



# Women's Entrepreneurship Report

First International Conference

**Pristina**  
**28-29 October, 2010**

This report is a result of the 1st International Conference of Women Entrepreneurs held in Kosovo (28-29 October 2010) which brought together more than 170 participants from the business community, state agencies, financial institutions, International and National Organizations and prominent businesswomen as well as representatives from national businesswomen associations from more than 13 countries from around the world.

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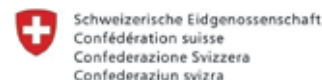


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MINISTRY OF ENERGY AND MINING



**Swiss Cooperation Office Kosovo**

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**Mirlinda Kusari Purrini**  
**Founder & President of SHE-ERA**

This report is a result of the 1st International Conference of Women Entrepreneurs held in Kosovo (28-29 October, 2010) that brought together more than 170 participants from the business community, state agencies, financial institutions, International and National Organizations, and prominent businesswomen as well as representatives from national businesswomen associations from more than 13 countries from around the world. The conference itself fulfilled a long term dream. The idea of this conference was strongly endorsed when I attended the Presidential Summit on Women Entrepreneurship held in Washington D.C. (April 25-27, 2010) immediately after the work in Istanbul (April 19-22, 2010) on ETF Policy Indicators for Women Entrepreneurship (EU- Small Business Act). At the Presidential Summit, women agreed that they will work together to improve the economic situation of women entrepreneurs around the world.

The idea of a conference to be held in Kosovo soon received a huge interest among women business leaders in Kosovo, Europe, the USA and the Middle East. SHE-ERA Board of Directors strongly supported the idea and the project, indicating that they would work together with the staff of SHE-ERA to make the project of the conference possible. I would like to thank the Board of Directors for believing that SHE-ERA can make things happen.

The meeting with Ms. Afërdita Kelmendi (General Director) and Ms. Xheraldina Vula (Deputy Director) at RTV 21 assured a strong commitment of RTV 21 in supporting this conference with all possible means. This made it much easier for SHE-ERA to continue its work on developing the conference project. Special thanks goes to both of them.

**I would also like to thank all the donors who believed, encouraged, supported and promoted the conference:**

- Ministry of Trade and Industry – IPAK
- US Embassy in Pristina
- Swiss Development Cooperation
- United Nations Development Programme –UNDP Kosovo
- Ministry of Energy and Mining
- Beba Cosmetic – Albania
- Zepter International – Kosovo
- Grand Dekor – Kosovo

On behalf of Women’s Business Association SHE-ERA, and on behalf of the Board of Directors, I would like to thank all panelists for their participation and valuable contribution at the “1st International Conference on Women’s Entrepreneurship.” Moreover, the conference provided an excellent platform for the exchange of experiences and good practices for further advancement of women entrepreneurs’ networks in the region, the USA, CEE and the Middle East. We hope that the number of speakers and quality of presentations provided you with valuable insight and useful networking opportunities.

Your invaluable input has helped us address problematic areas faced by women entrepreneurs in different countries, areas where close collaboration among businesswomen can yield the best results. These results include networking opportunities, joint venture capital, policy design and reliable statistics through the development of relevant indicators, access to credit through innovative financing schemes and the improvement of specific knowledge and skills through capacity building.

Finally, I would like to thank the UNDP team, Ms. Jocelyne Talbot, Ms. Brikena Sylejmani and Ms. Burbuqe Dobranja for their valuable inputs for the preparation of this report.

Mirlinda Kusari Purrini



President, SHE-ERA



# I. Opening Remarks



**Remarks of Melanne S. Verveer, Ambassador-At-Large  
(Office of Global Women's Issues), U.S. Department of State**

**Ambassador Verveer's video message for conference participants**

Greetings from Washington! I am so sorry I can't be with you in Kosovo but I am honored to have the opportunity via this medium to commend all of you on your work to advance the progress of women.

We know that when women progress, countries progress. Women's economic empowerment is critical to driving economic growth. Today, there is a mountain of data from the UN, the World Bank, corporations and think tanks that show investments in women correlate positively with poverty alleviation and a country's general prosperity and even decreases in corruption. We also know that women-run small and medium size businesses are accelerators of GDP. They are engines for economic growth. As Secretary Clinton has stated, "talent is universal, but opportunity is not." When women are given opportunity, when their potential is tapped, all of society benefits.

Women are the agents of change in their societies - advancing economic, social, and political progress, creating peace and stability. We need each and every one of you to lend your entrepreneurial skill and energy to creating a better future.

Women's participation in government, civil society, business, education and so much more is critical to overcoming challenges, healing divisions, and creating a better life for everyone – men and women, boys and girls.

When it comes to business creation, women still confront many barriers to starting a business or expanding an existing business. They face hurdles to accessing training, mentoring, markets and finance. That's why we are working in the US government to help advance women's economic participation. We know that gender equality is smart economics.

Women are still saddled with unfair and untrue assumptions that they are less capable of starting and running businesses. This is why the work you are doing is so important. By coming together to network

and to discuss these challenges, you are playing a critical role in removing these obstacles and spreading the message that women must be involved in business and entrepreneurship for our economies to grow. I hope you will carry with you a renewed sense of possibility and commitment to use your skills and energy to contribute to the growth and progress of your families, your communities, and your countries. Women can and will help create a stronger, more stable, more secure, more prosperous, and more peaceful world.



### **Remarks of Michael J. Murphy, Deputy Chief of Mission, U.S. Embassy, Pristina, Kosovo**

Good morning distinguished guests, conference organizers, ladies and gentlemen. It is a privilege for me to be here today to open this conference on an issue of such vital importance to Kosovo – women’s entrepreneurship.

This subject holds promise for Kosovo in two ways. First: entrepreneurship. Entrepreneurship will be key to the economic development and security of Kosovo over the coming years. Second: women. The prosperity of a country and its social soundness are inextricably linked to the economic and educational status of the women in that society. So the discussions over these two days will, I hope, provide insights on the ways forward for all women in Kosovo and be transformed into tangible acts that will have a profound and positive impact on your country.

Currently, the economy of Kosovo is growing at a rate of about 4 percent. This would be an enviable growth rate for many large economies, particularly in this era of economic turmoil, but unfortunately, it is not enough for Kosovo. Kosovo consumes more than it produces. Its unemployment rates are soaring and more workers are added to the ranks of the unemployed each year. Because almost 30,000 young people enter the labor market annually, Kosovo would need to create 30,000 new jobs a year just to keep up. In fact, only about 3 to 4,000 new jobs are created each year.

Even if the economy were expanding enough to employ those additional job-seekers and reduce high unemployment rates, more would still be required in order to increase the wealth of all workers. The International Monetary Fund estimated that Kosovo’s economy needs to grow at a rate of at least 7 percent per year for a number of years. How are you going to make that happen?

In a speech last May to AAB/Riinvest, Ambassador Dell noted the necessity for Kosovo to “develop a strong – and legal – economic base that will allow it to become prosperous and a viable candidate for membership in the European Union,” adding that “a competitive private sector” would have to lead such a transformation.

There are strategies that the government could take to maximize economic growth, including making Kosovo more attractive to investors. To foster an environment where businesses can thrive, we would recommend that the government take the following steps:

- Liberalize markets -- remove red tape, enact modern commercial legislation and improve contract enforcement.
- Establish a sound regulatory environment for the financial sector, and encourage competition so that access to credit improves
- Establish a broad tax base through low tax rates and business-friendly regulations that shrink the grey economy and encourage entrepreneurship
- Set up modern and efficient systems for managing the public finances and overseeing the central budget to instill confidence in the government's macroeconomic policies
- Work hard to attract investment, both domestic and foreign; and
- Finally, and perhaps most importantly, promote the growth of small- and medium-sized enterprises which are the prime source of new job creation across the modern world

Even in the United States, 90 percent of all employees work for small businesses, and small businesses created more than two-thirds of all new jobs in America over the past 15 years. Similarly, small businesses are the driving force behind innovation, generating 13 times more patents per employee than larger companies.

So the role of all of you gathered here today is crucial. It is you and your companies who will propel this economy – and this country – forward. You must partner with your government – encourage them to undertake the reforms and implement the frameworks that will allow your businesses to thrive. The government must understand that the private sector is not the enemy. It is rather Kosovo's best hope. The government should not and cannot control the private sector. Instead, the government's responsibility is to empower the private sector and protect consumers.

But the onus is not all on the government. As you yourselves know, entrepreneurship involves risk, as well as a dedication and optimism to see your project through; to stick with it in spite of hard times. I have no doubt that you are all experts at that kind of energy and zeal. Because I believe that you have already overcome significant obstacles to get where you are today.

You yourselves are undoubtedly more aware than I, that there is not a level playing field in Kosovo. Women lag behind in education and economic position. Only 13 percent of women live on their own income. Unemployment of Kosovo women is 25 to 30 percent higher than among Kosovo men. A higher percentage of women than men drop out of school. Illiteracy rates among women are three times higher than among Kosovo men, especially in rural areas. Women rarely own property – only 8 percent of real estate

in Kosovo is owned by women – and women are often coerced into waiving their rights to inherited property. Business is still heavily male-dominated in Kosovo – as you are likely well aware, only 6 percent of businesses are owned by women.

It is often difficult, especially in outlying areas, for women to break into that club.

And yet, your perseverance has allowed you to do just that. You are in the club. And you are eager to grow your own businesses, and I hope, expand membership in this group. We are with you. The United States is taking action to support you as you advance not only the cause of economic development in Kosovo but also as you champion – through your own example and success – the cause of women here.

We have contributed to the organization of this very conference. Since 2001, the U.S. government has supported the Kosovo Business Women’s Network (KBWN) through the World Learning Program. We have worked with women Parliamentarians through the Women Informal Group (WIG) and have encouraged them to advocate for gender equality in parliamentary debate and policy analyses. Our work with women business leaders has allowed them to increase their networking and marketing skills, as well as their knowledge of accounting and access to credit.

There is always more to be done, and much of that work will fall on your shoulders. But I am confident that the women in this room, and the many who follow your lead, will be up to the challenge. Kosovo needs your entrepreneurship; Your business acumen; Your opportunities for employment. It needs to learn from you how to run profitable and competitive businesses in a global economy. And the women of your society need to understand that they too can enter into and succeed in the marketplace.

As you delve into these issues over the next two days, I would urge you to remain focused. Not just on the immediate needs of your own companies, but to see these needs in the broader context of their impact on Kosovo’s economy and Kosovo’s development. I understand that regional leaders are here today to share with you some of the insights they gained from establishing their own companies. Such outreach and networking will also be crucial if your companies are to thrive, and I applaud the conference organizers for bringing an international perspective into this forum. You can help to realize a prosperous future for yourselves and your children – a future where opportunities exist and where Kosovo can take its rightful place in European institutions.

You – in a very real way – hold the future of your country and your region in your hands. But I believe that women have always understood this. And so, I commend your energy and your determination and wish you much success as you work together to move Kosovo forward.

## *II Women Entrepreneur's Testimonies*

The majority of the panelists were prominent businesswomen who shared their success stories. They shared their personal experiences, the reasons that pushed them to start their businesses, the road they had to go along to get to where they are today, and obstacles they had to overcome. During their presentations, the panelists also shared many useful lessons, tips and advice.

