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WORK INCLUSION OF PERSONS WITH DISABILITIES IN PEJA/PEĆ REGION

COMMUNITIES STORIES

*development of small family business
and corporate social responsibility*

**S.T.E.P. SOCIAL INCLUSION THROUGH
EMPLOYABILITY FOR PEOPLE WITH DISABILITIES**

COMMUNITIES' STORIES

development of small family business and corporate social responsibility

This book is designed by collecting the stories of the beneficiaries of the EU project S.T.E.P. "Social Inclusion Through Employability for People with Disabilities", during visits at small business and enterprises carried out in October and November 2016.

S.T.E.P is an EU funded project implemented by Handikos, Kosovar Centre for Self Help and Caritas Kosovo. It aims at supporting employment opportunities for Persons with Disabilities in Peja/Peć region in Kosovo, helping them to be self-sufficient and contributing to the transition from social assistance to employment. Two specific goals have been set: job opportunities and small business for Persons with Disabilities within the existing labour market and influencing the implementation of the Law on Vocational Ability, Rehabilitation and Employment for Persons with Disabilities in Peja/Peć region.

Edited by Skender Pelaj, Valon Ismailj and Alessandro Cadorin

Interviews by Valentina Lappi



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COMMUNITIES' STORIES

Kosovo unemployment rate remains the highest in Europe and Persons with Disabilities are the most affected. Due to high discrimination in labour market, Persons with Disabilities are the poorest and the most marginalized social group in Kosovo. Furthermore, Persons with Disabilities are unskilled workers among the total unemployed; specific vocational rehabilitation and educational courses are not widespread and implemented.

Even if the Government of Kosovo has improved its legal framework regarding the employability of Persons with Disabilities, scarce results have been obtained so far. The National Strategy on Disability and the Small and Medium Enterprises Development Strategy 2012-2016 foresee a clear article concerning the employment of Persons with Disabilities, according to which for every fifty employees, a company must hire at least one disabled person. The unfulfilment of this rule is due to lack of knowledge or to remissness of private companies.

In Kosovo the decentralised system of social services is not sufficient to comply the specific needs of Persons with Disabilities, as well as to organize vocational trainings aimed to improve their skills.

Partly, a lack of employment opportunities for Persons with Disabilities is due to the failed implementation of public/private partnership in providing social services. Meanwhile, Persons with Disabilities continue to face discrimination at the workplaces, even if some advancement regarding disability issues have been noticed in Kosovo.

The project S.T.E.P. "Social Inclusion Through Employability for People with Disabilities" was financed by the European Union in 2014-2016. The aim was to support job opportunities for Persons with Disabilities in Peja region, helping them to be self-sufficient and contributing to the transition from social assistance to employment. The project was implemented by HandiKOS Peja in partnership with Kosovo Centre for Self Help (KCSH) and Caritas Kosova. With the aim of decreasing the stigmatization towards Persons with Disabilities, this project promoted an emancipation process, providing psychological support through self-help methodology and improving economic independence through the fostering of social economy initiatives. Considering the work inclusion a priority for people who suffer disadvantages and disabilities, the methods and models of social entrepreneurship and Corporate Social Responsibility have been fostered, in order to promote a concept of economy and smart growth, which inherently involves the social sphere and inclusive development. The project has paid specific attention to the participatory approach, which has been guaranteed with the widespread of self-help methodology as innovative tool to facilitate the autonomy in the public and political life of Persons with Disabilities. Meanwhile, supporting the start-up of business ideas coming directly from beneficiaries it has favoured a bottom-up approach.

During the project implementation, 20 small family businesses managed by Persons with Disabilities were created and supported through grants, on the job training and specific advice. Moreover, through sub-grants for private companies and individualized job placement plans, another 4 Persons with Disabilities were included inside the local enterprises.

This publication aims to tell the stories of these people, how the communities where they live have favoured their integration and growth, facilitating the development of their business ideas and job skills. Indeed, only a welfare system based on community is capable of generating both social and economic resources that can make feel vulnerable persons as part of a fair and inclusive society.

COMMUNITIES' STORIES

development of small family business and corporate social responsibility

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Small family Business stories

COMMUNITIES' STORIES

development of small family business and corporate social responsibility

Story n° 1: Zyrafete

City: Klina Name: Zyrafete Age: 53 **Beekeeper**



Zyrafete has been a beekeeper for more than 20 years, she works with her son and she is specialized in meadow and acacia honey production. But this year she shared the same disgraceful consequences of harsh weather conditions with all other Kosovan beekeepers, and honey was extremely scarce: she managed to obtain only 7 kilos of product. During all these years many customers addressed to Zyrafete to buy her honey in order to solve specific health problems. Thanks to her product, they succeeded in healing themselves, and from that moment on they trust Zyrafete and consider her honey as a precious mean to keep themselves healthy. She has a permanent stall at the village market and usually she sells her honey there. All her customers have always been satisfied with the high quality of what she produces and consider her honey as an important healthy supplement for their diets. For this reason, during these years she build up a wide customer base and has no difficulty to maintain it.

Zyrafete owns two cows and together with her family she produces and sells also milk and cheese. This is an irreplaceable income for them, since she does not receive a pension for her physical problems and the depression she has suffered from for many years anymore. This happens because they recently moved to Peja, and the municipality has not recognized them as new inhabitants of this region entitled to social assistance, while the city of Klina, where they lived before, already stopped to send her the pension she deserves.

After the war in Kosovo many international organizations encouraged people who had lived distressful experiences of violence against their relatives and acquaintances to become beekeepers: scientific studies revealed that the stunningly tidy and impeccable organization of bee colonies soothes depression and post-traumatic pain and mental disorders. In fact Zyrafete describes her beekeeping activity as something which literally saved her life. It seemed that depression had doomed her to a life lacking of hope, self-determination, inexistent self-esteem and usefulness. Becoming a beekeeper turned this gloomy perspective upside down and gave her the chance to live her days with independence, creativity and entrepreneurship.

The received grant was important to Zyrafete because she could afford to buy new equipment for beekeeping, such as three big dishes to store honey, a beeswax cleaner, an electric honey extractor. She was also able to increase the number of her beehives of 30 units, all three-floored.

As soon as the income of her business will start growing again, she is planning to buy a special machine to bottle her honey and increase the amount of bees. The kind of honey a beekeeper produces is given by the type of flowers bees pollinate that could be found in the area where the beehives lay. Expanding the range of honey quality she produces would be wonderful, but at the moment she finds very difficult to move the beehives to new places where to produce different types of honey.

