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# The Effect of Covid-19

## on Marginalized Groups in Kosovo Municipalities

**An analysis of the socio-economic and financial effects  
of the Covid-19 on women and girls, minorities,  
and people with disabilities**

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March 2021

This report was prepared by RECURA Financials and Kosovo Democratic Institute (KDI) for SDC project – DEMOS, which is co-financed by Sweden and Norway and implemented by HELVETAS Swiss Intercooperation

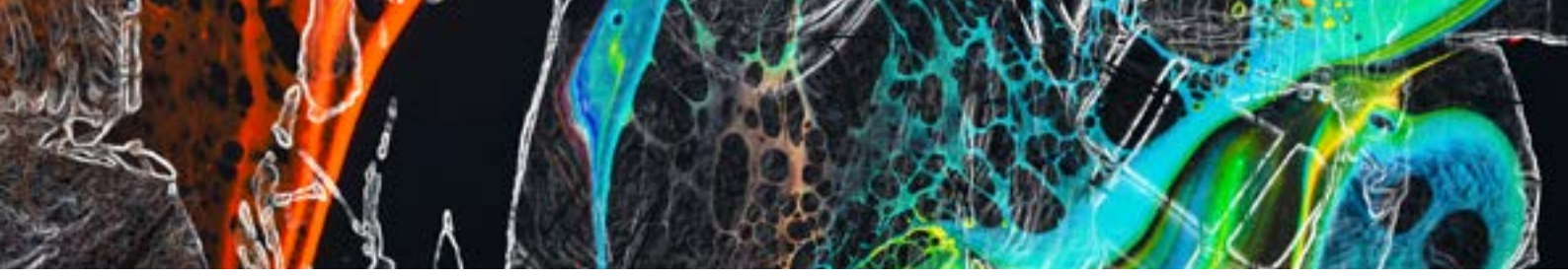
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# **EXECUTIVE SUMMARY**

The main purpose of this research is to identify and analyze the socio-economic and financial effects of Covid-19 on marginalized groups in Kosovo, and to assess the degree of commitment of Municipalities in Kosovo to address issues of particular importance to vulnerable groups during the pandemic. The report also aims to analyze the main challenges of marginalized groups, namely women and girls, people with disabilities, and ethnic minorities, to identify and provide concrete recommendations to overcome the challenges posed by the Covid-19 pandemic.

For this study, a total of 33 semi-structured interviews were conducted during the period of October-November 2020. The interviews included Deputy Mayors for Communities, Directors, and Officers of Health and Social Welfare Directorates, Officers of Gender Equality, Directors and Officers of Centers for Social Work, Directors and Officers of Finance Directorates, and representatives of Civil Society Organizations working on human rights (focused on women, persons with disabilities, and ethnic minorities). The study included five (5) municipalities of Kosovo, namely Fushë Kosovë, Ferizaj, Prizren, Shtërpcë, and Graçanica. Furthermore, the study includes a review of the relevant literature, to better understand the situation of the target groups in this study from other studies conducted by local and international organizations in Kosovo.

Key findings from interviews with the aforementioned groups of municipal and local organizations representatives reveal that:

- None of the Municipalities (Fushë Kosovë, Ferizaj, Prizren, Shtërpcë, and Graçanica) has conducted an assessment of the situation on the ground, to identify the main needs and demands of marginalized groups in the municipalities. Neither did municipalities undergo any formal process to assess the economic and financial impact of the Covid-19 on their local finances and local economies nor did they analyze the impact on the marginalized groups. Municipalities rather relied on their previous information they possessed to respond to the pandemic.
- In general, municipalities do not have concrete reports that show the impact of the pandemic in social and economic terms on marginalized groups.
- Relevant local institutions dealing with the rights of women and girls, ethnic minorities, as well as persons with disabilities have not been able to make any assessment of the situation of marginalized groups. The lack of human capacities that could do research on the needs of marginalized groups has affected the lack of these institutions to be able to understand the

demands of marginalized groups.

- The Covid-19 negatively affected the local public finances and local economies. While municipal spending was not largely affected with only 1% lower in 2020 compared to 2019, however, the municipal own-source revenues were negatively affected with an overall decrease of 19% in 2020 compared to 2019. The most affected revenue types were revenues from property tax 29% lower, revenue from the use of public property 26% lower, revenues from citizen participation by 35%, fees on business registration by 44% lower, revenues from fees from civil status documents 42% lower, etc.
- Local government institutional responses to the needs of marginalized groups have been created on an ad-hoc basis, not pursuing rigorous gender analysis, ethnic minorities analysis, or needs analysis for people with disabilities. The exact ad extent of the financial support to the aforementioned marginalized groups was not specifically known to the municipalities nor was able to be traced to the ultimate beneficiaries.
- The Central Government created an “Emergency Project Covid-19” where all the payments were made from this earmarked fund. From January to September 2020, the total expenditures from this fund were 142 million EUR. Out of this amount, only 10 million or 7% were made by municipalities where the remaining were done by the central government. Out of this 10 million made by municipalities, 66% went to cover wages and salaries for public officials, 24% in goods and services (medical supplies and Covid-19 related gears), and 10% went in subsidies and transfers which were mainly assistance to businesses, organizations, and people in critical conditions.
- None of the Municipalities have available and accessible disaggregated data, making it difficult to assess whether municipal responses have reached the marginalized groups.
- Municipalities do not have gender-segregated data on beneficiaries of relief and emergency assistance measures provided in March-November 2020.
- In three of the 5 Municipalities (Ferizaj, Prizren, Fushë Kosovë), Gender Equality Officers were not part of the Municipal Emergency Headquarters.
- None of the line directories, including Office for Gender Equality, Directorates for Health and Welfare, Directorates of Finance, Office for Communities, and Centre for Social Work, have developed specific strategies for outreach and information for marginalized groups. Needs communication was done mainly through civil society organizations and sporadic meetings with community representatives.
- None of the municipalities had specific strategies for assistance to persons with disabilities during the pandemic, including access to education, access to medical services, and access to psycho-social services.
- Minority communities have been represented in the Emergency Headquarters through Community Officers and Coordinators. Two municipalities out of five (Fushë Kosovë and Ferizaj) have established Emergency Sub-headquarters for communities.
- In general, the main assistance of the Municipalities for the marginalized groups has been in providing emergency relief packages (food and hygiene packages).

- The main challenges of municipalities in addressing the needs of marginalized groups are the lack of human and financial capacity to conduct a needs assessment, the lack of financial capacity to help and subsidize marginalized groups, the lack of staff in the Center for Social Work to provide psycho-social services for people with disabilities and other categories.
- The main challenges for women in the municipalities are the loss of jobs as a result of economic closure, the loss of access to income for women involved in manufacturing and craft businesses due to the closure of manufacturing fairs, the increase of care for children, and the elderly in the family.
- Reporting of gender-based violence in the municipalities has not increased. However, this does not indicate that gender-based violence cases have not risen during the pandemic, as reports from other organizations, explored in the literature review, note that gender-based violence has increased but there is a lack of reporting from victims due to constraints caused by the isolation.
- The Covid-19 crisis has widened the long-standing and exclusion of the Roma, Ashkali, and Egyptian communities in Kosovo. The loss of jobs (mainly in the metal collection, and other menial jobs), the lack of technological equipment for children to attend online learning, the lack of online educational programs in their languages, the lack of hygiene equipment and food, are among the main challenges with which these communities are faced during the pandemic.
- Assistance provided by municipalities has been equal for all ethnic communities, not utilizing affirmative action for the most vulnerable groups.
- Assistance with food packages, hygiene packages, medicines, and technological equipment for children to attend online learning remains the key emergency requirements of marginalized groups.
- During the period of January – March 2020 there were a total of 5,015 jobseekers recorded in the Agency of Employment. Only in April 2020, an additional 32,377 new jobseekers were registered, out of which 16,820 (51%) were women – totaling 37,392 new job seekers for these four months. In comparison to 2019 where the number of job seekers 6,882 that is an increase of 543%<sup>1</sup>.
- The government’s recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. This surged the number of new contracts as more than 14,934 people were confirmed as applicants to this measure. Out of these 70% were women (10,594). There was no evaluation as to whether those businesses that gained from this measure upheld their agreements, posing a risk for further diminishing women’s role in the labor market<sup>2</sup>.

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1 GAP Institute. (2020). Retrieved from: [https://www.institutigap.org/documents/51080\\_covid\\_tregu\\_punes\\_F.pdf](https://www.institutigap.org/documents/51080_covid_tregu_punes_F.pdf)

2 Ibid.



## TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY .....</b>	<b>3</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>9</b>
<b>INTRODUCTION.....</b>	<b>11</b>
<b>LITERATURE REVIEW .....</b>	<b>15</b>
<b>PART I - GENERIC EFFECTS OF THE COVID-10 ON MARGINALIZED GROUPS.....</b>	<b>19</b>
<b>The Municipality of Ferizaj .....</b>	<b>19</b>
<i>Findings from desk research .....</i>	<i>19</i>
<i>Main findings from the Municipality of Ferizaj .....</i>	<i>20</i>
<b>The Municipality of Fushë Kosovë.....</b>	<b>23</b>
<i>Findings from desk research .....</i>	<i>23</i>
<i>Main findings from the Municipality of Fushë Kosovo.....</i>	<i>24</i>
<b>The Municipality of Graçanica .....</b>	<b>25</b>
<i>Findings from desk research .....</i>	<i>25</i>
<i>Main findings from the Municipality of Graçanica .....</i>	<i>26</i>
<b>The Municipality of Prizren .....</b>	<b>27</b>
<i>Findings from desk research .....</i>	<i>27</i>
<i>Main findings from the Municipality of Prizren .....</i>	<i>28</i>
<b>The Municipality of Shtërpcë .....</b>	<b>29</b>
<i>Findings from desk research .....</i>	<i>29</i>
<i>Main findings from the Municipality of Shtërpcë.....</i>	<i>30</i>
<b>PART II - THE ECONOMIC AND FINANCIAL EFFECT OF THE COVID-19 ON MARGINALIZED GROUPS .....</b>	<b>31</b>
<b><i>Impact of Covid-19 on Public Finances, Revenues, and Expenditures January – September 2020 .....</i></b>	<b><i>31</i></b>
<b><i>Revenue and Expenditure projections for 2021 and the medium term .....</i></b>	<b><i>32</i></b>
<b><i>Municipal Own Source Revenue Outlook .....</i></b>	<b><i>32</i></b>
<b><i>Municipal Revenue Expenditure Outlook.....</i></b>	<b><i>39</i></b>



<i>Economic and Financial Impact of the Covid-19</i> .....	42
<i>Impact on the key macroeconomic indicators</i> .....	42
<i>Impact of the Covid-19 on the Businesses and Employment</i> .....	42
<i>Impact of the Covid-19 on the marginalized groups</i> .....	46
<i>Assessment of the impact of Covid-19 by municipalities</i> .....	46
<i>Budget allocation for marginalized groups</i> .....	48
<i>Municipal institutional policy responses and their impact</i> .....	49
<i>Central and Local Expenditures from the Emergency Project Covid-19</i> .....	54
<b>PART III - KEY FINDINGS AND CONCLUSIONS</b> .....	<b>59</b>
<i>Key findings from socio-economic and financial analysis</i> .....	59
<b>PART IV - RECOMMENDATIONS FOR INTERVENTIONS</b> .....	<b>63</b>
<b>ANNEXES</b> .....	<b>65</b>
<i>Annex 1. Glossary</i> .....	65
<i>Annex 2. List of Conducted Interviews</i> .....	66
<i>Annex 3. Profiles of Surveyed Municipalities</i> .....	67
<i>Annex 4. Literature review</i> .....	68



# RESEARCH METHODOLOGY

The main objectives of the research presented in this report were to:

- a) Conduct field research with Municipal Officers in order to assess the level of the institutional response and the challenges faced by the municipal level in addressing the impact of the Covid-19 pandemic on the socio-economic welfare of vulnerable groups, namely women and girls, persons with disabilities, and ethnic minorities. In addition, field research was extended to grassroots, local and international organizations working on human rights, to identify the needs of the marginalized groups as well as assess the level of cooperation between the CSOs and the Municipalities in addressing the needs and priorities of the vulnerable groups in five different municipalities across Kosovo, namely Fushë Kosovë, Prizren, Ferizaj, Graçanica, and Shtërpcë.
- b) Conduct desk research and literature review of the municipal actions plans and strategies, detailed analysis of the recent publications from local and international organizations that specifically address the impact of the Covid-19 pandemic on the vulnerable groups across municipalities in Kosovo, with a particular focus on women, ethnic minorities, and people with disabilities.
- c) Conduct a detailed analytical review and analysis of the expenditures and revenues for the sampled as well as overall analysis of non-sampled municipalities for the year 2019 and 2020. Analyze the financial and economic impact of the Covid-19 on selected municipalities with the focus on how it affected the marginalized groups.

The municipalities targeted for this study were specifically selected in accordance with the geographical distribution of the Roma, Ashkali, and Egyptian, and other ethnic minority communities in the municipalities across Kosovo. Considering that this study has a specific scope in assessing the impact of the most vulnerable categories in view of the pandemic effect, the municipalities in which the Roma, Ashkali, and Egyptian community and ethnic minorities have the highest concentration have been selected as a sample of the study. Other marginalized groups targeted in this study, such as women, girls, and people with disabilities, have distribution in all other municipalities, so the selection was made taking into account the widespread settlements of the Roma, Ashkali, and Egyptian community and other ethnic minorities in specific municipalities in Kosovo.

Respectively, the selected municipalities for this sample study are based on the demographics of the municipalities where there are between 2 to 9%<sup>3</sup> members of the Roma, Ashkali, and Egyptian, community, ethnic composition and the diversity of minorities, size of population, and economic criteria, which are outlined in an Annex attached to this document, namely: Prizren, Fushë Kosovë, Ferizaj, Graçanica, and Shtërpcë.

The research utilized a mixed methodological approach, consisting of the following instruments: semi-structured interviews with the key local governance stakeholders in the municipalities of Fushë Kosovë, Prizren, Ferizaj, Graçanica, and Shtërpcë, semi-structured interviews with key local and grassroots organizations in the five target municipalities.

### **Interviews with local institutions and local non-governmental organizations**

The information was collected through face-to-face interviews, and interviews conducted via online platforms (Zoom, Skype, GoogleMeet). The interviews aimed at producing in-depth information about the local institutional response and prioritization of the needs and concerns of the marginalized groups in the five target municipalities during the Covid-19 crisis, as well as collect in-depth information about the main challenges and needs of the marginalized groups through CSOs representatives. During the period of October through November 2020, officials from the office of Deputy Mayors for Communities, Directors, and Officers of Health and Social Welfare Directorates, Officers of Gender Equality, Directors and Officers of Centers for Social Work, Directors and Officers of Finance Directorates, and representatives of Civil Society Organizations working on human rights (focused on women, persons with disabilities, and ethnic minorities) were interviewed. In total, 33 people took part. Interviews were structured around 10 to 15 questions that varied from person to person. As the research proceeded, the interview questions were reshaped based on what had been learned so far. The length of the interviews varied, but most lasted between 40 and 60 minutes.

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3 Office of the Prime Minister. Office for Community Affairs. Retrieved from: <http://www.zck-ks.net/?page=1,45>



# INTRODUCTION

March 13<sup>th</sup>, 2020 marked the first case of Covid-19 in Kosovo. A few weeks earlier, the Government of Kosovo already initiated a preparatory budget allocation of 10 million to fund efforts to contain the spread of an emergency anticipated to be caused by the Covid-19. The Central Government's prevention measures followed immediately which included suspending land entrances and air-lines, suspending the entrance-exits for some municipalities, public transport, the closing of the schools, restaurants, shopping malls, suspending the public gathering, cultural activities, requiring public and private companies to prioritize teleworking, etc. All these measures severely affected the socio-economic wellbeing of citizens and the business community. The pandemic CovidD-19 also prompted the Central and Local Government to react quickly to the slowdown in the economy, loss of jobs, decreased revenues, and worsening of the socio-economic conditions of citizens. Local governments were forced to provide an additional social projection for the marginalized groups, design and implement economic stimulus packages and even adjust their governance systems by establishing comprehensive local Emergency Headquarters bodies to manage and coordinate the COVID-19 pandemic.

In addition to representing a risk to public health, the COVID-19 pandemic is disproportionately affecting social welfare in Kosovo. The health crisis has the potential to exacerbate existing social and gender inequalities in Kosovo, namely for women, girls, ethnic minority communities, and persons with disabilities, as these groups remain more vulnerable to emergency crises given their generally worse socio-economic situation. The Covid-19 pandemic and the subsequent shifts in society due to social distancing policies have resulting in a much harder effect on economic and social-related factors for many of the marginalized communities in Kosovo.

Kosovo's projected real GDP growth in 2019 was 4.2% an increase from 3.8% in 2018, mainly driven by consumption, both public and private, and service export. According to annual data from the Kosovo Agency of Statistics, the real GDP during 2019 increased by 4.94% compared to the previous year. The government's Medium-Term Expenditure Framework for 2020-22 projected a real GDP growth rate of 4.7%<sup>4</sup> for 2020 whereas for 2021 Kosovo's economy is expected to grow at a real rate by about 5.2% - returning to the prior-pandemic level.

According to the International Monetary Fund (IMF), which has published the forecast of the impact of the pandemic on Kosovo's economy, it is expected that the economy will decline by 7.5% in 2020.<sup>5</sup> According to the Ministry of Finance macroeconomic estimations, the economy of Kosovo is expected to shrink by 6.7% in real terms in 2020<sup>6</sup>. Similar estimations are predicted by the World

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4 Ministry of Finance of Kosovo –Medium Term Expenditure Framework 2020–22 (p.32). Accessible at <https://mf.rks-gov.net/desk/inc/media/21391F7F-A1DC-47B2-B8FB-BE821847FC37.pdf>

5 International Monetary Fund, Country Profile, Retrieved: <https://www.imf.org/en/Countries/KOS>

6 Ministry of Finance of Kosovo – Annual Draft-Law on the Budget Appropriations for the year 2021 (page. 7).

Bank's recent estimations<sup>7</sup> for Kosovo are that GDP would contract by 8.8% in 2020 and rise by 5.2% in 2021. The decline was mainly driven by slow dynamics of capital investment; implementation of government's restrictive measures; and the adverse effect that the external economic environment had on Kosovo's economy through trade channels, reduced remittances, and foreign direct investment.

The reactions of the institutions in response to the pandemic have been considered as adequate and timely, however, given the global impact of the pandemic, according to the IMF, Kosovo is expected to have a more drastic economic decline than other institutions have predicted. Given the current socio-economic situation of women, the health crisis followed by the economic crisis has the potential to exacerbate existing gender inequalities in Kosovo, as women in the labor market are more vulnerable to economic uncertainty.

As the effects of the COVID-19 pandemic affect Kosovo's economy, reducing employment opportunities and causing layoffs, temporary workers, most of whom are women in Kosovo, are expected to bear the brunt of job losses. Exactly the sectors where women's employment is more concentrated, such as wholesale and retail trade (18.7%), services (5.7%), and domestic employment (3.9), are the most at risk because the economic crisis negatively affects the income and demand of citizens for such services.<sup>8</sup> Together with the many economic and social barriers that existed even before the COVID-19 pandemic, they make women extremely marginalized in the labor market. According to the Kosovo Agency of Statistics, the unemployment rate among women is 34.3%, while women's inactivity remains almost unchanged over the years with a rate that includes 78.9% of women.<sup>9</sup> Women-owned businesses are also in small numbers, with 11% of active businesses registered under their ownership. One in three women (30%) employed in the private sector in Kosovo do not have an employment contract, while of those who have contracts, half of them (50%) have fixed-term contracts.<sup>10</sup> Women in Kosovo have a high level of inactivity rate in the labor market (79.7%), only 14.1% employment rate and 29.1% of young women are neither in education, training, or employment<sup>11</sup>. The agency of statistics has only published its first quarterly report for 2020 and has noted that the report does not consider the effects of the pandemic as it only covers January – March 2020. During the period of January – March 2020 there were a total of 5,015 jobseekers recorded in the Agency of Employment. Only in April 2020, an additional 32,377 new jobseekers were registered, were 16,820 (51%) were women – totaling 37,392 new job seekers for these four months. In comparison to 2019 where the number of job seekers 6,882 that is an increase of 543%<sup>12</sup>.

In addition to pronounced inequalities in the labor market, women are on the margins at home as well. In Kosovo, women are considered the primary caregivers of children and the elderly in the family and have a high tendency for unpaid domestic work. According to data from MCC, women spend 7 hours on housework, compared to 1 hour and 10 minutes that men spend on household

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7 As estimates October 7th, 2020, <http://pubdocs.worldbank.org/en/716851492021926391/data-ksv.pdf>

8 Kosovo Statistics Agency (2019), Labour Force Survey 2019, Retrieved: <https://ask.rks-gov.net/en/kosovo-agency-of-statistics/add-news/labor-force-survey-in-kosovo-2019>

9 Ibid

10 Zogjani, V. Potential Gender Implication of Covid-19 in Kosovo, 2020, Retrieved: <https://d4d-ks.org/en/papers/potential-gender-implications-covid-19-kosovo-moguce-rodne-implikacije-covid-19-na-kosovu/>

11 Agency of Statistics Kosovo. (2020). Q1. Retrieved from: <https://ask.rks-gov.net/media/5554/afp-tm1-2020-finale.pdf>

12 GAP Institute. (2020). Retrieved from: [https://www.institutigap.org/documents/51080\\_covid\\_tregu\\_punes\\_F.pdf](https://www.institutigap.org/documents/51080_covid_tregu_punes_F.pdf)



chores.<sup>13</sup> Moreover, women in Kosovar homes have a high tendency to be victims of domestic violence. According to the OSCE, over half (54%) of all women say they have experienced psychological violence, physical or sexual violence by a close partner since the age of 15 years.<sup>14</sup>

A group that is considered extremely vulnerable during the time of the pandemic are persons with disabilities in Kosovo. Although the number of people with disabilities in Kosovo is unknown<sup>15</sup>, even before the pandemic, their situation did not meet the full realization of fundamental rights and freedoms on an equal footing with others. Despite the existence of the legal framework, their integration into society remains a challenge due to limited support, inadequate health services, and poor access to existing services, coupled with the stigma surrounding them.<sup>16</sup>

Finally, ethnic minorities, especially the Roma, Ashkali, and Egyptian communities, are still considered out of the margins, and their situation tends to escalate as a result of the Covid-19 pandemic health and economic crisis. With severe economic conditions, low levels of employment or risky employment (metal collection and garbage recycling), less access to health, education, and hygiene, the Covid-19 pandemic has a strong tendency to worsen their socio-economic well-being.