### **Afërdita Saraqini Kelmendi – General Director of RTV21, Kosovo**

Ms. Afërdita Saraqini Kelmendi spoke about how she started RTV21. A journalist for Radio-Television Pristina, Ms. Kelmendi lost her job in 1990, as did many other Albanians from Kosovo. Used to work, she never accepted to be stuck at home, and instead continued spending time with her previous coworkers. While other women started showing up less often at the daily meetings over coffee, Ms. Kelmendi continued to participate, despite pressure from some male previous coworkers who expressed their prejudice that a woman's place is at home. As part of her fight for her space she created a new working position for herself, as a Kosovo correspondent for Radio France International and later for Voice of America.

After hearing that Ms. Madeline Albright, at that time Secretary of State in the U.S., had decided to invest 5 million USD in free and independent media in former Yugoslavia, Ms. Kelmendi decided that she would work to get part of that investment to fulfill her dream – an independent media in Kosovo. In order to secure the trust of other investors, she initially invested her own resources in creating an infrastructure for the media, to prove that she had full confidence in her project, in RTV 21.

Since the Serbian state would not give the new media any air frequencies, and faced with the lack of conventional infrastructure, RTV 21 began transmitting over the Internet, being in this way not only the first Albanian electronic media in Kosovo, but also in the region by using the technology of the 21st century – the Internet. Using the Internet meant that the crew had to learn a lot about new technology, but it was also thanks to this technology that RTV 21 managed to be present everywhere.

The success of RTV 21 encouraged others to get involved in similar ventures. Instead of seeing the newcomers as a competition that should be fought, RTV 21 saw the competition as something very positive. It was due to this competition, and thanks to their mutual cooperation, that RTV 21 continued growing every day. Today, RTV 21 includes five TV stations and is transmitted all around the world. It employs about 200 workers, over 35 percent of who are women.

Ms. Kelmendi also talked about the motto she relies on, and a motto that every young woman employed at RTV 21 is equipped with, “I know, I want, and I can!” Ms. Kelmendi explained that when you say “I know” you have to complement this every day, by learning new things. When you say “I want” you have to implement that knowledge every day and teach others as well. When you say “I can” you reinforce your self-confidence, and make others aware of your confidence, and also encourage them to be confident in themselves.

### **Reminders**

- No one gives you the space to act, you create the space yourself and you should fight for it
- No one gives you anything if you do not invest first, your investment convinces other investors that you believe in your project
- The competition should not be fought, you should cooperate with the competition

## **Marta Turk – President of the Ljubljana Regional Chamber of Commerce Slovenia**

Ms. Marta Turk, President of the Ljubljana Regional Chamber of Commerce Slovenia, talked about how she began her entrepreneurial career. A mother of four, Ms. Turk was faced with the challenge of balancing her work life and her personal life. She asked her boss to secure childcare at the work place for afternoons and evenings as well. However, her boss did not accommodate her needs, saying that the work contract did not envision that she would have four children. So, she started her own business, working from her basement, on a typing machine during the night. Now, her family has their own printing house.

Ms. Turk also talked about social corporate responsibility, stressing that an entrepreneur is also responsible for the development of the society. This is achieved by giving back to the society, but also by helping others. Ms. Turk also stressed the importance of business networks, which form a framework for sharing experiences and assisting each other.

Ms. Turk emphasized four rules: first – having trust in yourself; second – everything can be achieved when there is will; three – investing in knowledge is crucial; and fourth – networking, which goes both ways and includes cooperation with the competition too.

### **Reminders**

- You need to grow along with your partners
- You must have the will, you must know and you will succeed
- You must believe in success, you must be confident because only then will others believe in you

## **Elsa Baltezi –Owner of Beba Kozmetik Manufacture, Albania**

Ms. Elsa Baltezi is the owner of Beba Kozmetik manufacturing company in Albania. She started the business, together with her husband, in 1993 after both lost their jobs. With very little capital, but with a determined mind set and courage, they took out a short-term loan and began the first Albanian company that manufactured hygienic and cosmetic products. At first they started off with only six products, but with

time, the business grew substantially. Today, Beba Kozmetik sells 52 high quality products and employs 20 people, an overwhelming majority of which are women. Ms. Baltezi runs it together with her daughter. The family business has also grown, and today includes the packaging business Edipak ship, which is run by Ms. Baltezi's husband and her son. The paper manufacturing line, which includes a factory that makes paper from recycled materials, employs 82 people and exports to the neighboring countries of Greece, Macedonia, Serbia, Montenegro and Kosovo.

Ms. Baltezi also talked about the importance of education, and said that her family business invests in young people through financing their studies and offering them jobs upon graduation.

### **Lina Hundaleih – former Owner of Chocolate Manufacture, Jordan**

Ms. Lina Hundaleih owns a Printing for the Manufacturing of Chocolate Company (Chocology) and used to own a chocolate manufacturing company in Jordan. She started her own business after a company, where she was the Assistant Director closed its offices in Jordan. A chocoholic herself, Ms. Hundaleih chose to open a chocolate factory, though at the time she had not finished any management or accounting courses, but had the will and the ambition. It was difficult to find a company that was interested in a joint venture in Jordan, but Ms. Hundaleih managed to find an interested company in Cyprus. They invited her to visit their headquarters and discuss a possible business deal. Nervous about how to impress the Cyprus factory and convince it to start a business with her, Ms. Hundaleih found a book about chocolate and read it carefully so as to learn the appropriate vocabulary. She impressed the stakeholders in Cyprus with her enthusiasm and dedication and after a year of discussions they started a factory in Jordan.

She continued learning, went to workshops, made sure she hired people whose strengths were her weaknesses. Faced with various challenges, including Jordan's free trade agreements with the U.S. and the Arab world, Ms. Hundaleih focused on diversifying her export markets and her products. So she started producing diabetic chocolate, to meet the needs of the 55 percent of Jordan's population that has diabetes. Her factory also produced chocolate lollipops, nuts covered with chocolate, Turkish delights, candies.

In 2008, Ms. Hundaleih decided to sell her shares, since the chocolate factory did not fulfill her ambitions any more. The other shareholders were too rigid, too risk averse, while she wanted to expand.

Ms. Hundaleih started a shop of chocolate-calligraphy: personalizing gifts, printing logos on chocolate. She focused on developing a niche, having good relationships with the customers, while at the same time using top quality chocolate.

Ms. Hundaleih emphasized a couple of lessons she learned while establishing and running her businesses. If one wants to achieve something one has to do thorough research and acquire the required knowledge. Also, one should not take criticism personal, but accept failure as part of your experience as well. Recognize your weaknesses and strengths, and use them to your advantage.

### **Reminders**

- Learning is very important not only before you start the business, but also while working
- Continuous professional trainings should be offered
- Know that there is no risk-free business, thus do not be scared to make the first step
- You must have the courage, take the decision and move forward even when there are obstacles

## **Linda Shala –Owner of Data Project Electronics, Kosovo**

Ms. Linda Shala is the owner of the Data Project Electronics company in Kosovo. She dreamt of becoming a famous journalist, but that dream was forcefully stopped in 1990. Without a job, she turned to entrepreneurship as a means of survival. Ms. Shala opened a small cosmetics shop. At first she thought the job of selling cosmetic products was beneath her, being a journalist with a degree in economics. But, she got over that the first day she opened the store. She was the one behind the counter, the one that cleaned, and the one that opened and closed the store.

Her road to success was not without failures. She lost everything in the 1999 conflict. But, nothing stopped Ms. Shala. She continued working. Except for the cosmetic shop, she also had a sewing shop, and later one selling flowers. Even if her work did not yield immediate results, Ms. Shala never stopped.

Today, Ms. Shala's company employs 70 people, is one of the leaders in selling household products in the Kosovo market, cooperates with many world-renowned companies and has won an award for its philanthropic efforts.

Ms. Shala emphasized that she strongly believes that results are achieved through dedication, work and positive thinking. She stressed the need to have a will, not to be disappointed when faced with problems and to always be ready to start from zero.

### **Reminders**

- You should be ready to face the unknown and deal with disappointment
- You should always be willing to start from scratch
- You learn from your mistakes, thus mistakes should not be taken as disappointments but as part of the work experience

## **Canan Karalar –Owner of Furniture Company, Turkey**

Ms. Canan Karalar is the general manager of OFFI Office Furniture, a company that produces and sells furniture in Turkey. Ms. Karalar explained that she relies on four R's to describe an entrepreneur: being

the right person, doing the right job, doing the job right, and being in the right place. She first started with a furniture company Bürobella, but while learning about her job, trying to market and sell her products she realized she was not in the right place and thus not doing the right job. Consequently, the company was moved to a new place, a new image was developed, and the company started specializing in office furniture. With the new brand, new designs and new projects, as the general manager of OFFI Office Furniture, Ms. Karalar feels she is the right person, in the right place, doing the right job, and as result, doing the job right.

Not comfortable with the success of the company, and instead always seeking new challenges, Ms. Karalar moved into new, bigger projects. Her company worked hard and invested a lot in an airport project. But, they lost it. Nevertheless, instead of giving up, Ms. Karalar continued her work and the project was later sold to another airport. Based on her own experience, she stressed that a lost project should not be viewed as a failure, but only as delayed success. Thus, she encourages all not to be afraid of failure and mistakes, but rather see them as ways of getting things done and as processes of learning. She also emphasized the importance of being innovative in order to be a successful entrepreneur.

#### **Reminder**

- A lost project is not a failure, but only a delayed success

### **Irena Kaštela – Owner of Irena, Croatia**

Ms. Irena Kaštela owns a jewelry shop that specialized in coral jewelry in the island of Korčulja in Croatia. Her grandfather had moved to Korčulja from Kosovo and opened the jewelry store. In 1989, Ms. Kastela inherited the shop and continued the family tradition. She talked about the difficulties that many women face when it comes to balancing their professional and family life. The first obstacle was when Ms. Kastela got pregnant and moved to Zagreb, but still kept the shop open, thanks to the help of her husband, parents and parents-in-law, with a lot of will, desire and hard work, she managed to keep the shop, not only through one but two pregnancies. Moreover, it has become a very successful shop and Kastela has become a well-known entrepreneur in Croatia. She remained loyal to the family tradition, and recently celebrated 20 years of her business.

### **Fahrije Maloku – Manager of Natyra, Kosovo**

Ms. Fahrije Maloku is the owner and general manager of Natyra, a beauty salon in Kosovo. She started off through the help of the Women Entrepreneurs Association SHE-ERA. Thanks to their grant she was able to open her shop, and after she formed her clientele base she was able to return the funds to SHE-ERA so as to enable someone else to benefit from them. Moreover, Ms. Maloku's business has grown, and in addi-

tion to the store in Gjakova, she now also has one in Pristina and plans to continue growing. She emphasized how important training, self-initiative and willingness to learn were for her success.

#### **Reminders**

- Networking, creating and maintaining contacts within the country and abroad is of great importance
- You must know how to accept the help of others
- The way to be successful, is to choose the time, place and the right person to do the right job
- What you get, you should also give back, because contributing to the community where you work is very important

### **Ksenija Vlaović – Owner of Futura, Serbia**

Ms. Ksenija Vlaović is the owner and Chief Executive Officer of Futura in Novi Sad, Serbia. She provided several interesting statistics about women entrepreneurship in Serbia, and especially Vojvodina. As in many other parts of the world, women there often become entrepreneurs because of lack of other opportunities, and though they usually have a higher level of education, unemployment among women is higher than among men. Most of the women work in public enterprises, and have lower salaries than men. Stating that women are a potential force behind economic development, Ms. Vlaović said that for that to happen entrepreneurship needs to be seen as a positive thing and an entrepreneurial spirit needs to be developed and cultured. In this regard, she mentioned that schools should focus on entrepreneurship. Ms. Vlaović stressed the importance of education, networking, and good regulations that encourage businesses.

