

# NETWORKING POTENTIALS FOR Women-owned and Minority-owned Businesses in Kosovo



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## List of Abbreviations

AmCham	American Chamber of Commerce in Kosovo
CEED	Center for Entrepreneurship and Executive Development
EBRD	European Bank for Reconstruction and Development
ESNAF	Association of Businesses and Crafting
G7 Kosovo	Kosovo Women's Chamber of Commerce
IEEA	USAID Inclusive Economic Engagement Activity
IMF	International Monetary Fund
KBRA	Kosovo Business Registration Agency
KCC	Kosovo Chamber of Commerce
KDWV	German-Kosovar Business Association
KICC	Kosovo-Israel Chamber of Commerce
KIESA	Kosovo Investment and Enterprise Support Agency
KSCC	Kosovo-Swiss Chamber of Commerce
KTCC	Kosovo-Turkish Chamber of Commerce
MSME	Micro, small, and medium enterprises
NGO	Non-governmental Organization
Organika	Association of Businesses for non-wood Forest Products and Medicinal and Aromatic Plants
PePeKo	Association of Fruits and Vegetable Processors in Kosovo
STIKK	Kosovo Information, Communication, and Technology Association
USAID	United States Agency for International Development

## Executive Summary

Women-owned and minority-owned businesses in Kosovo often operate on a smaller scale and face numerous barriers such as unfair competition, digitalization gaps, and economic shocks. These issues lead to lower labor productivity, financial constraints, limited access to capital and skills training, thereby hindering their growth.

Meanwhile, global studies suggest the value of networking opportunities for the sustainability and growth of micro, small, and medium enterprises (MSMEs), as they facilitate connections with potential customers, suppliers, and partners. Furthermore, evidence suggests that networking opportunities also increase MSMEs access to financing such as grants and subsidies, technical assistance, and awareness of current market trends. For this reason, this report examines the networking practices of women-owned micro and small businesses in Kosovo, drawing insights from interviews with women and minority business owners and analyses of chambers of commerce and business associations.

Interview findings suggest that the majority of women-owned and minority-owned businesses in Kosovo recognize the importance of engaging in networking activities for business operations and growth. Many of these businesses are affiliated with various business associations, such as chambers of commerce and women's associations. However, high membership fees pose a significant obstacle, especially for micro-businesses. Despite the willingness to participate, the cost hinders some women-owned and minority-owned businesses from joining and for those businesses not engaged in business associations, lack of awareness of benefits of membership proved to be another hindrance.

Nevertheless, businesses that invest in higher membership tiers report substantial benefits, particularly in networking and relationship-building. Despite efforts to promote gender inclusivity, women-owned businesses remain underrepresented in business networks, comprising less than 10% of members in chambers of commerce, except for Kosovo Women's Chamber of Commerce (G7 Kosovo) and less than 20% in other business associations, except for the Association of Fruits and Vegetable Processors in Kosovo (Pepeko) and the Association of Businesses for Non-wood Forest Products and Medicinal and Aromatic Plants (Organika). Those that are members are primarily concentrated in sectors such as wholesale and retail trade, manufacturing, and service activities.

Furthermore, the average annual membership fee is 1,233 Euros for chambers of commerce and 368 Euros for other associations. These fees are prohibitively expensive for many micro and small women-owned and minority-owned businesses, preventing them from accessing valuable networking opportunities. Additionally, stringent criteria set by Kosovo Investment and Enterprise Support Agency (KIESA), such as high annual turnover requirements, exclude many women-owned businesses from participating in international fairs.

To address these challenges, GAP Institute recommends that the Government of Kosovo and international and national donors subsidize membership fees for women-owned and minority-owned businesses. Implementing affirmative measures to support these businesses would enhance their participation in business associations and ensure more inclusive networking opportunities. Moreover, recommendations for stakeholders suggest the importance of organizing fairs and B2B matchmaking events for women-owned and minority-owned businesses to promote a more inclusive, innovative, and sustainable business environment.

## Methodology

This report analyzes the opportunities provided by chambers of commerce and business associations in Kosovo for women-owned and minority-owned micro, small, and medium enterprises (MSMEs), along with quantitative and demographic membership data, and associated fees.

This study used a mixed methods research approach, involving a desk and literature review, analysis of institutional data, and interviews. The desk review included a literature review of international best practices, an analysis of Kosovo's legal framework regulating chambers of commerce and business associations, and the collection of secondary data publicly available from the websites of chambers of commerce and business associations operational in Kosovo.