Story n° 2: Nezir

City: Istog Name: Nezir Age: 49 **Beekeeper**



Nezir has got 15 beehives, produces organic meadow honey without using chemicals and, since he cannot run the beekeeping activity all alone because of his disability, his older son together with his wife contribute to the business and help him with the daily duties. 2016 was the first year of business for Nezir, who managed to produce 60 kilos of honey in total; this was a very satisfying result if compared with the recent general trend in honey production in Kosovo: this is the third year in a row that weather is too much rainy and cold for the bees to produce large quantity of honey.

Honey, together with wild fruit, are popular products in Kosovo: they are easily sold in the streets and from locals directly at their houses. When asked if Nezir is thinking about a shop, maybe to be opened together with other beekeepers working in his village, he answered there is no need to have a specific place where people can buy honey because they know who local beekeepers live and where to find them. Nezir earned about 700 euros selling the 60 kilos of honey he managed to produce this year. If we consider that the average wage in Kosovo is 464 euros per month¹, this money will considerably improve life quality standards of Nezir's family. Nezir relies on a second source of income: he sell a calf each year. In addition, he monthly receives a pension deriving from social assistance² which amounts to 75 euros, a poor help that does not cover the majority of expenses Nezir and his family have for food, children's education, Nezir's medical treatments and other basic needs.

Before starting this beekeeping activity, Nezir lived exclusively on the pension he received as a PWD. This implied that he did not work, he spent all his days at home and he had no social life. Nowadays thanks to this business he has to meet periodically with the other beekeepers of his village to discuss techniques and methods for honey production: this makes him feel alive and useful to his family and society. He talks about the grant he received within the STEP program as a "miracle" which changed his life: before obtaining the beehives, his family's financial situation was catastrophic and his state of mind miserable.

Despite the training course he attended at the beginning of this business adventure, he thinks that developing more skills through new training opportunities would be a great chance for him, also because he is planning to move the beehives 15 meters away from the place they now have in order to produce even better honey, increase the number of bees and tools, cooperate more with other beekeepers.

¹Latest survey Feb. 2016: <http://www.tradingeconomics.com/kosovo/wages>

²IMF report on social protection cash benefits, March 2016: <https://www.imf.org/external/pubs/ft/scr/2016/cr16123.pdf>

Story n°3: Berat

City: Istog Name: Berat **Producer of sugar packages**



After having graduated in law, Berat worked five years at the municipality of Istog, but because of his disability he could not manage to find a new satisfying job. One day, while drinking coffee, he confided his cousin that, since nobody seemed willing to employ him because of his disability, he had heard about STEP project and was thinking about opening his own business, even though he still had not found a valid idea to invest in. Then his cousin, holding a little sugar packet in his hand, suggested him to start packaging sugar for bars, restaurants and hotels. But it was only when Berat visited one of his cousin's friends who sells packaging machines for this purpose that he got the final inspiration. That was the beginning of a success: he started to visit all the businesses that could have been interested in buying his sugar packets in Istog, with a high self-confidence coming from the fact that the only competitor he would have works far from Istog and is not regular in supplying sugar to his customers. Within a short period of time, he managed to gain 13 customers among hotels, bars, restaurants, and on March 2016 he kick-started his promising business. At the

beginning, Berat had to face a subtle discrimination perpetrated by his potential customers: nobody openly told him so, but they were all skeptical and thought he could not be a reliable person to start a partnership with because of his physical aspect and the disability he had. But after the very first order he delivered, they had to change their mind and trust him for future collaborations.

Berat produces his sugar packets following a precise production procedure in order to avoid material squandering: first of all he orders the exact amount of sugar he needs to complete the orders he received, he sifts sugar to check if clumps have formed due to humidity and that could damage the machine during packaging, then he positions the paper he created with the logo customer provided him with, and switches the machine on. Paper for sugar packets must be of high quality, unless it is likely that during the process it gets irremediably damaged, causing expensive losses.

Despite the fact that his business is one of the most successful within STEP project and on local market in general, Berat has many difficulties in guaranteeing himself fair incomes: sugar price gets higher and higher, transporting it to his place from supplier's warehouse is complicated for him because of his physical conditions, and he tried to increase his prices, but customers did not accept his new offers. Anyway, Berat's attitude towards future perspectives is extremely positive: he is negotiating with two new potential customers from Peja, he would manage to find a new, bigger place where to move his business and hire up to three people, he would buy some more machines and differentiate his production starting to provide plastic coffee spoons, also opening up to environmental-friendly materials, or brown sugar, even though it is less common in Kosovo and more expensive than the white one, he would create his own website to widen his customer base.

Finally, his family lives on Berat's monthly assistance and the business he started, together with his father's retirement pension: it is useless to say that STEP project gave his family the chance to improve their financial situation, in addition to the opportunity for Berat to live an independent life full of pride, satisfaction and self-determination.

Story n°4: Xufe and Faze

City: Klina Name: Xufe Age: 35 Name: Faze Age:48 **Producers of traditional food**



Xufe and Faze are two amiable women who produce traditional Kosovan-Albanian specialties, such as Baklavan, Flia, Palačinka, cornbread, pies, together with hot dogs and sandwiches. Their shop is the only one in Klina which sells these traditional products, some of which, like flia, are not easy to find in general in restaurants and bakeries due to the long and difficult preparation they require. They are all made in compliance with the strict traditional methods: this guarantees high quality and unique value to what they sell, and since people appreciate this peculiarity, they prize their work for this reason.

In order to avoid excessive squandering, they activated a phone number as soon as they opened their shop and produce mainly on demand, even though they are thinking about providing a delivery service too. Customers are local people and generally students from the near school during breaks, but in summer lots of Kosovan people come back home from the countries where they moved to work to visit relatives and on special occasions like weddings, birthdays or the End of Ramadan, when eating specific food is a tradition, Xufe and Faze receive a large amount of orders.

Xufe and Faze can cook in the proper, traditional way the products they sell, but at the moment they mainly take care of customers' orders and requests

because they managed to hire two more girls who are now working exclusively in the kitchen thanks to a second grant they received. Through the social work center, the two girls were trained to work in the catering sector and were allocated in Xufe and Faze's business.