Since the beginning of the pandemic in March 2020, Kosovo Municipalities have been active and have channeled their efforts, with all available human and financial resources, to manage the epidemiological situation. Local governance institutions have been at the forefront of the fights against Covid-19 in Kosovo – as such, their response to the emergency caused by the pandemic has a direct effect on the health and wellbeing of the citizens, especially those from the most vulnerable categories. The purpose of this study is to assess the level of prioritization of the needs and requirements of marginalized groups in Kosovo in the institutional responses of local government in Kosovo. Furthermore, the study aims to understand more closely the main needs and challenges of both municipalities and the marginalized groups themselves.

This report aims to analyze the socio-economic and financial effects of the pandemic on the marginalized groups<sup>17</sup>. This study analyzed the sampled municipalities and looked at the existing measures undertaken by the municipalities and how it affects the marginalized groups. It also analyzed how the pandemic affected the local public finances (both revenues and expenditures) and the abilities of municipalities to reach out to citizens and businesses in need to assist them. The report is structured into four parts. The first part of the report analyses the generic effects of the Covid-19 on the marginalized groups focusing more on the socio-economic implications and the policy response. The second part of the report looks at the financial and economic effect of the Covid-19 on marginalized groups and the policy response. It is followed by the third part, which summarizes the key findings and conclusions. Lastly, the fourth part presents key recommendations for interventions for the local and central government.

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13 MCC, Kosvo Labour Force and Time Use, 2018, Retrieved: [https://millenniumkosovo.org/wp-content/uploads/2018/11/MCC-Kosovo-Labor-Force-and-Time-Use-Study-Final-Research-Report-1.pdf?fbclid=IwAR2orggGM905tV\\_nUWsLYP5flu0Dks7cxAiI5Qvq\\_FwPuk9yei46q8ErNPE](https://millenniumkosovo.org/wp-content/uploads/2018/11/MCC-Kosovo-Labor-Force-and-Time-Use-Study-Final-Research-Report-1.pdf?fbclid=IwAR2orggGM905tV_nUWsLYP5flu0Dks7cxAiI5Qvq_FwPuk9yei46q8ErNPE)

14 OSCE, Survey on the well-being and safety of women in Kosovo, 2019, Retrived: <https://www.osce.org/files/f/documents/e/4/439790.pdf>

15 Caritas Kosova, 2019, Retrived: [https://caritaskosova.org/repository/docs/dokument\\_politikash\\_dhe\\_rekomandimet\\_mbi\\_perfshirjen\\_sociale\\_te\\_personave\\_me\\_aftesi\\_te\\_kufizuar\\_dhe\\_crregullime\\_te\\_shendetit\\_mendor\\_ne\\_kosove.pdf](https://caritaskosova.org/repository/docs/dokument_politikash_dhe_rekomandimet_mbi_perfshirjen_sociale_te_personave_me_aftesi_te_kufizuar_dhe_crregullime_te_shendetit_mendor_ne_kosove.pdf)

16 Ibid.

17 The marginalized groups analyzed in this report are according to Helvetas's methodology on marginalised groups which are women and girls, minorities and people with disabilities





# LITERATURE REVIEW

The Covid-19 pandemic, already spreading across the globe, has not spared Kosovo either. Since March 13, 2020, when Kosovo marked its first case with Covid-19, the health, social, and economic effects have rapidly begun to be felt in every sphere of life. Although the Covid-19 pandemic has affected the entire population, both in welfare and in the Kosovar economy, its effects have not been the same for everyone. In fact, the pandemic is considered to have worsened and highlighted the inequalities that characterize the country's economy.

Marginalized groups, such as women and girls, people with disabilities, and ethnic minority communities, have been hardest hit by the pandemic - starting with their deteriorating situation and continuing to be at risk during the total closure during March-May 2020, as well as after the effects of closing and extending the pandemic period in the following months. The most vulnerable and marginalized groups are considered to have had an adverse impact from the pandemic outbreak are those that rely heavily on the informal economy, have inadequate access to social services, have limited access to housing, are prone to domestic violence, have limited access to financial resources, limited opportunities, and capacities to cope and adapt to the health and economic crisis caused by the pandemic.

Since the beginning of the spread of Covid-19 in Kosovo, various civil society organizations - local and international, have begun to analyze first the expected effects and then the existing ones on marginalized groups in Kosovo. For the interventions of the Government of Kosovo, Municipalities, Agencies, as well as civil society itself, to be evidence-based, to rely on a detailed analysis of the situation on the ground, and to take into account the existing needs and challenges of vulnerable groups, a significant number of policy reports and other analyzes were published from March to November 2020.

The purpose of analyzing the literature in this report is to identify the research, studies, and analyses done so far that raise attention to the main needs and challenges of the groups which this report itself tends to study in-depth. The reviewed literature selected for this part of the analysis includes important topics for this study, such as the impact of the pandemic on the physical, emotional, social, and economic well-being of women, girls, people with disabilities, and ethnic minorities groups. To follow the logic of the analysis, the following sections are divided into literature according to the categories under consideration of this study.

## **Women and girls**

Among the first reports that shed light on the possible effects of the Covid-19 pandemic on the well-being of women and girls in Kosovo, entitled "Possible Gender Implications of Covid-19 in

Kosovo”<sup>18</sup> by Democracy for Development Institute (D4D), is based on Kosovo’s past experience in slowly overcoming emergency crises as well as the increased burden that women usually carry on their shoulders as a result of these crises, mainly as a result of the lack of a gender mainstreaming response by Kosovo institutions. Based on the existing (before the onset of the pandemic crisis) socio-economic situation of women in Kosovo, with a high unemployment rate of women, enormous inactivity in the labor market, unsustainable work for more than 50% of active women in the labor market, as well as deep inequalities in the domestic domain, the report notes that isolation as a result of the pandemic leads to an increase in unpaid work at home and an increase in the burden of family care for women. As a result, it strengthens gender stereotypes about the role of women in society and discourages their activation in the labor market in the long run.

A similar report, entitled “*Addressing Covid-19 from a Gender Perspective*”<sup>19</sup>, released by the Kosovo Women’s Network, also addresses the potential risks to women’s well-being as a result of the Covid-19 pandemic in Kosovo by was initiated precisely by the current unfavorable situation of women, i.e. the pandemic, both in the labor market, in society, and in the family. Furthermore, the report concretizes the recommendations to institutional actors, calling for special measures to address the needs of women in the informal economy sector, where they do the bulk, seeking their inclusion in the group of beneficiaries of Government financial support schemes. .

A report published by UNDP Kosovo, titled “*Rapid Socio-Economic Impact Assessment of Covid-19 in Kosovo*”, in addition to its undertaking of a rapid assessment on the socio-economic impacts of the Covid-19 pandemic and the effectiveness of the taken response measures, specifically takes into consideration the gender role in this assessment, and its impact on women, as a result of the pandemic. The study finds that 46% of women, compared to 52% of men, had their level of income decreased as a result of the pandemic. More than a third of women work in the public sector while the other two-thirds work in the private sector. In line with this, in an infographic realized by Democracy for Development (D4D) workers from the private sector were more negatively affected by the pandemic which was reflected on salaries and contract changes, and terminations.<sup>20</sup> The study concludes that, while household responsibilities have increased for both genders as a result of the pandemic, working hours dedicated to cleaning and cooking have increased much more for women, by 18 percentage points for cleaning, and by 29 percentage points for cooking, respectively, compared to men.

Another report that shows particular interest in the recognizing of the measures taken by municipality mayors around Kosovo, during the pandemic, with regards to categories of the society that are considered as more vulnerable, is titled “*Study on Emergency Needs and Socio-Economic Impact of Covid-19 on Local Government in Kosovo*” and is conducted by Association of Kosovo Municipalities. The study aims to identify the challenges faced by the municipalities in Kosovo during the pandemic, measures taken by the latter to combat the situation and the emergency needs of

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18 D4D, “Implikimet e mundshme gjinore nga Covid-19 ne Kosovë” (Potential gender implications of COVID-19 in Kosovo) Retrieved at: [https://d4d-ks.org/wp-content/uploads/2020/03/D4D\\_Analize-e-politikave\\_8.pdf](https://d4d-ks.org/wp-content/uploads/2020/03/D4D_Analize-e-politikave_8.pdf)

19 Kosovo Women’s Network. “Masat për adresimin e COVID-19 nga perspektiva gjinore” (Measures to address COVID-19 from gender perspective). Retrieved from: [https://womensnetwork.org/wp-content/uploads/2020/04/Masat-p%C3%ABr-adresimin-e-COVID-19-nga-perspektiva-gjinore\\_Rekomandime-p%C3%ABr-Qeverin%C3%AB-e-Kosov%C3%ABs\\_04\\_04\\_2020.pdf?fbclid=IwAR2xmEIRÉTZbsmëz1c8cëGSĒguzQJvpE-DGzr9aXkMCAUsbooj\\_ki9SFMpk](https://womensnetwork.org/wp-content/uploads/2020/04/Masat-p%C3%ABr-adresimin-e-COVID-19-nga-perspektiva-gjinore_Rekomandime-p%C3%ABr-Qeverin%C3%AB-e-Kosov%C3%ABs_04_04_2020.pdf?fbclid=IwAR2xmEIRÉTZbsmëz1c8cëGSĒguzQJvpE-DGzr9aXkMCAUsbooj_ki9SFMpk)

20 Democracy for Development. “Si ka ndikuar pandemia ne vendin tuaj te punes?” (What was the impact of the pandemics at your work-place?) <https://d4d-ks.org/infografikat/si-ka-ndikuar-panemia-covid-19-ne-vendin-tuaj-te-punes/>

municipalities to overcome the socio-economic situation as a result of the pandemic. Overall, most of the measures undertaken, with respect to vulnerable groups of the society, are quite similar with nearly all the municipalities centering their assistance to providing food, medicines, hygienic products and free medical services. Among emergency needs that need to be addressed immediately, the study highlights, from the responses of the respective directorates of municipalities, are the lack of technological gadgets that enable online learning, economical support for families in need, the decline in property tax revenue, support for agriculture damaged by the pandemic etc. amongst others.<sup>21</sup>

### **People with disabilities**

One other report that elucidates the correlation between Covid-19 and disabled people, titled *“The welfare of persons with disabilities during Covid-19”* by HANDIKOS, highlights the impact of the pandemic on mental health on persons with disabilities.. The study highlights that the existence of routines and structures in daily lives can reduce anxiety and stress, hence why the disruption of them may lead to increased levels of the latter, and this is especially true for persons with disabilities, for the changes in their lives are more diverse due to their need for caregiver assistance. Moreover, persons with disabilities face barriers that prevent them to have access to care and basic information, to reduce the risk during the pandemic, which in turn affects their mental health.

A research article, written by a professor of psychology, titled *“The Impact of Covid-19 pandemic in the education of students with disabilities in the pre-university education”*, tackles the challenges students with disabilities and their parents faced during the shift of learning to online platforms. The aim of the study is to research the factors that impact the inclusiveness of students with disabilities in education, before and during the period of the Covid-19 pandemic and to determine the impact of the circumstances related to the pandemic (social distance, online learning) on the well-being of students with disabilities.<sup>22</sup>Healthwise, despite children generally showing no symptoms of Covid-19, children with disabilities are considered to have more health problems as possible infection with the virus can amplify their existing health condition. Among the main concerns of the parents, finds the study, are the formers’ unpreparedness to support their children during online learning, the lack of technological access, and economic problems. The study also finds that the inadequacy of online learning for students with disabilities, the lack of manuals that help parents and teachers in this regard, non-application of individual lesson plans, lack of supporting assistants are factors that have impacted the low involvement of students with disabilities in online lessons.

### **Ethnic Minorities**

One important report that sheds light on the challenges of a group of marginalized people in Kosovo during the COVID-19 pandemic, published by Admovere and titled *“The Challenges of the Roma, Ashkali, Egyptian community during the Covid-19 pandemic”*, identifies and analyzes the measures taken by the Kosovo government with regard to these communities. The study finds that none out of 27 decisions or measures taken by the government and respective ministries, (Minis-

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21 “Study on Emergency Needs and Socio-Economic Impact of Covid-19 on Local Government in Kosovo” [https://komunat-ks.net/downloads/?d\\_id=4061&lang=en](https://komunat-ks.net/downloads/?d_id=4061&lang=en)

22 The impact of the pandemics COVID-19 on the education of students with disabilities in pre-university education. Retrieved: [https://www.researchgate.net/publication/343323273\\_Ndikimi\\_i\\_pandemise\\_COVID-19\\_ne\\_edukimin\\_e\\_nxenesve\\_me\\_aftesi\\_te\\_kufizuar\\_ne\\_arsimin\\_parauniversitar/link/5f23399c299bf1340494b7f9/download](https://www.researchgate.net/publication/343323273_Ndikimi_i_pandemise_COVID-19_ne_edukimin_e_nxenesve_me_aftesi_te_kufizuar_ne_arsimin_parauniversitar/link/5f23399c299bf1340494b7f9/download)




try of Education, Ministry of Finance, Ministry of Health) up to June 1, 2020, considers the Roma, Ashkali and Egyptian communities, with the exception of Measure no. 9 of the Fiscal Emergency Package, which promises to finance projects for these communities to a value of 2 million Euro. The study draws the conclusion, from the interviews, that the management of the pandemic was carried out more by non-governmental organizations and volunteer activists than by central institutions, with the exception of the municipalities of Ferizaj, Lipjan, and Fushë Kosovë. The interviewees of the study also criticized the allocation of grants for the financial support of non-governmental organizations dealing with the protection and improvement of the rights of minority communities in the Republic of Kosovo. The preliminary list of grant recipients showed that the Government's selection criteria of April 23, 2020, were not respected, as there are few organizations dealing with Roma, Ashkali, and Egyptian communities.

According to the study *"Emergency Fiscal Package/Implication and Application Challenges"* by Riinvest Institute, the Emergency Package of April 2020, with a value of 180 million Euros distributed amongs 15 different measures targeting a myriad of targets, has not been entirely inclusive, as important groups have not been beneficiaries– including NGOs working on projects that concern the minorities. In this line, out of the 15 measures, there was only one that concerns minority communities, i.e. Measures No. 9, which asserts support for initiatives that aim to improve the life of the ethnic minorities in light of the consequences from the Covid-19. The study, however, highlights that, even though the decision for the fiscal package was taken in April, up until June, the whole distribution of the package was not realized. Only 1/3 of the budget was distributed. There were many barriers that halted the total implementation of the package: wrongly conducted applications, misuse of applications, the political crisis of the last months, etc

A report by World Bank, titled *"The Economic and Social Impact of Covid-19"* (Poverty and household welfare), which assesses the social and economic impact of the pandemic in Western Balkan's households, dedicates a small section to the economic vulnerability of Roma and other minority communities, true for all the countries in this region. The report concludes that the pandemic and containment measures will halt poverty reduction and welfare improvement. The crisis is presumably going to affect the households through fewer jobs and loss of labor income. In sectors highly affected by the pandemic around 14-33% of workers, in the Western Balkans, are self-employed which makes them more vulnerable to income loss, and these numbers are particularly high for Kosovo, according to the study. A large share of the non-poor population is expected to fall into poverty so the situation may get even worse for those already in poverty or who lack economic opportunities. Stemming from there, the risk to health and incomes is higher for the Roma and other minorities who haven't got sufficient access to basic services and economic opportunities, the study concludes.<sup>23</sup>

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23 World Bank. "The Economic and Social Impact of COVID-19 (Poverty and Household Welfare)" <https://openknowledge.worldbank.org/bitstream/handle/10986/33670/The-Economic-and-Social-Impact-of-COVID-19-Poverty-and-Household-Welfare.pdf?sequence=13>



# **PART I**

## **GENERIC EFFECTS OF THE COVID-19 ON MARGINALIZED GROUPS**

This section covers the findings for the five (5) target municipalities of this study, derived from interviews with municipal actors and representatives of civil society organizations, as well as desk research conducted to better understand a) the profile of municipalities and b) Institutional responses that local government actors have made to respond to the situation created by Covid-19, specifically for marginalized groups: women and girls, people with disabilities, and ethnic minorities. Given that each municipality has notable differences in characteristics and in the findings of this study, there is a need to provide a glance at each separately.

### **THE MUNICIPALITY OF FERIZAJ**

#### **FINDINGS FROM DESK RESEARCH**

The municipality of Ferizaj covers an area of approximately 345 km<sup>2</sup> which includes the town of Ferizaj and 44 villages. According to the last census, the total population of this municipality is 108,610<sup>24</sup>.

According to the Office of the Prime Minister, Office for Community Affairs, the majority of the population in the municipality of Ferizaj belongs to the Albanian community with a considerable number of population part of minority communities. 0.2% of the general population are part of the Roma community while the Ashkali and Egyptian communities make up 2.2% and 0.03% of the general population, respectively. These three communities reside mostly in Halit Ibishi and Koçi Xoxe neighborhoods of the city of Ferizaj with a significant number of people residing in the village of Dubravë as well. As for Bosnian and Turkish communities, they make up, 0.02% each, respectively, of the general population of the municipality and mainly reside in the city of Ferizaj. The Serbian community has a rather small representation in this municipality, representing only 0.01% of the general population, with the former residing mostly in the villages of Bablak, Babush Serb, and Talinoc i Muhaxherëve<sup>25</sup>.

As per the law on Local Self-Governments which dictates that a municipality with more than 10

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24 Municipal Profiles 2018, Ferizaj. OSCE. [https://www.osce.org/files/f/documents/a/8/13132\\_1.pdf](https://www.osce.org/files/f/documents/a/8/13132_1.pdf)

25 Office of the Prime Minister, Office for Community Affairs. <http://www.zck-ks.net/?page=1,45>

percent of residents belonging to communities in a numerical minority, it is required to appoint a deputy mayor for communities and a deputy chairperson of the municipal assembly for communities, the municipality of Ferizaj has Department for Human Rights and Communities, as well as a Deputy Chair of Mayor for Communities. Its duties include the management of the affairs that concern minority communities in the municipality.

Despite a well-built legislature that aims to ensure the rights of minority communities, the majority, especially those from the Roma, Ashkali, and Egyptian communities face a great range of challenges regarding employment, welfare, healthcare, and shelter. Except for this department within the municipality, there are NGOs that work with minority communities and help to address the needs. One of them is Caritas Kosova, in the village of Dubravë, in which village a large number of Roma, Ashkali, and Egyptian community live, and which contributes to the socio-economic improvement of the community, as well as assists them to have easier access in health care, education, and social assistance<sup>26</sup>. Regarding the other marginalized groups of the society, women, and persons with disabilities, a few initiatives have been taken. There is a shelter, that operates within the municipality, for women who escape domestic violence called “Shtëpia Ime” (My home) which has been actively supported by the municipality<sup>27</sup>. A couple of months ago “Fondacioni I Shpresës” was founded, a foundation that aims to help, among others, single mothers. The municipality has taken some initiatives to improve the conditions for persons with disabilities, i.e., the project for the regulation of infrastructure for persons with disabilities, but the procurement of this activity was annulled a couple of months ago<sup>28</sup>. Handikos, an umbrella organization of local offices across Kosovo, is also very active in the Ferizaj region, working mainly with people with disabilities.

The municipality of Ferizaj did not establish a special management team to assist the communities during the pandemic<sup>29</sup>. Like other municipalities it distributed hygienic and food packs to family's part of minority communities, including Roma, Ashkali, and Egyptian, and Serbian<sup>30</sup>. Considering women, the mayor of Ferizaj stated that a particular focus was placed on aiding single mothers and war victims of sexual violence, during the pandemic<sup>31</sup>, but there is no concrete available data on the extend of the assistance provided by the Municipality for these categories.

## **MAIN FINDINGS FROM THE MUNICIPALITY OF FERIZAJ**

- Relevant local institutions dealing with the rights of women and girls, ethnic minorities, as well as persons with disabilities have not been able to make any assessment of the situation of marginalized groups. The lack of human capacities that could do research on the needs of marginalized groups has affected the lack of these institutions to be able to understand the demands of marginalized groups.