Primary data was collected through interviews conducted with representatives from the chambers of commerce and associations mentioned in the report, as well as interviews with 16 women-owned and five minority-owned micro and small businesses. The minority businesses interviewed include individuals of the Roma, Turk, and Serbian community. For the selection of businesses to participate in the interviews, a convenience sampling approach was utilized. This means that the businesses were selected based on their membership in different business networks such as chambers of commerce or associations, availability, and willingness to participate, rather than through random selection or other probability-based sampling methods. This approach was deemed appropriate given the exploratory nature of the study. Of the businesses interviewed, 14 were current members of business networks (chambers of commerce or business associations), while seven had never been members of any business association. These businesses were specifically included in the study to gain insights into the reasons behind their non-membership.

The majority of the interviewed businesses operate in sectors such as manufacturing, wholesale and retail trade, service activities, and logistics and transportation. Geographically, businesses interviewed operate in Prishtinë/Prishtina, Pejë/Peć, Gjilan/Gnjilane, Podujevë/Podujevo, Prizren, and Ferizaj/Uroševac. Data pertaining to association membership numbers was primarily sourced from public information available on chamber of commerce and business association websites and through formal requests to business networks. Since the data provided by these networks was not disaggregated by gender, the GAP Institute cross-referenced ownership by gender using the Kosovo Business Registration Agency's (KBRA) interactive platform.<sup>1</sup>

The chambers of commerce that participated in interviews or provided data include: Kosovo Chamber of Commerce (KCC), Kosovo-Israel Chamber of Commerce (KICC), G7 Kosova, German-Kosovar Business Association (KDWV), and partially the Tourism Union of Kosovo. Participating business associations include: Organika, PePeKo, and Raspberry Kosovo.

Data was analyzed based on the priorities, needs and interests identified in previous research by the GAP Institute on similar issues affecting women-owned and minority-owned MSMEs.<sup>2</sup> The study's findings are limited by the lack of

1 Kosovo Business Registration Agency (KBRA) operates within the Ministry of Industry, Entrepreneurship, and Trade, and oversees the registration of all businesses operating in Kosovo. KBRA includes information on the ownership, business capital, and the like. Therefore, in absence of gender-segregated data, this platform was used to determine the owners of targeted businesses.

2 GAP Institute. [Business Profiles: Women and Minority Entrepreneurship in Kosovo, 2023](#); GAP Institute, [The quest for financial equity: Access to finance for women and ethnic minority-owned businesses, 2023](#); GAP Institute. [Market access challenges and opportunities for women-owned and minority-owned businesses in Kosovo, 2024](#).

available data on minority-owned businesses. Most of the business networks either do not have members belonging to a minority community or do not disaggregate their data by ethnicity. However, associations such as Organika, Pepekko, and Raspberry Kosovo provided datasets that disaggregate business ownership by gender and ethnicity. These associations report membership of Serbian and Bosnian business owners.

Based on the findings, the report offers recommendations for stakeholders including the Government of Kosovo; chambers of commerce, business networks and associations; and national and international donors. These recommendations strive to contribute to the USAID's Inclusive Economic Engagement Activity (IEEA) objective for sustainable business partnerships among women and minority-owned businesses, chamber of commerce, associations, and other networks.

## 1. The Role of Networking for Women-owned and Minority-owned Businesses

In Kosovo, women-owned businesses typically work on a smaller scale within industries with lower returns and frequently operate within the informal economy. Studies indicate several barriers contributing to their informal practices, including challenges in business registration,<sup>3</sup> unfair competition,<sup>4</sup> digitalization gaps, and economic shocks such as those from the COVID-19 pandemic.<sup>5</sup> Consequently, these businesses often exhibit lower labor productivity,<sup>6</sup> while other financial constraints further hinder their sustainability and growth. Furthermore, due to their smaller size and limited contacts, women-owned and minority-owned businesses often face challenges accessing resources such as capital and opportunities for upskilling.<sup>7</sup> Currently, support for these businesses is predominantly derived from non-governmental organizations (NGOs), both national and international.<sup>8</sup>

Additionally, women-owned and minority-owned businesses are underrepresented in traditional business networks. For micro and small women-owned businesses, findings show that high membership fees in business networks are often prohibitive, making it difficult to establish partnerships with other retailers or expand their operations beyond Kosovo.<sup>9</sup> As a result, these businesses typically rely on cooperation and networking with similar businesses and in smaller communities.