Xufe is a former coordinator at Handikos, but she started this new business adventure because she loves cooking and wanted to improve her life through this passion, succeed in something she liked and give other people with disability the same opportunity of job creativity and independence. She asserts they are working hard to achieve respectable results, she feels at ease with her job position, managed to establish good relationships with colleagues, suppliers, customers and is willing to find new training opportunities to define herself as a professional. She admits anyway that long standing hours for a person in her conditions are difficult to bear and this affects considerably her work and the results she can achieve.

Xufe and Faze agree with the necessity of increasing advertisement (brochures, radio announcements, local media, word of mouth), while starting to offer a delivery service could be a chance to strengthen their position on the market, even though none of them has a driving license, they would need a special car and hiring a driver seems to be a far achievement. The first challenge remains keeping at least one of the two kitchen helpers and register their activity.

Story n°5: Ardit

City: Gjakova Name: Ardit Age: 20. Attending at the Philology University, **helps his mother with the activity of cows farming and milking**



Ardit is a smiling young boy who needs crutches to walk and stand because of a deformation of his hip. His family has produced milk and raised livestock for ten years, but thanks to the grant they received within STEP project, his parents could afford to buy two more cows, renew the stable floor, install a new drinking system for their animals, buy a new milking machine: this let them produce more milk, in a cleaner and healthier way.

During years, they earned locals' trust: they set feeding their animals only with healthy and self-produced food as a priority. Their milk is well-known in their village and they do not have any problem to sell it directly at home to locals who visit them. Recently, due to a spread disease which sentenced to death many local producers' cows, they were forced to sell their milk to a milk collection center. This happened because local people felt safer to buy it there rather than directly to farmers, fearing their milk would have been unhealthy, even though Ardit's cows did not contracted the disease. The way Ardit and his family produce their milk together with the long experience they have are powerful retention issues for customers: now that the disease is slowly disappearing, locals are starting to come back to Ardit's stable to buy their milk. It is a big achievement for milk producers, since they earn 50 cents per liter when they sell it directly to customers and 24 cents per liter at the milk collection center. Moreover, Ardit's family already produces cheese with the excess milk, but they would develop a parallel activity and be able to produce and sell dairy products soon. This year Ardit's family earned 200 euros selling milk, which must be added to his father's salary: it is a big amount of money for his parents to rely on, who have two more children to bring up together with Ardit and the special care he needs periodically.

Ardit's disability does not allow him take part to all chores such a demanding activity like that of farming animals requires, but he dedicates to that all his spare time and passion. Mainly the stable is run by his mother, while the youngest brother helps like Ardit does.

Even though he has no driving license, he goes to the University of Philology every day by bus, showing an unusual level of independence for the local standards of people with disability in this area. Despite the fact that he is studying a completely different matter, he would like to invest in the family business and grow it, and spends much of his free time in taking care of his cows and the milk they give.

Story n°6: Jeton

City: Peja Name: Jeton Age: 44 Seller at his kiosk Toni-Shop



Jeton is the owner of Toni-Shop, where he sells mobile accessories and electronic items in general, such as mobile covers, chargers, cd-roms, dvd-roms, special cables and similar goods. His shop is located on the main street of Peja center, consequently there are many competitors in the area for this kind of business, but his business incomes let him live with dignity, together with the pension he receives monthly, because his customers has known him for a long time and when they need the kind of items he sells, they preferably choose him rather than all the others surrounding his kiosk. Generally people living in cities like Peja have higher amounts of money to spend rather than those who live in the near villages. When the latest need electronic devices, they always find what they are looking for at Toni-Shop at a reasonable and affordable price, and Jeton never changed the items he sells, in order to retain his customers. Moreover, thanks to Handikos, the association he's registered at, he is exonerated from taxes because he is a person with disability, and on the whole he is very proud of his activity and satisfied with the incomes it generates.

This is not the first time he is responsible for a similar business: in 1997 he started to work in a state-run shop, in 2003 he opened his own shop of electronics and mobile accessories together with his brother, and they worked until 2010,

when his brother fell ill and they were forced to close the shop down. After that, he did not work anymore until 2016, when he could afford to open Toni-Shop thanks to the grant he received within STEP project. When his brother became ill and he had to cease business, it was very hard for Jeton to find new motivations to live his life fully. He used to kill time strolling in the streets of Peja with nothing to do, exposed to the risks that come along with boredom, sense of usefulness, inability to decide independently for himself. When STEP project granted him the financial support to start this business, he felt relieved and able to determine a new future for himself again. He has never experienced episodes of discrimination because of his physical conditions: suppliers let him pay for goods later if he cannot afford to do that at the time of delivery and generally everybody respects him for his professionalism.

He spends his free time listening to music and on Sundays he cleans the shop, while in the future he would like to hire somebody in order to start working on shifts and have more free time to spend with his brother, who he lives with.

Story n°7: Xhavit

City: Decan Name: Xhavit Age: 56 **Beekeeper**



This is the first year of beekeeping for Xhavit, but just like for the majority of professionals in Kosovo, this was a catastrophic year for honey production: the severe weather conditions did not let bees recover promptly to give birth to their miracle. Xhavit still needs to find his own peculiarity in the way he produces honey, but he works hard to learn new techniques to improve the quality of his product. There are eight beekeepers in his village and he is one of the few beekeepers who collaborate actively with other professional producers.

As already said, finding customers for a beekeeper is not hard in Kosovo: the tradition considers it as a highly healthy product and it is normally used as a remedy for the seasonal little diseases or an irreplaceable ingredient in a healthy lifestyle. Xhavit has not developed his network of customers yet, but he will easily once his bees will start to produce.

Xhavit's son works in a gas station, and along with his main job, he helps him with honey production. But his salary, together with Xhavit's monthly pension, is not enough high to cover the expenses for his father's medical treatments and the family needs in general. If the beekeeping activity had given fruits this year, maybe Xhavit would not have been forced to ask for financial help to his brother. Hopefully, thanks to this business next year Xhavit will be able to pay at least for his medical treatments autonomously, fact that would increase his self-esteem and sense of empowerment.

Xhavit strongly believes that this is a great opportunity to change his life, and not only materially speaking. Before opening this business, he lived exclusively on the disability pension he receives monthly: beekeeping became a chance to improve his entrepreneurship, believe in his abilities, spend his days working for a purpose and not just killing time. He strongly believes in the necessity of keeping up-to-date through further training and increasing the equipment in order to improve his competencies in beekeeping and grow his business.