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26 Caritas Kosovo, Annual Report 2019. <https://www.caritaskosova.org/sq/raporte-vjetore>

27 Kosovo Municipalities. <https://kk.rks-gov.net/ferizaj/news/nenkryetari-gavazi-vizitoi-strehimoren-e-grave-viktima-te-dhunes-ne-familje/>

28 Kosovo Municipalities. <https://kk.rks-gov.net/ferizaj/wp-content/uploads/sites/31/2020/11/B10-Njoftimi-per-anulimin-e-aktivitetit-te-prokurimit-Rregullimi-i-infrastruktures-per-persona-me-aftesi-te-kufizuara.pdf>

29 Admovere. The Challenges of the Roma, Ashkali and Egyptian Community in Kosovo during the Covid-19 Pandemic <http://admovere.org/en/the-challenges-of-the-roma-ashkali-egyptian-community-in-kosovo-during-the-covid-19-pandemic/>

30 Ibid

31 Emergency Needs and Socio-Economic Impact of Covid-19 on Local Government in Kosovo <https://komunat-ks.net/2020/07/09/asociacioni-i-komunave-nxori-studimin-mbi-nevojat-emergjente-dhe-ndikimin-socio-ekonomik-te-covid-19-ne-pushtetin-lokal-ne-kosove/?lang=en>

- All the assistance that women, girls, people with disabilities, as well as ethnic minorities have received, has been on an ad-hoc basis and has not been studied based on the real needs of these groups.
- In the municipality of Ferizaj the Office for Gender Equality, which is responsible for advocating for gender issues, and the Center for Social Work, which is responsible for providing psycho-social assistance to citizens, were not involved in Covid-19 Emergency Situation Management Headquarters. Consequently, the institutional responses of this headquarters did not have a comprehensive approach to addressing the key needs of marginalized groups, in this case, women, ethnic communities, and persons with disabilities.
- The main focus of the Emergency Staff for Situation Management with Covid-19 has been in providing emergency assistance with food and hygiene kits, as well as in maintaining public health, while the needs and constraints of the marginalized groups have not been a priority.
- There is a general understanding that the situation of marginalized groups has been exacerbated by the crisis created by the pandemic, but local offices do not have concrete reports to prove the true extent of the impact of the pandemic on vulnerable groups.
- Although there is no concrete report that proves the fluctuations in the number of beneficiaries of social schemes in the Municipality of Ferizaj, the Center for Social Work shows that there is no significant movement in the number of beneficiaries from 2019 to 2020.
- Among the main assistance provided during the isolation period, and generally from March to October 2020, by the Municipality of Ferizaj, were emergency packages - food packages and hygiene packages. Also, the Center for Social Work has administered the process of allocating social assistance in cooperation with the Ministry of Labor and Social Welfare.
- People with disabilities, especially those up to the age of 18, did not receive direct visits by doctors and social workers. Although they continued to receive social assistance of 100 euros per month, children with disabilities did not have access to educational and psycho-social activities during isolation. The closure of institutions (work only with essential staff) has affected the lack of providing psycho-social services for a period of 3 months in the municipality of Ferizaj.
- A large portion of officials have not been in the place of work thus has hindered effective inter-institutional communication within the Municipality.
- Lack of human resources, combined with the fact that some of the staff have been infected with Covid-19, casualties, and lack of financial resources, have contributed to undermining the effect of institutions whose work pertains to marginalized groups. All these have also impeded the institutions to conduct an assessment of whether the instruments have reached all target groups, whether they have proven effective, or any suggestions on how to improve those instruments.
- Official reports from the Kosovo Police show that in fact, gender-based domestic violence did not increase in the Municipality of Ferizaj during the pandemic. While in 2019, in the period March-October, there were 98 reported cases, in 2020 in the Municipality of Ferizaj were reported 88 cases of domestic violence.

- The pandemic, especially the period of isolation, has affected the reduction of women's employment, job losses in the trade and services sector, the lack of subsidies for women's businesses, and women-led NGOs.
- The Center for Social Work does not have its own website. Given that the municipality website does not provide actionable information and cover all fields, this hinders the CSW to provide information pertaining to its target group. The issue caused by this has been noted especially in people with disabilities as they have been uninformed throughout the lockdown.
- People with disabilities, especially in families with disabled children, have not had access to information (i.e., whether their social transfers will continue), and there was no official statement that reached them to inform them of viable online options for education.
- Civil society organizations working in the field of women and girls issues, people with disabilities, as well as ethnic minorities (including Help Kosova, Voraë, Ashkali, Handikos) have provided ongoing emergency assistance to the municipality of Ferizaj, mainly through the distribution of food and hygienic packages, and technological equipment for children to attend online schooling.
- From their fieldwork, NGOs consider that the main challenges of marginalized groups during the pandemic are: a) lack of protection measures, especially in Roma, Ashkali, and Egyptian communities, b) lack of access of children from ethnic communities, especially Roma, Ashkali, and Egyptian, in the online learning process due to lack of technological equipment (such as laptops, smartphones, etc.) c) increase in the number of unemployed and consequently decrease family welfare, d) lack of family income, e) lack of clothes and food, especially in communities Roma, Ashkali, and Egyptian) lack of educational and psycho-social services for children with disabilities.
- The number of new job seekers registered in the Agency of Employment during January – April 2020 was 2,121 out of which 817 were women.
- The government's recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. The total number of people that applied for measure nr. 14 were 1,657 out of which 404 were women.



# THE MUNICIPALITY OF FUSHË KOSOVË

## FINDINGS FROM DESK RESEARCH

The municipality of Fushë Kosovë covers an area of 83 km<sup>2</sup> which includes the town of Fushë Kosovë as well as 15 villages. According to the last census, the total population of Fushë Kosovë is 34,827<sup>32</sup>.

According to the Office of the Prime Minister, Office for Community Affairs, the majority of the population in the municipality of Fushë Kosovë belongs to the Albanian community with a significant representation of minority communities, the Ashkali community being the most prominent with its largest representation in Kosovo being in this municipality. The Ashkali community represents 9.57% of the municipal population, who mainly reside in Fushë Kosovë and the villages of Lismir, and Nakarade. The Roma and Egyptian communities have a small representation of 0.35% and 0.04%, respectively, of the municipal population. The majority of them reside in the town of Fushë Kosovë (Roma) or the villages of Uglare, Kuzmin, Batushë, and Bresje (Egyptian). These villages constitute the residing places of the Serbian community as well, which has a rather large representation in this municipality, representing 7.02% of the municipal population. There is a small representation of the Goran community as well, 0.04%, who mainly reside in the town of Fushë Kosovë<sup>33</sup>.

As per the law on Local Self-Governments which dictates that a Municipality with more than 10 percent of residents belonging to communities in a numerical minority, is required to appoint a deputy mayor for communities, the Municipality of Fushë Kosovë has such an office also, which deals with the affairs of minority communities. Despite a well-built legislature that aims to ensure the rights of minority communities, the majority, especially those from Roma, Ashkali, and Egyptian community face a great range of challenges regarding employment, welfare, healthcare, and shelter<sup>34</sup>. Many live-in difficult living conditions and formal unemployment is high, especially for the Roma community, who unlike the Egyptian and Ashkali community have language barriers as well<sup>35</sup>.

The Municipality of Fushë Kosovë is the only one, that for a pandemic situation management has founded a management team for communities, directed by the deputy director for communities<sup>36</sup>. According to civil society activists, social activists together with the municipal management squad have done a good job in addressing the needs of Roma, Ashkali, and the Egyptian community during the pandemic<sup>37</sup>. The municipality has distributed a number of hygienic and food packages to the families of this community<sup>38</sup>. No specific measurement has been taken to assist the marginalized groups of women and persons with disabilities during the pandemic.

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32 Municipal Profile 2018, Fushë Kosovë. OSCE. [https://www.osce.org/files/f/documents/0/3/13118\\_1.pdf](https://www.osce.org/files/f/documents/0/3/13118_1.pdf)

33 Office of the Prime Minister, Office for Community Affairs. <http://www.zck-ks.net/?page=1,45>

34 Admovere. The Challenges of the Roma, Ashkali and Egyptian Community in Kosovo during the Covid-19 Pandemic. <http://admovere.org/en/the-challenges-of-the-roma-ashkali-egyptian-community-in-kosovo-during-the-covid-19-pandemic/>

35 ILO. Perspectives of Roma, Ashkali and Egyptian youth on decent work opportunities and challenges in Kosovo [https://www.ilo.org/wcmsp5/groups/public/---europe/---ro-geneva/---sro-budapest/documents/publication/wcms\\_648879.pdf](https://www.ilo.org/wcmsp5/groups/public/---europe/---ro-geneva/---sro-budapest/documents/publication/wcms_648879.pdf)

36 Admovere. The Challenges of the Roma, Ashkali and Egyptian Community in Kosovo during the Covid-19 Pandemic. <http://admovere.org/en/the-challenges-of-the-roma-ashkali-egyptian-community-in-kosovo-during-the-covid-19-pandemic/>

37 Ibid

38 Ibid

## **MAIN FINDINGS FROM THE MUNICIPALITY OF FUSHË KOSOVO**

- The municipality of Fushë Kosovë did not make rapid policies targeting women during the pandemic. All policies and decisions pertaining to the impact of Covid on marginalized groups were made on an ad-hoc basis, without an accurate assessment of the situation on the ground.
- The Office for Gender Equality was not part of the Municipal Emergency Headquarters. The office did not make any assessment on the needs of women and girls in the municipality of Fushe Kosova due to the lack of human capacity.
- The main challenges of women in the municipality of Fushë Kosovë, including the Albanian community and minority communities, are the loss of jobs, while the closure of product fairs has affected the lack of sales of handicrafts and food products for women in the municipality.
- Isolation measures have increased family responsibilities for women, especially in the care of children and the elderly, creating a heavy burden for women at home. There is no accurate assessment by the Municipality of the possibility of increasing domestic violence, however official reports from the Kosovo Police show that in the period March-October 2020, in the Municipality of Fushë Kosovë there were a total of 56 cases reported, compared to 66 in the period same as a year ago.
- Major health services, including reproductive and sexual health, have not been stopped even during isolation. All women of the Municipality have had uninterrupted access to medical services.
- Although the mitigation measures taken by the Municipality of Fushë Kosovë have been comprehensive and have not discriminated against women, no concrete prioritization of women's issues has been achieved. There has been no inter-institutional cooperation to understand the direct impact of the pandemic on women in this municipality.
- The Municipality of Fushë Kosovë has established an emergency sub-headquarters specifically for the Roma, Ashkali, and Egyptian communities in this municipality.
- Although no specific report has been made on the demands and needs of the Roma, Ashkali, and Egyptian community, through communication with representatives of the groups, the municipality has come to realize that their main challenges have been lack of food and sanitation equipment, loss of access to revenue due to of interruption of daily work in which most persons of these communities are engaged (metal collecting, construction). Also, an important challenge is the lack of technological equipment for children from Roma, Ashkali, and Egyptian communities to attend online learning.
- Roma, Ashkali, and Egyptian communities have received direct assistance from the Municipality with food and hygiene kits, and medication. Regular disinfection of neighborhoods where communities live has been done to reduce the chances of spreading the virus.
- The crisis with Covid-19 has not increased the demand of citizens to benefit from social schemes offered by the Center for Social Work, leaving a total of 930 families as beneficiaries

of these schemes (with small fluctuations over the years).

- The Directorate of Health and Social Welfare has subsidized local organizations to assist people with disabilities. 41% of people with disabilities (up to the age of 18) have not been able to access online education and psycho-physical services and counseling.
- The main challenges of marginalized groups identified by civil society organizations are a) job losses, especially for Roma, Ashkali, and Egyptian communities which mostly depend on fieldwork, and women, b) difficult economic situation and lack of family income to provide food and hygiene items, c) lack of access to information (on developments with Covid-19, information on virus protection, information on social schemes and assistance provided by the municipality and donors), due to lack of technological equipment, d) lack of technological equipment for children to attend online learning, e) lack of educational programs in the languages of minority communities.
- The number of new job seekers registered in the Agency of Employment during January – April 2020 was 172 out of which 82 were women
- The government's recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. The total number of people that applied for measure nr. 14 were 661 out of which 193 were women

## **THE MUNICIPALITY OF GRAÇANICA**

### **FINDINGS FROM DESK RESEARCH**

The municipality of Graçanicë covers an area of approximately 131 km<sup>2</sup> and includes the town of Graçanicë together with 16 villages. According to the last census, the total population of Graçanicë is around 10,675<sup>39</sup>.

According to a Municipal Profiles publication by OSCE, in 2018, the majority of the population in the municipality of Graçanica belongs to the Serbian community, roughly 7200 people, with the considerable representation of the Albanian community, around 2470 people, and other minority communities such as Roma, and Ashkali with a combined population of 849<sup>40</sup>.

As per the law on Local Self-Governments which dictates that a municipality with more than 10 percent of residents belonging to communities in a numerical minority, is required to appoint a deputy mayor for communities and a deputy chairperson of the municipal assembly for communities, the municipality consists two of these offices within its premises, that regulate the issues related to minority communities<sup>41</sup>. It also has a Municipal Committee for Communities which holds regular meetings to discuss the issues faced by communities, with the last meeting held on the 7th of August of this year<sup>42</sup>.

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39 Municipal Profile 2018, Graçanica. OSCE. [https://www.osce.org/files/f/documents/4/6/88762\\_1.pdf](https://www.osce.org/files/f/documents/4/6/88762_1.pdf)

40 Ibid

41 Ibid

42 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/u-mbajt-komiteti-per-komunitete-13/>

The minority communities are, to a considerable degree, involved in the programs of the municipality. At the beginning of this year, a special program in the Roma language has been launched, within the competency of Radio Graçanica<sup>43</sup>, while at the same time programs in partnership with organizations such as Roma Versitas, has been directed by the municipality, to get students from minority communities of Roma and Ashkali, involved in practice jobs<sup>44</sup>. The ROMA, ASHKALI, AND EGYPTIAN community, among the most marginalized, has been facing many issues in different areas including welfare, employment, health care, and shelter<sup>45</sup>.

Considering the other two marginalized groups of the society women and persons with disabilities, the municipality cooperates with locally operating organizations that address the issues of these communities. There is a businesswoman association operating in the village of Lapje Selo (Lapllaselë) called Avenija, which tackles issues faced by the women in the municipality. There are also two institutions in the municipality that work with persons with disabilities: "House for Youth"<sup>46</sup> which operates since 2004 and the social enterprise Graçanica, which operates since 2014 and has since then become a second house for marginalized groups such as persons with disabilities, the impoverished, and the people who want to develop artisanal skills<sup>47</sup>.

During the pandemic, the Municipality with the initiative of NGOs that work with minority communities has mainly distributed hygienic and food packages to families in need from Roma and Ashkali communities<sup>48</sup>. The main event in the last months of the ongoing pandemic, that addresses women, is the ratification of a memorandum in cooperation with Women4Women that aims to strengthen the position of women in the municipality, by economic support and initiation of business activities that involve women<sup>49</sup>.

## **MAIN FINDINGS FROM THE MUNICIPALITY OF GRAÇANICA**

- The Municipality of Graçanica did not conduct any concrete needs assessment to assess the needs of marginalized groups before starting the application of mitigation measures issued by the Emergency Headquarters of the Municipality.
- The policies/mitigation measures undertaken were on an ad-hoc basis, relying on meetings with community representatives to understand key needs.
- The Office for Communities, through cooperation with non-governmental organizations, has enabled the distribution of food and hygiene packages for minority communities, especially for the Roma, Ashkali, and Egyptian communities.

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43 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/fillon-zyrtarisht-transmetimi-i-programit-rom/>

44 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/memorandumi-per-punen-praktike-te-nxenesve-te-komunitetit-rom-ashkali-dhe-egjiptian/>

45 Admovere. The Challenges of the Roma, Ashkali and Egyptian Community in Kosovo during the Covid-19 Pandemic <http://admovere.org/en/the-challenges-of-the-roma-ashkali-egyptian-community-in-kosovo-during-the-covid-19-pandemic/>

46 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/klientet-e-shtepises-per-te-rinj-moren-pjese-ne-mini-olimpiaden/>

47 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/kryetari-popoviq-komuna-do-te-ndihmoje-kedo-qe-krijon-dhe-deshiron-te-siguroje-jetesen-nga-puna-e-vet/>

48 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/organizata-zeri-i-romeve-ashkali-dhe-egjiptasve-siguroi-70-pako-humanitare-per-familjet-rome/>

49 Kosovo Municipalities. <https://kk.rks-gov.net/gracanice/al/news/u-nenshkrua-memorandumi-per-fuqizimin-e-pozites-se-grave/>

- The Office for Gender Equality is not functioning in the municipality of Graçanica at the moment. All data related to the work of this office during the time of the pandemic, are currently inaccessible.
- The Albanian minority in the Municipality of Graçanica has continued its education without interruption. For Roma, Ashkali, and Egyptian communities it has been a great challenge to attend online learning due to the lack of technological equipment.
- The Albanian minority and Roma, Ashkali, and Egyptian communities have had access to medical care in the municipality.
- Although there is no report on the level of domestic violence, data from the Kosovo Police show that in the Municipality of Graçanica there were a total of 15 cases reported in March-November, while in the same period of 2019 there were a total of 25 cases.
- The main challenges of the ethnic minorities in Graçanice, especially the Roma, Ashkali, and Egyptian community, during the pandemic are the loss of jobs, the loss of income, as well as the lack of technological equipment for children to attend online education.
- The number of new job seekers registered in the Agency of Employment during January – April 2020 was 607 out of which 385 were women
- The government's recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. The total number of people that applied for measure nr. 14 were 140 out of which 56 were women

## **THE MUNICIPALITY OF PRIZREN**

### **FINDINGS FROM DESK RESEARCH**

The municipality of Prizren covers an area of approximately 640km<sup>2</sup> and includes the city of Prizren in addition to 74 villages. According to the last census, the total population of the municipality of Prizren is 177,781<sup>50</sup>.

According to the Office of the Prime Minister, Office for Community Affairs, the majority of the population in the municipality of Prizren belongs to the Albanian community with a significantly large representation of minority communities. The largest minority community in the municipality of Prizren is the Bosnian community which represents 10.1 % of the general population. The other large minority community is the Turkish community which represents 6.9% of the municipal population. Roma, Ashkali, and Egyptian community represent 4.2%, 1.3%, and 2.20%, respectively, of the municipal population. Most of them reside in the city of Prizren with some people of the communities residing in Zhupë and other rural areas of the municipality. The Serbian community has a small representation in this municipality, representing only 0.25% of the population. Additionally, there is a significant representation of the Goran community as well, who represent 10.01% of the municipal population<sup>51</sup>.

50 OSCE. Municipal Profiles 2018, Prizren. <https://www.osce.org/files/Prizren.pdf>

51 Office of the Prime Minister, Office for Community Affairs. <http://www.zck-ks.net/?page=1,45>



As per the law on Local Self-Governments which dictates that a municipality with more than 10 percent of residents belonging to communities in a numerical minority is required to appoint a deputy mayor for communities and a deputy chairperson of the municipal assembly for communities<sup>52</sup>, the municipality consists of two of these offices within its premises, that regulate the issues related to minority communities. Memnuna Ajdini is the current deputy mayor for communities<sup>53</sup>. The municipal assembly for communities consists of six members, representatives of different minority communities: Turkish, Roma, Ashkali, and Egyptian, Bosnian and Goran, and Serbian for two different parts of the municipality<sup>54</sup>. The assembly, according to the municipality principles, is responsible for the improvement and protection of the rights of the minority communities; has to ensure that the communities have equal rights in public services within the municipality and presents reports that detail the work done in the benefit of the communities<sup>55</sup>.

The municipality of Prizren has made considerable efforts to integrate minority communities, especially Roma, Ashkali, and Egyptian prior to the pandemic. The Roma, Ashkali, and Egyptian community, among the most marginalized, has been facing many issues in different areas including welfare, employment, health care, and shelter<sup>56</sup>. Last year it signed a memorandum which is set to continue till August 2020, that aims to improve the living conditions of ROMA, ASHKALI, AND EGYPTIAN communities, by assisting in employment, providing school supplies, etc<sup>57</sup>. Generally, non-governmental organizations such as Nevo Koncepti or Rrogaek, Ashkali, and Egyptian work with and address the issues of these communities. A few initiatives have been taken to help other marginalized groups, women, and persons with disabilities, such as courses on artisanal work<sup>58</sup> or giving persons with disabilities temporary jobs at different levels within the municipality<sup>59</sup>. The main initiative that the municipality has taken to assist these marginalized communities, during the pandemic, particularly the Roma, Ashkali, and Egyptian communities, is the distribution of hygienic and food packages, like most municipalities, for the families in need<sup>60</sup>.

## **MAIN FINDINGS FROM THE MUNICIPALITY OF PRIZREN**

- The Office for Gender Equality was not part of the Municipal Emergency Headquarters. The office did not assess the needs of women and girls in the municipality of Prizren due to a lack of human capacity.