Nevertheless, studies emphasize the importance of networking for empowering businesses by providing access to resources, opportunities, knowledge, support, and a sense of community, potentially contributing to their success and sustainability.<sup>10</sup> In Kosovo, networking contributes to opportunities for business partnerships, collaboration, and overall business development.<sup>11</sup> Building relationships with other businesses, suppliers, and clients enhances visibility and increases opportunities to secure contracts or enter new markets.<sup>12</sup>

3 UNDP, [Women Entrepreneurs as Drivers of Business Integrity](#). 2023.

4 Riinvest Institute, [Women's Entrepreneurship; An Analysis on Doing Business in Kosovo](#). 2017.

5 Gardner J., et al. [Engendering informality statistics: gaps and opportunities](#). International Labour Organization.

6 World Bank Blogs, [Understanding gender gaps in the informal sector](#). 2023

7 Barr, M.S. [Minority and Women Entrepreneurs: Building Capital, Networks, and Skills](#). The Brookings Institution, 2015.

8 Ibid.

9 GAP Institute. [Market Access Challenges and Opportunities for Women-Owned and Minority-owned Businesses in Kosovo](#), 2024.

10 Hifzhan, F.T. Mochammad, H.E. [The Networks in Encouraging Women to Start and Sustain Businesses: Systematic Literature Review](#). International Journal of Health, Economics, and Social Sciences (IJHESS). 2023.

11 Krasniqi, E. Kume, A. [Entrepreneurship and Strategic Management in Emerging Economies: Kosovo's Perspective](#). 2013.

12 General findings from GAP Institute. [Market Access Challenges and Opportunities for Women-Owned and Minority-owned Businesses in Kosovo](#), 2024.

Research findings by GAP Institute suggest that membership in business networks also plays a vital role in keeping women-owned and minority-owned businesses informed about available support, market trends, business strategies, and industry developments as well as providing a forum in which to exchange ideas with peers and industry experts.<sup>13</sup> These networks also serve as important forums for connecting businesses with potential opportunities for support. Recognizing this role, initiatives like the USAID Inclusive Economic Engagement Activity (IEEA) support micro and small women-owned and minority-owned businesses in joining various business associations in Kosovo.<sup>14</sup> Furthermore, findings of this report show that women-owned businesses often form relationships primarily with other women-owned businesses, facilitated by networks created specifically for women entrepreneurs.<sup>15</sup> This networking fosters a sense of community and belonging, alleviating feelings of isolation and providing a forum for exchanging advice, encouragement, and solidarity among peers facing similar challenges.<sup>16</sup>

## 2. International and Regional Practices of Networking for MSMEs

Despite increased participation of women in the labor market, there are still a greater proportion of businesses owned by men.<sup>17</sup> Studies show that women-owned and minority-owned businesses frequently encounter challenges in accessing effective business networks, despite potentially standing to gain the most from such networks.<sup>18</sup> Networking within chambers of commerce and business associations provides important opportunities for businesses to exchange experiences, gain insights from peers, and support one another.<sup>19</sup> Therefore, membership in business networks can provide opportunities for entrepreneurs, and in the case of Kosovo, may provide women entrepreneurs with much needed access to resources that they would not otherwise have. When entrepreneurs share common goals and collaborate to introduce innovations, they establish networks that, in turn, create competitive advantages from which these businesses gain.<sup>20</sup>

Globally, there are various strategies that businesses networks employ to foster networking opportunities that provide crucial support for women-owned and minority-owned businesses. For instance, the National Association of Women Business Owners (NAWBO) in the United States facilitates networking through events, workshops, and seminars tailored specifically to the needs of women entrepreneurs.<sup>21</sup> The Women's Business Enterprise Canada (WBE) provides networking opportunities, mentorship programs, and educational workshops for women entrepreneurs.<sup>22</sup> On the other hand, Minority Supplier Development Councils (MSDCs) in the United States focus on certifying and

13 GAP Institute. [Market Access Challenges and Opportunities for Women-Owned and Minority-owned Businesses in Kosovo](#), 2024.

14 Based on interview insights, IEEA collaborates with several sectoral business associations to support women-owned and minority-owned businesses in Kosovo become members in these associations.

15 GAP Institute. [Market Access Challenges and Opportunities for Women-Owned and Minority-owned Businesses in Kosovo](#), 2024.

16 Ibid.

17 International Labour Organization. [How to Reach out to Women Entrepreneurs](#).

18 Barr, M.S. [Minority and Women Entrepreneurs: Building Capital, Networks, and Skills](#). The Brookings Institution, 2015. p.6

19 Ratoi, E. [Strengthening Women's Economic Empowerment through Networking: A Focus on Women Entrepreneurs in Europe and Central Asia](#). 2023.

20 Miller, N. J., Besser, T. L., & Vigna, D. [Networking Among Apparel Store Owners in Small U.S. Communities: Developing Social Capital](#). 2011. p. 83–97.