Ms. Vlaović also talked about an NGO that helps potential women entrepreneurs in Vojvodina. Women attend a training session, where they learn how to write a business plan. Afterwards, the 10 plans are selected and they receive guidance, as well as a grant to implement their project. For women that have a difficult time getting a loan, and do not enjoy family support, there is a guaranteeing fund that serves as a guaranteeing so that those women can get loans. About 50 women benefit from the support of the guaranteeing fund.

### **Siw Boine & Torunn Grøenbekk – Managers of Epla AS, Norway**

Ms. Siw Boine and Ms. Torunn Groenbekk are the managers of the Epla AS company in Norway, a company they started as an alternative that suited them better. Three years ago, Ms. Boine was diagnosed with can-

cer and after all the treatment, it was hard, both physically and mentally to go back to her job as a teacher of arts and crafts. At the same time, Ms. Grønbekk was on maternity leave, and was reluctant to leave her daughter and go back to her job as a web designer and graphic designer. Thus, they decided to start Epla AS, a web service where artists, designers and crafts people can sell what they make, easily and in an affordable manner. A kind of a web shop, Epla enables those people who make the crafts to be the ones selling them and earning the profit, in return for a small fee. In little more than a year, 60,000 products have been registered in 1.700 shops on Epla, and over 20.000 products have been sold. Epla has grown recently, and now it includes new sites, such as Epla Collector for collectors items, and Epla fashion, where everyone can sell fashion items.

Ms. Boine and Ms. Grønbekk shared some advice on the use of Internet, not only as a tool for creating web shops like theirs, but also for advertising. They said that blogging offers invaluable marketing, as does Facebook. But they cautioned against opening a Facebook account unless one is ready to maintain it and keep it interesting, while not spamming the fans. They emphasized on the need to maintain good relations with the customers, and keeping all messages personalized.

#### **Reminders**

- Be part of the solution not the problem
- Internet is very important, not only for doing business, but also for promotion

### **Valentina Disoska –Owner of ZONA dooel, Former Yugoslav Republic of Macedonia**

Ms. Valentina Disoska, the owner of a company that focuses on developing software and multimedia projects, as well as on advertising, talked about the Association of Business Women in Macedonia. She presented several grim statistics about women entrepreneurs in Macedonia, such as that only four percent of working women own their business, a significant majority gets paid less than or equal to the average salary, and almost 90 percent are discriminated in their work place. It was to tackle all these obstacles that the Association of Business Women was established.

The Association strives to build a network of women entrepreneurs that would influence not better economic cooperation, but also the improvement of policies as well as the culture. Ms. Disoska mentioned that culture is often the reason why women do not get involved in business, since they are subjected to stereotypes that it is not appropriate for women to be owners and that their knowledge and effort is always below those of a man. The Association works towards raising awareness among young women and supporting them to start their own businesses, as well as providing a network within Macedonia, but also a network with various associations around the world.

### **Reminder**

- Business will change your way of life

## **Mirjana Markovska-Andrevski – Markovska & Andrevski Law Office, Former Yugoslav Republic of Macedonia**

Ms. Mirjana Markovska-Andrevski, an attorney, is the Vice-President of Women's Business Association ELITE, whose main goal is to promote woman in decision-making positions. She spoke about the work of the Association, which offers capacity building opportunities for women, as well as trainings on stress management to women leaders. ELITE Association started off as an informal discussion, but now is member of several chambers of commerce. Members of the Association first established a way to cooperate among themselves, and have now grown into an organization with which others want to work as well.

## **Ola Syla – Founder and Manager of NGO Drita e Krushes, Kosovo**

Ms. Ola Syla, Founder and Manager of NGO Drita e Krushes in Kosovo talked about the reasons why she established the NGO and the work they have done. She described the road she went through from raising awareness among women about their rights, to training them, to their economic independence.

Ms. Syla traveled to Krusha Madhe, a village where a majority of women were left widows after the conflict. Determined to help them, Ms. Syla set up the NGO. At first, most of the projects were donor driven, since neither she, nor the women of the village, had any similar previous experiences. However, humanitarian projects did not improve the women's position. After four years, after she had tried their vegetable preserves, and after Ms. Syla's friends started ordering them, and aware that economic independence is the best way to help, Ms. Syla got a business idea. She organized the women's production of preserved vegetables.

They started off with a small room, 20 employees and only 3000 kg of vegetables. These sold out very fast, and they won a medal in a fair in 2002. For seven years, Ms. Syla was without any competition in her business of selling a traditional product, preserved vegetables made in rural areas, to women in urban areas. After some time, she had a store where 300 women were selling their products. The store now also includes a working space and a depot, thanks to money from a donation.

### Reminders

- The entrepreneurial spirit is a very important value and an entrepreneurial culture would enable women to start businesses easier, even though quite some time is required in order to create an entrepreneurial culture
- Anger leads to changes, many women have started businesses after they became unemployed or after they became greatly dissatisfied with their work conditions
- Adapt to the time and current conditions, so that your business survives in the market

### Dhurata Bardoniqi –Owner of Arking Project, Kosovo

Ms. Dhurata Bardoniqi is currently a co-owner and administrator of the firm Arking, a construction company in Gjakova, Kosovo. Arking was established by her late husband and his best friend, and Ms. Bardoniqi worked as an administrator. However, Ms. Bardoniqi lost her husband during the conflict, and continuing the business was not easy. However, her and her late husband's friend did so. They have implemented projects for various big donors, and Ms. Bardoniqi prescribes the success of the business to the fact that there is a clear delineation of who does what. Ms. Bardoniqi today also administers another construction company in Pristina.

She emphasized that business cannot be done in an individual manner, but only through cooperation and team work. She also said that the support from society, family and friends is invaluable.

***Talking about their work experience and the work of the agencies and organizations where they work, several panelists talked about opportunities of women empowerment through government agencies and institutions, and NGOs.***

### Glynis Long – Rotary Club, Washington DC.

Ms. Glynis Long is a strategist at the U.S. Small Business Administration, Washington DC. She focused on the importance of exporting products and services, as a means of creating jobs and economic empowerment. She went through the list of questions one has to think of in order to get to the point when one can export: find out why your product/service is unique? Who are your customers? Can you cover your costs AND create cash flow? Are you prepared for an export "order"? How will you get financed and insured? She also stressed the need for all entrepreneurs to create, adapt to the market, innovate and export! They should also have a business plan, export strategy, marketing plan, and financing plan. Ms. Long mentioned numerous useful websites that entrepreneurs can use to help them out at different stages of their business, and which can be found at the end of this report.

### **Reminders**

- Tradition is very important
- Organization is the mother of knowledge
- The best experience is your own experience
- Stereotypes should be fought and you should not allow prejudices of others to hinder your work

## **Jocelyne Talbot – Senior Gender Adviser at UNDP, Kosovo**

Ms Jocelyne Talbot highlighted the work of United Nations Development Programme (UNDP) in gender equality and women empowerment. Through its activities, UNDP is working to improve access to finance for women; pushing to support women representation in society, in political and economic spheres; supporting national development strategy for gender representation; encouraging partnerships between national and private stakeholders. In general UNDP looks at gender gaps, parity, and equality. She focused on the responsibilities that stem from the UN Security Council Resolution 1325, the UNDP 8 Point Agenda and the UN Global Compact which call for greater efforts for women's economical, cultural, political and social rights to be included in all programs and protected while promoting accountability for institutions and processes to be gender responsive. Ms. Talbot mentioned one of UNDP accountability mechanisms called the gender marker as a mandatory measure to ensure that programs are addressing gender issues and resources including budget allocations are adequate. She also mentioned the UN Global Compact as a strategic policy initiative for businesses to commit and align their operations and strategies to universally accepted principles in the areas of human rights, labor, environment and anti corruption therefore women's rights. A special set of principles on women empowerment was developed to make and measure progress. Asking the CEOs to score on how they deal with gender equality & parity within their own companies is a sign of strong leadership. She mentioned a recent study on the gender gap across Europe (2010), which showed that women continue to get paid less than men for the same work. But, if this gap is closed, and more women get employed, than the GDP of each country would increase significantly.

### **Reminders**

- New technology offers numerous opportunities, use it for doing business
- Institutions should assist in the development of entrepreneurship, so as to support and speed up the economic development of a country
- In order to improve the position of women in the society, more women should be present in decision-making positions

## Mustafë Hasani – CEO of the Investment Promotion Agency of Kosovo, within the Ministry of Trade and Industry

Mr. Mustafë Hasani focused on Kosovo's policies to attract Foreign Direct Investment (FDI). Mr. Hasani said that Kosovo is a good place to invest since it has a favorable business climate, stable macroeconomic conditions, excellent opportunities, a very EU compatible legal framework, uses the Euro, and has a sound banking system. Moreover, Kosovo has a good location, young people, very low taxes, readily available and motivated workforce, low tariffs and other taxes, it is the lowest cost country in the euro zone, it is part of CEFTA, and has preferential trade agreements with EU and US. Hasani said that the government is working on developing a strategy to secure the export of local products.

## Marylin S. Zelin – Senior Legal Advisor SEAD Program in Kosovo

Ms. Maryling Zelin presented the work of the SEAD Program in Kosovo, which works on a system for enforcing judgments and decisions. She reminded everyone of the importance of using written contracts, and to use a lawyer to draft these, so as to minimize disputes. Ms. Zelin also encouraged all to include provisions for alternative dispute resolution methods in their contracts, such as: arbitration – an out of court process where an arbitrator makes the decision, and mediation – a mediator assists parties to resolve their dispute.

Kosovo has modern laws on both arbitration and mediation, but, unfortunately, these are not yet implemented. The SEAD project is working with the Kosovo Chamber of Commerce and American Chamber of Commerce in Kosovo to establish commercial centers that would offer arbitration and mediation services. It is also working with organizations to draft rules, train mediators and arbitrators. Ms. Zelin hopes that in the first half of 2010, these mediation and arbitration services will be offered in Kosovo.

Benefits of these two systems include the fact that they are usually much shorter than proper court proceedings; parties get to pick who they want to help them resolve their dispute – they can get someone with experience in their particular business; they are generally less expensive; and they are private so the world does not know the nature of the dispute or the resolution.

### Reminders

- In order to minimize disputes, all agreements should be specified with a written contract, which, if possible, should be drafted by a lawyer
- Laws on mediation and on arbitration should be applied, because they ensure a faster, cheaper, and less public resolution of various disputes

## **Mirlinda Kusari Purrini – ETF Indicators on Women’s Entrepreneurship: issues and potential**

Ms. Mirlinda Kusari Purrini presented the European Training Foundation Indicators on Women’s Entrepreneurship, developed in April 2010, in Istanbul by eight experts from the EU pre-accession region. It is a set of indicators designed to support governments in generating more gender-sensitive policies to support women’s entrepreneurship. The indicators focus on four areas: policies for women entrepreneurship; training for women entrepreneurship and continued support for those that have already been trained; improved access to finance for women entrepreneurs, including a possible guarantee fund; an international network of women entrepreneurs, where they can also exchange good practices.