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52 OSCE. Municipal Profiles 2018, Prizren. <https://www.osce.org/files/Prizren.pdf>

53 Deputy Mayor for Communities, Municipality of Prizren. <https://kk.rks-gov.net/prizren/staff/nenkryetari-per-komunitete-2/>

54 Office for Communities and Return, Municipality of Prizren. <https://kk.rks-gov.net/prizren/zyrat-njesit/zyra-per-te-drejta-te-njeriut-dhe-komunitete/>

55 Ibid

56 Admovere. The Challenges of the Roma, Ashkali and Egyptian Community in Kosovo during the Covid-19 Pandemic <http://admovere.org/en/the-challenges-of-the-roma-ashkali-egyptian-community-in-kosovo-during-the-covid-19-pandemic/>

57 Kosovo Municipalities. <https://kk.rks-gov.net/prizren/news/angazhohemi-fuqishem-ne-permiresimin-e-kushteve-te-jeteses-se-komunitetit-rae/>

58 Kosovo Municipalities. <https://kk.rks-gov.net/prizren/news/kurse-per-aftesime-profesionale-ne-zanate-dhe-punime-dore/>

59 Kosovo Municipalities. <https://kk.rks-gov.net/prizren/wp-content/uploads/sites/26/2019/12/anagzh.persona-me-aftes-te-kufiz.pdf>

60 Kosovo Municipalities. <https://kk.rks-gov.net/prizren/news/komuna-e-vendosur-te-qendrojme-afer-seciles-familje-te-prekur-nga-pandemia/>

- The municipality of Prizren did not make rapid policies targeting women during the pandemic. All policies and decisions pertaining to the impact of Covid on marginalized groups were made on an ad-hoc basis, without an accurate assessment of the situation on the ground.
- Loss of jobs - especially in the services sector, low access to income, lack of subsidies for women-led businesses and NGOs, increased family responsibilities during the time of isolation, are the main challenges for women in the municipality of Prizren.
- Marginalized communities, including women, ethnic minorities, and people with disabilities, do not have easy access to information as the municipal website is not updated regularly and directorates do not have their own websites in which they can publish information
- Whilst people in the social assistance scheme were given two times their previous social benefits, whereas for people with disabilities there was no policy that benefited them specifically.
- Institutions have not developed any policy that is specific for the Roma, Ashkali, and Egyptian communities, albeit that they agree that the conditions for this community are different from others. Schemes that have been developed have been devised targeting all citizens rather than specific communities.
- Resources, such as computers, paper, and also anti-covid19 measures as masks, gloves, and sanitizers, were sometimes missing thus making institutions not able to perform their duties.
- There was a lack of coordination between the central authorities and the local institutions. Whilst the municipal mayor has informed the local institutions that they ought to work with reduced staff, the ministry of health has obliged certain institutions (i.e., also the center for social work) to continue working with full capacities. Yet, there was no extra payment as it was in the case with the Police and the healthcare institutions.
- The number of new job seekers registered in the Agency of Employment during January – April 2020 was 2,430 out of which 1,202 were women.
- The government's recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. The total number of people that applied for measure nr. 14 were 1,218 out of which 409 were women

## **THE MUNICIPALITY OF SHTËRPCË**

### **FINDINGS FROM DESK RESEARCH**

The municipality of Shtërpcë covers an area of 247 km<sup>2</sup> and includes the town of Shtërpcë in addition to 16 villages. According to the latest census, the total population of this municipality is 6,949<sup>61</sup>.

According to the Office of the Prime Minister, Office for Community Affairs, the majority of the population in the municipality of Shtërpcë belongs to the Serbian community, which represents

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61 Municipal Profiles 2018, Municipality of Shtërpcë. [https://www.osce.org/files/f/documents/1/6/13130\\_1.pdf](https://www.osce.org/files/f/documents/1/6/13130_1.pdf)

75% of the municipal population, with a considerable representation of other communities. The Albanian community represents 24.5% of the municipal population, who reside, mainly, in the villages of Brezovicë and Brod. There is a minor representation of the Roma community in this municipality, as well, who represent 0.5% of the municipal population and reside mainly in the town of Shtërpçë, and the village of Drajkovc<sup>62</sup>.

As per the law on Local Self-Governments which dictates that a municipality with more than 10 percent of residents belonging to communities in a numerical minority, is required to appoint a Deputy Mayor for Communities, the municipality of Shtërpçë also has such an office which works with minority communities<sup>63</sup> as well as a Municipal Assembly committee on minorities.

### *MAIN FINDINGS FROM THE MUNICIPALITY OF SHËTËRPCË*

- The Municipality of Shtërpçë did not conduct any concrete needs assessment to assess the needs of marginalized groups before starting the application of mitigation measures issued by the Emergency Headquarters of the Municipality.
- The focus was to help low-income families to gain access to food and hygiene products. Also, part of the emergency plan was to target specifically the elderly. Priorities were set based on income (based on the social benefits schemes within the Municipality) rather than any other cross-cutting demographic (i.e., women, ethnic minorities, or people with disabilities)
- The Center for Social Work has cooperated heavily with international programs and organizations specifically with USAID, Red Cross, and Caritas. Cooperation with local organizations was also carried out with Halil Kastrati, and Labinot Tahiri Foundation.
- There was no formal and documented monitoring and evaluation of policies and schemes thus there is no clear indicator as to whether they reached the desired effects. Given that the main criterion for the schemes was income-based there were no policies or schemes which targeted marginalized groups.
- Domestic violence in the Municipality of Shtërpçë has not had an increasing trend. In total, in the period March-November, 5 cases of domestic violence were reported, while in the previous year there were 6 in total.
- The number of new job seekers registered in the Agency of Employment during January – April 2020 was 77 out of which 31 were women.
- The government's recovery package included measure 14 which would grant businesses a stipend of 130 euros for two months if they were to register an employee with a contract of at least one (1) year. The total number of people that applied for measure nr. 14 were 33 out of which 5 were women

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62 Office of the Prime Minister, Office for Community Affairs. <http://www.zck-ks.net/?page=1,45>

63 Deputy Mayor for Communities, Municipality of Shtërpçë. <https://kk.rks-gov.net/shterpce/kabineti/zevendes-kryetari-per-komunitete/>



# PART II

## THE ECONOMIC AND FINANCIAL EFFECT OF THE COVID-19 ON MARGINALIZED GROUPS

### IMPACT OF COVID-19 ON PUBLIC FINANCES, REVENUES, AND EXPENDITURES JANUARY – SEPTEMBER 2020

**Revenues** -Projections in the revised budget for 2020 (mid-year) show that the total revenues fore-saw a decline of around 5.3% - the actual figures show that the declining trend will be even more severe at the end of the year. Revenues from custom duties in this period decreased by 24.2%. Border VAT decreased by 12.6% whereas revenues from excise as the largest contributor also decreased by 10.5%. In addition to the indirect taxes, the domestically raised revenues -direct taxes -experienced a decrease as well by 11.5% in annual terms mainly due to reduced economic activity, with property tax being the most significant decline with around 29%.

**Expenditures** -When it comes to expenditures, total budget expenditures during January – September 2020 increased by 5.6% compared to last year’s figures. Wages and Salaries increased by 7.1% mainly due to the government’s measures to add additional wages to certain groups of public employees -around 22.3 million. Goods and Services decreased by a slight 1.1%. Utilities decreased by a significant 54.3% mainly due to the government’s adjusted working arrangements -working with reduced capacities and the lock-down itself. Whereas the capital expenditures decreased by around 21% largely affected by late approval of the budget law for 2020, slowed economic activity, as well as the implementation of capital projects were halted for several months especially during the first months of the pandemic, etc.

Table 1. Overall Government Expenditures by categories 2020 vs.2019 for January – September

Economic category	2019	2020	Difference in %
Wages and Salaries	458,080,782	490,763,717	▲ 7.1%
Goods and Services	183,439,778	181,448,101	▼ 1.1%
Utilities	1,320,091	602,987	▼ 54.3%
Subsidies and Transfers	445,963,214	546,352,902	▲ 22.5%
Capital Investments	260,960,688	206,485,308	▼ 20.9%
<b>Total</b>	<b>1,349,764,552</b>	<b>1,425,653,016</b>	<b>▲ 5.6%</b>

## **REVENUE AND EXPENDITURE PROJECTIONS FOR 2021 AND THE MEDIUM TERM**

**Revenues** -Budget revenues for the medium term are expected to return to prior-pandemic levels with a 5.4% increase compared to the revised projections from the budget law for 2020. Indirect tax revenues are expected to increase by around 6.8% from revised projections in the budget law for 2020. VAT revenues are projected to increase by 8.5% whereas revenues from excise by 0.3% and customs levied taxes by 20.7%. The directly levied taxes are expected to return to prior-pandemic levels as well, with an increase of 4.6% compared to the revised budget for 2020. Whereas non-tax revenues from fees and charges are expected to increase by 13.4%.

**Expenditures** -Budget expenditures for 2021 are expected to decline by 7.9% compared to the planned expenditures in the revised budget law for 2020. Current expenditures which include wages and salaries, goods and services, and subsidies and transfers are expected to decline by 5.5%. Wages and salaries are expected to be within the limit of the fiscal rule with a slight 0.7% increase. Goods and Services are expected to decline by 1.5%. Whereas Subsidies and Transfers are expected to decline by 5.2%. Capital expenditures are expected to increase as well -which apart from the regular budget financing will be financed by external lending mainly through the 'investment clause'.

### **Budget Deficit and Fiscal Rule**

The fiscal rule requires that the budget deficit remains at 2%. In June 2020, the government decided to temporarily haul change the deficit and the fiscal rule<sup>64</sup>. The proposed deficit was up to 6.5% of the GDP whereas the bank balance was proposed to be reduced from 4.5% to 3% and asked the parliament to pass the proposed changes which were approved by the parliament.

## **MUNICIPAL OWN SOURCE REVENUE OUTLOOK**

### **MUNICIPAL OWN-SOURCE REVENUE**

Overall, the effects of the pandemic on municipal own-source revenues are obvious. Almost all revenue sources experienced a decrease. In total, municipal own-source revenues for the period of January – September 2020 are 19% lower compared to the same period of the previous year. In 2019 the total municipal own-source revenues in nominal value were 57,242,214€ whereas this year for the same period the total own-source revenues are 46,152,960€ - a negative difference of 11,089,254€.

The below shows all types of own-source revenues that all municipalities generated in 2020 and 2019. It compares this year with last year figures for the period of January - September. Overall, the decline in revenues is around 11.5 million or expressed in percentage as 19% lower. Apart from a few non-significant types of revenues, all types of own-source revenues showed a decrease. Some

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64 Government's Decision No.03/02 dated 05.06.2020. Accessible at <https://kryeministri-ks.net/wp-content/uploads/2020/06/Vendimet-e-Mbledhjes-s%C3%AB-2-t%C3%AB-t%C3%AB-Qeveris%C3%AB-s%C3%AB-Republik%C3%ABs-s%C3%AB-Kosov%C3%ABs-2020.pdf>



of the most affected revenue types are the property tax with 19% lower, use of the public property by 26%, revenues from citizen participation lower by 35%, fees on business registration 44% lower, fees on birth certificates 42% lower, etc.

The decline in some of the municipal own-source revenues is mainly driven due to the central government's and local government's rapid policy responses. The central government decided to postpone the property tax payment and to temporarily suspend municipalities from applying any interest and penalty due to late payment on property tax. Revenues from property taxes will become uncertain as to the economy contracts and defaults begin, by both residents and commercial owners. Municipalities should also anticipate changes in the timing of revenue collections since some residents and commercial property owners might defer their tax payments or pay partially now and the remainder once the economic activities resume to a certain level. It is crucial for municipalities to understand what factors will affect the ability of residents and local businesses to pay their local taxes. Using conventional methods of economic projections during the pandemic time will result in an incomplete and inaccurate analysis.

Some measures were taken by municipal assemblies themselves which decided that local businesses were exempted to pay certain types of municipal fees and charges such as rent from using the public spaces and municipal building, payment of business activity fees, etc. Such measures are still active and are expected to be active at least until the end of 2020 and potentially be expanded to include the first part of 2021 depending on whether the situation improves or worsens.

The decline for some revenue types is a direct consequence of municipal measures such as the closure of schools, kindergarten, where citizens participate financially. Also, some types of revenues are also driven by the changes of citizens' behaviors like fees on birth certificates, fees on travel documents, marriage certificates, fees on public parking, etc., and administrative fees. These types of revenues are typically related to the mobility of the citizens. Revenues derived from these fees are now nearing zero as a result of limited economic activity due to self-isolation and emergency orders in many municipalities. Despite the negative effect of a pandemic on municipal revenues, there are few revenue types that experience an increase from last year. For example, the fees from municipal environment permits were up by 3% from the last year, revenues from licenses for technical acceptance of premises by 21%, tax for own certificates and copy plan up by 33%, fees for demolition up by 69%, etc. Although these types of revenue show an increase from the last year's figures, there is no strong evidence to suggest the increase is related to the pandemic itself or the change of citizen's behaviors. This is partially because the construction sector in Kosovo somehow 'survived' and managed to continue working despite other sectors were affected more severely. Also, while the construction continued working, the legalization process was not largely affected and continued, which explains why the municipal revenues from these types of own-source revenues experienced a increase.

Table 2. Municipal Own-Source Revenues 2020 vs. 2019. Analysis per revenue type

No	Type of revenue	Amount EUR 2019	Amount in EUR 2020 in EUR	Difference	Difference in %
	<b>Total</b>	<b>57,242,214</b>	<b>46,152,969</b>	<b>(11,089,254)</b>	
1	Property tax	21,138,856	15,097,123	(6,041,733)	28%
2	Municipal fees on construction permit	13,114,415	13,111,591	(2,824)	0%
3	Use of public property	3,193,273	2,375,020	(818,254)	26%
4	Participation	3,104,741	2,073,574	(1,111,167)	36%
5	Service Sale-Increasing of Waste Revenues	3,044,959	2,767,592	(277,366)	9%
6	Vehicle registration fee	2,365,201	2,345,540	(19,661)	1%
7	Fee for changing the destination of land	1,426,378	1,394,295	(32,082)	2%
8	Fee on registration of heritage - change of ownership	1,251,050	998,054	(253,003)	20%
9	Tax on land measurement in the field	1,229,517	844,055	(385,462)	31%
10	Fee on other registration certificates	903,093	542,996	(358,096)	40%
11	Municipal environmental permit	804,129	830,899	26,770	3%
12	Fee on the exercise of the activity	743,467	369,945	(373,522)	50%
13	Fee on birth certificates	580,223	358,019	(242,204)	42%
14	Other administrative fees	571,227	468,396	(102,871)	18%
15	Rent on public facilities	569,533	187,669	(381,863)	67%
16	Fee on public parking, camping and recreation	389,926	202,808	(187,118)	48%
17	Road fee	328,618	199,335	(129,283)	39%
18	Rent for setting up a trade facility	233,752	122,284	(111,468)	48%
19	Fee on business registration	224,895	126,827	(98,068)	44%
20	Fee on verification of different certificates	209,073	136,644	(72,429)	35%
21	Licenses for advertisements and publications in public property	139,657	120,075	(19,593)	14%
22	Other business licenses	139,426	36,420	(103,005)	74%
23	Licenses for individual and free activities	139,016	86,000	(53,016)	38%
24	Fee on marriage certificates	138,341	77,288	(61,053)	44%
25	Inspectorate Fines	123,073	107,020	(14,053)	11%
26	Inspection of road traffic	105,905	60,774	(45,131)	43%
27	Public property for open market	77,817	56,482	(41,355)	53%
28	Removal and disposal of vehicles	74,882	66,443	(8,439)	11%
29	Hygienic sanitary inspection	72,639	60,474	(12,165)	17%
30	Licenses for technical acceptance of the premise	66,400	80,212	13,812	21%
31	Licence for large stores	55,180	34,376	(20,804)	38%
32	Revenue from rent, OSR from property usage	52,200	50,000	(2,200)	4%
33	Other fines	45,896	51,863	5,967	13%
34	Revenues from sale of goods	45,701	33,786	(11,915)	26%
35	Tax for own certificates and copy plan	39,501	52,495	12,994	33%
36	Revenues from sale of assets	37,287	38,615	1,328	4%
37	Fee on death certificates	35,787	21,622	(14,165)	39%
38	Inspection of respect for the urban plan	34,897	26,040	(8,857)	25%
39	Fees on bid participation	32,651	15,765	(16,886)	52%
40	Registration of mortgage	31,161	24,951	(6,210)	20%
41	Licenses for alcoholic beverage services	29,940	12,250	(17,690)	59%
42	Sale of services	24,818	17,265	(7,553)	30%
43	Inspection of food items	22,461	17,236	(5,225)	23%
44	Disinfection Services	20,655	11,738	(8,917)	43%
45	Revenues from confiscations	20,147	5,266	(14,881)	74%
46	Veterinary inspection - within the country	14,403	15,669	1,185	8%
47	Revenues from the use of Public Objects	12,722	9,039	(3,683)	29%
48	Mandatory fines-Waste disposal	11,779	3,860	(7,919)	67%
49	Revenues from sale of waste	10,980	5,177	(5,803)	53%
50	Fee on demolition	10,318	17,426	7,108	69%
51	Licenses for transport of goods	10,120	3,800	(6,320)	62%
52	Fee on drivers license	9,700	8,550	(1,222)	13%
53	Ecological fees	9,574	7,798	(1,776)	19%
54	Fee on photocopy of documents	9,402	6,284	(3,118)	33%
55	Fees on medical certificates (drivers' license)	8,700	5,569	(3,131)	36%
56	Licenses for professional services	8,366	1,257	(7,109)	85%
57	Revenues from concessions	4,171	2,682	(1,489)	36%
58	Compensation of damages from insurance companies	3,570	3,997	427	12%
59	Revenues from rent of residential facilities	3,465	894	(2,571)	75%
60	Registration business licenses	2,653	1,273	(1,380)	52%
61	Licenses for street vendors and kiosks	1,460	-	(1,460)	100%
62	Refund of fees of court	1,341	-	(1,341)	100%
63	Citizenship tax	1,037	283	(754)	73%
64	Traffic fines	672	-	(672)	100%
65	Presumptive tax	535	-	-	100%
66	Other revenue	342	173	(169,74)	100%
67	Revenues after customs clearance	141	-	(141,00)	100%
68	Fees on weapon license	16	-	(15,50)	100%
69	Fee on travel documents	6	-	(6,00)	100%
70	Fee on legalization of facilities	-	366,572	-	100%
71	Fees on planning permission	-	3,081	-	100%
72	Official Gazette of the Prime Minister's Office	-	1,152	-	-
73	Inspection of measuring devices - scales	-	551	-	-

## MUNICIPAL OWN SOURCE REVENUES PER MUNICIPALITY 2019 VS. 2020

The following table shows all municipalities and their own source revenues they generated in 2020 and 2019 for the period of January – September. It also shows the difference in decrease/increase in percentage and it ranks municipalities from the highest to the lowest based on the percentage of decrease. What we can see from the table below is that municipalities on average experienced a 23% decrease in revenue from the last year. The effect of the pandemic was noticed more on the small and mid-size municipalities<sup>65</sup> as compared to the large-size municipalities. Small-size and medium-size municipalities experienced on average a 24% decrease in revenue compared to their counterparts large-size municipalities which experienced on average a 15% decrease in revenues.

Table 3. Municipal Own-Source Revenues 2020 vs. 2019. Analysis per municipality

#	Municipality	Amounts in EUR		Difference %
		2019	2020	
1	Junik	125,659	67,776	▼46%
2	Vitia	717,620	412,709	▼42%
3	Ferizaj	3,526,829	2,057,259	▼42%
4	Shtërpçë	248,583	156,845	▼37%
5	Dragash	257,709	163,790	▼36%
6	Istog	828,674	531,054	▼36%
7	Klllokot	128,712	84,938	▼34%
8	Zubin Potok	1,726	1,157	▼33%
9	Gjilan	2,935,222	2,027,759	▼31%
10	Lipjan	1,491,055	1,037,417	▼30%
11	Mitrovica	1,812,488	1,265,035	▼30%
12	Ranillug	67,216	48,002	▼29%
13	Malisheva	577,480	413,614	▼28%
14	Shtime	322,649	231,205	▼28%
15	Partesh	44,546	33,071	▼26%
16	Skenderaj	562,842	420,796	▼25%
17	Hani Elezit	224,215	168,784	▼25%
18	Kamenica	583,162	439,183	▼25%
19	Suhareka	1,355,869	1,021,437	▼25%
20	Mamusha	45,936	35,200	▼23%
21	Glllogoc	789,702	610,968	▼23%
22	Klina	677,937	525,625	▼22%
23	Prizren	5,138,704	4,095,018	▼20%
24	Podujevo	845,024	688,813	▼18%
25	Gjakova	2,416,735	1,985,955	▼18%
26	Obiliq	742,809	614,654	▼17%

65 Categorization of municipalities serves only for the purpose of own source revenues and other studies may categorize municipalities differently. Municipalities are categorized as: 1. Small-size municipalities with revenues from 0 to 250,000€; 2. Medium-size 250,000€ to 1,000,000€; 3. Large-size 1,000,000€ or higher

27	Prishtina	21,571,287	17,923,087	▼17%
28	Deçan	355,926	297,069	▼17%
29	Peja	2,873,141	2,447,114	▼15%
30	Fushe Kosovo	1,947,317	1,733,774	▼11%
31	Kaçanik	436,784	394,523	▼10%
32	Mitrovica North	32,862	30,563	▼7%
33	Rahovec	850,809	802,142	▼6%
34	Vushtrri	1,483,105	1,432,965	▼3%
35	Novo Berdo	120,760	118,549	▼2%
36	Leposaviq	1,020	1,007	▼1%
37	Graçanica	1,099,591	1,832,228	▲67%
38	Zveçan	508	1,875	▲269%
<b>Total</b>		<b>57,244,234</b>	<b>46,154,980</b>	<b>▼19%</b>

Another aspect that is noticed is that economically deprived municipalities are hit more as compared to the less economically municipalities. Since large-size municipalities have a wider range of revenue types, the study finds that they showed a higher degree of resilience as compared to their small and medium-sized municipalities which have fewer types of revenues and were more prone to the pandemic. Another element to add to this is that large-size municipalities are home to a higher concentration of business community and higher-income groups of citizens. The pandemic affected various groups of society differently. The higher-income group of society has suffered the pandemic less as compared to the lower and mid-income groups, therefore, affecting citizens' abilities to pay their local municipal taxes which may be reflected in fewer revenues for municipalities – in particular in the property tax.

The only two municipalities which experienced an overall increase in the own source revenues are Municipality of Graçanica and Municipality of Zveçan. The revenues for Zveçan consist only from one source which is the revenue from issuance of documents civil status certificates (birth certificates). Other than that, the municipality of Zveçan does not levies any other taxes on its citizens. It however, unclear why the number of birth certificates increased from last year.