21 National Association of Women Business Owners (NAWBO).

22 [Women's Business Enterprise Canada \(WBE\)](#).

supporting minority-owned businesses through networking events and business development programs.<sup>23</sup>

Likewise, business networks play a crucial role in providing opportunities for the business community in the Western Balkan countries as well. Business networks' membership fees and activities vary by country, company size, and other promotional offers. In some of these countries, the activities of business networks are regulated by legal framework. For instance, the Chamber of Economy of Montenegro, the main business network in the country, operates in accordance with the Law on the Chamber of Economy of Montenegro which determines the membership fees for all businesses in Montenegro. According to this regulation, instead of a fixed fee, members pay a rate of 0.27% of the employee's gross wages based on the taxes and contributions paid by the businesses.<sup>24</sup> Meanwhile, for entrepreneurs, this fee is calculated based on the income from self-employment reported in the annual tax return.<sup>25</sup>

In Albania, chambers of commerce are established by the Law on Chambers of Commerce and Industry.<sup>26</sup> This law regulates the competencies of the chamber, the formation of the Assembly and the membership terms (except the fee), among others.<sup>27</sup> These networks are responsible for bringing together enterprises and entrepreneurs, providing networking opportunities, and collaboration among them, with the aim of fostering economic growth in Albania. The Albanian legislation also regulates the Union of Chambers of Commerce and Industry, which operates at the national level bringing together all networks with the key role in advocacy for policy-making.<sup>28</sup>

Similarly, in Serbia, the business networks are regulated by the legal framework and all sectoral associations are part of the Chamber of Commerce and Industry. This chamber of commerce, defined by the Law as an association of companies and entrepreneurs, is a national association of all Serbian businesspeople, which serves the interests of its members and the Serbian economy.<sup>29</sup> The membership fee is not regulated by law; instead, the fee is determined at the discretion of the networks and not publicly available.

23 [National Minority Supplier Development Council \(NMSDC\)](#).

24 Official Gazette of Montenegro, 112/23 as of 15 December 2023. Information obtained through data requests from the Chamber of Economy of Montenegro.

25 Ibid.

26 Assembly of the Republic of Albania. [Law nr.9897, on Chambers of Commerce and Industry, 10.04.2008](#).

27 Ibid.

28 Ibid.

29 [Chamber of Commerce and Industry of Serbia](#)



## 3. Networking Practices in Kosovo<sup>30</sup>

### 3.1. Analysis of the Chambers of Commerce and Business Associations in Kosovo

Business networks are dedicated to advancing the interests of their members.<sup>31</sup> Most business networks in Kosovo are regulated by the Kosovo Law on Freedom of Association in NGOs.<sup>32</sup> These networks are established by voluntary membership of individuals with a shared interest. As such, business networks may include chambers of commerce and other business associations. Some of the main chambers of commerce and business associations that connect entrepreneurs in Kosovo include: the KCC, the American Chamber of Commerce (AmCham), the KDWW, the KICC, the Kosovo-Turkish Chamber of Commerce (KTCC), G7 Kosovo, PePeKo, Organika, Kosovo Information, Communication, and Technology Association (STIKK), Association of Businesses and Crafting (Esnaf), and similar associations consisting of representatives of women-owned and minority-owned businesses.

KCC is the only business network established by law and approved by the Assembly of Kosovo.<sup>33</sup> Operating for more than 60 years, to this day, KCC has about 16 thousand members and is organized as associations in seven regional units (Prishtinë/Pristina, Mitrovicë/Mitrovica, Pejë/Pec, Prizren, Gjilan/Gnjilane, Ferizaj/Urosevac and Gjakovë/Djakovica), as well as five departments. Membership is voluntary based.<sup>34</sup>

All other chambers of commerce and business associations set their statutes and their membership fees as they see fit in accordance with the Law on Freedom of Association.<sup>35</sup> The chambers of commerce usually operate in the interest of creating business opportunities between Kosovo and another country i.e., AmCham strives to foster economic relations between Kosovo and the United States of America. On the other hand, the sectoral associations are focused on the primary activity of the business i.e., Organika which promotes only organic products, or Raspberry Kosovo, whose members cultivate raspberries or other berries.