The process of assessing and monitoring these indicators started at the end of October 2010, and will continue until March 2011. It is planned that around two to three years will be needed for the fulfillment of each of the indicators

*Panelists also talked about the importance of networking as a means of developing a business and about social entrepreneurship.*

## **Dinah Bennett – Centre for Entrepreneurial Learning Durham University, UK**

Ms. Dinah Bennett, Director of the Centre for Entrepreneurial Learning at Durham University, talked about her experience in creating a network of women entrepreneurs.

Ms. Bennett started Women into the Network (WIN) in 1999, because there was a very low number of women in business and research had showed that 700 networks were under utilized. WIN is an umbrella organization that refers women to appropriate networks; they also organize events, conduct research, and publish publications on how to network.

Ms. Bennett stressed the importance of networking, as a tool to succeed in business. She talked about the trainings WIN does for networking, and shared some of the tips: do lots of researches; make networking explicit; have a ready conversation starter; and learn how to walk into a room full of people you don’t know.

## **Heidi Forbes Öste – Social Strategist, Sweden**

Ms. Heidi Forbes Öste, a Social Strategist from Sweden, talked about social entrepreneurship and social enterprise, focusing on social optimization. The latter is about developing and maintaining mutually beneficial relationships that enable two-way knowledge transfers. This applies to both face-to-face and social media (Facebook, LinkedIn, and others). Ms. Öste advised that how one relates to people should be the

same, no matter if they are big or small, live or online. In order to get the best out of social optimization one needs to identify their goals, strategy and mission, always be current, positive and present, and consistently listen and share.

#### **Reminders**

- A database with information on female entrepreneurship should be created
- The establishment of a guarantee fund for women in business would be of great help to those women that have a hard time getting loans
- Promotion of products is crucial

### **Donika Mici – Owner of the DoniAnna Manufacture, Albania**

Ms. Donika Mici is the owner of DoniAnna, a shoe-production company. When she took over a failing state-owned shoe company in 1992, she was among the first Albanians, and certainly the first women, to set up a private business. She hired 120 employees, as well as Italian specialists to train them and improve manufacturing operations so that they could meet international standards. Ms. Mici was aware that only exporting made an economic sense during the 1990s, when Albania was fraught with economic challenges. She managed to persuade Italian producers that Albanians could make quality shoes cheaply and within a few years, DoniAnna was producing and exporting hundreds of thousands pairs of shoes per year. Most Albanian competitors manufacture at least part of their shoes in Italy to gain the cachet of a “Made in Italy” label. But, Ms. Mici managed to prove that a “Made in Albania” label does not have to be an impediment to international success. Last year, she launched her own brand of shoes and today Macy’s, Bata, Aldo and Kenneth Cole are among her clients. With more than 20 million USD in sales in the first half of 2009 and 1,400 employees, DoniAnna is among the largest exporters in Albania.

Mici emphasized the importance of giving back to the community, and mentioned that she is proud of business she created and opportunities it has brought to others, particularly in poor parts of Tirana, where her manufacturing operations are located.

### **Susanne E. Jalbert**

#### **Message to the Participants of the 1st International Conference on Women’s Entrepreneurship in Pristine, Kosovo**

By way of this message, I convey my warmest congratulations to all who are taking part in the 1st International Conference on Women’s Entrepreneurship. I hope that this Conference will help everyone to experience support, love, respect and appreciation for the special place women possess in economic development, and I hope that each of you will fulfill your personal endeavors for this conference and for your entrepreneurial plans.

Recent decades have garnered the insight that improving the status of women is a critical lever in international development. When women earn and control income benefits accrue to families and communities. The horizon of universal opportunity for an equitable future is women's economic engagement. Equity is not in sight—yet. Women perform two-thirds of the world's work, especially in agriculture, for 10 percent of the income, own only one percent of the assets, and comprise 70 percent of the world's poor. "Whether women are working in industrialized nations or developing countries, in rural or urban settings, most women still carry the triple burden of raising children, performing household chores, and earning an income for their family."

As an economic activist, I am convinced that there is no reason why people must be economically poor. Women can enable formidable advantages—as hard-working people, utilizing fertile soil, mobilizing material resources, and using and sharing their education, particularly in Kosovo, a geographically blessed location at the crossroads of Europe with excellent access to transportation routes and large markets. What, then, does it take to translate these advantages into greater prosperity for everyone?

One powerful key to economic development lies in nurturing the natural spirit of entrepreneurship. As an international business development consultant, my task is to transfer business technologies that facilitate income generation and jobs growth. Why? Primarily to intensify individual influence through stronger, more capable, collaborative businesses.

As you come together at this conference to establish business partnerships among regional and global women entrepreneurs remember to expand your knowledge base by exchanging associations in which you participate. Associations grasp the pulse of members' needs. Associations represent members' desires by proposing legislative suggestions in a unified voice, and they offer individuals an opportunity to reach hundreds of businesses, not just one or two.

Today you are gathered to make your voices heard and to reflect reforms needed for entrepreneurs to be vibrant and viable. You have one moment in time to do so. The moment is now. In this moment, policy is our top priority. Whether policy is decided in your own backyard or whether it is decided in some secluded government chamber, the point is—policy is essential to determining the direction of our world. To advance opportunities, equitable for all, under the best imaginable conditions, women's voices must be heard to transform current economic conditions. To promote progress the three sectors: public, private and business, worldwide, must come together with actionable policy agendas to ensure an equitable future.

Speak up. Speak clearly. And speak jointly for the policies you need and want. What you do together today will create your prosperous future. You are the heartbeat of a healthy economy anywhere in the world.

***With Respectful Congratulations, Susanne E. Jalbert, Ph.D.***



## **II. Recommendations - The Way Forward**

Panelists and participants have identified many obstacles to women entrepreneurship, from stereotypes present in the society to lack of funds and lack of institutional support. However, this can change with the right policies engineered to take account of the potential of women's entrepreneurship. Below, is a summary of a set of policy indicators, which national governments and their respective ministries, private sector support institutions and civic interest groups can use to boost women's entrepreneurship and start-up's. The indicators were drafted by eight experts from the Balkan region with the support of the European Training Foundation. The aim of the indicators is to serve as a framework for new policies which would increase women's contribution to the economy and improve their integration in labor markets. Two other recommendations from the conference are also included..

- **Data and policies for women entrepreneurship**

A database with relevant information should be established, so as to guide an educated process of policy formation that aim at increasing women entrepreneurship. A women entrepreneurship policy framework incorporating gender-sensitive policy improvements should be established, and a medium-term action plan with clearly defined measures for these policy areas: fiscal, economic, employment, social and education and training, should be drafted. Government offices responsible for the mentioned policies should each commit an annual budget to follow through on planned actions for policy implementation. A dedicated institutional support structure should be established to a) oversee the implementation of the gender-sensitive fiscal, economic, employment, social and education and training policies, b) collect data for the respective policy areas and c) report annually to all stakeholders on policy progress with an action plan.

- **Training for women entrepreneurship**

A country-wide training needs' assessment should be completed, so as to see what are the training interests and training requirements of existing and potential women entrepreneurs. Afterwards, a cross-stakeholder task force (education, economy, labor, Chambers, employers, NGOs) should be established with the aim of building a gender-sensitive system approach for female entrepreneurship training: a) self-employment, b) start-ups, and c) enterprise growth for women-registered enterprises. The task force should have a mutually agreed and dedicated coordinator.

- **Improved access to finance for women entrepreneurs**

The government should set up a budget to support entrepreneurship in the country and ensure that 20-30 percent of these funds go to women entrepreneurs. A credit guarantee facility should be established, in order to enable access to credit for a greater number of women.

- **National Network of Women Entrepreneurs**

A national network of women entrepreneurs should be formed with the aim to improve advocacy, policy monitoring and exchange of good practice. The network should become a recognized dialogue partner for government and other stakeholders in relation to female entrepreneurship policies, advocacy and policy support measures. Moreover, the network should play the role of a consultation forum in the policy development process.

- **Establishment of a Virtual Women's Government for greater accountability**

The Virtual Women's Government would be a non-governmental, apolitical and non-profit organization with a mission to promote experts among women and also to handle different political, economical, health, social, cultural and other issues through women's experts' point of view. The women would be nominated based on their expertise on the issues based on the existing ministries in the Kosovo government. For each of the ministries, 2-3 women would be nominated. They would be elected by virtual elections and ministers, vice-prime-ministers and a prime-minister would be elected.

- **Identification of mechanism to lobby the Government and other relevant bodies to implement the recommendations, and Convene a follow up of the first international conference on women entrepreneurship**

The mechanism to lobby the Government and other relevant bodies would have 3-5 women business leaders elected and chosen based on their expertise in the field of business. They would need to have a great knowledge on relevant issues concerning the economic growth, economic gender mainstreaming and social entrepreneurship.

# ANNEXES

## I. Agenda

28 OCTOBER 2010

**9.00 - 9.30 Registration**

**9.30 – 10.00 Opening Session - Welcome Remarks and Keynote Address**

Ms. Mirlinda Kusari Purrini – Founder & President of SHE-ERA

### **Welcoming Speech**

- Ms. Justina Shiroka Pula – Minister of Energy and Mining, Republic of Kosovo
- Mr. Michael J. Murphy - Deputy Chief of Mission, Embassy of the United State of America, Pristine
- Mr. Remzi Ahmeti - Ministry of Trade & Industry, IPAK – Kosovo

**10.00 – 13.30 Panel one: Women Entrepreneurship and Successful Businesses**

Chairperson: Ms. Xheraldina Vula – RTV21

Reporters: Ms. Nita Gojani & Ardiana Qela

**Ms. Melanne S. Vermeer – Ambassador –At-Large (Office of Global Women’s Issues) – U.S. Department of State, Video speech**

- Ms. Aferdita Saraçini Kelmendi – General Director of RTV21, Kosovo
- Ms. Marta Turk – President of Ljubljana Regional Chamber of Commerce Slovenia
- Ms. Marwa Aleitouni – Business Owner & Chamber of Industry, Syria
- Ms. Elsa Baltezi – Business Owner of Beba Cosmetic Manufacture, Albania
- Ms. Graziella Zanoletti CIO (Chief Inspiring Officer) Elite Rent a Car Group Switzerland

### **Discussion**

**11.00 – 11.30 Coffee Break**

- Ms. Donika Mici – Business Owner DONIANNA,
- Ms. Lina Hundaileh – Business Owner of Chocolate Manufacture, Jordan
- Ms. Linda Shala – Business Owner of Company “Data Project Electronics”, Kosovo
- Ms. Canan Karalar – Business Owner of Furniture Company, Turkey
- Ms. Irena Kastela, Business Owner of “IRENA”, Croatia

## Discussion

### 13.30 – 15.00 Lunch

### 15.00 – 16.30 Panel one: Women Entrepreneurship and Successful Businesses

Chairperson: Ms. Xheraldina Vula

Reporters: Ms. Nita Gojani & Ardiana Qela

- Ms. Fahrije Maloku – Menaxhere Biznesi “NATYRA”, Kosovo
- Ms. Nermina Hamzic - Business Owner of KANA Company , Bosnia and Herzegovina
- Ms. Ksenija Vlaovic, Business Owner – Company “FUTURA”, Serbia
- Ms. Ana Ferataj – Business Owner, Chicago – USA
- Ms. Siw Boine & Torunn Groenbekk – Managers of “EPLA AS” Company Norway
- Ms. Valentina Disoska, Business Owner The Former Yugoslav Republic of Macedonia
- Mirjana Markovska-Andrevski – Markovska & Andrevski Law Office, Former Yugoslav Republic of Macedonia