While for the Municipality of Graçanica, revenues from property tax decreased by 15%, the overall increase in own source revenue by 67% is mainly driven by the increase in several streams own source revenue with most significantly being the revenues from construction permits which increased in 2020 in nominal figures by 784,136€ or 642% compared to 2019 which were 122,218.98€. Other type of revenues also contributed in the increase with less effect such as tax on change of the property ownership with an increase of 20%, tax on building legalisation with an increase by 18%, ecological tax with an increase by 318%, revenue from inspectorate fines with an increase by 326% and lastly the revenue from waste collection with an increase of 442% from 2019.

## MUNICIPAL REVENUE TREND DURING JANUARY – SEPTEMBER

The figure below shows the trend of municipal own-source revenues over the nine months for 2020 vs. 2019. As can be seen from the figure, the effect of the pandemic started to be noticed in revenue decrease right after February with a sharp decline in revenues which continued until April. During that period, the measures of the government in response to the COVID-19 were quite strict including measures like nationwide full lockdown. The pandemic situation started to improve in April and the government gradually released the pandemic related measures which immediately reflected in higher revenues for May and June to be followed by a constant trend in the upcoming months with a slight decrease in August.

Figure 1. Municipal Own-Source Revenue trend, 2019 vs.2020. Analysis per months

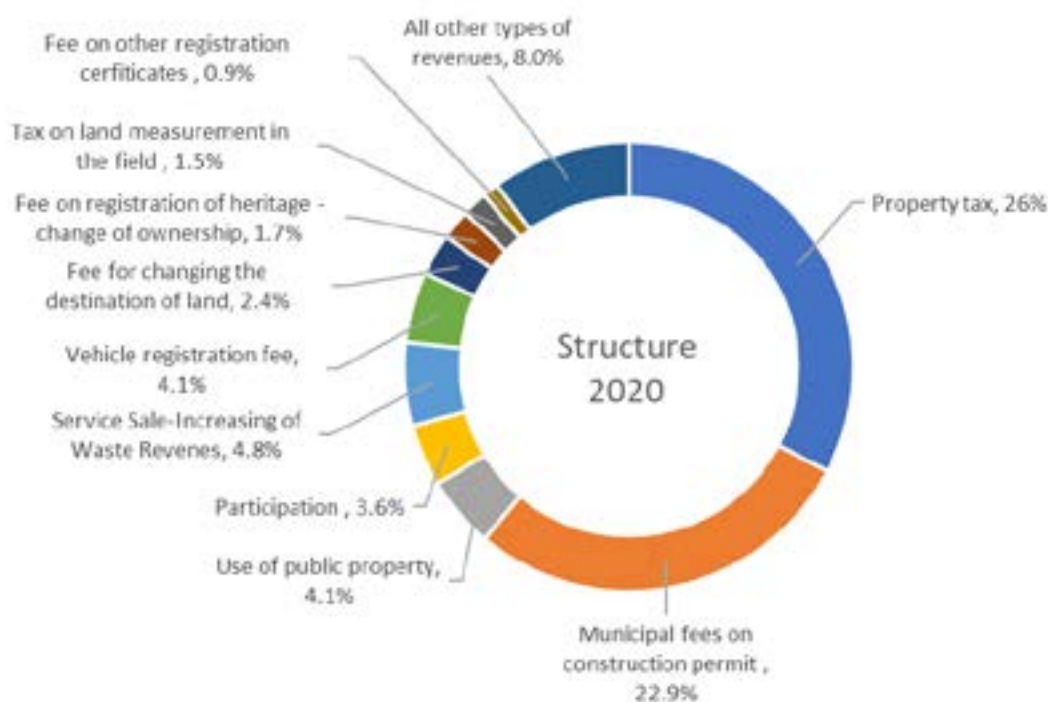




## STRUCTURE OF THE OWN SOURCE REVENUES 2020 VS. 2019

The following figure shows the structure of own source services for 2020. In terms of own-source revenues, municipalities rely mainly on tax property, fees on construction permits, use of public property, fees from participation, vehicle registration, etc.

Figure 2. Municipal Own-Source Revenue Structure for 2020

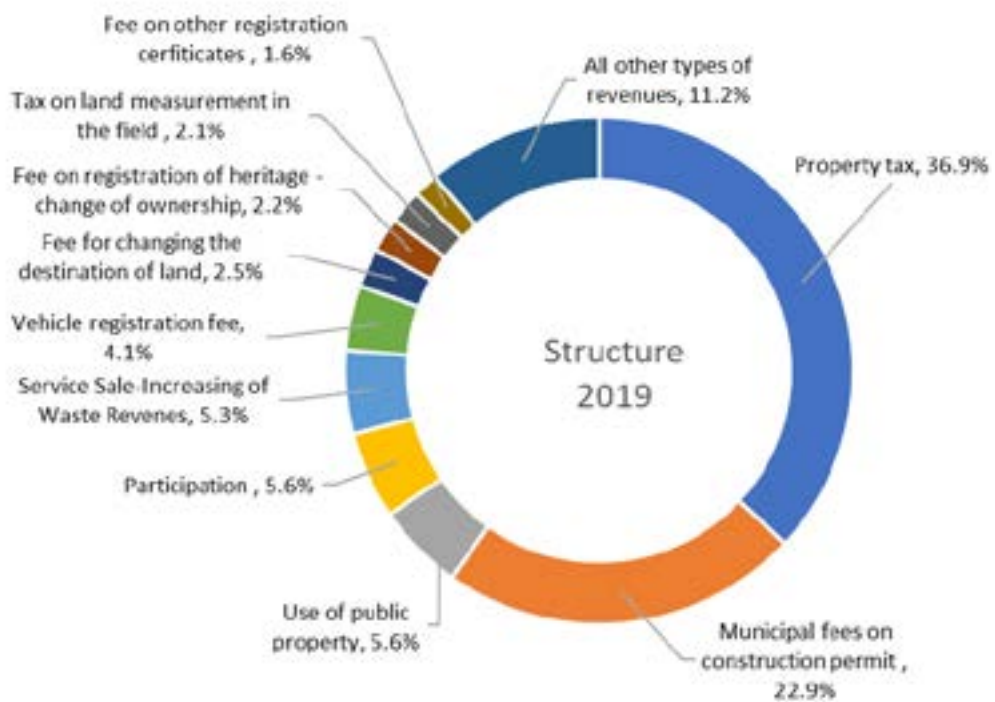


Compared to last year (figure below), the structure of the main sources of revenues has changed as well. While last year the structure of property tax on the total own-source revenues was 36.9%, this year it participates with only 26%.

Since municipalities enjoy greater autonomy when and how they can spend their own source revenues, they plan to finance a portion of their capital investment projects using their own source revenues. Since overall the own source revenues have fallen by a 19% from last year, the impact of the pandemic is noticed also in the municipal expenditures for capital investments -consequently leaving municipalities with weakened positions to deliver capital projects and services to their citizens. Fewer capital projects not only mean fewer services for citizens, but it also means fewer local jobs and weaker local economies.

Since the pandemic has hit various groups of the society disproportionately, with lower-income and marginalized groups being affected adversely the most, this means that the marginalized groups are more negatively affected by the reduced municipal capital investments as opposed to the higher-income group.

Figure 3. Municipal Own-Source Revenue Structure for 2019

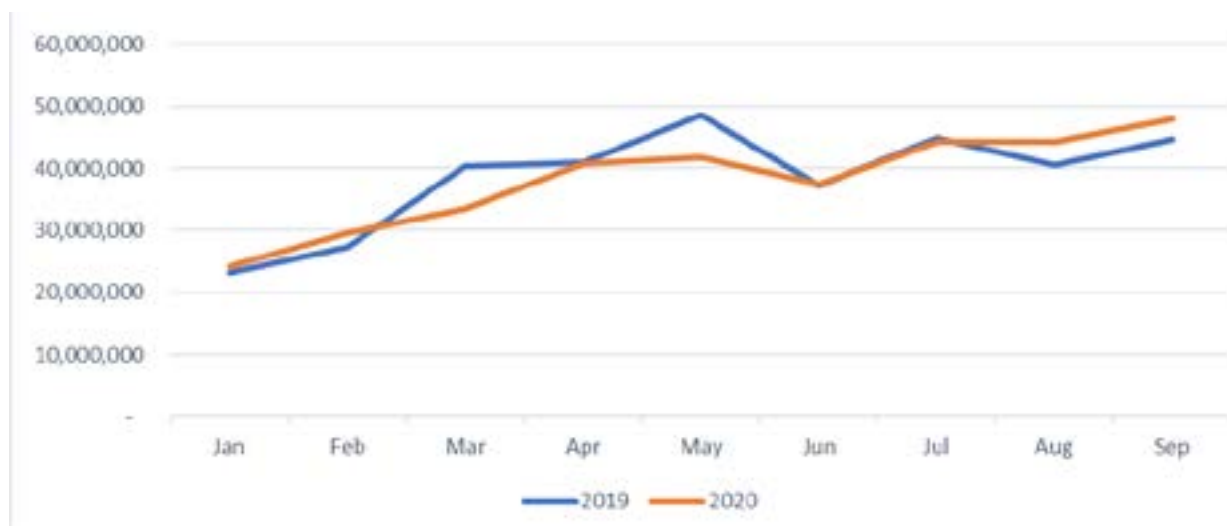


## MUNICIPAL REVENUE EXPENDITURE OUTLOOK

### MUNICIPAL SPENDING TREND JAN-SEPT 2020 VS. 2019

The figure below shows the municipal spending over the period January – September for 2020 compared to 2021. The total municipal spending for 2020 was 343,752,034€ as compared to the previous year 347,696,061€ -with a negative difference in 2020 for 3,944,026€. The figure shows that municipalities spent less this year compared to the last year. The decrease in spending is more noticed during the early months of the pandemic April, May, and June when pandemic measures were stricter, and the economic activity was more limited.

Figure 4. Municipal Expenditures Trend 2019 vs. 2020. Analysis per month



## MUNICIPAL SPENDING BY ECONOMIC CATEGORIES

The table below shows the municipal spending per economic category for 2020 and 2019 from January to September. The overall spending for 2020 is 1% lower compared to 2019. The increase is noticed in categories of Wages and Salaries with 3%, Goods and Services with 13% and Utilities with 15%. Whereas a decrease in municipal spending is noticed in categories of Subsidies and Transfers by 48% and Capital Investments by 11%. While the pandemic seems to have not affected the municipal current expenditures, it has affected the capital expenditures.

Table 4. Municipal spending by economic categories (aggregated for 38 municipalities)

Economic Category	2019	2020	Difference in %
Wages and Salaries	197,361,896	203,735,770	▲ 3%
Goods and Services	48,292,980	54,547,020	▲ 13%
Utilities	175,820	202,277	▲ 15%
Subsidies and Transfers	15,582,174	8,132,847	▼ 48%
Capital Investments	86,283,192	77,134,120	▼ 11%
<b>Total</b>	<b>347,696,060</b>	<b>343,752,034</b>	<b>▼ 1%</b>

While municipalities' hands are tied on withholding their spending on economic categories Wages and Salaries, Goods and Services and Utilities – at least for the short term -a greater autonomy is enjoyed by municipalities when it comes to controlling the spending level for Subsidies and Transfers and Capital Investments. The spending for the category of Subsidies has its own restrictions as well placed by the municipal regulations on subsidies and transfers. Municipalities use the category of subsidies to support local organizations such as NGOs, cultural organizations and individuals on ad-hoc case by case decisions. Municipalities halted their assistance for these categories partially due to the reduced activities of these categories as well as uncertainties in terms of the budget needs that municipalities were facing. This can be reflected in the table above since the municipalities seem to have 'put a break' on spending for those two categories.

This was the case for capital expenditures which were largely affected by late approval of the annual budget law for 2020, low economic activity, and government measures to lock-down the country. However, it is interesting to see how different municipalities used capital expenditures as a mechanism to stimulate economic activity. For instance, the Mayor of the Municipality of Prishtina has been very vocal, favoring an approach of increasing capital spending as a way to stimulate economic growth. The following table shows how municipalities used their capital expenditures as a policy response to stimulate economic activity.

Table 5. Municipal expenditures for capital investments 2020 vs. 2019

Municipality	2019	2020	Difference %
Prizren	9,562,988	7,008,828	▼ 27%
Prishtina	9,456,318	9,830,559	▲ 4%
Ferizaj	8,274,203	5,760,470	▼ 30%
Peja	5,846,565	5,267,293	▼ 10%
Gjakova	4,618,235	4,150,144	▼ 10%
Mitrovica	3,304,395	2,232,898	▼ 32%
Suhareka	3,081,634	2,514,972	▼ 18%
Gjilan	3,042,122	3,775,856	▲ 24%
Podujevo	2,961,563	3,905,749	▲ 32%
Rahovec	2,943,511	3,619,784	▲ 23%
Graçanica	2,865,963	3,803,735	▲ 33%
Fushe Kosovo	2,465,977	1,836,969	▼ 26%
Obiliq	2,444,322	1,640,328	▼ 33%
Malisheva	2,362,176	2,432,068	▲ 3%
Glllogoc	2,067,277	1,015,159	▼ 51%
Lipjan	2,026,830	1,958,326	▼ 3%
Mitrovica North	1,959,746	1,285,124	▼ 34%
Vushtrri	1,866,472	2,425,576	▲ 30%
Istog	1,706,691	3,359,787	▲ 97%
Skenderaj	1,637,001	1,436,780	▼ 12%
Klina	1,590,824	838,211	▼ 47%
Leposaviq	1,469,513	329,268	▼ 78%
Shtime	1,438,935	912,244	▼ 37%
Deçan	1,285,138	1,502,041	▲ 17%
Vitia	1,255,202	1,214,617	▼ 3%
Kaçanik	1,017,003	528,087	▼ 48%
Shtërpçë	737,919	490,326	▼ 34%
Dragash	697,524	746,837	▲ 7%
Zubin Potok	580,266	99,921	▼ 83%
Hani Elezit	421,490	296,030	▼ 30%
Mamusha	333,452	116,263	▼ 65%
Kamenica	280,042	113,421	▼ 59%
Junik	157,763	142,392	▼ 10%
Klllokot	157,181	16,177	▼ 90%
Zveçan	151,047	246,129	▲ 63%
Novo Berdo	102,326	155,182	▲ 52%
Ranillug	90,264	29,366	▼ 67%
Partesh	23,311	97,207	▲ 317%
<b>Total</b>	<b>86,285,211</b>	<b>77,136,140</b>	<b>▼ 11%</b>

# ECONOMIC AND FINANCIAL IMPACT OF THE COVID-19

## IMPACT ON THE KEY MACROECONOMIC INDICATORS

Kosovo's projected real GDP growth in 2019 was 4.2% an increase from 3.8% in 2018, mainly driven by consumption, both public and private, and service export. According to annual data from the Kosovo Agency of Statistics, the real GDP during 2019 increased by 4.94% compared to the previous year. The government's Medium-Term Expenditure Framework for 2020-22 projected a real GDP growth rate of 4.7%<sup>66</sup> for 2020 whereas for 2021 Kosovo's economy is expected to grow at a real rate by about 5.2% - returning to the prior-pandemic level.

According to the International Monetary Fund (IMF), which has published the forecast of the impact of the pandemic on Kosovo's economy, it is expected that the economy will decline by 7.5% in 2020.<sup>67</sup> According to the Ministry of Finance macroeconomic estimations, the economy of Kosovo is expected to shrink by 6.7% in real terms in 2020<sup>68</sup>. Similar estimations are predicted by the World Bank's recent estimations<sup>69</sup> for Kosovo are that GDP would contract by 8.8% in 2020 and rise by 5.2% in 2021.

When it comes to the impact of the Covid-19 on diaspora remittances, the data from the Central Bank show that there was no negative impact on the level of remittances. Remittances in the first two quarters of 2020 were in the amount of 245.9 million compared to 196.5 million in 2019. The government restrictions and lockdown measures may have impacted that the number of people from diaspora to drop, which is partially reflected in the increase of the remittances.

When it comes to the financial sector, the Covid-19 has affected the financial sector as well. The payment of loans experienced delays due to the Central Bank's and commercial banks' decision to postpone the payment of principal loans for three months. Commercial banks put a 'brake' on the new loans issued to their clients. The number of new loans issued by commercial banks in the second quarter of 2020 compared to the same period of 2019, experienced a significant decrease by close to 50%<sup>70</sup>. The micro-finance institutions also reduced the loans by up to 60%. The tightening of the crediting from the banks and micro-finance institutions have further contributed to the slowdown of the economic activity across Kosovo.

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66 Ministry of Finance of Kosovo – Medium Term Expenditure Framework 2020–22 (p. 32). Accessible at <https://mf.rks-gov.net/desk/inc/media/21391F7F-A1DC-47B2-B8FB-BE821847FC37.pdf>

67 International Monetary Fund, Country Profile, Retrieved: <https://www.imf.org/en/Countries/KOS>

68 Ministry of Finance of Kosovo – Annual Draft-Law on the Budget Appropriations for the year 2021 (page. 7).

69 As estimates October 7th, 2020, <http://pubdocs.worldbank.org/en/716851492021926391/data-ksv.pdf>

70 Central Bank of Kosovo. Commercial Banks. The values of new loans. Accessible at <https://bqk-kos.org/statistics/monetary-and-financial-statistics/?lang=en>



## **IMPACT OF THE COVID-19 ON THE BUSINESSES AND EMPLOYMENT**

According to a survey with business conducted by Recura Financials<sup>71</sup> In April 2020, 95% of surveyed enterprises said the pandemic will have a negative impact on their businesses. When asked how the pandemic affected their businesses and their responses, 83.6% of surveyed enterprises said their abilities to effectively operate were significantly affected with 39% having closed their operations entirely, 30.07% worked with reduced capacities and 13.8% worked with reduced work schedules. According to the study, the most affected businesses are the micro-enterprises with 54.4% full closure whereas medium and large enterprises have reduced their capacities by 57.3% and 40% respectively.

NALAS conducted a study on the impact of the Covid-19 on the municipalities<sup>72</sup>. It showed that all municipalities were affected negatively by the crisis. When it comes to the size of the municipality in terms of inhabitants, it appears that larger municipalities were more affected by the COVID-19 crisis. Municipalities with inhabitants between 50,000 and 100,000 experienced a strong negative impact mainly due to the concentration of citizens and economic activity which is typical for larger urban municipalities. In our case, three out of five municipalities (Prizren, Ferizaj, and Fushe Kosovo) have a population of above 100,000 and are hubs to a large number of businesses. In particular, the municipality of Fushe Kosovo and Ferizaj has a high concentration of businesses in sectors like trade, production, construction, etc., employing a large number of citizens. The municipality of Prizren is also considered a large municipality with a more developed tourism industry especially during the summer -which industry is highly affected by the lockdown measures. This suggests that the economic effects are more felt in larger municipalities than smaller ones (Graçanica and Shtërpçë) which according to the last Census results have less than 10,000 inhabitants.

The figure below adopted by the World Bank Study shows the key sectors affected and the distribution of employment by sector and the estimation of the degree of impact.

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71 Recura Financials: Survey on COVID-19 impact on Kosovo enterprises. Accessible at <https://www.amchamksv.org/wp-content/uploads/2020/04/Study-on-the-impact-of-COVID-19-on-Kosovo-Businesses.pdf>

72 NALAS Network of Associations of Local Authorities of South-East Europe. South-East European Local governments Post Covid-19 Socio-Economic Recovery. Accessible at [http://www.nalas.eu/News/Survey\\_Covid19](http://www.nalas.eu/News/Survey_Covid19)

Table 1. Sectors affected and no affected by Covid-19 from a regional perspective.