Financing of the chambers of commerce comes mainly from membership fees, with some side projects financed by international donors like USAID, European Bank for Reconstruction and Development (EBRD), and International Monetary Fund (IMF). Similarly, sectoral associations are financed by international and national donors and different projects, some of which aim to include and assist women entrepreneurs in accessing networking opportunities; however, their membership fees compose a smaller portion of their financing.<sup>36</sup> Nevertheless, these chambers' funding is usually small and can barely cover expenses of roundtables and workshops where entrepreneurs network.<sup>37</sup>

30 In Kosovo, apart from Kosovo Chamber of Commerce (KCC), which is established by [Law no. 2004 /7 on Kosovo Chamber of Commerce](#), all other business associations are registered as NGOs, [Law no. 06/L-043 on Freedom of Association in Non-Governmental Organizations](#). A Chamber of Commerce is a membership-based business association with its own unique status, comprising of various types of businesses and dedicated to representing the interests of its members such as American Chamber of Commerce (AmCham), German-Kosovar Business Association (KDWW), Kosovo-Turkish Chamber of Commerce (KTCC), and the Kosovo Women's Chamber of Commerce (G7). A Sectoral Business Association is a membership-based association with its own statute, focused on specific industry sectors such as the Association of Fruits and Vegetable Processors in Kosovo (PePeKo), the Association of Businesses for Non-wood Forest Products and Medicinal and Aromatic Plants (Organika), the Association of Businesses and Crafting (Esnaf), Raspberry Kosovo, and the Tourism Union of Kosovo

31 USAID Edge Project. [The Business Association Development Guidebook: A practical guide to building organizational capacity.](#)

32 Official Gazette of the Republic of Kosovo. [Law No. 06/L-043 on Freedom of Association in Non-Governmental Organizations.](#)

33 Official Gazette of the Republic of Kosovo. [Law No. 2004 / 7 on Kosovo Chamber of Commerce.](#)

34 Ibid.

35 Official Gazette of the Republic of Kosovo. [Law no. 06/L-043 on Freedom of Association in Non-Governmental Organizations.](#)

36 Interview findings with business associations.

37 Interview findings with business associations.

Business networks, particularly chambers of commerce, often initiate measures that aim to empower women entrepreneurship. For example, KDWV has signed a memorandum with UN Women in Kosovo to promote gender equality and empower women in the workplace, market, and community through the promotion and effective implementation of the Women's Empowerment Principles (WEPs);<sup>38</sup> this memorandum has provided international training and funded conference participation for some women entrepreneurs in Kosovo.<sup>39</sup> The AmCham in Kosovo has established a committee for 'Women Leaders' providing a venue in which women can discuss any challenges, exchange ideas and experiences, and serve as role models, promoting women entrepreneurship, potentially increasing gender-equality and empowerment of women business owners in Kosovo.<sup>40</sup> Similarly, KCC has established an office dedicated to supporting women-owned businesses and startups, aiming to promote the active involvement of women entrepreneurs within the chamber. While G7 Kosovo, comprised solely of women entrepreneurs, continually drives forward their vision of facilitating, lobbying, promoting, and representing women in the economic environment.<sup>41</sup> However, none of these entities have specific programs to support and promote minority-owned businesses.

### 3.2. Networking Needs of Women-owned Businesses: Analysis of Interview Findings with Micro and Small Women-owned and Minority-owned Businesses

Interview findings with women business owners reveal a high willingness to engage in chambers of commerce and business associations; interviewees seemed to recognize that networking is crucial for their businesses' operations. The majority of women and minority entrepreneurs interviewed (67%) are part of business networks, including chambers of commerce, NGOs, or other business associations. Accordingly, these networks provide valuable access to training programs, grants, other resources, and information that would have otherwise be inaccessible to women and minority entrepreneurs.

Chambers of commerce offer substantial advantages for businesses, offering valuable networking opportunities, both domestically and internationally; access to training programs; opportunities to connect with potential clients; and support for promoting the products or services offered by businesses. However, high membership fees present obstacles for micro businesses seeking membership. Given that chambers of commerce charge annual fees starting at 150 Euros, business owners claim that due to fluctuating sales and the overall profit uncertainty, they cannot afford these fees.

Nevertheless, certain business associations or chambers of commerce provide unique services compared to the other networks, thereby incentivizing membership. For example, KCC provides product barcodes necessary for businesses in the production sector to access the Kosovo market for product placements. Consequently, there is a tendency of women-owned businesses to join KCC and opt for the basic membership fee. However, despite various membership packages offering benefits, findings indicate that the benefits from basic packages at KCC may not sufficiently improve overall business performance. Conversely, women-owned businesses that pay higher fees for packages offering additional benefits, claim to have benefited a lot from membership in KCC, particularly through networking and establishing relationships within a large member base.

<sup>38</sup> International platform established by the Global Compact and UN Women.

<sup>39</sup> An interviewed women-owned business participated in a conference, based in Turkey, representing Kosovo due to this agreement between KDWV and UN-Women.

<sup>40</sup> American Chamber of Commerce in Kosovo. [Women Leaders](#).

<sup>41</sup> [Kosovo Women's Chamber of Commerce](#).