## Discussion

### 16.30 – 17.00 Day First – Adoption of the First Day Statement

Reporter: Ms. Nita Gojani

## OCTOBER 29

### 19.00 – 11.00 Panel Two: Women Empowerment through Agencies, Institutions, NGO’s and Media.

Chairperson: Ms. Antigona Baxhaku

Reporters: Ms. Nita Gojani & Ardiana Qela

- Ms. Glynis Long – Rotary Club, Washington DC.,
- Ms. Jocelyne Talbot – Senior Gender Adviser –UNDP Kosovo
- Mr. Mustafë Hasani – Ministry of Trade & Industry IPAK – Kosovo: Land of Business Opportunities
- Ms. Marilyn S. Zelin, Senior Legal Advisor SEAD Program in Kosovo
- Ms. Mirlinda Kusari Purrini – ETF Indicators on Women’s Entrepreneurship: issues and potential

#### Discussion

**11.00 – 11.30 Coffee Break**

**11.30 – 13.00 Panel Three: Increasing Participation of Women in the Labor Market & Social Entrepreneurship**  
**Chairperson: Ms. Antigona Baxhaku**  
**Reporters: Ms. Nita Gojani & Ardiana Qela**

- Ms. Heidi Forbes Öste - Social Strategist, Sweden
- Ms. Dinah Bennett - Centre for Entrepreneurial Learning Durham University, UK
- Ms. Ola Syla – Founder & Manager of NGO Drita e Krushes, Kosovo
- Ms. Dhurata Bardoniqi – Business Owner of ARCING Project (Reconstruction & Building), Kosovo

#### Discussions

**13.00 – 14.30 Lunch**

**14.30 – 16.00 Meeting Business to Business**

**16.00 – 16.30 Adoption of Conference Statement**  
**Reporters: Ms. Nita Gojani**

**20.00 Gala Dinner at Sheshi 21**

Panelists: Justina Shiroka Pula, Remzi Ahmeti, Marwa Aleitouni, Nermina Hamzic and Graziella Zanoletti could not attend due to objective reasons.



## III. Panelists' Biographies



## Melanne Verveer

President Barack Obama appointed Ms. Melanne Verveer as Ambassador-at-Large for Global Women's Issues. The President's decision to create a position of Ambassador-at-Large for Global Women's Issues is unprecedented, and reflects the elevated importance of these issues to the President and his entire Administration. In her capacity as director of the Department of State's new office on Global Women's Issues, Ambassador Verveer coordinates foreign policy issues and activities relating to the political, economic and social advancement of women around the world. She mobilizes concrete support for women's rights and political and economic empowerment through initiatives and programs. Designed to increase women's and girls' access to education and health care, to combat violence against women and girls in all its forms, and to ensure that women's rights are fully integrated with human rights in the development of U.S. foreign policy.

Ambassador Verveer most recently served as Chair and Co-CEO of Vital Voices Global Partnership, an international nonprofit she co-founded. Vital Voices invests in emerging women leaders and works to expand women's roles in generating economic opportunity, promoting political participation, and safeguarding human rights. Prior to her work with Vital Voices, Ambassador Verveer served as Assistant to the President and Chief of Staff to the First Lady in the Clinton Administration and was chief assistant to then-First Lady Hillary Clinton in all her wide-ranging international activities to advance women's rights and further social development, democracy and peace-building initiatives. She also led the effort to establish the President's Interagency Council on Women. Prior to her time in the White House, Ambassador Verveer served in a number of leadership roles in public policy organizations and as legislative staff.

Ambassador Verveer has a B.A. and M.A. from Georgetown University. She is a member of the Council on Foreign Relations, Women's Foreign Policy Group, and numerous other organizations.



## **Michael J. Murphy**

Mr. Michael J. Murphy, an 18 year veteran of the U.S. Foreign Service, was named in 2009 as Deputy Chief of Mission of U.S. Embassy, Pristina, Kosovo.

Immediately prior to his posting in Pristina, he served as Political Counselor at the U.S. Embassy, Sarajevo, Bosnia-Herzegovina. His other overseas postings include London, England; Yaounde, Cameroon; and Lagos, Nigeria. While in Washington, DC, he has served as Executive Assistant both to the Assistant Secretary of State for European Affairs and the Director General of the Foreign Service, and as Desk Officer for Bulgaria and for the North Atlantic Treaty Organization. Mr. Murphy's Foreign Service Career has included tenure in the Fellowship of Hope Program, through which U.S. diplomats serve in the Ministries of Foreign Affairs of allied governments in Europe. He served from 2001-2002 in Britain's Foreign and Commonwealth Office as Office Director for Ukraine, Moldova and Belarus.

Prior to joining the Foreign Service, he worked on Capitol Hill as Senior Legislative Aide to Congresswoman Marilyn Lloyd of Tennessee, with particular responsibilities for international affairs and defense issues.

Mr. Murphy hails from East Greenbush, New York, and is an avid New York Yankees fan. He is a Phi Beta Kappa graduate of Hamilton College, with a Bachelor of Arts degree in International Relations. He is married to Kimberly Murphy, herself a member of the U.S. Foreign Service.



## **Afërdita Saraçini Kelmendi**

Ms. Kelmendi is the founder and general director of RTV 21 in Kosovo. The media company was founded in 1998 and transmitted only over the Internet at first. During the 1999 conflict, the radio transmitted from Skopje, Macedonia, to return to Pristina, Kosovo once the conflict ended. Today, the company includes five television channels and its own IPTV platform, which enables it to be seen all around the world. Prior to RTV 21, Ms. Kelmendi was a journalist in Radio Television Pristina, a correspondent for Radio France International, and for several years a correspondent for Voice of America. A supporter of women issues, she was the founder of the "League of Albanian Women," and a co-founder of the "Media Project" that trained young women in journalism and communications. Ms. Kelmendi has testified in front of the U.S. Senate on the situation in Kosovo during 1999, and has won several awards, including the Courage in Journalism Award in 1999 awarded by the International Women Media Foundation, and the Judy Woodruff Fellowship. She has a degree in Albanian Language and Literature from the University of Skopje.



### **Marta Turk**

Ms. Turk is the President of the Ljubljana Regional Chamber of Commerce in Slovenia, the President/Founder of the Association of Women Entrepreneurs GIZ Podjetnost, and also Head of Project Development at the Institute for Research and Development of Family and Female Entrepreneurship META in Ljubljana, Slovenia. A successful entrepreneur herself, Ms. Turk founded in 1987 a publishing company BIRO M, Ltd., a family owned business that today also includes Emona Tiskarna. She has also served a term (2002-2007) in the National Council of Slovenia (second Chamber of the Parliament) as the representative of employers of SME of Slovenia. She has also received awards both locally and internationally, for her efforts in promoting and developing women's entrepreneurship.



### **Elsa Baltezi**

In 1993, Ms. Baltezi and her husband, like many other Albanians, found themselves jobless and they sought to start their own business. Using a recipe taught to them by friend, they started to market baby cream locally. They were the only "employees" and their customers were small local drugstores. By the end of the first year, they hired two other workers and started importing packaging and raw materials, mainly vitamins and active ingredients, from Roche. Today, they manufacture 52 cosmetic items, employ 20 people, and their company is ISO 9000-2001 certified. At the beginning of 2009, they inaugurated a paper manufacturing line which has a capacity of 70 tons per day. The company employs 82 people and exports to neighboring countries including Greece, Macedonia, Serbia, Montenegro and Kosovo. In 2010 they inaugurated the new line of recycled paper.



### **Donika Mici**

Ms. Mici is the owner of the DoniAnna, a shoemaking company in Albania, which she started in 1992, when she took over a failing state-owned shoe company. She took advantage of the cheap labor, nonexistent competition and unmet demand. She focused on exporting, hired 120 workers, and within a few years DoniAnna was producing and exporting hundreds of thousands pairs of shoes a year. In 2009, she launched her own brand of shoes and today Macy's, Bata, Aldo and Kenneth Cole are among the company's clients. With more than 20 million USD in sales in the first half of 2009 and 1,400 employees, DoniAnna is among the largest exporters in Albania. Ms. Mici graduated from the University of Tirana, with a degree in economics/finance, with a specialization in business administration.



### **Lina Hundaileh**

Ms. Hundaileh founded the Philadelphia Chocolate Manufacturing Company in 1991, where she was the General Manager until 2008. Afterwards she started her own consulting company Rawafed for Consulting and Development, and earlier this year started a new company Printing for the Manufacturing of Chocolate Company (Chocolography). She is very active in promoting economic development in Jordan, as well as in promoting Jordanian products abroad. Ms. Hundaileh is also a member in the women committee of the Ministry of Labor. She has a degree in Food Science and Human Nutrition from the Jordan University, Faculty of Agricultural Engineering.



### **Linda Shala**

Ms. Shala is the owner and General Manager of the Data Project Electronics company in Kosovo, a company that is a leader in consumer electronics and home appliances. Ms. Shala is also a board member of the Basketball Federation of Kosovo, the President of the male Basketball Club “Trepça” and member of the Kosovo Council for Consumer Protection. She has received awards for her achievements in entrepreneurship, and her company has been given awards for its philanthropic work. Previously, Ms. Shala was the Executive Producer at Radio Television of Kosovo (RTK), owner of other small enterprises and a journalist at the Radio Television of Pristina.



### **Canan Karalar**

Ms. Karalar is the General Manager of Tunç Endüstriyel Sistemler OFFI – Office Furniture, a company that produces and sells furniture in Turkey. Before that she was the Business Development Director in the same company, and has previously worked as a Manager at Bürobella Furniture Ltd. Ms. Karalar holds an MBA from the Biklent University.



### **Irena Kaštela**

Ms. Kaštela is the owner of the coral shop Irena in Korčulla, Croatia. She has inherited her business from her grandfather, to whom she remains eternally grateful. Ms. Kaštela finds her inspiration in the beauty of the sea and of the Korčulla island, and she pays special attention to every piece of jewelry created in her shop. She makes jewelry from stones, shells, beads and wood, and specializes in making coral jewelry. Her business revolves around pleasing the customers, and unique and original jewelry.



### **Fahrije Maloku**

Ms. Maloku is the owner of the Natyra company, which started with the opening of the hairdresser salon in Gjakova, Kosovo, almost two decades ago, in 1982. She is active in her community, and has participated in various national and international trainings.



### **Ksenija Vlaović**

Ms. Vlaović is the owner and Chief Executive Officer of Futura in Novi Sad, Serbia. Futura is a family owned printing and publishing company, which ranks in the top ten in the region and has enjoyed constant positive annual growth and development. She is the President of the Women's Entrepreneurs Committee, the Association of SMEs and Entrepreneurs, Serbian Chamber of Commerce and President of WAVE – Association of Vojvodina's Women Entrepreneurs. Until recently, Ms. Vlaović has been an active member of the G17plus political party, where she was a Member of the Presidency and their coordinator for the Vojvodina region. She also had a very active role in founding the G17plus Women's Network. She is currently completing her studies for a Masters degree in European studies at the University of Novi Sad, where she is writing her thesis on "Women's Entrepreneurship in EU – Networking and Interest Representation."