Story n°8: Mehdi

City: Junik Name: Mehdi **Hairdresser**



Thanks to the grant he received within the project STEP, in June 2016 Mehdi opened together with his husband their own hairdressing shop. She worked as a hairdresser for six years at her home before, but now that she can receive her customers in a proper salon, they increased of at least 70%. Women who choose to have their hair done by Mehdi live not only in Junik, but they also come from other near villages specifically for her. This happens because she is an experienced hairdresser, and to get prepared for special occasions like weddings or traditional feasts, above all in summer, women prize her professionalism. Moreover, there are not many hairdressers in the area, but she often cooperates with them when expensive equipment is needed and there is the chance to buy it together, or when it happens that she runs out of water or electricity supplies and sends customers to the others to let them continue the work she cannot conclude because of that shortage.

Mehdi's family relies only on the hairdressing salon for their living. Her husband's physical situation was not considered critical enough to be entitled to a pension, but in reality his disability reduces his chances to find a job. So STEP grant was an irreplaceable chance for Mehdi to upgrade her professional situation and guarantee her family a source of income.

Mehdi's husband is not completely dissatisfied with his situation: while his wife works at the hairdressing salon, he looks after their children and enjoys some quality time with them. At the same time, he would succeed in finding a job and contribute to his family's welfare. He helps his wife by solving little technical problems at the salon from time to time and would find the way to engage more in this activity or work on a more regular basis somewhere else, while she would like to be trained in new hairdressing techniques and hire soon a helper.

Story n° 9: Ibrahim

City: Decan Name: Ibrahim Age: 22 Carwash



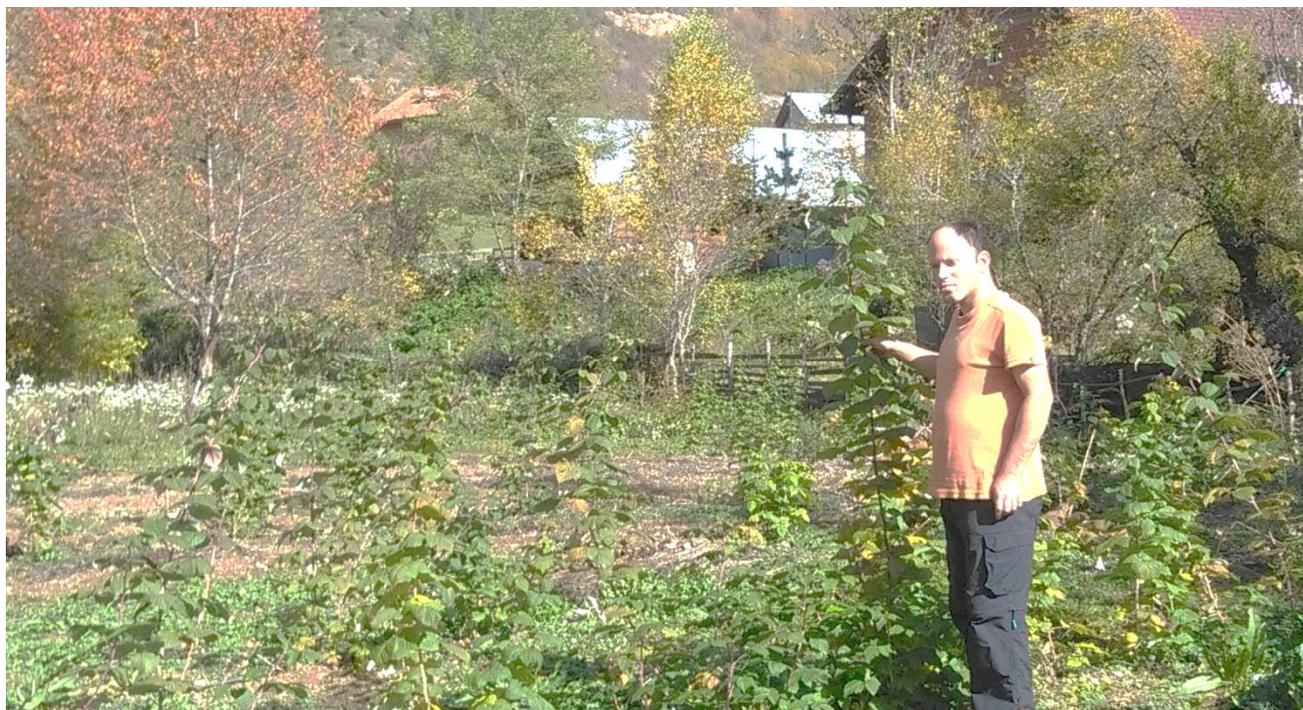
This is the fourth year that Ibrahim's brother and his cousin work at the carwash they managed to open thanks to an investment Ibrahim's uncle made. Two years ago Ibrahim started to work at the carwash too, but since he received the STEP grant, that allowed them to buy new tools, like a vacuum cleaner and a water pump, and boosted their business, reaching an increase of customers of 50%, he increased his active participation in it. He is independent in completing all the tasks such activity requires, feels more involved and deeply motivated in taking responsibility for his family's business. They work particularly hard in summer and experiment a lower demand in winter. If this year temperatures will not get too low, they hope to work more than in the past.

There are at least five more carwashes in Ibrahim's village, and this competitiveness could expose their business to a serious risk. But actually it does not, since they have succeeded in building a strong customer base that remains loyal to their services. Their prices are pretty low, and they don't raise them because they are exactly what people can afford. Ibrahim's father is a war veteran, so he receives a pension of 170 euros monthly. The pension his son is entitled to because of his disability is very low and would not be enough if the carwash did not exist. STEP project helped Ibrahim's family to strengthen their business and widen their customer base considerably.

In the future, Ibrahim and his family are thinking about offering a tire repairing service at the carwash: they already know what kind of new equipment they would need and how invest their earnings or new funds. In the area would be successful, since there is only one tire repairing center nearby, and it does not work professionally.

Story n° 10: Shkelzen

City: Rugovë – Peja Name: Shkelzen Age: 34 **Raspberry cultivation and B&B**



Shkelzen is a kind, young man who lives with his mother and his brother, who both take active part to the business that was opened within STEP project to give Shkelzen's family a new source of income. Since they live in Rugova Valley, one of the most beautiful natural landscapes of Kosovo, they decided to open *Shtëpia e Paqes*, a Bed and Breakfast to welcome the hundreds of visitors that each year come to rest in this stunning and peaceful corner of the world. In parallel, they cultivate three different types of raspberries, potatoes, onions, dill, parsley, and make homemade, organic and absolutely preservative-free products to be sold. At the moment the B&B has not hosted any guest yet because the electric system and the floor must be finished, while beds are to be delivered shortly. This is the first year of activity for Shkelzen's business and raspberries his family achieved to grow were just enough for their domestic consumption, but all of them feel very positive about next years.