Employment distribution by sector (% of the employed)	ALB	BIH	KOS	MKD	MNE	SRB
Agriculture, hunting, forestry, and fishing	33.4	17.1	7.8	11.1	6.2	8.2
Mining and quarrying	1.0	2.4	1.9	0.9	0.6	1.9
Manufacturing	12.1	11.9	10.6	22.2	5.7	22.1
Utilities	1.9	2.8	3.8	3.4	5.4	2.7
Construction	7.9	10.9	17.0	8.0	5.3	4.3
Wholesale and retail trade	11.2	13.0	15.5	13.2	19.4	12.4
Transportation	3.8	6.4	4.1	4.8	9.1	6.1
Accommodation and food service activities	6.0	5.0	5.1	5.2	6.3	3.7
Information and communication	0.9	-	2.3	1.9	2.2	3.3
Financial and insurance activities	0.7	1.9	2.3	1.5	2.5	2.0
Real estate activities		0.9	0.3	0.2	0.2	0.2
Professional, scientific, and technical activities	1.5	-	1.5	2.1	2.7	2.7
Administrative and support service activities	2.6	-	2.1	2.5	2.0	3.7
Public administration	4.9	6.6	4.5	6.3	11.7	5.6
Education	5.6	5.1	8.7	5.9	8.9	7.5
Human health and social work	3.7	5.1	4.5	5.3	6.5	6.7
Art, entertainment, and recreation	0.9	-	1.5	1.6	2.9	2.1
Other service activities	1.4	10.0	5.7	2.7	2.1	3.2
Activities of households as employers	0.4	0.4	0	0.2	0.2	0.7
Activities of extraterritorial organizations	0.1	0.5	0.8	0.9	0.2	0.6
<b>Categories of sectors by impact on sector growth</b>						
Highly impacted	24.0	19.3	31.7	25.0	33.7	25.5
Moderately impacted	23.8	39.2	33.6	37.7	22.8	37.6
Relatively unimpacted	52.2	41.5	34.7	37.2	43.6	36.6

Source: World Bank Group

The highly affected sectors are those in the wholesale and retail industries, accommodation, and food service activities, whereas the moderately affected are those in the manufacturing, construction, and transportation industries. These findings are also supported by a study conducted by the American Chamber of Commerce<sup>73</sup> whose findings show that the turnover in these affected industries for the wholesale and retail which since March 2020 has experienced a sharp decrease from around 400 million turnovers in March to only 50 million in May 2020. The high concentration of women-owned businesses in the retail industry was also reflected in the number of women and men who applied for the Government's Urgent Fiscal Package, measure 14<sup>74</sup> which compensated companies by 130€ for up to two months for every employee hired during the public health emer-

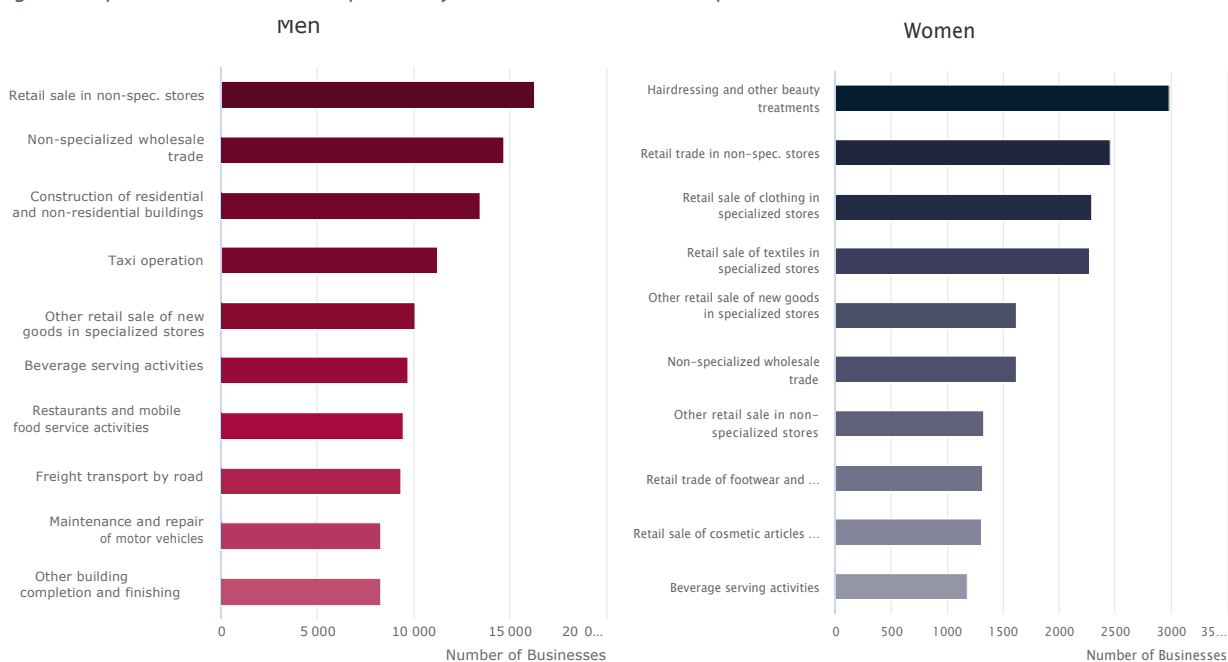
73 American Chamber of Commerce, Economic Impact of the Covid-19 in Kosovo. Accessible at <https://www.amchamksv.org/wp-content/uploads/2020/07/Ndikimi-Ekonomik-i-COVID-19-n%C3%AB-Kosov%C3%AB.pdf>

74 Government's Emergency Fiscal Package, Measure 14 in the amount 6,000,000 € – Financial Support for companies who register at least one employee for a period of at least 1 year.

gency period. In the retail industry which has a high concentration of women, there were 3,423 total applications out of which 40% were women.

While there is no published available data of the ownership by other marginalized groups such as the people with disabilities or minorities, a look at the top 10 business activities that businessmen and women own shows that women-owned businesses are more concentrated in the retail industry as opposed to the men which are more on construction, sales, HoReCa, transport, and other industries. According to the open business data, only 11.42% of all registered businesses in Kosovo are owned by women. The structure of ownership for the sampled municipalities (Fushe Kosovo, Prizren, Ferizaj, Sterpce, and Gračanica) does not significantly change. The largest percentage of women-owned businesses is in the Municipality of Sterpce with 21.7% whereas the smallest is in the Municipality of Prizren with 8.11%.

Figure 1. Top 10 Business Activities Separated by Owner Gender in all municipalities in Kosovo



Source: [www.biznesetehapura.com](http://www.biznesetehapura.com)

According to the study conducted by the American Chamber of Commerce, the Covid-19 created negative results for all businesses and industries in Kosovo, in particular to the vulnerable groups' women-owned businesses felt the crisis even more. Women entrepreneurs had to undertake more unpaid work to look after their families. These findings are in line with the findings from the World Bank Study<sup>75</sup> which looked at the economic and social impact of the Covid-19 in the Western Balkan, which stated that women and the minority groups who are traditionally more affected by domestic violence and social discrimination suffered more the effects of the Covid-19. These findings are validated and by the municipal officials working with marginalized groups and the Non-Governmental Organizations community working with women, minorities, and people with disabilities, although not backed by any specific analysis by such NGOs.

75 World Bank Group, The Economic and Social Impact of Covid-19. Accessible at <https://openknowledge.worldbank.org/bitstream/handle/10986/33670/The-Economic-and-Social-Impact-of-COVID-19-Poverty-and-Household-Welfare.pdf?sequence=13>

## **IMPACT OF THE COVID-19 ON THE MARGINALIZED GROUPS**

At the country level, women and men have not equally been affected by the Covid-19 outbreak. A country comparative study conducted by the UN Women<sup>76</sup> in 2020 found that men faced a greater risk of unemployment than women mainly due to the large proportion of men employed in construction, manufacturing, and in sectors where it is more difficult to maintain a social distancing and hygiene practices. In Kosovo, 5% of the respondents who were women lost their jobs as compared to 9% who were men. According to the interviews, the municipal officials and the NGOs working with marginalized groups, the most affected people from the loss of their jobs are those working on fixed-term contracts, seasonal workers, and those working in the informal economy.

When it comes to the impact of the Covid-19 on employment, data from multiple sources show that employment was affected negatively across all municipalities. The number of citizens registered as unemployed increased significantly during the pandemic. During the period January-April 2020, the Employment Agency registered at least 37,392 new job seekers<sup>77</sup> the increase in jobseekers went up to 37% during the pandemic out of which more than 50% of job seekers come from women. Given that overall women have higher economic inactivity in Kosovo, and other barriers in employment for women, the increase in unemployment for women can further increase as the pandemic continues in 2021. Out of 10 top municipalities with the highest decrease in pension contribution, Prizren and Ferizaj are among the highest hit municipalities with decreasing percentages between 15% and 20%.

When it comes to the decrease in working hours, 65% of respondents who were women said they decreased the working hours as compared to 64% of those who were men. Self-employed women were more affected with 72% compared to self-employed men with 69%.

## **ASSESSMENT OF THE IMPACT OF COVID-19 BY MUNICIPALITIES**

The study found that none of the five surveyed municipalities went through a formal process of economic and financial assessment on the impact of the COVID-19 on their local finances and economies. Municipalities mainly used the Emergency Headquarters established as a comprehensive body to manage and coordinate the pandemic to recommend measures. According to the interviews with municipalities, the assessments were mainly snap and ad-hoc informed based on previous experiences and information of municipalities on prioritizing which category of citizens needed more support. When asked on whether and how they considered the marginalized groups' interests when designing policies, such as women and girls, minority communities, and people with disabilities when they designed their policy responses, they suggested that even though formally such categories were not targeted, given that the assistance was intended and channelized toward people in need, the assistance reached more to these categories of the society as com-

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76 UN WOMEN The impact of the Covid-19 on women's and men's lives and livelihoods in Europe and Central Asia. Accessible at [https://reliefweb.int/sites/reliefweb.int/files/resources/74028\\_theimpactofcovid19onwomensandmensli.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/74028_theimpactofcovid19onwomensandmensli.pdf)

77 GAP Institute. Impact of the Covid-19 on the employment market. Accessible at [https://www.institutigap.org/documents/97205\\_covid\\_tregu\\_punes.pdf](https://www.institutigap.org/documents/97205_covid_tregu_punes.pdf)

pared to other groups of society.

According to OSCE's Municipal Profiles for 2018<sup>78</sup> municipalities of Fushe Kosovo and Prizren have the highest concentration of citizens from the Roma, Ashkali, and Egyptian communities. According to the officials interviewed from the Municipality of Fushe Kosovo, citizens from Roma, Ashkali, and Egyptian communities have benefited the most from some of the in-kind social assistance distributed by the municipality. However, neither of the municipalities were able to provide any disaggregated data to substantiate their claims and to see the proportion of beneficiaries from this group of society.

While for emergency packages municipalities did not have time and information to design targeted assistance, the situation was better with economic recovery packages designed by municipalities. The municipality of Fushe Kosovo, Ferizaj, and Prizren in their economic recovery packages to businesses and NGOs, designed affirmative measures to support marginalized groups such as women and girls, businesses who employ people with disabilities and minorities – the latter mainly through subsidizing NGOs working with these marginalized groups.

### Municipal Own Sourced Revenues and Expenditures January – September 2020

The table below shows the municipal own source revenues and expenditure for the five sampled municipalities. In addition to the detailed analysis of the five municipalities, key indicators for other municipalities are also analysed as well in this report.

Table 6. Municipal own source revenues and expenditures January - September 2020

Revenue type	Fushe Kosovo	Graçanica	Prizren	Shtërpçë	Ferizaj
Own Source Revenues 2020	1,733,774	1,832,228	4,095,018	156,845	2,057,259
Own Source Revenues 2019	1,947,317	1,099,591	5,138,704	248,583	3,526,829
Difference	(213,544)	732,637	(1,043,686)	(91,738)	(1,469,569)
<b>Difference in %</b>	<b>▼ 11%</b>	<b>▲ 67%</b>	<b>▼ 20%</b>	<b>▼ 37%</b>	<b>▼ 42%</b>

The above table shows the own-source revenues for the sampled municipalities. Apart from Graçanica which showed an increase of 67%, all other sampled municipalities had a decline from 11% to 42 % in their own source revenues.

78 Organization for Security and Co-operation in Europe Mission in Kosovo (OSCE) report Municipal Profiles 2018 (p.79 and p.101). Accessible at [https://www.osce.org/files/Municipal%20Profiles\\_2018.pdf](https://www.osce.org/files/Municipal%20Profiles_2018.pdf)



Table 7. Expenditures of five municipalities by categories for 2020

Economic Category	Fushe Kosovo	Graçanica	Prizren	Shtërpçë	Ferizaj
Wages and Salaries	3,689,801	2,389,784	15,175,302	1,629,160	11,791,757
Goods and Services	1,405,074	1,358,437	4,240,991	199,242	4,563,843
Utilities	4,127	475	21,727	8,731	63,084
Subsidies and Transfers	362,947	118,640	434,180	16,332	430,618
Capital Investments	1,836,969	3,803,735	7,008,828	490,326	5,760,470
<b>Total</b>	<b>7,298,917</b>	<b>7,671,071</b>	<b>26,881,027</b>	<b>2,343,791</b>	<b>22,609,771</b>

## BUDGET ALLOCATION FOR MARGINALIZED GROUPS

All surveyed municipalities undergo a budget reallocation process to accommodate the increasing demands for assistance by citizens, businesses, and marginalized groups. From the five surveyed municipalities, the Municipality of Prizren has allocated the largest amount 1,995,000€ followed by the Municipality of Fushe Kosovo who allocated around 1,103,144€, Municipality of Ferizaj allocated an amount of 250,000€, the Municipality of Graçanica allocated an amount of 30,000€ and the Municipality of Shtërpçë allocated an amount of 20,000€. A survey conducted by UBO Consulting<sup>79</sup> on behalf of the Association of Kosovo Municipalities showed that 23 out of 29 municipalities have re-allocated municipal budgets to address the challenges brought by the pandemic. Only 6 municipalities have not re-allocated any amount from their budgets. The table below provides a summary of the five municipalities' budgets and the amount allocated from their own budgets.

Table 8. Budget allocations for Covid-19 for five municipalities.

# Municipality	Overall Budget	Wages & Salaries	Goods & Services	Utilities	Subsidies	Capital Investments	Reserve	Allocated	% of Overall Budget	% of Capital Investments
1 Prizren	51,020,486	20,908,206	7,340,827	998,199	900,000	18,877,694	1,995,560	1,995,000	3.9%	10.6%
2 Fushe Kosovo	12,621,667	4,903,206	1,607,027	230,000	299,657	4,882,637	699,140	1,103,144	8.7%	22.6%
3 Ferizaj	33,516,834	15,789,261	4,686,835	659,680	624,392	9,766,219	1,990,447	250,000	0.7%	2.6%
4 Graçanica	8,101,328	3,099,034	1,325,289	180,000	180,859	2,545,217	770,929	30,000	0.4%	1.2%
5 Shtërpçë	4,221,098	2,199,066	456,881	88,625	45,000	946,324	485,202	20,000	0.5%	2.1%

On average, municipalities re-allocated around 2.8% of their overall budget for Covid-19 purposes. Compared to their budgets for capital expenditures, the average is 7.8%. It must be noted that municipalities may have also received support from central government line ministries such as the Municipality of Graçanica and Shtërpçë. These amounts are not reflected in their budgets. Also, some municipalities used their existing contracts with suppliers within the category of goods and services and capital expenditures. According to municipal officials interviewed, during the first months of the pandemic, they utilized these contracts especially for building disinfection services,

<sup>79</sup> UBO Consulting on behalf of the Association of Kosovo Municipalities: A study on emergency needs and socio-economic impact of Covid-19 on local government in Kosovo.

emergency medical supplies, and materials until the municipal assemblies re-allocated the budget.

While municipalities allocated these amounts from their own budgets, according to municipal officials, disaggregated budget data for marginalized groups was not possible since they did not necessarily earmark any amount for these types of marginalized groups. However, on their public calls for assistance, the municipality of Prizren, Fushe Kosovo, and Ferizaj positively 'discriminated' against the marginalized groups of women-led businesses, businesses who have employees with disabilities whereas the RAE minority group was not specifically included in the calls for support. Rather, this marginalized group was included indirectly in the support that municipalities provided to the NGOs and local organizations. For example, the municipality of Fushe Kosovo supported NGOs and local organizations whose primary target group was the RAE communities.

## **MUNICIPAL INSTITUTIONAL POLICY RESPONSES AND THEIR IMPACT**

All surveyed municipalities have established some type of comprehensive bodies to coordinate and manage the pandemic. It was typical for municipalities to establish Emergency Headquarters which were chaired by the respective mayors and consisted of the key decision-making bodies inside and outside of the municipality such as directors of municipal directorates, representatives of the local police, local public utility companies, and other relevant municipal institutions.

All five surveyed municipalities have designed some type of economic packages that varied in the amount and content. The economic packages were categorized by municipalities into two groups. One was Emergency Responses and Recovery Responses.

**Emergency Packages** -The emergency packages mainly included assistance to the most critically affected groups of citizens which benefited in-kind contributions such as food, medical supplies, sanitary and protective materials, Covid-19 related gears, disinfection of commercial and residential buildings, etc. These measures were intended to help the most affected citizens and businesses in their respective municipalities. Measures were mainly ad-hoc and based on the previous information that municipalities had and as an immediate response to the pressing needs rather than well planned and target to generate economic activity.

**Recovery Packages** -Whereas the second group of responses were Economic Recovery Packages which were designed both for the businesses and NGOs. These packages went beyond the urgent assistance to citizens, including assistance to local affected businesses and organizations (NGOs, cultural and art institutions, etc.). These packages were intended to help micro, small and medium businesses in easing the economic burden of Covid-19 to local businesses and organizations. This assistance was designed to help businesses in terms of payment of the rent, partially coverage of salaries, etc. The recovery economic packages were in the format of call for applications, where businesses and organizations would have to apply in order to benefit from the assistance. Despite the effects of the Covid-19 to businesses were felt in the early months of the pandemic (March-April), municipalities were quite slow in reacting to businesses. The economic packages only started to be disbursed by the end of September, the beginning of October. These interventions were

welcomed by local businesses and organizations; however, they were considered relatively late and not enough to offset the business losses or cover the fixed expenses.

Below are described in more detail the institutional measures undertaken by the five surveyed municipalities to help those in need during the pandemic.

### **THE MUNICIPALITY OF FUSHE KOSOVO**

The institutional measures of the municipality were in two phases.

**Phase one** -was more intended as an emergency response and included a package amounting to 404,000€ which consisted of five intervention segments.

1. Disinfection of entrances/exits of all the buildings in the municipality
2. Distribution of food packages for people in need in the municipality
3. Distribution of hygiene packages for people in needs
4. Purchase of sanitary and protective materials
5. Supply with food for 52 consecutive days for the Roma, Ashkali, and Egyptian communities.

The budget was approximately shared evenly around 80,800€ for each intervention. According to the municipal officials, this package did not have any budget implications on their vital capital projects since it was obtained mainly from the planned co-financing of capital projects with other institutions and also savings in goods and services.

**Phase two** -In addition to the emergency package, the municipality of Fushe Kosovo designed another package currently under implementation which targeted more the micro and small businesses and the self-employed citizens which affected more by the pandemic. The package amounted to 699,144€ out of which 308,000€ were allocated to help Micro, Small and Medium Size Enterprises, Self-Employed, Artisanal shops, etc. which were disproportionately affected by the pandemic. Around 600 beneficiaries are expected to receive some financial assistance which will range from 300€ to a maximum of 1,900€ which are expected to be disbursed during September to December 2020. The distribution will be made based on certain criteria and according to the municipal officials, it was designed also to target marginalized groups such as women and girls, minorities, and people with disabilities. The stimulus was intended to help beneficiaries to deal with rent expenses, emergency expenses, salaries for staff, etc.

According to the municipal officials, the municipality did not design any formal follow-up process to evaluate the impact of such measures, they believe that this will have a positive impact on the beneficiaries.

### **THE MUNICIPALITY OF GRAÇANICA**

Gračanica has created an Emergency Headquarters to coordinate and manage the pandemic. According to the municipal officials, there was no formal financial or economic assessment of the impact of the pandemic in their municipality. The municipality allocated a modest amount of 30,000€

from their own budget for COVID-19 related purposes out of which 20,000€ were intended to cover medical supplies, food, and other donations. In addition, the municipality received external financing for a project from the European Commission in the amount of 12,126€ which aimed to help the Roma, Ashkali, and Egyptian communities.

Funded by the Ministry of Local Government Administration, the municipality has also initiated a public call in the amount of 256,985€ for financial support projects ranging from 5,000€ to a maximum of 60,000€ from the Non-Governmental Organizations aiming of preventing and dealing with the COVID-19 pandemic. The call is intended to support NGOs with their projects in some of the following activities

- Purchase and distribution of elementary food package for people in need
- Purchase and distribution of hygienic package for people in need
- Purchase and distribution of the necessary protective equipment for citizens and institutions in the municipality
- Medical support to people in need, elders, and people who live alone
- Purchase and distribution of essential medical supplies for people in need
- Providing free psychologic assistance for people exposed more to the pandemic
- Support for the enterprises and economic empowerment of most affected sectors of the economy etc.

In identifying the information on the for the beneficiaries and determining who would benefit from the municipal assistance, the municipality did not have any database specifically made during the pandemic to inform their decisions on which businesses, organizations or citizens to support, however, the information on the beneficiaries came from the databases of Directorate of Health and Social Welfare and the information that the directorate possesses. According to municipal officials, they have supported such categories of citizens even in the past with similar assistance, so they had internal information. Also, in close consultation with local NGOs who work with marginalized groups, they created a list of citizens who benefited from such assistance.

When it comes to follow-up assessment, according to the municipal officials, they did not design any formal follow-up process to evaluate the impact of such measures, they believe that this will have a positive impact on the beneficiaries.

### **THE MUNICIPALITY OF PRIZREN**

Prizren has created an Emergency Headquarters to coordinate and manage the pandemic. The municipality conducted a limited assessment of the impact on the business community.

The financial challenges identified by the municipality in particular to the marginalized groups are not formally known to the municipality, rather they obtain general information on the people in need.

The municipality of Prizren allocated a budget amount of 1,995,000€ which was originally intended to cover the increases in salaries caused by the anticipated approval of the law on salaries,

however, due to the Constitutional Court decision to return the law, the amount was relocated in a reserve fund and the same was used for subsidies and transfers. Out of this amount, 1,087,000€ was allocated for subsidies related to COVID-19 to support businesses mainly in Hotel, Restaurants, Caffè (HoReCa) sectors, women-owned businesses, small and medium-sized enterprises, businesses that employ people with disabilities, artisanal, tourism, etc. According to the municipality, this package is currently under implementation and so far, the municipality has received around 1,500 applications for support. Based on the recent information published by the municipality of Prizren, 65 NGOs and 1,104 benefited from this call. The amount benefited by NGOs was not disclosed by the municipality yet, whereas based on the number of applications and the amount allocated, businesses are expected to benefit between 500€ and 850€ maximum.

In addition to the subsidies for these organizations out of the total amount, 174,000€ were allocated to purchase goods and services (50,000€ to supply with tablets for students and 124,000 for the Directorate of Health for medical supplies).

The criteria for application for businesses were:

- a. Businesses should be registered and operating in the municipality of Prizren
- b. Businesses should be considered as a small business, with no more than 50 employees
- c. Businesses should be active at the time of application
- d. Businesses should not have any unpaid obligation toward the municipality of Prizren until March 2020
- e. Businesses should prove financial loss caused by the pandemic.