### **Siw Boine**

Ms. Boine is educated as a product designer, and as a teacher of Arts and Crafts. She has worked several years as a teacher of Arts and Crafts. In 2007, Ms. Boine became ill with cancer, and after treatment had to quit her job as a teacher of arts and crafts. She and Ms. Torunn Grønbekk then started Epla to make their own workplace, and has worked as General Manager of Epla for 1.5 years.



### **Torunn Grønbekk**

Ms. Grønbekk is a web designer and graphic designer, and has worked as a designer for several years; for 07Web and with several other design projects as a freelancer. She started her own company Ms. GrønbekkDesign in 2009 working as a consultant and designer on web solutions, with exhibitions and other forms of marketing. In 2009 she also started Epla with Ms. Siw Boine, and works part-time as head of design and development in Epla.



### **Valentina Disoska**

Ms. Disoska is the owner of ZONA dooel since the year 2000. A company that focuses on developing software and multimedia projects, as well as on advertising, ZONA dooel has an impressive list of clients that include Intel, Microsoft, Macedonian government, Transparency International, and others. With a degree in architecture from the St. Cyril and Methodius University in Skopje, before starting her own business, Ms. Disoska worked for various magazines and advertising companies in Skopje.



### **Mirjana Markovska-Andrevski**

Ms. Andrevski is a lawyer at the Markovska&Andrevski Law Office in Skopje, Macedonia. Her expertise is business, corporate, financial and intellectual property law. She has been a legal consultant and represented various clients, among whom also several ministries, Lufthansa GmbH, Societe Generale, and the Macedonian Stock Exchange. Ms. Andrevski is active in her community, and especially in relation to promoting women's rights. She's the Vice-President of Women's Business Association ELITE and member of the Women's Lobby. Ms. Andrevski is also a member of the management board of the Macedonian Chamber of Commerce, the President and Executive Director of the ADR Association for alternative dispute resolution, and others. She has a law degree from the St. Cyril and Methodius University, in Skopje, Macedonia.



### **Glynis Long**

As Export Strategist working with the World Bank, International Finance Corporation and for the US Small Business Administration, Ms. Long assists US SMEs export. Previously, Ms. Long led the Asia Sector for International Trade at SBA and developed the Online Women's Business website in multiple languages. She was formerly with the Securities & Exchange Commission. At the Organization of American States (OAS), Ms. Long is the Treasurer and Board Member of the NGO "Young Americas Business Trust", and board member of Kosovo Women's Business Association SHE-ERA. She is an international SME speaker for economic development, women, internet, e-commerce and innovative business issues in the U.S. and abroad. Ms. Long is a member of the DC Rotary Club and the national Leadership America, which supports women's issues. As a Founder, Ms. Long is developing a global network of international breast cancer centers for under-served women. She has an MBA in Finance from the George Washington University.



### **Jocelyne Talbot**

Ms. Talbot is a Senior Gender Advisor and social scientist working at UNDP Kosovo as part of an initiative from the UNDP global programme for gender equality and women empowerment of the Bureau of Crisis Prevention and Rehabilitation. Previously Ms. Talbot worked as a policy advisor in the Middle East. Her extensive experience in several development sectors such as gender and economy and human rights as well as mainstreaming gender and women empowerment lead her in various international institutions and organizations. In 2007 she received an award from by the Ministry of External Affairs of the Netherlands: Section of the International Cooperation for her contribution to the advancement of women's rights and empowerment in the Arab States. She lectured and networked on global issues and participated in the development of several knowledge tools on the integration of gender in development of various sectors.



### **Mirlinda Kusari Purrini**

Ms. Purrini is the Founder and Senior Advisor of the Kosovo Business Women Network and Founder and President of the Women Business Association SHE-ERA. She founded SHE-ERA in 1999 as a way of enabling women to rebuild the economic sector, which had been severely destroyed during the armed conflict in Kosovo. SHE-ERA has implemented numerous projects that have empowered women through eco-

conomic education and employment programs, and conducted noteworthy research studies that covered a wide range of topics such as SMEs and women entrepreneurs. Ms. Purrini has become a focal reference for international potential donors and has often been a consultant for governmental and non-governmental agencies. Her dedication to improving the position of women is evidenced not only in her work with SHE-ERA, but also in her membership in the board of the Coalition of Balkan Women's Business Association, and in several women's networks, including Kosovo Women's Network, The International Alliance of Women and in the Women's Lobby of Kosovo. Ms. Purrini is also a member of other professional bodies, such as the Kosovo Chamber of Commerce, Kosova Business Alliance, etc. She has a degree in economics from the University of Pristina.



### **Mustafë Hasani**

Mr. Hasani is the CEO of the Investment Promotion Agency of Kosovo, within the Ministry of Trade and Industry. Among other responsibilities, Mr. Hasani also undertakes investment promotion visits and is personally involved in all major potential new investment and re-investment cases. Previously, he was an investment adviser in a project managed by the European Agency for Reconstruction and general director of the Kosovo Tax Administration. He has a degree in economics from the University of Pristina.



### **Marylin S. Zelin**

Ms. Zelin is a Senior Legal Advisor for the USAID/SEAD program and is leading the programme's work on alternative dispute resolution. She has extensive corporate and commercial law experience as well as more than 15 years experience working on international justice sector reform projects. Prior to joining USAID/SEAD, Ms. Zelin served as a Country Director for the American Bar Association's Rule of Law Initiative (ABA/ROLI) in Georgia, Kosovo, Macedonia, Georgia and Lebanon and as a Legal Specialist in Croatia and Slovakia. She holds a J.D from the New York University School of Law where she served as an Editor for the Review of Law and Social Change and is member of the New York Bar.



### **Heidi Forbes Öste**

Ms. Öste has 20 years of professional experience in new media and community building. She delivers award winning keynote addresses on the benefits of knowledge sharing and building bridges as well as how to effectively use social media and social tools. She has a global network of professionals in leadership roles in over 120 countries. She is an Ambassador for Women in Entrepreneurship and an advocate for economic growth and empowerment influencing change through social engagement and responsibility. Her clients range from Fortune 500 to Universities to Professional Organizations. Ms. Öste lives by the philosophy that Knowledge is Power: Sharing is Powerful.



### **Dinah Bennett**

Ms. Bennett is the Director of the Centre for Entrepreneurial Learning at Durham University, UK. She researches and teaches nationally and internationally on marketing related issues and the concept of Networking and Relationship Management in relation to successful Business Development. In 1999 Bennett founded an innovative project 'Women into the Network' (WIN), which supports the creation and management of businesses by women through their integration into existing networks and hundreds of jobs have been created in the North East of England as a result of this initiative. WIN has been selected as the UK best practice initiative for promoting female entrepreneurship. Ms. Bennett is a Fellow of the Royal Society for Arts and a Fellow of the Higher Education Academy, has been a trustee of the Institute of Small business and Entrepreneurship since 2004 and is a Director of the International Centre for Entrepreneurship. She is the winner of an individual Queen's Award for Enterprise Promotion in recognition of her work promoting enterprise nationally and internationally.



### **Ola Sylva**

Ms. Sylva is the Founder and Manager of the NGO Drita e Krushes in Kosovo. Ms. Sylva's work to help women dates back to 1995, when she organized roundtables and workshops on women issues. After the conflict in 1999, Ms. Sylva was determined to help out the women's of Krusha Madhe, a village that had suffered a lot during the conflict and where, consequently, there were numerous widows and orphans. She organized educational programmes, and professional trainings. She educated and supported women of Krusha Madhe so that they could open small shops. Later, she gathered

all of those in one production point that now employs 100 women that work on conservation of fruits and vegetables. The goal of Ms. Sylja's work is to enable women to be economically independent, as a means to improving their position. Ms. Sylja has a degree in journalism.



### **Dhurata Bardoniqi**

Ms. Bardoniqi is the co-owner and administrator of the firm Arking, a construction company established in 1989. The company performs all construction and infrastructure building works, various designs and their projections. Except for work done on private houses and business, Arking has been contracted to complete works for the European Agency for Reconstruction, British Red Cross, the Italian KFOR, the Danish Green Cross, and others. Since 2008, Ms. Bardoniqi is administering a second construction company as well, Uniproject, which is currently involved in the building of a vocational education school in Skenderaj, a project worth more than 5 million EUR. In 2004, she has been recognized as the most successful woman in the region of Dukagjin and awarded as the manager of the year by the Network of Business Women in Kosovo and the Chamber of Commerce in Kosovo.



### **Susanne E. Jalbert**

Ms. Jalbert has been an economic activist for 25 years. Through her Jalbert Consulting firm, she has focused on international business development strategy and policy, financial and corporate governance, global network expansion and enhanced social responsibility. She contributes to USAID-sponsored private sector development projects and has assisted more than 30 international contractors on 87 assignments in 45 countries. Ms. Jalbert is recognized as an architect and champion of the Iraqi Small Business Development Centers programme and has influenced non-governmental organizations and women's business association capacity building worldwide. She was selected as one of St. Mary's College of California's 40 Influential Women in August 2010.





## **IV. Information on SHE-ERA**

The Women's Business Association SHE-ERA is an economic development non-governmental organization (NGO) founded in 1999, in the aftermath of the wars in former-Yugoslavia, with a focus on women's issues. SHE-ERA is an NGO dedicated to promoting women's economic empowerment through the exchange of information and experience, networking, training, and advocacy. SHE-ERA provides opportunities for partnership and collaboration among businesswomen, information on services and resources available to businesswomen in Kosovo, and advice on how to overcome difficulties that businesswomen face, including gender-based discrimination, corruption, and bureaucracy. Recognizing the central need for a legislative and policy framework that supports women's economic development, SHE-ERA also engages in advocacy efforts related to women's economic empowerment.

SHE-ERA's mission is to promote bold initiatives, policies and programs designed to support women's business enterprises at all stages of development in the public and private sector marketplaces – from start-up to success to significance.