Information obtained through data requests and interview insights further reveal that women-owned businesses are underrepresented in other chambers of commerce (i.e., AmCham, KDWW) and business associations (i.e., CEED). Similarly, minority-owned businesses are underrepresented or are treated as business entities without any special consideration as minorities. Interviewees expressed that low membership by women-owned and minority-owned businesses is mainly due to the high membership fees. Interviewees, including both women-owned and minority-owned businesses, who have joined one of the aforementioned associations expressed that due to high membership fees they can usually only afford membership in one association or chamber of commerce; they explained that when determining which association to join, they typically weigh the benefits of each association.

Besides chambers of commerce and business associations created solely for business networking purposes, women-owned micro and small businesses often join women's associations. Although, there is no need to pay membership fees to join them, associations such as "Besila" in Prizren, "Women's Association Fati" in Bernica, and "Divine Woman" in Gjilan/Gnjilane among many others, offer benefits similar to those of chambers of commerce for women-owned businesses. Some of the benefits include information about grants, subsidies and projects; networking with other businesses; trainings; and opportunities to participate in diverse fairs where businesses can showcase their products.

All interviewed businesses with membership in a business network stated that they have received information from at least one chamber of commerce or business association. There is a small group of interviewees who are not members of any business association; these business owners claim to never have received information pertaining to the benefits of network membership. It is for this reason that they have never sought membership in business associations. Among the businesses that opt out of becoming a member in any of the above-mentioned business networks, there are some women-owned businesses who claim that the business networks (such as chambers of commerce) are all located in Prishtina, which poses a difficulty for these businesses to commute and attend meetings/events from other cities of Kosovo.

On the other hand, interviewees from micro and small women-owned and minority-owned businesses aiming to promote their products or services at international fairs and connect with international partners expressed that they have not been able to participate in KIESA-supported activities due to the agency's stringent criteria. Examples provided by interviewees indicate that KIESA's criteria include high annual turnover, which is difficult for women-owned businesses to meet due to their limited capacities.

### 3.3. Networking Opportunities for Women-owned and Minority-owned Businesses: Analysis of Interview Findings with Chambers of Commerce and Business Associations

To understand chambers of commerce and business associations' perspective on the inclusion of women entrepreneurs, several interviews were conducted. Representatives of the KCC highlighted their commitment to advancing women entrepreneurship within the chamber. To increase the participation of women-owned businesses, KCC has established women sub-associations with membership fees as low as 30 Euros per member. These sub-associations require membership of at least eight women-owned businesses to form. This initiative allows smaller businesses to access the benefits provided by KCC, including participation in training sessions, workshops, and networking opportunities tailored to their needs. As this initiative is newly established, its effects are yet to be seen.

Conversely, G7 Kosovo focuses exclusively on women-owned businesses, businesses represented by women, and businesses with a majority of women employees. A significant concern expressed during the interview was that micro and small businesses often confuse the roles of chambers of commerce and business associations. The businesses tend to prioritize short-term benefits such as grants and tangible resources over the long-term advantages of being represented in advocacy initiatives. Further, these initiatives involve consultations and recommendations on draft laws relevant to women entrepreneurs.

Sectoral associations such as Pepeko, Organika and Raspberry Kosovo work with businesses in the agribusiness sector. These associations offer their members access to information about fairs, events, grants, subsidies, technical support, advocacy, lobbying, and market access and Organika is the sole entity in Kosovo that helps businesses obtain organic product certification. Despite having an annual membership fee that barely covers these associations' basic expenses, they provide members with networking opportunities and foster cooperation. These associations prioritize advancing all businesses within their respective sectors, regardless of the owner's gender. They do not have specific programs to address and advance the needs of women or minority entrepreneurs. According to Pepeko, micro women-owned businesses, particularly those in rural areas of Kosovo, often struggle to channel their issues and communication of their business needs, necessitating tailored assistance. Relevant to the needs of minority-owned businesses, interview findings from these three associations reveal that minority-owned businesses often show little interest in participating in advocacy and lobbying activities, even when invited.

Participation in local and international fairs offers numerous business opportunities, such as promoting products, finding potential buyers and distributors, and networking with other businesses. The Tourism Union of Kosovo organizes the International Tourism Fair with the aim of strengthening networking among participants. This fair attracts hundreds of local and international businesses represented by both men and women. However, the Tourism Union claims that despite the efforts to subsidize and support women and minority-represented businesses, the participation fees for various fairs remain an obstacle for many micro businesses.