Shtëpia e Paqes will be included in the network of hotels and B&Bs that are located in this valley. This means that local tour operators in Peja will arrange a suitable plan to promote *Shtëpia e Paqes* in the most effective way, suggesting Shkelzen's family how to offer the best services to their customers.

Shkelzen's brother works at PAK (Privatization Agency of Kosovo) and in his spare time helps this family business. Shkelzen draws a pension for his disability, while his mother is not 65 yet, so she is not entitled to the retirement pension, while she is a widow, but the Kosovan government does not provide a financial support for that. This B&B, together with raspberries and natural products they could trade, would give Shkelzen the chance to contribute actively to the payment of his periodic medical treatments.

Before opening this B&B and starting cultivating raspberries, Shkelzen had not a proper daily activity. Now that he is asked to take part to this business adventure, he feels far more involved and enthusiastic, engaged in his family's life and motivated to live in the valley, which does not offer many other recreational chances.

Shkelzen's mother would like *Shtëpia e Paqes* to become the right place where to spend a holiday dedicated to relax and nature discovery. She is thinking to offer customers the B&B and half pension formula, and let them enjoy her traditional cuisine made of the genuine products that can be easily found in the valley. The ingredients she will use will come exclusively from the farmers working in this region, after an environmental friendly way of thinking, respecting food Kosovan traditions. The only drawback of this enchanting position is represented by the low temperatures in winter, that cause the water to freeze in the pipes and leave the inhabitants without running water. Shkelzen's mother and his son are thinking about bringing water in containers by car directly from the spring not far away from their B&B.

Story n° 11: Adem

City: Gjakova Name: Adem Age: 26 **Beekeeper. He is attending lessons at the Faculty of Management**



This was the first year of activity in beekeeping for Adem and his father, who runs the business almost alone. Because of his physical disability, Adem can work only sitting, so his participation is limited to maintenance and cleaning of beehives frames, which are anyway very important activities for the business to succeed.

This year weather conditions were extreme and Adem's family did not manage to produce any honey, like the majority of beekeepers in Kosovo.

Adem receives a pension monthly and his father has another working activity in addition to the beekeeping business. In the future, when they will succeed in producing honey, selling it will not be hard, since at the moment they are the only beekeepers in their village.

Adem is pretty independent: he drives his car, so he does not depend on anybody to get to university, he plays basketball as much as his disability allows him to, he makes the most of his free time. His intention for the future is to engage more and more in this family business in order to

help his father and increase the incomes that it could generate, so that he will be able to contribute to the medical treatments he needs.

Adem's father now owns ten beehives; he would need more support to increase the amount of bees and beehives, in addition to more training in beekeeping. Adem's attitude towards future is positive and hopeful: he will take care of getting frames ready for the next time their bees will produce honey and assist his father with general repair jobs.

Story n° 12: Sanije

City: Gjakova Name: Sanije Age: 50 Pastry Shop/Catering



Sanije opened this delightful pastry shop on April 2016 together with Ferdi, mother to a little girl affected by Down syndrome. The two women decided to join forces after that previous Sanije's entrepreneurial project failed to succeed, in order not to lose the chance to open her own business with the received grant. They bought a fridge and kitchen equipment and started to sell their clients traditional, home-made, genuine food and sweets; then hired two helpers and began to deliver their typical products in Gjakova and neighboring areas. Their pastry-shop has a bar corner too, giving them the chance to promote it as a café where they organize refreshments for business meeting and marriages, or serve Turkish coffee and drinks along with their specialties to people looking for a nice place where to rest.

Their main customers are passers-by and people working in the near ambulance center and neighboring shops. But there are several competitors in Gjakova, above all bakeries and women in general who cook traditional dishes at their homes and sell them informally. The worst period for their café is just before winter, when people invest huge quantities of money in preparing for the harshest season and tend not to prioritize recreational activities in matters of expenses.

Sanije's eagerness to change her life is evident just considering the efforts she made to convert her previous failure into a new chance of success. Her passion in welcoming people in her café gives the atmosphere there a personal touch and makes her work harder in the attempt of increasing its attractiveness. She is thinking about organizing special events addressed to women with disabilities and use her own experience to help them explore new possibilities of social and working inclusion, while Ferdi would take care of establishing a self-help group for mothers of boys and girls with disabilities to exchange good practices and pieces of advice in dealing with such delicate issues.

Story n° 13: Asllan*City: Gjakova Name: Asllan Age: 51 Tailor*

Asllan used to work in a sewing factory in the Yugoslavian Kosovo, but after war this factory was privatized, and he lost his job. He spent the next years at home without any reason to wake up in the morning but his beloved wife, daughter and two sons. In March 2016 he was granted within STEP project and opened this little tailor shop where he went back to what he is skilled in: this comprehensibly turned his life upside down and gave him a brand new chance to feel alive, useful and motivated. His customers come from all Gjakova and neighboring areas to have their clothes repaired or altered: they are all fully satisfied with his work and always entrust their tailoring requirements to him. Moreover, his reputation precedes him even when talking about clothing shops and boutiques close to him: they could actually compete with him, but send their customers to his shop instead when professional tailoring services are needed.

He works alone for the most of the time, but one of his sons and his daughter help him at the tailor shop: the former is learning the basic tailoring techniques between a university lesson and another, while the latter has recently married and decided to invest part of her own family assets in turning her father's shop into a boutique. She bought a little sample of dresses, t-shirts, trousers, jeans and set up a display of them in the spare room of

the shop. This is in line with Asllan's future intentions: find the way to buy fabrics and start his own clothing brand to be displayed in the shop. Another good chance for Asllan to reach more people in this area and increase his experience and income too would be become a trainer at the Professional School of Design located nearby.

Story n° 14: Arlinda

City: Decan Name: Arlinda Age: 40 **Beekeeper**



Arlinda cannot stand properly and consequently cannot endure physical work. For this reason it's her father, Mr Ali Loshaj, who mainly takes care of the bees he bought thanks to STEP grants. This year he was trained on how to divide bees, let the queen bee grow and other basic knowledge in beekeeping. Like the majority of beekeepers in Kosovo, this year they did not produce any honey. Anyway Mr Loshaj is a member of the Association of Kosovan beekeepers and cooperates with its president and other producers on a regular basis. He and Adem Vishaj, father of another person with disability, decided to join forces to reach the minimum number of beehives necessary to have access to a fund of 150 euros from the government. They agreed to invest that subvention in buying treatments and sugar to feed bees during the winter in order to let them survive.