**Through its work, SHE-ERA focuses on:**

- Increasing public access to and visibility of the Kosovo budget through transparency
- Increasing participation of women in the labor market
- Developing more partnerships among employers, the state, and NGOs in all cases concerning economic empowerment of women
- Increasing job opportunities for women with structural transformation of economies, particularly waged employment in the services sector, self-employment and entrepreneurship
- Introducing measures enabling better compatibility of work and family responsibilities
- Delineating the roles and responsibilities of the state, trade unions, and employers
- Encouraging the state, trade unions and employers to work in concerted action to introduce measures for removing obstacles and barriers, such as new codes of conduct, affirmative action and re-evaluation of "Men's" and "Women's" work
- Integrating minority women in social and economical life
- Maximizing opportunities for women to secure and keep jobs
- Developing a set of policies and programs that provide access to training and life-long learning and target women according to the different stages of their lives and of family formations
- Fostering programs on self-employment and entrepreneurial skills that target women through training, credit schemes, gender sensitization among bankers and organizations supporting the creation of SMEs
- Ensuring transparency in the appointment process for high level governmental and other bodies, and enlarging the pool of potential women candidates through an active search into existing networks of professional women decision-makers in relevant areas
- Ensuring the availability and wide dissemination of sex-disaggregated data and gender-related in-

formation in order to enable the mobilization and support of all major actors of civil society: NGOs, trade unions, employers, associations and media. This is done so as to gain from their experience and knowledge, as well as to obtain their support, for the promotion of gender equality and benefit from their influence on decision-making bodies

- Ensuring continuity of this involvement through the establishment of frameworks that allow for regular dialogue between governmental and non-governmental actors, including open and transparent channels of communications





# V. SHE-ERA Board of Directors



### **Xheraldina Vula (Board President)**

Ms. Vula graduated in University of Pristina - department of Albanian Language and Literature. She is a Deputy Director and member of Board of Directors at Company 21. She is a well known journalist and a talk-show moderator always achieving more than 60 percent of total viewership in Kosovo in all shows that she created and produced; published poet (“Megjithatë sillet” 1988; “Me bisht syri” 1995, “A Street Cat” 1999 and “Ritual me Pantallona” 2001) translated into English, German, French, etc; a well known activist who supported other women in achieving their goals for women in general. She is a co-founder of Women’s NGO “Women Artists and Veterans of Education” (1993), co-founder of Media Project (training center for young women in Journalism and conflict management), facilitated the establishment of women’s journal “Sfinga” (1997), co-founder of women’s monthly magazine “Eritrea” (1997), co-founder of First Albanian Radio on Internet Radio 21 and TV21 production (1998), co-founder of Company 21 (1999); advisor and board member of STAR Network of World Learning (1999-2002), member of Women Waging Peace (1999-present), board member of NEWW (2001 – 2003), member of Kosovo Women’s Lobby (2004 –present), member of Kosovo Women’s Network (1999-2007), Member of Board of Directors of Center for Women Studies (2007-present), President of Board of Directors for women NGO She-Era (2004-present), President of Board of Directors of KCSF (2007-present).



**Prof. Dr. Justina Shiroka Pula (Board member)**

Ms. Pula is the current Minister of Energy and Mining in Kosovo, a post she has held since 2007. She has taught at several universities in Kosovo, as well as in Macedonia, including University of Pristina, the Royal University Iliria, the University College Fama, and University of Southeast Europe. Ms. Pula also had managerial positions at the University of Pristina. Ms. Pula has been working hard towards ensuring a better position for women in Kosovo. She is a member of the International Alliance for Women and of the working group of the National Kosovo Initiative for Gender Equality. She served in the board of the University of Pristina, of the Economic Association of Kosovo and of the Association of Women Entrepreneurs. Ms. Pula received her PhD at the University of Pristina, Faculty of Economy, where she has also received her Docent degree. She has a Master's degree from the University of Zagreb, Faculty of Economy.



**Glynis Long (Board member)**

As Export Strategist working with the World Bank, International Finance Corporation and for the US Small Business Administration, Ms. Long assists US SMEs export. Previously, Ms. Long led the Asia Sector for International Trade at SBA and developed the Online Women's Business website in multiple languages. She was formerly with the Securities & Exchange Commission. At the Organization of American States (OAS), Ms. Long is the Treasurer and Board Member of the NGO "Young Americas Business Trust", Women's Business Association SHE-ERA. She is an international SME speaker for economic development, women, internet, ecommerce and innovative business issues in the U.S. and abroad. Ms. Long is a member of the DC Rotary Club and the national Leadership America, which supports women's issues. As a Founder, Ms. Long is developing a global network of international breast cancer centers for under-served women. She has an MBA in Finance from the George Washington University.



### **Lulzim Çela (Board member)**

Mr. Çela was born in 1963 in Pristina Kosova. He is married and a father of three children. He completed his medical studies with the University of Pristina. He is specialized in Internal Medicine and Public Health and has a degree in Health Management.

He has 26 years of work experience from which over 12 years as a health provider at the primary and clinical health care. In 1997 he joined MSF and has worked in armed conflict affected areas. By the end of 1998 he joined UNICEF Kosovo Office as a health and Nutrition Officer. He headed the Health and Nutrition Program for many years. During his carrier with UNICEF he was seconded to the Ministry of Health. Upon his return he was tasked with establishment of the Social Policy Sector with UNICEF.

In 2009 he acted as a Managing Director of the private hospital. During this period of time he was also engaged as a professional consultant with several NGOs and UN agencies.

Since April 2010 he has been appointed as a Professional Advisor to Minister of Health.

Mr. Çela shows high and broad technical competencies in health and social policies. He has several authorial publications that deal with health, nutrition, poverty analysis and health policies and management. He has a warm and pleasant personality, characterized with strong leadership, communication and coordination skills.



### **Naxhije Alibegu Buçinca (Board member)**

Ms. Buçinca is a dedicated promoter of women's rights. She taught in various schools in Montenegro and Kosovo, and has been a fierce promoter of women's rights, and particularly of women's education. Through her work in various NGOs, as well as with the Democratic League of Kosovo LDK, she has ensured that many young girls continue their educations and has worked on rooting out illiteracy among women. During the conflict in Kosovo, she has also helped out many families in need, particularly those where women were heads of households. Together with her husband, Ms. Buçinca has established Takimet e Poetëve Shqiptarë (Meetings of Albanian Poets), an event that has been going on since 1979. Her contribution for the betterment of the position of women, and in particular for increasing the level of education among women, has been widely recognized. Ms. Buçinca is founder of the creative group and veteran of education. She has received acknowledgments from the education departments in several municipalities of Kosovo, as well as an acknowledgment from the Prime Minister of Kosovo. Ms. Buçinca has a degree in Albanian Language and Literature from the University of Pristina.





## VI. Media Coverage

The 1st International Conference on Women Entrepreneurs was covered by all three national TV stations in the country: RTK, RTV 21 and KTV, as well as cable operators such as Klan Kosova. All TV stations have covered the conference in their main news editions.

**RTV 21 as a Media Sponsor has covered the conference in these programs:**

1. Guest in the studio of daily magazine BonBon one day prior to the conference
2. Live coverage of the conference 15 minutes each day in the daily magazine BonBon – interviews with panelists
3. Ditari – news edition at 18:30
4. 21 Drejtpërdrejt – Interview with panelists
5. 21 minuta – news edition at 22:00
6. Flash news – each hour
7. Standardi ynë – half an hour TV emission on the Conference
8. Ne dimë, duam dhe ia dalim – half an hour TV emission dedicated to successful women and events that promote women

# REVISED DRAFT

## Small Business Act for Europe

Creating an enabling environment for female entrepreneurship  
in the EU pre-accession region

**The Istanbul Indicators**  
**Date 14.6.2010**

## Explanatory Note

With particular emphasis given to female entrepreneurship in the Small Business Act for Europe, at a meeting of the SBA Coordinators for the EU pre-accession region on 22-23 March 2010, ETF proposed to determine feasibility for indicators on female entrepreneurship to be considered for inclusion in an indicator package originally elaborated for the European Charter for Small Enterprise. Independent experts on female entrepreneurship from each pre-accession country gathered in Istanbul on 20-21 April 2010 and drafted indicators four indicators considered important by the expert group for more strategic development of female entrepreneurship.

The draft indicators focus on the following areas:

- policy and data for female entrepreneurship;
- training for female entrepreneurship;
- improved access to finance for women entrepreneurs;
- networking and good practice.

With a similar policy interest in female entrepreneurship expressed by the countries of the EU's southern neighbourhood region working within a separate but similar enterprise policy framework (Euro-Mediterranean Enterprise Charter), ETF proposed that the indicator development effort in the pre-accession region be followed by a select number of countries from the Southern Mediterranean region. To this end, experts from Jordan and Syria were directly engaged into the Istanbul workshop.

In May 2010, the SBA Coordinators from the pre-accession countries, with support of each the respective experts who were involved in the elaboration of the indicators, undertook national consultations on the draft indicators. Consultations were also held with the European Commission. All feedback was summarized by ETF staff who proposed adjustments and improvements. On 1 June 2010 the draft indicators were discussed at the National SBA Coordinators meeting in Madrid and received overall support as to inclusion within a wider policy indicator package with some comments on the 'Financing Female Entrepreneurship' indicator. This version of the indicators takes on board the comments from the national consultations, the SAB Coordinators and the European Commission.

An extended policy indicator package, which could include the female entrepreneurship indicators, is expected to be applied in an assessment of each of the pre-accession country's alignment with the provisions of the European Small Business Act for Europe scheduled to begin in October 2010.

The Jordanian and Syrian National Coordinators of the Euro-Mediterranean Charter for Small Enterprise will additionally consider the draft indicators. They will report to a regional meeting of the Charter Coordinators on issues and options to improve female entrepreneurship in their respective countries.

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<sup>1</sup>Discussions will be held at the meeting of the Working Party on Euro-Mediterranean Industrial Cooperation, 16-17 June 2010 in Brussels.

## LIST OF EXPERTS

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<b>Female Entrepreneurship</b>	
<b>Indicator</b>	Policy support framework for promotion of female entrepreneurship
<b>Rationale</b>	Effective development of female entrepreneurship requires a comprehensive set of gender-sensitive policies.
<b>Objective</b>	Government and stakeholders implement a set of complementary, evidenced-based policies to maximise the potential of female entrepreneurship.
<b>Level 1</b>	<ul style="list-style-type: none"> <li>• Fiscal, economic, employment, social, and education and training polices are not gender-sensitive.</li> <li>• No structured dialogue between government and stakeholders , nor institutional support structures, in place to promote policies and measures for female entrepreneurship.</li> <li>• Data framework for an integrated policy environment (fiscal, economic, employment, social, education and training), essential for promoting female entrepreneurship is not in place.</li> </ul>
<b>Level 2</b>	<ul style="list-style-type: none"> <li>• Government and key stakeholders have engaged in a policy reflection process with the objective of setting up a coordinated and mutually-reinforcing gender-sensitive policy environment to improve female entrepreneurship.</li> <li>• Policy reflection process includes analysis and options to maximise the interface and synergies between national fiscal, economic, employment, social and education and training polices.</li> <li>• Draft regulatory fiscal, economic, employment, social and education and training polices are being reviewed for gender sensitivity.</li> <li>• Policy improvement recommendations have been defined for ensuring gender sensitivity within fiscal, economic, employment, social and education and training polices for more developed female entrepreneurship.</li> </ul>

<p><b>Level 3</b></p>	<ul style="list-style-type: none"> <li>• A female entrepreneurship policy framework incorporating the gender-sensitive policy improvements (level 2) has been approved by Government and key stakeholders.</li> <li>• A medium-term action plan with clearly defined measures for each of the policy areas (fiscal, economic, employment, social and education and training) to include a female entrepreneurship consultation forum and information and networking measures has been approved by Government and key stakeholders.</li> <li>• Government offices responsible for policies (fiscal, economic, employment, social and education and training) supporting female entrepreneurship have each committed annual budget to follow through on planned actions for policy implementation.</li> <li>• A dedicated institutional support structure oversees a) the implementation of the gender-sensitive fiscal, economic, employment, social and education and training policies, b) collects data for the respective policy areas and c) reports annually to all stakeholders on policy progress with an action plan.</li> </ul>
<p><b>Level 4</b></p>	<ul style="list-style-type: none"> <li>• In the reporting period, each of the Government offices responsible for their respective policy areas (fiscal, economic, employment, social and education and training) demonstrates progress in the implementation of measures as defined in the action plan.</li> <li>• Government funding is available for implementation of the measures for each of the policy areas (fiscal, economic, employment, social and education and training).</li> </ul>

<sup>2</sup>Government includes ministries responsible for fiscal, economic, employment, social and education and training policies. Stakeholders include Chambers of Economy, employers' organisations, trade unions, civic interest groups.