In addition to the above-mentioned criteria, the municipality of Prizren included additional criteria that positively discriminated the following businesses:

- Are run by women, youth, and people under the age of 35
- Have a majority of their employee's women
- Have employed people with disabilities
- Have not fired people during the pandemic
- Belong to one of the following business category HoReCa, Artisanal, Tourism
- Self-employed (1 to 2 employees)
- The annual turnover no more than 30,000€

When it comes to follow-up assessment, according to the municipal officials, in a telephone survey that the municipality conducted with local businesses, 42 businesses were closed during the pandemic out of which 26% cited the Covid-19 pandemic as a reason for the closure.

### **THE MUNICIPALITY OF SHTËRPCË**

Shtërpcë has created an Emergency Headquarters to coordinate and manage the pandemic. The municipality did not conduct any economic or financial assessment of the impact of the pandem-



ic on their local economy. The financial challenges identified by the municipality in particular to the marginalized groups are not formally known to the municipality, however, municipal officials noted that the pandemic has affected marginalized groups more compared to the other groups of society.

The municipality of Shtërpçë received an amount of 220,000€ in the category of Subsidies and Transfers as support from the Central Government. In November, the municipality launched an open call for financial assistance ranging from 5,000€ to 100,000€ maximum for Non-Governmental Organizations to support projects intended at local economic development and dealing with the COVID-19 pandemic. The activities under which the projects are accepted should fall in one of the following fields

1. Local Economic Development
2. Social and health care
3. Other directly or indirectly affected aspects of the COVID-19.

When it comes to the follow-up assessment, the municipality did not design any formal follow-up process to evaluate the impact of such measures, however, they believe that this will have a positive impact on the beneficiaries.

### **THE MUNICIPALITY OF FERIZAJ**

Ferizaj similarly to the other surveyed municipalities has created an Emergency Headquarters to coordinate and manage the pandemic. The municipality did not conduct a formal assessment of the impact of the pandemic on their local economy. Key financial challenges identified by the municipalities concerning the marginalized groups are not formally known in absence of a targeted assessment, however, according to the municipal officials, since Ferizaj is home to a high percentage of Roma, Ashkali, and Egyptian minority, therefore the effects of the Covid-19 are felt more from this group of society compared to other groups given the limited opportunity of this community to be integrated into the local economy.

The municipality allocated an amount of 250,000€ from their own budget to address the immediate needs of such marginalized groups which were mainly used to purchase health and medical expenses, food for hygienic materials for citizens in need, disinfection of the buildings and public spaces.

When it comes to follow-up assessment similar to the other surveyed municipalities, according to the municipal officials, they did not design any formal follow-up process to evaluate the impact of such measures, they believe that this will have a positive impact on the beneficiaries.

## **CENTRAL AND LOCAL EXPENDITURES FROM THE EMERGENCY PROJECT COVID-19**

The Ministry of Finance through its Economic Recovery Program created a financing instrument “Emergency Project Covid-19 for Kosovo”. Ministry of Finance designated a specific code 00099 from which the payment was made by budget organizations. The following figure shows the expenditures from both the central government budget organizations (ministries and independent agencies) and local government budget organizations (municipalities). As can be seen from the figure, almost 93% of the expenditure related to Covid-19 was made by the central government in comparison with only 7% from the municipalities. In total, the expenditures from January to September related to Covid-19 reached 141,815,932€. From the central government institutions, the top five institutions that managed with the funds were

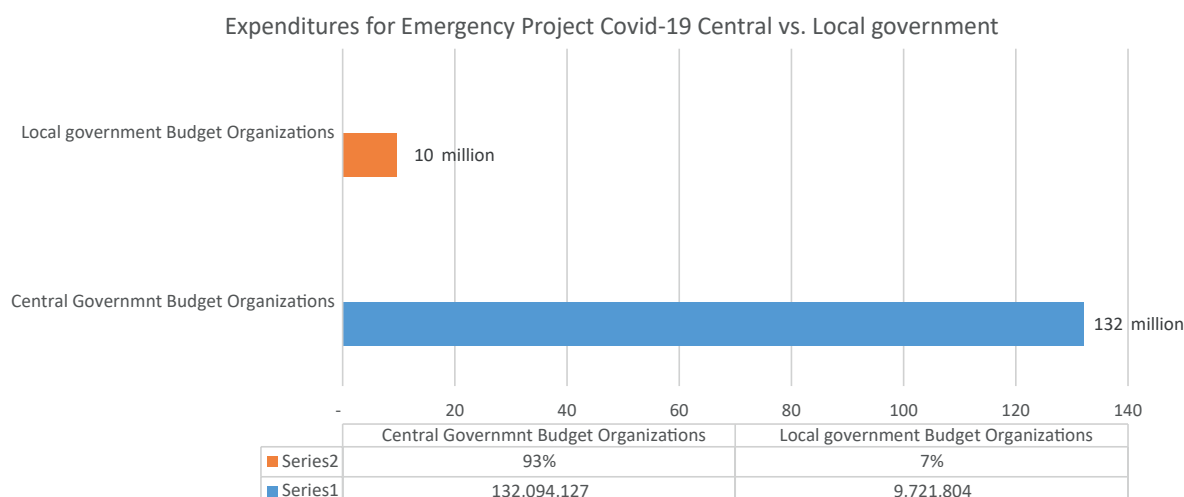
1. Ministry of Economic Development with 75,127,322€ or 53.24%
2. Ministry of Labour and Social Welfare with 34,450,626€ or 24.42%
3. Clinical Hospital and University Service of Kosovo 7,498,801€ or 5.31%
4. Ministry of Internal Affairs and Public Administration 6,553,762 or 4.64%
5. Ministry of Health with 6,199,119 or 4.39%

Whereas from the local government institutions, the top five municipalities that managed with the funds were:

1. Municipality of Prishtina with 2,267,552€ with 1.61%
2. Municipality of Gjilan with 540,638€ with 0.38%
3. Prizren Municipality with 512,505€ with 0.36%
4. Municipality of Peja with 497,251€ with 0.35%
5. Municipality of Ferizaj with 490,232€ with 0.35%

The figure below shows illustrates the comparison between central government and local government institutions in payments from the Emergency Project Covid-19.

Figure 5. Expenditures for Emergency Project Covid-19, comparison between central and local budget organizations



### COMPARISON OF EXPENDITURES FROM THE EMERGENCY PROJECT COVID-19 BETWEEN CENTRAL VS. LOCAL GOVERNMENT INSTITUTIONS

The table below further analyses the comparison between the central government and local government institution how they managed the funds from the Emergency Project Covid-19.

Table 9. Comparison in economic category spending from the Emergency Project Covid-19 between Central Government vs. Local Government Institutions.

Economic Category	Total	Central Government Institutions	% to the total	Local Government Institutions	% to the total
Wages and Salaries	22,316,710	15,868,975	12.01%	6,447,735	66.32%
Goods and Services	9,023,153	6,686,504	5.06%	2,336,649	24.04%
Subsidies and Transfers	110,476,069	109,538,649	82.92%	937,420	9.64%
<b>Total</b>	<b>141,815,932</b>	<b>132,094,127</b>	<b>100%</b>	<b>9,721,804</b>	<b>100%</b>

What we see from the table above is that, while central government institutions (mainly line-ministries) spent majority of their funds from the Emergency Project Covid-19 in Subsidies and Transfers up to 83.92%, their local government counterparts spent only 9.64% in subsidies and transfers.

When it comes to the Wages and Salaries, we see the other way around. Local government institutions spent around 66.32% from the Emergency Project Covid-19, as compared to the central government institutions who spent only 12.01%. The high percentage in wages and salaries reflect the fact that municipalities had to cover the additional wages for education and health care professionals. Whereas central government had to cover additional wages for law enforcement officers (police) and other central government public administration employees.

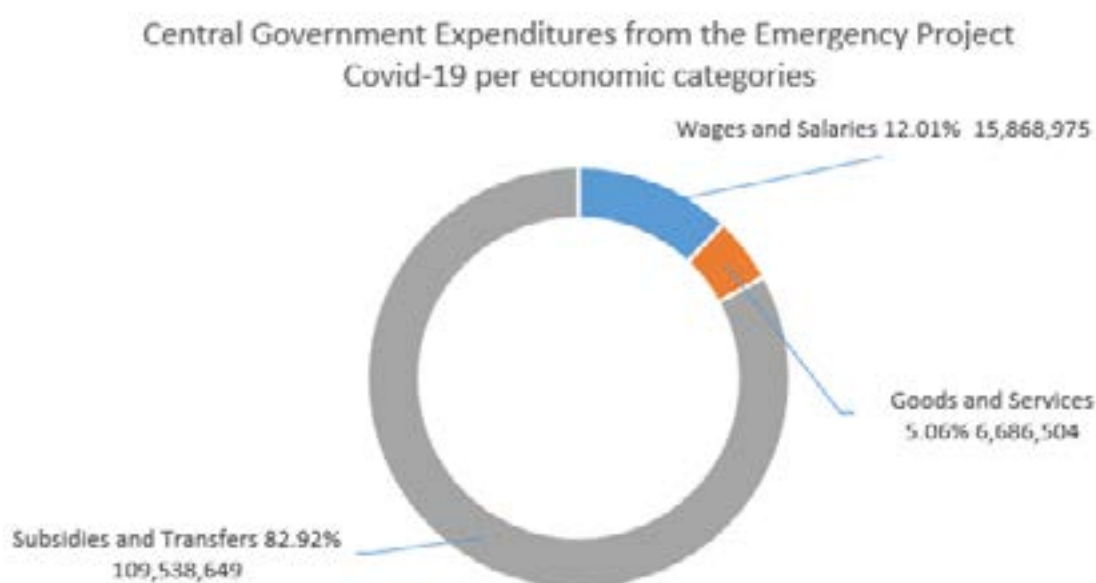
And lastly, for the category of goods and services, the local government institutions spent 24.04% whereas central government institutions spent 5.06%.

These significant disproportional spending in various economic category reflect the different approach taken by central and local government institutions. While central government was focused on the designing and implementing economic recovery schemes targeted leaning toward business sector, the local government was more focused on designing and implementing emergency approaches including providing local public services such as education, healthcare etc. which also reflects in higher spending for goods and services and wages and salaries to ensure smooth delivery of services to their citizens.

### **CENTRAL GOVERNMENT EXPENDITURES FROM THE EMERGENCY PROJECT COVID-19**

The total expenditures from the Emergency Project Covid-19 for central government institutions during January – September 2020 were 132,094.17€. The funds were spent in three main economic categories, wages and salaries, goods and services and Subsidies and Transfers. The structure of these spending are shown in the figure below.

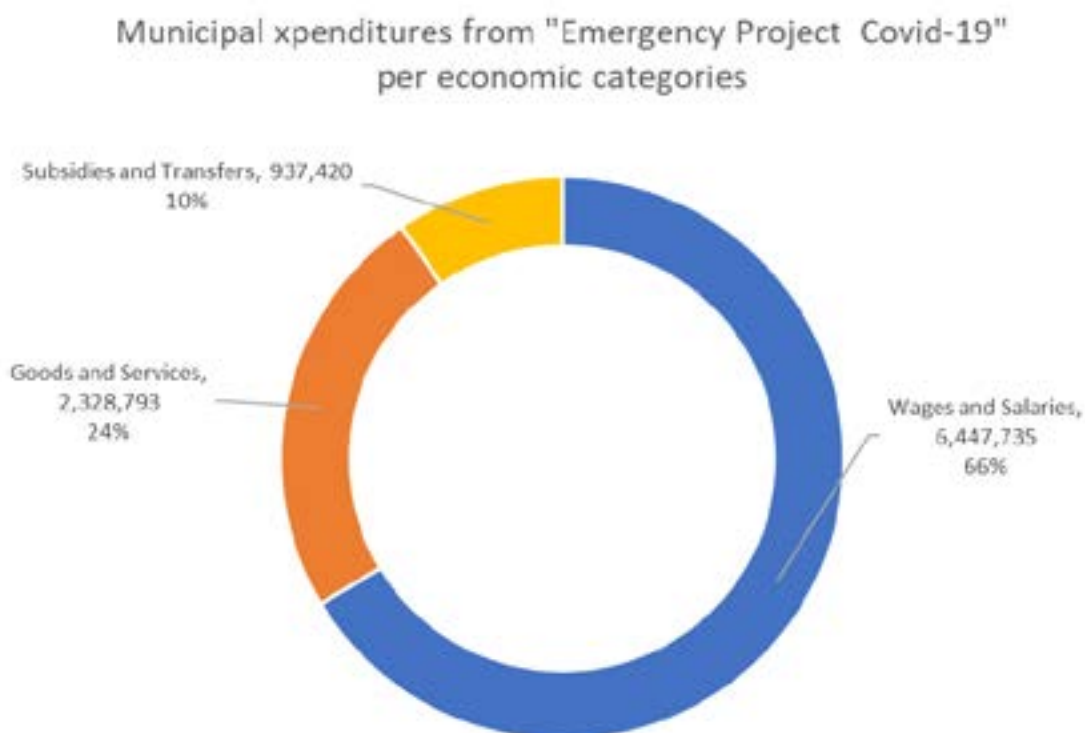
Figure 6. Central Government Expenditure from the Emergency Project Covid-19 per economic categories.



## **MUNICIPAL EXPENDITURES FROM THE EMERGENCY PROJECT COVID-19**

The figure below shows the municipal expenditures related to Covid-19 made from this fund. It ranks municipalities from the highest to the lowest. The municipality with the highest expenditures related to Covid-19 is the Municipality of Prishtina followed by Gjilan and Prizren. Whereas the municipality with the lowest expenditures is Municipality of Partesh with 10,080€ followed by other Serbian majority municipalities Leposaviq and Kllokot.

Figure 7. Expenditures of all municipalities related to Covid-19 January - September 2020

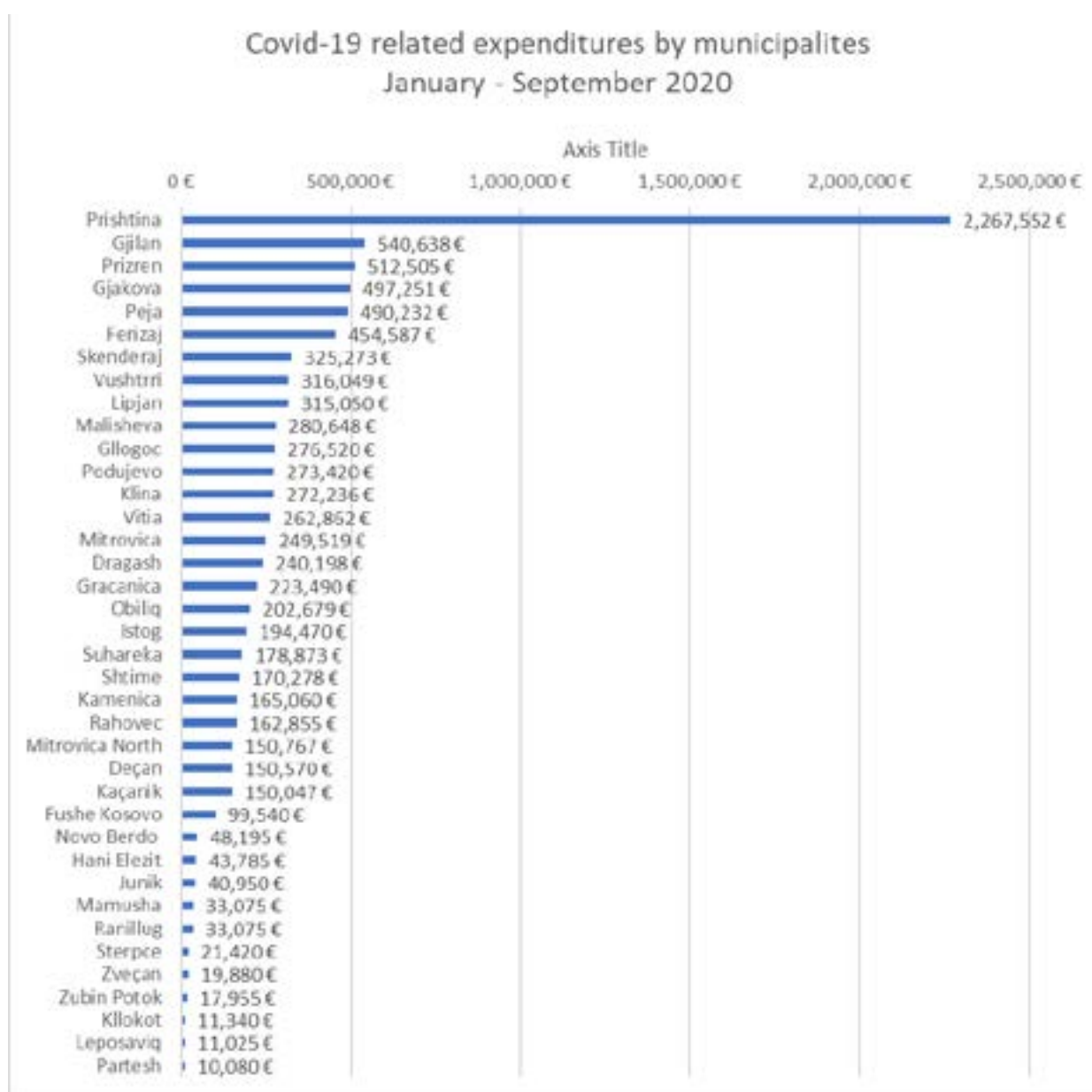


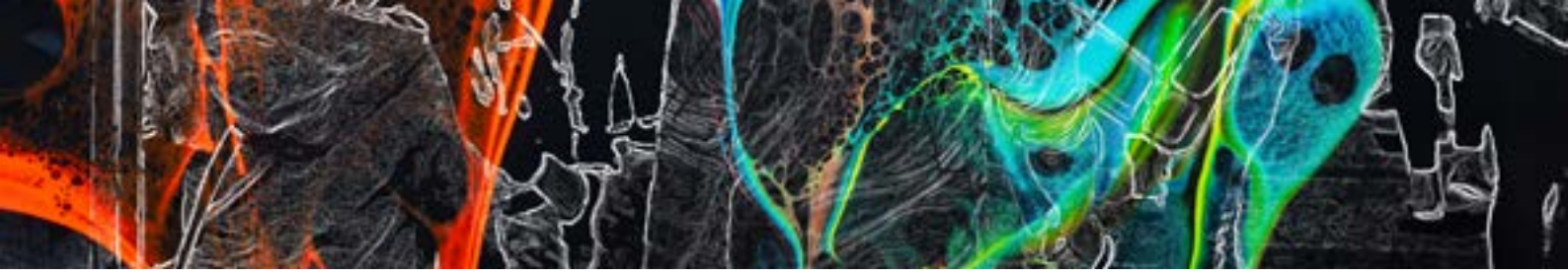


## MUNICIPAL EXPENDITURES FROM THE EMERGENCY FUND COVID-19 PER ECONOMIC CATEGORIES

In total, the municipal expenditures from the emergency fund Covid-19 were 9,713,948€. These were made by municipalities in three budget categories, wages, and salaries (additional salaries to education, health, and social workers, municipal staff, etc.), goods and services (purchases of health and medical supplies), and subsidies and transfers. The majority of expenditures were for wages and salaries 66%, goods, and services 24%, and subsidies and transfers 10%. The payments for wages and salaries were executed directly from the Treasury on behalf of municipalities.

Figure 8. Municipal expenditures from the Emergency Covid-19 project according to budget categories





# **PART III**

## **KEY FINDINGS AND CONCLUSIONS**

This assessment study has provided substantive information on how five (5) municipalities across Kosovo, namely Fushe Kosova, Ferizaj, Graçanica, Prizren, and Shtërpçë, have institutionally responded to limit the social and economic impact of the Covid-19 crisis, with special focus pertaining to the three target groups: women and girls, ethnic minorities, and people with disabilities. Using semi-structured interviews and complementing them with desk-research, the study has created a strong basis of the needs assessment of the aforementioned target groups, the modus-operandi of municipalities during Covid-19, and the level of cooperation between local civil society organizations and the local institutions in pushing forward the agenda of the needs of the target groups during the pandemic. Data gathered during the study has contributed towards developing and defining key recommendations that could be transferred into instruments that can contribute to addressing the issues identified throughout the study.

Analyzing the socio-economic situation of the marginalized groups, the financial situation and the level of prioritization of their needs and concerns have been found in the Municipalities' institutional responses in other municipalities may enrich the study, however, the conclusions drawn will be of similar nature as most of the municipalities followed the same pattern on resolving issues related to Covid-19. The role and approach employed by Municipalities were mainly to implement the schemes and guidelines proposed by the central level, thus leaving little room for tailored approaches in the individual municipal context. Therefore, this study's conclusions have a solid basis to be applied to all Municipalities in Kosovo.

### **KEY FINDINGS FROM SOCIO-ECONOMIC AND FINANCIAL ANALYSIS**

- *No formal evaluation of policies and schemes.* The policies and schemes that have undergone changes have not been followed up with evaluations, or at least none that has been published and/or which municipalities themselves have conducted. The lack of evaluations leaves both the local and central levels in a position of no clear assurance that the schemes are reaching the desired effects. Municipal officials confirm that they do not have the resources to conduct an evaluation of those policies, however, feel that such evaluations would benefit both the local and central level in devising schemes that adhere to the needs of the community. Surveyed municipalities did not undergo any formal evidence-based process to assess the economic and financial impact of the pandemic in their local finances and local economies nor for the

marginalized groups. However, to assess the effects of the pandemic on marginalized groups (women and girls, Roma, Ashkali, and Egyptian community, and people with disabilities) municipalities mainly relied on their general previous information they possessed to respond ad-hoc to the pandemic.

