



## SUCCESS STORY

### Women Gain Traction in Kosovo's Business Sector

Increased credit and exports expand options



Photo by: USAID

*Biljana Vicentijevic owns and operates a thriving pastry shop in North Mitrovica.*

“Any young woman should try owning a business. ... Aim exactly for what you want to do, and stay with it, if you want to succeed.”

—Biljana Vicentijevic

Improving economic growth is difficult if half the population is excluded. Sadly, female participation in Kosovo's workforce is the lowest in Europe. However, USAID is assisting women to improve their skills and their incomes.

Less than 10 percent of businesses in Kosovo are women-led or women-owned, and only 3 percent of all business loans go to women. The number of female entrepreneurs in Kosovo is also among the lowest in the region, and women often run into more barriers than men when trying to establish a business.

Women face difficulties in accessing credit, primarily because they do not own the type of collateral needed to secure loans, such as real estate, equipment and land. Due to cultural norms, property is often registered in a male relative's name.

Biljana Vicentijevic owns and operates a pastry shop in North Mitrovica, fulfilling many roles: manager, head cook, and chief of hygiene. Her hard work pays off in appreciation from clients—she ensures her cakes and cookies don't just look nice, but are also a quality product. At first she sold imported sweets, until she realized she could produce higher quality on her own.

“USAID was a big help in the beginning phase of my business—without it, I would still be working with amateur equipment. Having good equipment means a lot,” she says.

Vicentijevic has pursued many opportunities to train her staff to increase their skills. With marketing assistance through USAID she has prepared business cards, brochures, and uniforms to further professionalize her business. As soon as she distributed the new brochures, she began receiving calls referencing them and placing orders, even from South Mitrovica, despite the ethnic issues that divide the city.

“Any young woman should try owning a business,” says Vicentijevic. “The main point is having a good idea for what to do. There are a million possibilities—pick what's best for the environment around you, a unique product to offer... Aim exactly for what you want to do, and stay with it, if you want to succeed.”

While very few products are exported from Kosovo, exports are rapidly accelerating. Nearly all raspberries produced in Kosovo are being exported, lifting incomes and creating new jobs, including many jobs for women. This year, a high percentage of those performing seasonal work

picking raspberries were women, and many work on family farms as well.

Myzafere Bryma began farming raspberries two years ago and now says, “I’m active the whole time, work the whole season. It’s harder, of course, for a woman. But house chores are easier when also doing something else on the side. Psychologically, I’m doing better. I’m proud of myself that I’m doing something.”

As Executive Director of the Association of Wood Processors of Kosovo, Arieta Vula Pozhegu has seized every chance to strengthen her sector, including participating in international trade fairs to promote Kosovo-based businesses.

At first, many of the companies she represents were hesitant to attend trade fairs abroad. But the number participating has increased ever since, helped by USAID grants. More and more are gaining contracts worth hundreds of thousands of euros, expanding their facilities, and hiring new employees. Now, 80 percent of the production of one company is going to exports.

“In Kosovo now, the market is so small,” she notes. “We have 2 million people. So, where to sell? If you want growth, you need to have exports.”

In the past year, USAID training programs emphasizing economic growth have reached more than 500 women and have helped over 1000 women start new full-time jobs. Increased opportunities for women in business are helping to grow Kosovo’s economy and strengthen the entire country.

USAID is facilitating more opportunities for women in business through Advancing Kosovo Together – Prime, a three year activity that started in April 2014 and more recently through Empower Private Sector, an activity that aims job generation with a specific focus on women and youth. USAID EMPOWER Private Sector started in July 2014 through July 2017.