Arlinda's family income has not increased thanks beekeeping this year, but what they can potentially earn with this activity will be financially helpful in the future, added to monthly Loshaj family's incomes that consist of 75 euros Arlinda receives for her disability and the 170 euros her father is entitled to after his career as a teacher.

Arlinda's life has not particularly changed yet since her family received the grant and started their beekeeping activity because she still has to find her own place. But

she is aware that, even though she cannot take the full responsibility of beekeeping, she can take part to the business in many ways, including preparing frames and widening the customer base by finding new promotional channels for their product.

Mr Loshaj would like to move their beehives to other areas to produce different types of honey, increase their number and hire someone who could help him in growing the business.

Story n°15: Mirushe

Village: Strellc Name: Mirushe **Hairdresser**



Mirushe is a very dynamic woman in her mid-fifties: despite the seriously bad conditions of a knee which does not let her walk properly, she is fond of gardening, she drives her own car, she volunteers as facilitator for Handikos, a Kosovan organization that deals with disability. From 2005 to 2008 she worked in Decan for an organization specialized in women empowerment and trained more than 400 women belonging to minorities to become hairdressers. After this experience, she opened her own hairdressing salon and worked there for five years, but, despite the popularity of her enterprise, she was forced to close her shop down because of a bad allergy she developed to chemicals used in hairdressing. Anyway she did not stop there, since, she says, she did not want to live after the local mentality that prefers passive assistance to entrepreneurship and self-determination: she was employed as a saleswoman in a mill converted into a traditional clothes shop.

When she heard about the financial chance STEP project offered to people with disability, she submitted her business plan in the attempt to work as a hairdresser again. She succeeded and bought all the necessary equipment to open her new salon, this time in a little room of her house next to the main entrance. Many women in Decan and in the neighboring villages remembered Mirushe and her professional approach, so it was not hard for her to kick-start her activity. Above all in summer a hairdresser can earn up to 150 euros for a bride's complete preparation to her day, and given the popularity of weddings in Kosovo and the relevance they have for people, this season makes the fortune of many professionals working in hair care and beauty sector. She would like to widen her customer base and hire an assistant, even though competition is tough and in this area consists mostly in girls that once had been trained by Mirushe herself. Unfortunately, she is skeptical about the idea of cooperating with other hairdressers to buy expensive materials, for example, or to share her salon because of bad previous experience that led her not to trust her colleagues anymore.

Story n°16: Diamant

Vitomiricë: Vitomirice Name: Diamant Age:39 One-Euro Shop Clerk



It is years since FitoreHasanaj became the executive director of the Centre for an Independent Life in Vitomirice (Peja) and got to know the harsh difficulties that dealing with disability implies. In Kosovo prejudice and fears are stronger than the obvious need to give disabled people equal chances of social and working inclusion, but even though there is still a long way to go, efforts made by local civil society together with the international NGOs operating in the country triggered little, positive changes. One of the evident proof of this is the Centre for an Independent Life, a daily center for people with mental and physical disabilities that was opened in 2002 and financed by Comunità Internazionale di Capodarco, USAID, Tavolo Trentino per il Kosovo, and during the following years by Swiss, Austrian, American embassies and the Italian Ministry of Foreign Affairs. Despite the initial resistance, the center succeeded in providing professional training for teachers and offering courses to young people with disability to encourage their school integration, since their only chances to attend school was either in separate classrooms for disabled people or together with other children, but without any suitable specific assistance. At the moment, the Centre hosts 35 boys and girls with disability who take part to different activities aimed to develop their independence in daily life: they study with professional teachers to reach the proper education level for their age, they handcraft beautiful objects to be sold at fairs and during events, they work on shifts at the One-Euro Kiosk that was opened within STEP project. At the beginning it was a second-hand clothes shop, it was renewed thanks to a donation by Z Mobile and now also different kinds of items are available for customers at not more than one euro. It was conceived to give boys and girls hosted at the Centre the opportunity to manage money and establish relationships with customers and people in general, and it is still a point of reference for poor families living in the neighboring areas who find here cheap clothes and shoes they can receive for free or even pay a little at a time. The financial situation of the Centre is always precarious, since only 8 out of 35 guests pay a monthly fee to be hosted there. It lives on donations, like the local singer Ramadan Krasniqi's 100 euros per month or the local products shops and supermarkets give for free to the Centre, and funds from the Ministry of Labor and Social Welfare, since it was recently licensed as an association. The One-Euro shop is incrementing the incomes of not more than 50 euros per month, but the final aim it was inaugurated for was definitely encouraging guests to become more and more independent instead of earning money. In the future, Fitore is thinking about expanding the business to shoes and open a little bar too, turning the barnyard in front of the shop into an open air space where to sit down, have a coffee and rest.

We interviewed Diamant, a veteran guest of the Centre whose disability was caused by a vaccination and who is officially in charge of supervising the One-Euro Shop, even though all guests work there in rotation. Since he attended a professional course on software programming and computer maintenance, now he assists the Centre with PC maintenance and gives training courses on software programming. Without the Centre he probably would not have any chance to start a career in informatics, while his responsibility at the One-Euro Shop gives him, and all other guests, the opportunity to live an independent and gratifying life in a welcoming and suitable environment.

Story n°17: Kadri

City: Junik Name: Kadri Mill Owner



Kadri's family has owned the only water mill existing in the area for a hundred years and have always provided their village with corn flour. From November until May the daily production rates up to 100 kilos of flour, while in the second part of the year they manage to produce from 10 to 20 kilos of it per day. Customers can decide how to pay the service: Kadri and his father usually ask for 8 euros for each 100 kilos of produced flour or retain the 10% of the total amount of corn the customer brought them to grind; this corn is then used for Kadri's family needs or resold. Within STEP project, Kadri asked for an electric mill he would have worked with and supervised, since his father generally takes care of the water mill. This choice revealed itself as a clever one, since in summer the village suffers from frequent water shortages that make the electric mill the only available solution not to stop working, but during the first year of activity the income was quite low, and the electricity costs not much affordable. The big issues are that they face a high level of competitiveness, since it is easy

to find electric mills owners in almost every village, people turn to them just to produce flour they will use for personal domestic purposes, while they prepare feed for their animals on their own, and bakeries are not intentioned to buy any corn flour, since it is not commonly used to bake bread and similar products in Kosovo. Anyway, water mill guarantees a very fine, special flour which cannot be compared to that one grinded by other mills, so Kadri's family keeps on having an ace up their sleeve. Moreover, since the arrival of the electric mill Kadri feels much more involved in his family's traditional business, motivated in taking responsibility of it, while the chances to have a more intense social life have dramatically increased if compared with the past.