<b>Level 5</b>	<ul style="list-style-type: none"> <li>• A national policy and support framework for female entrepreneurship is fully established with a rolling work programme with financial support from each of the Government offices responsible for each of their respective policy areas (fiscal, economic, employment, social and education and training).</li> <li>• The framework includes evidence-based monitoring and evaluation arrangements with clear reporting lines on each policy area (fiscal, economic, employment, social and education and training) by the respective Government offices.</li> <li>• On an annual basis, Government offices with responsibility for each of the policy areas (fiscal, economic, employment, social and education and training) along with key stakeholders a) review progress and constraints on each of the respective policy areas using data and other evidence available, b) determine policy improvement points and c) agree on measures for implementation in the subsequent 12 months.</li> </ul>
<b>Justification</b>	
<b>Key sources</b>	
<b>Next steps</b>	

<b>Female Entrepreneurship</b>	
<b>Indicator</b>	Training
<b>Rationale</b>	Improved entrepreneurship key competences and entrepreneurship skills of women contribute to enhanced employability of women and national competitiveness
<b>Objective</b>	Establishment and implementation of a national framework for entrepreneurship training and follow-up business development services for women.
<b>Level 1</b>	<ul style="list-style-type: none"> <li>• No gender-sensitive system solution available for strategically promoting female entrepreneurship training.</li> <li>• Ad hoc gender-sensitive training and follow-up business development services are available.</li> </ul>
<b>Level 2</b>	<ul style="list-style-type: none"> <li>• Cross-stakeholder task force (education, economy, labour, Chambers, employers, NGOs) established with mandate to build gender-sensitive system approach for female entrepreneurship training: a) self-employment, b) start-ups and c) enterprise growth for women-registered enterprises. The task force has a mutually-agreed and dedicated coordinator.</li> <li>• Stock-take of female entrepreneurship training has been undertaken. The stock-take a) includes a policy review and gender-sensitivity assessment; b) identifies existing data available; c) details key training activities; and d) provides an inventory of entrepreneurship training providers which have women as a specific target group.</li> </ul>

<p><b>Level 3</b></p>	<ul style="list-style-type: none"> <li>• A national information campaign involving key entrepreneurship advocacy organisations (e.g. Chambers, ministerial public information services, NGOs) has been launched with the aim of creating awareness of the potential of improved training services for female entrepreneurship.</li> <li>• A country-wide training needs' analysis (sampling method) has been completed and which addresses training interests and training requirements of women entrepreneurs and potential women entrepreneurs.**</li> <li>• Based on the training needs' analysis, capacity-building is underway for training providers which have women as a specific target group and which focuses on training methods.</li> </ul>
<p><b>Level 4</b></p>	<ul style="list-style-type: none"> <li>• In the reporting period, of the total training and follow-up business development services in the country, at least             <ul style="list-style-type: none"> <li>• 10% of those trained for self-employment or who have engaged business development services specifically promoting self-employment have been women.</li> <li>• 5% of those trained for enterprise start-ups have been women.</li> <li>• 10% of enterprises which have engaged training and follow-up business development services have been women-owned enterprises.</li> <li>• a) 5% of enterprises which have engaged training and follow-up business development services for enterprise growth purposes have been women-owned enterprises.</li> </ul> </li> </ul>

<sup>3</sup> Training refers to all activities where women are able to learn about enterprise start-ups, management and development provided by public and private sector training organisations. Follow-up 'business development services' refer to any support activity which follows the training and where women's competences are improved (e.g. coaching, mentoring, advisory support, workshops etc.).

\*\* This indicator should be linked to the TNA indicator which features in Principle VIII of the Small Business Act.

<b>Level 5</b>	<ul style="list-style-type: none"> <li>• In the reporting period, of the total training and follow-up business development services in the country, at least <ul style="list-style-type: none"> <li>• 25% of those trained for self-employment or who have engaged business development services specifically promoting self-employment have been women.</li> <li>• 15% of those trained for enterprise start-ups have been women.</li> <li>• 20% of enterprises which have engaged training and follow-up business development services have been women-owned enterprises.</li> <li>• 10% of enterprises which have engaged training and follow-up business development services for enterprise growth purposes have been women-owned enterprises.</li> </ul> </li> </ul>
<b>Justification</b>	
<b>Key sources</b>	
<b>Next steps</b>	

<b>Female Entrepreneurship</b>	
<b>Indicator</b>	Financing
<b>Rationale</b>	Access to finance is a critical enabling factor for female entrepreneurship development in terms of start up and development of businesses.
<b>Objective</b>	Enhanced access by women to a range of financial support instruments for entrepreneurship promotion.
<b>Level 1</b>	<ul style="list-style-type: none"> <li>• No specific financial support instruments for women entrepreneurship.</li> <li>• Fiscal regulations have no specific provisions for promoting female entrepreneurship.</li> <li>• Data on access to finance by women entrepreneurs' and potential women entrepreneurs is not available.</li> </ul>
<b>Level 2</b>	<ul style="list-style-type: none"> <li>• Discussions on-going for future provision of governmental funds for female entrepreneurship.</li> <li>• Preparations ongoing to ensure greater flexibility of credit guarantee facilities for access by women entrepreneurs' and potential women entrepreneurs.</li> <li>• Data on access to finance takes account of women entrepreneurs and potential women entrepreneurs.</li> </ul>
<b>Level 3</b>	<ul style="list-style-type: none"> <li>• Agreement has been reached at the national level on governmental budgetary support for female entrepreneurship, including agreed procedures to access to funding,.</li> <li>• At least 20% of the national budget allocated to support entrepreneurship in the country, goes to women entrepreneurs.</li> <li>• Provisions of the credit guarantee facilities are sufficiently flexible to accommodate women entrepreneurs' requests</li> <li>• Structured data on access to finance of women entrepreneurs and potential women entrepreneurs is available for policy monitoring purposes.</li> </ul>

<b>Level 4</b>	<ul style="list-style-type: none"> <li>• Government funding to support female entrepreneurship is allocated annually.</li> <li>• Information on the funding opportunities is widely distributed in the country and easily accessible by women entrepreneurs and potential women entrepreneurs</li> <li>• At least 25% of the national budget allocated to support entrepreneurship in the country, goes to women entrepreneurs.</li> </ul>
<b>Level 5</b>	<ul style="list-style-type: none"> <li>• Both mutual or mixed credit guarantee schemes have necessary flexibility for access to finance by women entrepreneurs and potential women entrepreneurs.</li> <li>• At least 30% of the national budget allocated to support entrepreneurship in the country, goes to women entrepreneurs.</li> </ul>
<b>Justification</b>	
<b>Key sources</b>	
<b>Next steps</b>	

<b>Female Entrepreneurship</b>	
<b>Indicator</b>	National Network of Women Entrepreneurs
<b>Rationale</b>	An established network of women entrepreneurs reinforces opportunities for female entrepreneurship through improved advocacy, policy monitoring and exchange of good practice.
<b>Objective</b>	A national network of women entrepreneurs is in place and which promotes better policy and measures, including good practice exchange.
<b>Level 1</b>	<ul style="list-style-type: none"> <li>• No national network for women entrepreneurs.</li> <li>• No regular information on good practice on female entrepreneurship.</li> </ul>
<b>Level 2</b>	<ul style="list-style-type: none"> <li>• A national network of women entrepreneurs has been established.</li> <li>• Examples of good practice in female entrepreneurship have been collected by the network.</li> </ul>
<b>Level 3</b>	<ul style="list-style-type: none"> <li>• The national network of women entrepreneurs supports a web-based, good practice information system.</li> <li>• An annual report on female entrepreneurship in the country is published by the network for women entrepreneurs and is based on a) data available from government sources and b) information from the network.</li> <li>• The network is a recognised dialogue partner for government and other stakeholders in relation to female entrepreneurship policies, advocacy and policy support measures.</li> </ul>
<b>Level 4</b>	<ul style="list-style-type: none"> <li>• At least one national event which reviews policy and good practice has taken place in the reporting period, with high-level press-coverage in both print and electronic media.</li> <li>• The network plays the role of a consultation forum in the policy development process and in the reporting period it has provided reports to government and other stakeholders on progress in the implementation of a) national policies and b) measures to support female entrepreneurship.</li> </ul>

<b>Level 5</b>	<ul style="list-style-type: none"> <li>• The national network of women entrepreneurs has been directly consulted in the reporting period on all female entrepreneurship developments (national policies and medium-term action plan) as part of the national monitoring and evaluation process.</li> <li>• The network has participated in the reporting period, in good practice exchange at international level on activities addressing female entrepreneurship.</li> </ul>
<b>Justification</b>	
<b>Key sources</b>	
<b>Next steps</b>	

## VIII. Useful Links

US Small Business Administration	<a href="http://www.sba.gov">www.sba.gov</a>
SBA-International Trade	<a href="http://www.sba.gov/international">www.sba.gov/international</a>
SBA-Women	<a href="http://www.sba.gov/women">www.sba.gov/women</a>
SBA-Training Online courses	<a href="http://www.sba.gov/training">www.sba.gov/training</a>
US Exports	<a href="http://www.export.gov">www.export.gov</a>
SCORE-retiree mentoring	<a href="http://www.score.org">www.score.org</a>
SBA Small Business Development Ctr.	<a href="http://www.sba.gov/sbdc">www.sba.gov/sbdc</a>
Association of SBDC	<a href="http://www.asbdc-us.org">www.asbdc-us.org</a>
Health information see Healthfinder	<a href="http://www.health.gov">www.health.gov</a>
My Own Business (free 15 classes)	<a href="http://www.myownbusiness.org">www.myownbusiness.org</a>
Rotary Volunteer Service Organization	<a href="http://www.rotary.org">www.rotary.org</a>
SME Toolkit (IFC) (19 languages)	<a href="http://www.smetoolkit.org">www.smetoolkit.org</a>
World Bank (many languages)	<a href="http://www.worldbank.org">www.worldbank.org</a>
Global Development Learning Network	<a href="http://www.gdln.org">www.gdln.org</a>
International Finance Corporation WB	<a href="http://www.ifc.org">www.ifc.org</a>
IFC, Women	<a href="http://www.ifc.org/gender">www.ifc.org/gender</a>
IFC, Women in Business	<a href="http://www.ifc.org/ifcext/sustainability.nsf/Content/Womenin-Business_Highlights">http://www.ifc.org/ifcext/sustainability.nsf/Content/Womenin-Business_Highlights</a>
Young Americas Business Trust (age 18-35)	<a href="http://www.yabt.net">www.yabt.net</a>
TIC Americas-Business plan competition	<a href="http://www.ticamericas.org">www.ticamericas.org</a>
Global TIC (Asia) Bus Plan competition	<a href="http://www.globaltic.org">www.globaltic.org</a>
The International Alliance for Women	<a href="http://www.tiaw.org/">http://www.tiaw.org/</a>
European Commission	<a href="http://ec.europa.eu/">http://ec.europa.eu/</a>
European Training Foundation	<a href="http://www.etf.eu.int">www.etf.eu.int</a>
Global Compact Gender equality	<a href="http://www.unglobalcompact.org">www.unglobalcompact.org</a>

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