## 4. Analysis of membership, by gender

The underrepresentation of women entrepreneurs in Kosovo's economic environment is evident, with only 18% of total businesses owned by women and 2.3% co-owned by at least one woman. This disparity is similarly reflected in their limited representation in business associations. An analysis of membership in chambers of commerce in Kosovo reveals that women-owned businesses constitute a very small percentage of the total membership. Specifically, women-owned businesses comprise:

- 0.5% of the total members in the Kosovo Chamber of Commerce,
- 1.9% of the total members in the American Chamber of Commerce,
- 4.2% of the total members in the Kosovar-German Chamber of Commerce,
- 3.8% of the total members in the Kosovo-Turkish Chamber of Commerce, and
- 5.5% of the total members in the Kosovo-Israel Chamber of Commerce.

In contrast, G7 Kosovo stands out as it focuses solely on the representation of women-owned businesses, businesses managed by women, and businesses with a majority of women employees. This makes G7 Kosovo an outlier compared to other associations due to its predetermined membership criteria.

The GAP Institute report on business profiles in Kosovo indicates that women-owned businesses are predominantly engaged in wholesale and retail trade (27.0%), service activities (17.1%), and manufacturing (17.0%).<sup>42</sup> This sectoral distribution is also reflected in the membership of businesses in the associations analyzed in this report. Women-owned businesses that are members of the chambers of commerce listed in Tables 1 and 2 are primarily engaged in the wholesale and retail trade sector, followed by manufacturing, agriculture, forestry and fishing, and other service activities.

It is important to note that Table 1 lacks data on minority-owned businesses, as the chambers of commerce either did not have any members of any minority group or did not provide this information.

**Table 1. Membership of Women-owned Businesses in Chambers of Commerce in Kosovo<sup>43</sup>**

Chamber of Commerce	Total number of members	Women-owned businesses <sup>44</sup>
KCC	16,000	80 (0.5%)
AmCham	211	4 (1.9%)
KDWV	166	7 (4.2%)
G7 Kosovo <sup>45</sup>	94	84 (89.4%)
KTCC	52	2 (3.8%)
KICC	18	1 (5.5%)
KSCC <sup>46</sup>	60	N/A

Note: "N/A" indicates that the data is not available.

<sup>42</sup> GAP Institute, Business Profiles: [Women and Minority Entrepreneurship in Kosovo](#), 2023.

<sup>43</sup> Notably, some of these calculations may vary from the actual number because the listed business associations may have not updated their membership lists on their websites. Membership by ethnic minorities is missing (no data). Some businesses ownership data are not found in KBRA indicating the limitation disaggregating membership by gender.

<sup>44</sup> Co-owned businesses by women and men are not included.

<sup>45</sup> G7 Kosovo shows a high percentage of women-owned businesses, reflecting its focus on supporting women entrepreneurs.

<sup>46</sup> Kosovo-Swiss Chamber of Commerce

**Table 2. Membership of Women-owned and Minority-owned Businesses in Business Associations in Kosovo<sup>47</sup>**

Business Associations	Total number of members	Women-owned businesses <sup>48</sup>	Minority-owned businesses
STIKK	59	9 (15.25%)	N/A
PePeKo	34	16 (47%)	5 (14.7%)
Organika	53	17 (32%)	6 (11.3%)
Raspberry Kosovo	25	1 (4%)	3 (12%)
Esnaf	70	3 (4.3%)	N/A
Kosovo Producers Club	43	1 (2.3%)	N/A
Tourism Union of Kosova	224	N/A	N/A

Note: "N/A" indicates that the data is not available.

## 5. Membership Fees and Opportunities

The affordability of chambers of commerce depends on their membership fees, which can greatly impact MSME's, making chambers of commerce with reasonable fees more accessible and beneficial. Research from the GAP Institute suggests that women-owned and minority-owned businesses tend to refrain from applying due to the high membership fees associated with networks like chambers of commerce and other business associations.<sup>49</sup>

An analysis of the membership fees for the packages offered by chambers of commerce and business associations in Table 3 (see Appendix) indicate that businesses pay an average of 1,233 Euros annually to chambers of commerce and 368 Euros annually for other business associations. While services vary among networks, they all offer basic benefits such as business networking, participation in different events, access to information, legal updates, and market access.

All networks listed in Table 3 provide services based on the membership fees paid, with criteria set by each institution. For instance, KCC does not offer a package fee; instead, services and fees are customized based on members' selections.

In addition to the base membership fee of 150 Euros, KCC offers supplementary services at additional costs: 50 Euros for business visa references; 200 Euros for KCC conference venue use; 200 Euros for lobbying relevant institutions based on individual member requests; 100 Euros for generating barcodes; 250 Euros for tender and grant information; 150 Euros for information on legislation drafts; and other services chosen by members. All members are entitled to a 10% discount on fairs and trainings organized by KCC. Legal advice and verification for export documentation is available at varying prices (see Table 3).