- *Low level of cooperation between the local and central level.* The local level officials, gathered from the field interviews, see themselves in a position of mere implementation of schemes and policies proposed by the central level. Albeit, that the circumstances differ in each municipality, the schemes remain the same, which in conclusion only diminishes help that can be offered to marginalized groups.
- *Lack of concrete mandatory cross-sectional approach.* While each municipality has three key offices whose work pertains to ethnic minorities, women, and people with disabilities, they are not included effectively in the planning phase for municipal interventions. The municipal officials in those offices state that even when they were part of the Emergency Headquarters their requests were not included in the action plans. From the inspection of the measures taken across the municipalities, there is a lack of a cross-sectional inclusive approach as schemes target specific communities, rather than being inclusive in terms of targets desired to reach.
- *Limited outreach and communication strategy.* None of the line directorates, including Office for Gender Equality, Directorates for Health and Welfare, Directorates of Finance, Office for Communities, and Centre for Social Work, have developed specific strategies for outreach and information for marginalized groups. Needs communication was done mainly through civil society organizations and sporadic meetings with community representatives.
- *Covid-19 has affected negatively on almost all macroeconomic indicators.* The GDP and the Economic Growth experienced negative trends with estimations that the economy will contract up to 8.8% or even higher. Overall government revenues are negatively affected, as well as expenditures but with a smaller percentage. Loans to businesses and citizens have shown a significant decrease by up to 50%. Whereas, remittances have experienced a moderate increase compared to the last year's figures.
- *Covid-19 has disrupted the local economies and negatively affected the local public finances.* Municipal own-sourced revenues (raised locally) during the period of January – September 2020 have fallen by 19% compared to the same period of last year. The most affected revenue types are revenues from property tax 29%, use of the public property by 26%, revenues from citizen participation lower by 35%, fees on business registration 44% lower, fees on birth certificates 42% lower, etc. The decline in own-source revenues has also affected municipal spending which was lower compared to the last year. Despite the decline in revenues, the municipal expenditure was only 1% lower compared to the previous year.
- *Covid-19 negatively affected the business sector and employment.* The highest impacted sectors are those of wholesale and retail, accommodation and food services, manufacturing, and constructions. The retail industry was among the highest hit. Women-led businesses are highly concentrated in the retail industry which suggests that women may have felt the effects of Covid-19 disproportionately with men. The Employment Agency registered at least 37,392 new job seekers the increase jobseekers went up to 37% during the pandemic out of which more than 50% of job seekers come from women.

- *All surveyed municipalities allocated specific funds from their own budgets for Covid-19 relief.* These funds were mainly obtained from savings in capital investment projects and goods and services. Until September 2020, on average the five interviewed municipalities allocated around 2.8% of their overall budget for Covid-19 purposes. The percentage compared to the budget for capital investments is 7.8% on average. The allocated amounts by municipalities served to cover the immediate emergency needs to be followed by economic recovery packages. While the allocated amounts were aggregated and served for all groups of citizens, businesses, and NGOs, the exact amounts, and the extent of the financial support to the marginalized groups was not specifically known to the municipalities nor was able to be traced to the ultimate beneficiaries due to the lack of disaggregated information by marginalized groups.
- *The central government created an Emergency Project Covid-19 relief.* The Ministry of Finance created an economic code to record all expenses related to Covid-19. From January to September, in total expenditures from this Emergency Fund were 142 million both from the central and the local government. Only 7% or around 10 million were covered by the municipalities. Out of these 10 million, 66% went to cover additional wages and salaries for public employees, 24% were in goods and services and only 10% went in subsidies and transfers. The rest of the expenses from the Emergency Project Covid-19, the majority were covered by the central government amounting to around 132 million.
- *The responsiveness of municipalities to the needs and requirements of the marginalized groups was limited.* The exact extent of the financial support to the marginalized groups was unknown. Although municipalities attempted to have in mind the marginalized groups when they designed their economic stimulus packages, due to the lack of available data on these marginalized groups, they were not able to demonstrate whether the financial assistance reached the marginalized groups effectively.







## **PART IV**

# **RECOMMENDATIONS FOR INTERVENTIONS**

Based on the findings from this report, the key recommendations for Municipalities are:

1. Municipalities should work closely with the central government to design evidence-based local economic recovery plans to address the gap in lost public funding from the COVID-19 pandemic in order to deliver on municipal responsibilities. It is important that municipalities have adequate information to inform their recovery strategies. The economic and financial impact of the COVID-19 should be assessed and quantified to be reflected in the upcoming budgets.
2. Strengthen the cooperation between the NGOs and local institutions in addressing issues for marginalized groups. Cooperation between NGOs and local institutions can produce more effective solutions to the issues raised. However, the municipalities covered in this analysis show that there is little cooperation between these two actors. Specifically, develop platforms that are transparent and provide space for local institutions, NGOs, and other actors to present the needs of the community.
3. Ensure that marginalized groups are included in the planning and budgeting phase. Marginalized groups are underrepresented especially in the planning and budgeting processes at the local level - phases that are crucial to effective interventions tailored to these groups. Field research showed that both NGOs and local institutions have identified a lack of financial and human resources as a key issue that prevents them from unable to cover the needs and reach marginalized groups effectively. Consultation with the active involvement of marginalized groups and their representative organizations to develop rights-based responses that are inclusive, and responsive to the community's needs.
4. Facilitate the establishment of Sub-headquarters under the Emergency Headquarters designed to adhere to the needs of marginalized communities (i.e. women, ethnic minorities, and people with disabilities). The municipality of Fushë Kosovë and Ferizaj can be taken as an example as they have established the emergency Sub-headquarter for ethnic minorities. These Emergency Sub-headquarters should hold active consultations with marginalized communities, and/or their respective organizations.
5. Municipalities should tailor their economic measures to address individual challenges informed by good quality data and analysis of local economies and highly involve the community of businesses and local actors in designing economic recovery programs. Such economic recovery programs should focus on providing local fiscal relief measures and economic incentives to ensure that local economies are active, saving jobs and providing services to citizens.

Public investments should be geared toward projects that are expected to generate immediate economic activity in particular to most affected industries such as HoReCa, micro, and SMEs.

6. Municipalities should prioritize public spending that supports local economies by generating jobs and economic recovery. The portion of the financial assistance distributed to the micro, small and medium enterprises should be increased within the limits available, especially the most affected sectors of the economy gastronomy, retail trade, and construction industry -to maintain economic activity.
7. Create evaluation templates for municipalities to assess the measures employed during the Covid-19 crisis. The evaluation templates ought to be customizable by the municipalities based on the needs, however, should ensure that the desired effect of policies/measures are quantifiable, and is segregated based on marginalized groups (i.e., women, people with disabilities, and ethnic minorities). These evaluation schemes need to be combined also with the analytical analysis of the schemes.
8. Municipalities should include sex-disaggregated data and analysis in municipal/directorates reports and plans. The Office for Gender Equality within the municipality should develop sex-disaggregated targets at the project and program level, which should be included both in the rapid and long-term plans of the municipalities.
9. Hone the capacities and increase the resources of local offices to develop informative campaigns that ensure access to information for marginalized groups, focusing also that the information is delivered via all forms of communication (i.e., visual, sign language, brail), and via platforms that correspond to the communities targeted.
10. Measures specific for people with disabilities need to be developed. People with disabilities have not benefited from the measures proposed. The lack of inclusion of people with disabilities in measures has affected mostly families with children with disabilities. Access to education for people with disabilities was not ensured during the lockdown measures. Hence, also initiatives that provide access to online education and ensure that people with disabilities will be granted access via online technological platforms must be developed.
11. Provide resource assistance, via local institutions and NGOs, to Roma, Ashkali, and Egyptian community for access to online education. Resource assistance, in this case, would be technological assets such as computers, smartphones, tablets, and an Internet connection (e.g. cooperation between internet service providers and municipalities) in order to ensure access for children to online education.
12. Municipalities should undergo a process of a rigorous review of their budgets for the upcoming years to focus their efforts on managing the social economic and public finance anticipated crisis and to support the economic recovery. This means that municipalities should implement economic recovery policies, by continuing to support Small and Medium Enterprises, self-employed, artisans, and areas of business most affected by the crisis in particular targeting the most affected marginalized groups such as women and girls, minorities, and people with disabilities.



# ANNEXES

## ANNEX 1. GLOSSARY

**Marginalized groups** refer to different groups of people within a given culture, context, and history at risk of being subjected to multiple discrimination due to the interplay of different personal characteristics or grounds, such as sex, gender, age, ethnicity, religion or belief, health status, disability, sexual orientation, gender identity, education or income, or living in various geographic localities. (EIGE)

**Vulnerable groups** refer to people and socially disadvantaged groups are the most exposed and suffer most directly from disasters.

**The ethnic minority** is a group of people who differ in race or color or in national, religious, or cultural origin from the dominant group — often the majority population — of the country in which they live.

**Persons with disabilities** is a term used to apply to all persons with disabilities including those who have long-term physical, mental, intellectual, or sensory impairments which, in interaction with various attitudinal and environmental barriers, hinders their full and effective participation in society on an equal basis with others.

**Gender** refers to the socially constructed characteristics of women and men, such as norms, roles, and relationships of and between groups of women and men. It varies from society to society and can be changed.

**Gender roles** refer to normative expectations about the division of labor between the sexes and to gender-related rules about social interactions that exist within a particular cultural-historical context.

**Gender equality** refers to the equal rights, responsibilities, and opportunities of women and men, and girls and boys.

**Sex-disaggregated data** are the data that are obtained from disaggregating statistical information by women and men. These data can also be cross-tabulated with variables such as rural/urban, age, educational level, income, and other relevant criteria. Sex-disaggregated data provide a comprehensive picture of inequalities between women and men, which would otherwise remain invisible.

**Gender-sensitive policies** are policies and programs that take into account the particularities pertaining to the lives of both women and men, while aiming to eliminate inequalities and promote gender equality, including an equal distribution of resources, therefore addressing and taking into account the gender dimension. (EIGE)

**Affirmative action** means positive steps taken to increase the representation of women and minorities in areas of employment, education, and culture from which they have been historically excluded. (Stanford)

**Sex-disaggregated data** are data collected and tabulated separately for women and men. They allow for the measurement of differences between women and men on various social and economic dimensions and are one of the requirements in obtaining gender statistics. (EIGE)

## **ANNEX 2. LIST OF CONDUCTED INTERVIEWS**

<b>Institution</b>	<b>Contact person/Position</b>
Fushë Kosovë	Lindita Dervisholli, Office for Gender Equality Qerim Gara, Vice Mayor for Communities Ramadan Jashanica, Director of Budget and Finance Jakup Dumani, Director of Health and Social Welfare Directorate Abaz Xhigoli, Director of Center for Social Work Hysen Sllamniku, Coordinator of the Office for Social Affairs. Arbon Osmani, The Ideas Partnership Valbona Berisha, Consultant
Ferizaj	Florim Bajrami, Vice Mayor for Communities Vjollca Krasniqi, Officer for Gender Equality Dashurije Ahmeti, Center for Social Work Musa Ibishi, Chief Finance Officer Sebahate Ajeti Sadiku, Director of Budget and Finance
Prizren	Mybexhele Zhuri, Officer for Gender Equality Leonora Çerreti, Director of Budget and Finance Memnuna Ajdini, Vice Mayor for Communities Kumrije Bytyqi, Center for Social Work Tringa Kasemi, Nevo Koncepti Indira Elshani, Sakuntala NGO Xhyvele Sharjani, Foleja
Graçanica	Slavica Nacic, Director of Budget and Finance Leutrim Ajeti, Coordinator for Communities Floride Kuqaj, VORAE Valmir Ahmeti, Director of Health and Social Welfare
Shtërpcë	Aqif Xhemajli, Center for Social Work Fikri Hasani, Vice Mayor for Communities Danijel Vuksanovic, Director of Budget and Finance
NGOs and Central Institutions	Kaltrina Misini, HandiKOS Shqipe Breznica, Help Kosovo Velime Bytyqi Association for Women in Kosovo Police Vesa Batalli, Voice of Roma, Ashkali, Egyptian NGO Kosovo Police

## ANNEX 3. PROFILES OF SURVEYED MUNICIPALITIES

#	Criteria	Prizren	Fushe Kosova	Ferizaj	Gračanica	Shterpe
1	Ethnic Composition	<ol style="list-style-type: none"> <li>1. Albanians 145,718;</li> <li>2. Bosniaks 16,896;</li> <li>3. Turks 9,091;</li> <li>4. Roma 2,899;</li> <li>5. Ashkali 1,350;</li> <li>6. Gorani 655;</li> <li>7. Serbs 237;</li> <li>8. Egyptians 168;</li> <li>9. Other 386</li> <li>10. Not specified 381</li> </ol>	<ol style="list-style-type: none"> <li>1. Albanians 30,275;</li> <li>2. Ashkali 3,230;</li> <li>3. Roma 436;</li> <li>4. Serbs 321;</li> <li>5. Egyptians 282;</li> <li>6. Turks 62;</li> <li>7. Bosniaks 34;</li> <li>8. Gorani 15;</li> <li>9. Other 131;</li> <li>10. Not specified 41</li> </ol>	<ol style="list-style-type: none"> <li>1. Albanians 104,152</li> <li>2. Ashkali 3,629</li> <li>3. Roma 204</li> <li>4. Bosniaks 83</li> <li>5. Turks 55</li> <li>6. Gorani 64</li> <li>7. Serbs 32</li> <li>8. Egyptians 24</li> <li>9. Other 102</li> <li>10. Not specified 265</li> </ol>	<ol style="list-style-type: none"> <li>1. Serbs 7,209</li> <li>2. Albanians 2,474</li> <li>3. Roma 745</li> <li>4. Ashkali 104</li> <li>5. Gorani 22</li> <li>6. Turks 15</li> <li>7. Bosniaks 15</li> <li>8. Egyptian 45</li> <li>9. Other 45</li> <li>10. Not specified 43</li> </ol>	<ol style="list-style-type: none"> <li>1. Albanians 3,757</li> <li>2. Serbs 3,148</li> <li>3. Roma 24</li> <li>4. Bosniaks 2</li> <li>5. Ashkali 1</li> <li>6. Other 7</li> <li>7. Not specified 10</li> </ol>
2	Area and Population	The municipality of Prizren is located in south-eastern Kosovo. It covers an area of approximately 640 km <sup>2</sup> and includes Prizren city and 74 villages. According to the 2011 Kosovo Population and Housing Census, the total population is 177,781.	According to the census conducted in 1991*, there were 20,142 Kosovo Albanians, 8,445 Kosovo Serbs and 1,033 Kosovo Montenegrins in the municipality. There is no data from the census conducted in 1981, as Fushë Kosovë/Kosovo Polje was not a separate municipality at that time.	The municipality of Ferizaj/Uroševac is located in south-eastern Kosovo. It covers an area of approximately 345 km <sup>2</sup> and includes Ferizaj/Uroševac town and 44 villages. According to the 2011 Kosovo Population and Housing Census, the total population is 108,610.	The municipality of Gračanica/Gračanice is located in central Kosovo. It covers an area of approximately 131 km <sup>2</sup> and includes Gračanica/Gračanice town and 16 villages. According to the 2011 Kosovo Population and Housing Census, the total population is 10,675.	The municipality of Štrpce/Shtërpçe is located in the southeastern part of Kosovo covering an area of approximately 247 km <sup>2</sup> and includes Štrpce/Shtërpçe town and 16 villages. According to the 2011 Kosovo Population and Housing Census, the total population is 6,949.
3	Economy	The economy of Prizren municipality is mainly based on agriculture, trade, construction and food processing, all private enterprises. There are some 5,400 registered private businesses operating in the municipality. There is no reliable data on the number of people employed in the private sector. The industrial zone is still under pending process of expropriation of the properties located under this zone (source: Kosovo business registration office).	The economy of Fushë Kosovë/Kosovo Polje municipality is predominantly based on agriculture and small trade businesses. There are approximately 900 registered private businesses operating in the municipality with around 5,200 employees (source: municipal directorate of finance and economy).	The economy of Ferizaj/Uroševac municipality is predominantly based on agriculture, construction and supply companies, and small businesses. There are approximately 12,000 registered private businesses in the municipality. There is no reliable data on the number of people employed in the private sector (source: municipal directorate of economic development and tourism).	The economy of Gračanica/Gračanice municipality is predominantly based on agriculture and small trade businesses. There are approximately 500 registered private businesses operating in the municipality. There is no reliable data on the number of people employed in the private sector (source: municipal directorate of budget and finance).	The economy of Štrpce/Shtërpçe is predominantly based on agriculture, mainly raspberry production, tourism, and small businesses. The approximate number of registered private businesses is 167. There are no exact data on the number of employees in the private sector (source: municipal directorate of economic development, tourism, agriculture and forestry).
4	Region	Prizren Region	Prishtina Region	Gjilan Region	Prishtina Region	Gjilan



## ANNEX 4. LITERATURE REVIEW

Author(s)	Publisher	Title of the publication	Date published	Link
Association of Kosovo Municipalities	Association of Kosovo Municipalities	Study on Emergency Needs and Socio-Economic Impact of Covid-19 on Local Government in Kosovo	08/07/2020	<a href="https://komunat-ks.net/downloads/?d_id=4061&amp;lang=en">https://komunat-ks.net/downloads/?d_id=4061&amp;lang=en</a>
Kosovo Women's Network	Kosovo Women's Network	Addressing Covid-19 from a Gender Perspective	04/04/2020	<a href="https://womensnetwork.org/wp-content/uploads/2020/04/Masat-p%C3%ABr-adresimin-e-COVID-19-nga-perspektiva-gjinore_Rekomandime-p%C3%ABr-Queverin%C3%ABe-Kosov%C3%ABs_04_04_2020.pdf">https://womensnetwork.org/wp-content/uploads/2020/04/Masat-p%C3%ABr-adresimin-e-COVID-19-nga-perspektiva-gjinore_Rekomandime-p%C3%ABr-Queverin%C3%ABe-Kosov%C3%ABs_04_04_2020.pdf</a>
Visar Vokri	Riinvest Institute	Emergency Fiscal Package/Implication and Application Challenges	06/2020	<a href="https://www.riinvestinstitute.org/uploads/files/2020/June/30/Pa-koja_Fiskale_Emergjente1593500151.pdf">https://www.riinvestinstitute.org/uploads/files/2020/June/30/Pa-koja_Fiskale_Emergjente1593500151.pdf</a>
Aulonë Mehmeti, Durim Jasharaj	Admovere	The Challenges of the Roma, Ashkali, Egyptian community in Kosovo during the Covid-19 pandemic	18/07/2020	<a href="https://admovere.org/wp-content/uploads/2020/07/ENG-_Sfidat-e-komunitetit-rom-ashkali-dhe-egjiptian-ne-kosove-gjate-pandemise-COVID-19-ENG-02-1.pdf">https://admovere.org/wp-content/uploads/2020/07/ENG-_Sfidat-e-komunitetit-rom-ashkali-dhe-egjiptian-ne-kosove-gjate-pandemise-COVID-19-ENG-02-1.pdf</a>
Democracy for Development	Democracy for Development	How has COVID-19 pandemic impacted your workplace?	17/07/2020	<a href="https://d4d-ks.org/en/infographics/covid-19-pandemic-impacted-workplace-kakav-je-uticaj-imala-pandemija-kovida-10-na-vasem-radnom-mestu/">https://d4d-ks.org/en/infographics/covid-19-pandemic-impacted-workplace-kakav-je-uticaj-imala-pandemija-kovida-10-na-vasem-radnom-mestu/</a>
Democracy for Development	Democracy for Development	Gender division of housework time during the pandemic	06/07/2020	<a href="https://d4d-ks.org/en/infographics/gender-division-housework-time-pandemic/">https://d4d-ks.org/en/infographics/gender-division-housework-time-pandemic/</a>
Valëza Zogjani	Democracy for Development	Possible gender implications of Covid-19 in Kosovo "Implikimet e mundshme gjinore të Covid-19 në Kosovë"	24/03/2020	<a href="https://d4d-ks.org/wp-content/uploads/2020/03/D4D_Analize-e-politikave_8.pdf">https://d4d-ks.org/wp-content/uploads/2020/03/D4D_Analize-e-politikave_8.pdf</a>
Zamira Hyseni Duraku, Mirjeta Nagavci	N/A	The Impact of Covid-19 pandemic in the education of students with disabilities in the pre-university education	06/2020	<a href="https://www.researchgate.net/publication/343323273_Ndikimi_i_pandemise_COVID-19_ne_edukimin_e_nxenesve_me_aftesi_te_kufizuar_ne_arsimin_parauniversitar">https://www.researchgate.net/publication/343323273_Ndikimi_i_pandemise_COVID-19_ne_edukimin_e_nxenesve_me_aftesi_te_kufizuar_ne_arsimin_parauniversitar</a>
World Bank	World Bank	The Economic and Social Impact of COVID-19	Spring, 2020	<a href="https://openknowledge.worldbank.org/bitstream/handle/10986/33670/The-Economic-and-Social-Impact-of-COVID-19-Poverty-and-Household-Welfare.pdf?sequence=13">https://openknowledge.worldbank.org/bitstream/handle/10986/33670/The-Economic-and-Social-Impact-of-COVID-19-Poverty-and-Household-Welfare.pdf?sequence=13</a>





Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Agency for Development  
and Cooperation SDC



Sweden  
Sverige



Norwegian Embassy  
Prishtina



**HELVETAS**  
KOSOVO