Story n° 18: Sevdije

City: JunikName: SevdijeCar Wash



Once received the grant within STEP project, Sevdije's business idea was about opening a car wash where to work together with her son. Since close to the place where the car wash was established, a little stream runs along the road and attracts all the villagers for a stroll in springtime or summer, they also thought about adding a little shop where customers and passers-by can find cold drinks and ice-creams. When it will be opened, it will certainly give their car wash an added value compared to the other five car washes working in Sevdije's village. Sevdije has a severe physical disability, so she left the complete responsibility of this business to her young son, who could not apply for any proper job after finishing his studies and found in this business a concrete chance of self-determination. Sevdije never managed to work in her life, and before applying to STEP project, their family relied on the only pension she receives for her physical condition, which amounts just to 73 euros. So, even though she will take part actively to this business only when the shop selling drinks and ice creams will be opened, the car wash they afforded to establish thanks to STEP project supported their financial stability and gave Sevdije's son an alternative to street life and risks that come with that.

Story n°19: Mehmet

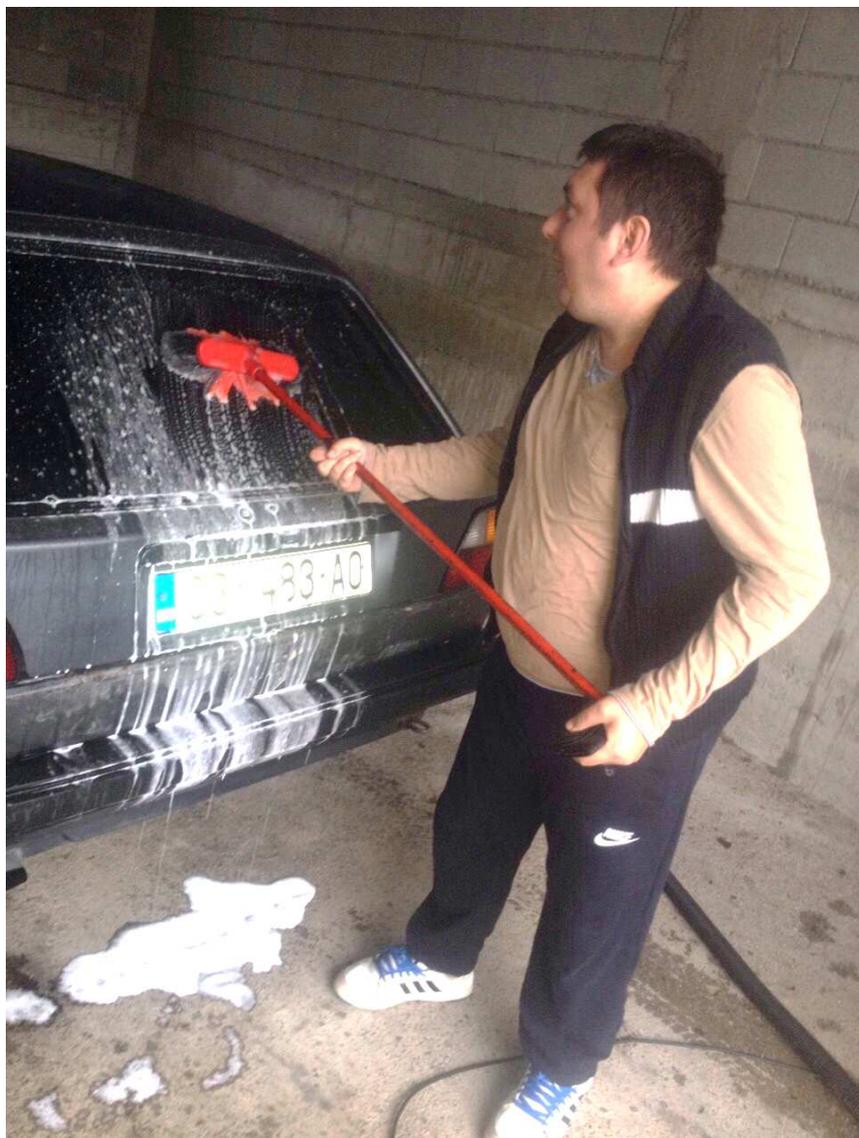
City: Junik Name: Mehmet Age: 31 He offers services in the agricultural field



Mehmet is a big guy with a kind look on the face. His physical disability does not prevent him from working hard for his family, and it is necessary as ever, since he does not live only with his wife and children, but, as it often happens, he provides also for several other relatives of his. He has sold his services in the agricultural field for years: he is the only owner of a tractor in Junik and all farmers ask him for help when they need it. Thanks to STEP grant, he bought a plough and a weedkiller atomizer to differentiate the services he provides and expand his customer base. In his family nobody else works but him, and since supporting all the relatives who rely on him is always harder and harder, being able to give a wider range of services is paramount to increase incomes. So the grant helped him considerably under a financial point of view, and not only: thanks to these new mechanical tools, he now has more opportunities to meet people from his village and the neighboring ones.

Story n° 20: Dianor

City: Decan Name: Dianor Carwash



Dianor suffers from a severe psychological and physical disability which periodically causes him heavy crisis that does not allow him to lead a normal life. When he was granted within STEP project, he opened a car wash together with his two brothers, he managed to work with them for a while, but then he fell ill and could not take part to the business anymore. The level of competitiveness in this kind of activity in Kosovo is high, but Dianor's brothers succeeded in building up a good customer base and the incomes in summer 2016 were very satisfying. Moreover they own a tractor and in this season they increase their earnings selling services to the local farmers, a revenue that must be added to Dianor's monthly pension and their father's wage, who works at the municipal graveyard. It is useless to say that the car wash gave this family a chance to improve their financial situation, without counting that Dianor's two brothers were getting troubles in finding a job before engaging in this business. In the future, they would like to develop new skills to provide more and more sophisticated services: they have the intention of buying a lift and attending a course to become mechanics to start repairing cars.

