposes?
Q26.	When was the last time employees/members from your organisation have been on a training? Q26.1. Specify the topic/type/method of the training.
Q27.	Does your organisation have a policy regarding training for employees?
Q28.	Who within your organisation usually attends training? Q28.1. Why do you usually send that group/person to the training? Q28.2. What are the main reasons in providing training opportunities for your employees?
Q29.	How do you rate the current degree of knowledge/skills of your employees and/or yourself? Q29.1. Is there a further development required? Q29.2. What skills do your staff have/should have? Q29.3. What formal or informal ways of receiving training would help improve your organisation?
Q30.	Are there sufficient opportunities for training in the field? Q30.1. (If no) Why? Q30.2. Who are the main actors for training in the field? Q30.3. What ate the formal and informal ways of receiving training?
Q31.	Have you ever been discriminated or deprived the opportunity to attend relevant training in the field?
Q32.	How does your business entity promote the inclusion of women in training?
Q33.	What barriers are faced by women for attending training? Q33.1. What more needs to be done to facilitate the inclusion of women in the training and the work place?
<b>Topic V – Access to decision-making</b>	
Q34.	Who within your company, has access to positions of authority (have official power to make important decisions)? Q34.1. Who within your organisation is responsible for decision-making related to productivity improvement? Q34.2 Is the manager of your organisation a man or a woman?

	Q34.3 If your organisation has a board or management group, how many members are women and how many are men?
Q35.	When looking at the value chain (VC) structure – how do you make decisions in regards to specific parts of your production/business? ( <i>elaborate what VC is, if not understandable</i> )
Q36.	What stakeholders or knowledge carriers do you involve in the process of decision making? (i.e. family members, staff, members from other organisations) Q36.1. Who do you involve when deciding about internal processes/business development? Q36.2. About production? Q36.3. About sales? Q36.4. About administration?
Q37.	Which parts of the value chain are women entrusted with? — Q37.1. Within which parts of the VC can women contribute more?
Q38.	Have you personally or through the associations in the field been included in drafting of Agriculture programs, strategies, and measures from the Municipality? — Q38.1. Who within your organisation was responsible/was trusted with this duty?

### 7.2.3 In-depth Interview Guideline

#### Discussion other stakeholders (municipal representatives, financial institution representatives, and other)

<b>Introduction</b>	
Thank you for your willingness to participate in this discussion. It is very important for us to be here with you and hear your opinion on our matter.	
These in-depth interviews are being organized as part of the Intersectional Gender Analysis for the Project Sustainable and Inclusive Rural Economic Development (SIREd) implemented by Caritas Switzerland in Kosovo, funded by the Austrian Development Cooperation (ADA).	
The aim of this analysis is to identify constraints and barriers of women and men to access the labour market in four sub-sectors, berries, NWFP and MAPs, beekeeping, and domestic processing/artisanal products. There are several levels through which these constraints and barriers that will be looked upon during the interview, consisting of access to finance, markets, information, training and decision-making. The result of the Intersectional Gender Analysis will be used for the design of the SIREd project.	
These interviews are considered more as informal meetings; we would appreciate if you would give your sincere input regarding this topic.	
<b>Demographics</b>	
D1.	Name of the organisation:
D2.	Municipality: 1. Prishtinë/Pristina 2. Graçanica 3. Novobërdë 4. Prizren 5. Dragash 6. Suharekë 7. Shtërpcë 8. Kamenicë 9. Ranillug 10. Viti
D3.	Please indicate your gender: 1. Man 2. Woman 3. Rather not say
D4.	Ethnicity: 1. Albanian 2. Serbian 3. Bosniak 4. Turkish 5. Egyptian