<sup>47</sup> Notably, some of these calculations may vary from the actual number because the listed business associations may have not updated their membership lists on their websites. Membership by ethnic minorities is missing (no data). Some businesses ownership data are not found in KBRA indicating the limitation disaggregating membership by gender.

<sup>48</sup> Co-owned businesses by women and men are not included.

<sup>49</sup> GAP Institute. [Market Access Challenges and Opportunities for Women-Owned and Minority-owned Businesses in Kosovo](#), 2024.

## 6. Conclusion and Recommendations

This report aims to analyze the participation of women-owned and minority-owned businesses in networks such as chambers of commerce and different business associations in Kosovo, while also assessing the affordability of these networks. The findings highlight significant challenges stemming from financial constraints and limited representation in traditional business networks. Despite these challenges, women-owned businesses demonstrate resilience by fostering community connections that mitigate feelings of isolation.

Key business networks, such as the KCC, play a crucial role in supporting these entrepreneurs. The legal framework in Kosovo underscores the importance of chambers of commerce and business associations in promoting the collective interests of their members and facilitating private sector growth. Overall, there is a need for continued efforts to minimize financial barriers, enhance representation and empower women and minority entrepreneurs within traditional networks.

Recommendations:

To the Government of Kosovo, international and national donors, and other stakeholders:

- Assist women-owned and minority-owned businesses by offering tailored membership packages in business associations.
- Apply preferential treatment per the Kosovo legal framework<sup>50</sup> to increase representation of micro and small businesses requiring additional support.
- Continue organizing fairs and Business-to-Business (B2B) matchmaking events aimed at women-owned and minority-owned enterprises to increase product exposure and networking opportunities, thereby promoting economic empowerment and gender parity.

To the chambers of commerce and business associations:

- Reevaluate membership fees as an affirmative measure to include more women-owned and minority-owned small and micro businesses, fostering a more inclusive, innovative, and sustainable business environment beneficial for both businesses and associations relying on membership fees.
- Organize targeted networking events for women and minority entrepreneurs to facilitate discussions and strategic partnerships.
- Target and promote the services offered by business associations to raise awareness among women-owned and minority-owned businesses, ensuring they understand the benefits of membership and the importance of business associations for networking.

<sup>50</sup> [Law no. 05/L-020 on Gender Equality, Art.6](#)

## 7. Appendix

**Table 3. Annual Membership Fees<sup>51</sup>**

Network	Package 1	Package 2	Package 3	Package 4	Package 5
AmCham	250€	500€	750€	1,500€	3,500€
KDWV	300€	600€	900€	3,000€	-
KICC	1,200€	-	-	-	-
STIKK	80€	120€	250€	600€	2,500€
PePeKo	300€	-	-	-	-
Organika	100€	300€	500€	-	-
Raspberry Kosova	300€	-	-	-	-
Tourism Union of Kosova	100€	150€	200€	-	-
Esnaf	30€	120€	240€	-	-
G7 Kosova	No response	No response	No response	No response	No response
KSCC	No response	No response	No response	No response	No response
CEED	No response	No response	No response	No response	No response
KTCC	No response	No response	No response	No response	No response

Table 3 provides an overview of annual membership fees in Euros for different packages offered by various business networks and chambers of commerce in Kosovo. Some networks did not provide specific information as indicated by "No response."

Basic membership packages typically include:

- Registration certification,
- Participation in events, roundtable discussions, and training sessions,
- Access to studies and reports conducted by the association,
- Business referrals.

Packages with additional costs provide enhanced benefits such as:

- Business promotion and sponsorship opportunities,
- Verification of export documentation,
- Usage of conference rooms for business events,
- Lobbying to institutions on behalf of businesses' requests,
- Discounts on regional and transatlantic trade missions,
- Preferential high-level business networking,
- Benefits from international fair participation,
- Advertisement of businesses' logos on associations' websites or events, and
- Information on all legislative changes and public policies impacting economic development and other relevant interests affecting the networking associations and members.

<sup>51</sup> Kosovo Chamber of Commerce is not included in the table as the breakdown of the fee is in services rather than packages of services. The minimum fee businesses pay to become a member in KCC is 150 Euros annually and based on the services requested the fee can go up to 2,155 Euros annually.







GAP Institute is a Think Tank established in October 2007 in Kosovo. GAP's main goal is to attract professionals to create an environment of professional development and research, as seen in similar institutions in Western countries. This also provides Kosovars with opportunities to research, develop and implement projects in order to advance the Kosovo society. Priority for this Institute is the mobilization of professionals to address the country's economic, political and social challenges. GAP's main goals are to fill the gaps between government and citizens, and between problems and solutions.

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