Work in private Companies' stories

Story n°21: Muhamet and Qamil

City: Junik Name: Muhamet Age: 25 **Guardian at the Company VB TOFAJ SHPK**, TUTOR: Qamil



VB TOFAJ SHPK was founded in 2009 by the five Tofaj brothers and specialised in the provision of construction materials like gravel and concrete, roads construction, and recently in garbage collection and streets cleaning. During years of activity, they built up a strong, wide customer base which includes private building companies and municipalities. On the way to VB Tofaj SHPK, it is easy to spot several quarries for the extraction of different stony materials that will be used to obtain gravel of several dimensions: the level of competitiveness is very high then, but Mr Qamil Tofaj does not fear other companies working in the same sector, since Tofaj family follows very accurate production procedures that guarantees the high quality of what they sell. He is also very proud of Muhamet, the young boy he hired within STEP project: Mr Tofaj invested the grant in a Caterpillar machine, and gave a working opportunity to a person with disability, guaranteeing him a continuative job place.

Muhamet is a gentle, young man fully committed to successfully fulfill the tasks is given at the factory. He started on January 2016 and here his job is above all that one of supervising the machine for sand cleaning, and in general checking if other workers are not losing time or not taking their job seriously. It is a great responsibility he was given because Tofaj family started to trust him a lot, and Muhamet is very proud of himself for this reason. This feeling is just one of the improvements Muhamet had after the chance STEP gave him: he is continuing his studies at the Business School of Peja, and working at the same time lets him make the most of his free time, gives him financial independence, since he was not entitled to a pension for his disability, and a high rate of personal satisfaction.

Story n°22: Sokol and Muhamet

City: Strelc Name: Sokol Age: 27 Worker at the company GONIPLAST, TUTOR: Muhamet



At GONIPLAST Muhamet Hasanramaj and his 5-people team produce windows, doors and other house structure components in PVC since 2006. They manage to earn 4-5000 euros per day, they sell their products all around Kosovo and export them to Albany, Austria, Germany. There are several competitors in this sector, but GONIPLAST still positions itself at the top of this market and Muhamet is planning to move to a bigger factory in Peja soon.

When he got to know that Handikos opened a call to find Kosovan private businesses interested in hiring a person with disability, he did not hesitate to contact the organization and give his availability for the project. His successful business allows him to live at a higher quality level, if compared to the general standards of his nation, and since he feels lucky for that, he has always thought it was right to help people who rely on a limited number of opportunities to improve their lives. But he strongly believes also that just making a donation cannot be the answer to solve endemic problems in Kosovan society: the matter is not letting people with disability survive in a system of pensions too low to afford even first necessities, but give them the definitive chance to become financially independent and personally motivated to create, experiment and discover what is their place at the center of society, as active participants, and not on its margins. So he seized the opportunity, applied for STEP project and hired Sokol, a willing, young man with an innate sense of humor who likes calling himself “the boss” at GONIPLAST. The atmosphere customers and visitors find here between him and other employees reflects exactly how Sokol managed to integrate in this working environment: he succeeds in all the tasks his colleagues fulfill and feels at complete ease with his job position. The concrete impression that talking to Sokol and Muhamet gives is that one of a mutual and ceaseless enrichment. Having Sokol in their team, in fact, is an irreplaceable chance to learn a new way of looking at life also for his colleagues and his employer. Sokol had never worked before having this chance to be employed, and it becomes hard to describe what this meant to him: even though his positive attitude helps him to live with a constant smile on his face, leaving the previous passivity behind gave him a renewed enthusiasm, and this is evident in the engagement he shows while working at the machines of “his” factory day by day.

Story n°23: Nuha and Zef

City: Zlakuqan Name: Nuha Age: 40 Worker at the Company EUROPARK TUTOR: Zef



EUROPARK is a 2700 square meter-water park that in summer attracts from 1000 up to 3000 people per day, mainly from Mitrovica, Peja, Skenderaj, Gjakova and the capital city Pristina. What customers prize is the familiar atmosphere this place offers despite its dimensions, since it was opened by three brothers who run the business together with their families, and the excellent hygienic conditions it has, besides the popular kitchen specialty that can be found only here. In winter incomes are obviously lower, so they rely on the incomes generated by the restaurant of the park, which stays open, and the activity of the small metal factory they established nearby, where they also produce spare parts for swimming pool and plants maintenance. The only other similar businesses they compete with are much smaller and not as much clean and professional as EUROPARK, so it is not hard to keep their leadership. Moreover, they have just opened a detached space where to organize wedding parties, business lunches and funerals, which can last up to three days here in Kosovo.

Nuha is a quiet man who does not talk much and prefers to stare at the world all around. He has worked here for 5 years part-time before switching to a full-time thanks to STEP project: EUROPARK invested the grant to buy new umbrellas and beach chairs, and along with that, they could finally offer Nuha a definitive job position. He took responsibility of cleaning, cutting woods and maintenance in general, and his employers are very satisfied with his work. Since he was offered a full-time job, he is more relaxed when thinking about the financial security he can rely on to bring up his daughter and two sons.

Story n°24: Faik and Besnik

City: Istog Name: Faik Age: 37 Worker at Company **DEKOR DRILONI**, TUTOR: Besnik



DRILONI DEKOR was established in 1993 and produces doors, windows, kitchens, bedrooms, furniture. MrLoshi's production is still successful, even though there are several competitors in the area, and he manages to sell his products all around Kosovo and in Austria.

When STEP called for businesses to employ a person with disability, MrLoshi thought it would have been a good choice to offer a job position to a person who had been wounded during the war and had had to face a terrible change in his life from that moment on. That was the case of Faik, who works as a driver and with almost all the available machines at DRILONI DEKOR, but cannot use properly his right arm anymore after taking part to the war at the end of the 1990s. He is a tall, strong man with a gentle smile and a physical aspect that hides his vulnerability: when he was wounded, suddenly his life turned upside down. Once war was over, and before being employed at DRILONI DEKOR, he used to stay at home with two sons to take care of, and his intimate helplessness and despair while realising that he could not rely on a healthy body and his physical power anymore. When this opportunity knocked at his door, he finally started to hope in a better, easier future, feeling satisfied and proud of himself once more. He works four or five days per week, depending on the necessity, while MrLoshi, who is extremely surprised by the positive experience he is having with Faik, is already thinking about hiring another person with disability.

COMMUNITIES' STORIES

development of small family business and corporate social responsibility

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