	6. Askhali 7. Gorani 8. Roma 9. Other (please specify)
D5.	Respondent's age: _____
D6.	Position within the organisation (respondent's): 1. Owner 2. Manager 3. Other (please specify)
D7.	Do you hire persons with disabilities? D7.1. (If yes) Please specify how many and what disabilities?
Access to labour market	
Topic I – Access to finance	
Q1.	During the last three (3) years, do you consider there was a need for financial support for private sector organisations in the agriculture field? Q1.1. (If yes) For what purposes?
Q2.	Has your institution/organisation provided support/grants in the last three (3) years? Q2.1. (If yes) What kind of support? Q2.1. (If no) Why?
Q3.	Was this support/grants inclusive of all citizens, no matter their gender, ethnicity, age, abilities, etc?
Q4.	How did this support/grant target all citizens, no matter their gender, ethnicity, age, abilities, etc?
Q5.	Does your organisation have a policy in providing financial support for private sector businesses in Agriculture? Q5.1. (If yes) Can you please provide information regarding the policy/ies?
Q6.	Based on your experience, what are the barriers organisations face when accessing finance? Q6.1. What are barriers women and other marginalized groups face in accessing finance?
Q7.	Have there been changes in general economic outlook that have had an impact in your organization in the last three (3) years?
Q8.	Have there been changes in bank lending and their availability in the last three (3) years? [if financial institution]
Q9.	What would better the inclusion of women in financial opportunities? Q9.1. What additional support can be given to better applications for external financing?
Topic II – Access to market	
Q10.	Based on your opinion, what are the main issues organisations face to access the market?
Q11.	Please explain what was your organisation's approach to provide support to businesses in entering the market? Q11.1. Was the approach inclusive of women in general?
Q12.	Based on your opinion, what are the main obstacles women and/or minority owned businesses face related to accessing the market?
Q13.	Based on your opinion, what are the main barriers that agriculture encounters in establishing a commercial presence? Q13.1. Are they related to capital ownership, limitations to management control, difficulty in obtaining a license or authorization, treatment by state-owned enterprises, complex and lengthy procedure, obligation to work in joint venture, limitation on the ownership of land, or other topics/issues? Q13.2. Which barriers are more prominent for women? Q13.3. Which barriers are more prominent for minorities within X municipality? Q13.4. What barriers are more prominent among young women and men?
Q14.	What is your opinion on the administration of trade-related regulations in Kosovo? Q14.1. How inclusive are they regarding marginalised groups in Kosovo?
Q15.	Based on your opinion, what are the main issues businesses face when accessing the labour market?

Q16.	Which groups do you consider discriminated in the labour market in the agriculture sector?
<b>Topic III – Access to information</b>	
Q17.	Does the municipality website offer access to information regarding agriculture sector?
Q18.	In the past 12 months, have you been contacted by any organization to request information? Q18.1. (If yes) What organisation have contacted you when searching for needed information?
Q19.	What type of information do organisations/businesses usually request? Q19.1. What approach does your organisation/institution has towards these requests?
Q20.	What is the role of associations in providing access to information? Q20.1. What additional help did you receive from the association in this regard?
Q21.	Are you satisfied with the current/available access to information process in Kosovo?
Q22.	Based on your opinion, is the information provided gender- and or minority- sensitive (use of pictures, language, etc)?
Q23.	Is information related regulations and their administration published and readily available, including on laws and regulations, procedures, penalties, appeal procedures, administrative guidelines and practice, decisions, and agreements?
<b>Topic IV – Access to training</b>	
Q24.	What types of sources/methods do you use within your organisation/institution for training purposes?
Q25.	Has your organisation/institution offered training in the agriculture field? Q25.1. (If yes) What kind of training? Q25.2. Who does usually attend your training? Men or Women? Individual farmers /organisation/associations? Minority representatives?
Q26.	Are there any training needs that are not available in Kosovo? Q26.1. Please specify which.
Q27.	Are there sufficient opportunities for training in the field? Q27.1. (If no) Why? Q27.2. Who are the main actors for providing training in the field? Q27.3. What are the formal and informal ways of receiving training?
Q28.	Based on your opinion, has any group been discriminated or deprived from the opportunity to attend relevant training in the field?
Q29.	Based on your opinion, how do you promote the inclusion of women in training?
<b>Topic V – Access to decision-making</b>	
Q30.	Based on your opinion, what stakeholders or knowledge carriers are involved in the process of decision making? (i.e. family members, staff, members from other organisations)
Q31.	Based on your opinion, which parts of the value chain are women entrusted with? Q31.1. Within which parts of the VC can women contribute more?
Q32.	How do you from the municipality include farmer's association/ organisations/ entrepreneurs in different strategic/planning processes? Q32.1. Who primarily attends these planning sessions (women/men)? Q32.2. Do you use any strategies to increase the attendance of women and other marginalized groups?