

Kosovo American Education Fund

Quarterly Newsletter, June 2022



Yilza Hoti (Online MBA, University of Minnesota, 2022)

Updates from KAEF fellows

Each year, since KAEF's first graduating cohort in 2007, the program celebrates its fellows as they throw their graduation caps from their master's programs at some of the best universities in the U.S. 2022 was no exception as the program saw its sixteenth cohort members: Jon Hajdini (Finance, Brandeis University), Yllza Hoti (Online MBA in Marketing, University of Minnesota), Aid Sopjani (MBA in Entrepreneurship, University of Minnesota), and Zana Cena (Law, Duke University), graduate and join the KAEF alumni community.

Congratulations to Jon, Yllza, Aid, and Zana--we look forward to seeing their impactful contribution's to Kosovo's development.



Aid Sopjani (MBA, University of Minnesota, 2022)



Zana Cena (LL.M., Duke University, 2021)



Yllza Hoti (Online MBA, University of Minnesota, 2022)

KAEF: Studying Artificial INTELLIGENCE



Bardh Rushiti (AI, RIT, 2023) - Seeing the rapid development of artificial intelligence (AI) and its applications has sparked great curiosity in me. Even though a relatively young invention in the world, AI is being widely implemented in a huge range of areas. I was first introduced to AI in an internship I did at a local Data Science company, and at that moment I knew I was hooked; I also knew that I needed to explore this field more. That's how everything started.

I went into the job market with a lot of enthusiasm and eagerness to learn; however, not long after I realized that even though there are a lot of companies that use AI, not many people understood what's happening behind the layers of abstraction that common tools provide. When I recognized that, I knew that I had to do something to be placed in a position near people who understood it. By that time, I was only weeks away from the deadline to apply for the KAEF Scholarship. To be honest, the decision to apply was a rushed one. Traditionally speaking, the general trend of people who received this scholarship lies in matters of business, law, political sciences, ..., and not engineering (with very few exceptions to this norm). But, thanks to a group of friends that encouraged me, I did apply, and it has brought me a long way.

My experience in the US has been transformative. To begin with, most of the university professors whose classes I had the pleasure of attending were brilliant lecturers.

They exposed us to problems, homework, or assignments deliberately to help us grow in the specific paradigms of computer science. Additionally, the U.S. system of education enables students to start working in research as soon as they start their graduate studies. I had the chance to be involved as a Graduate Research Assistance at RIT, which turned out to be quite a journey where I faced a lot of challenges and had fun at the same time. Last but not least, the cultural interchange that I've had the opportunity to experience is mind-opening and educational; starting from Hindu festivals to Native American history and Latin culture and cuisine. Culturally interesting events are abundant and inclusive of all the communities in the world, all one has to do is look for them. (Picture of me in Indian wear)

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Another important aspect of this experience is that between academic years, KAEF permits fellows to work in the U.S., if fellows decide to. By the middle of my academic year, I had already started reaching out to my network in the U.S. in search of pointers and/or opportunities. Thankfully, I had found multiple companies that gave me the chance to showcase my skills; After months of searching, I finally landed a machine learning internship at Aural Analytics, a startup working on using speech to detect subtle changes in brain health and the presence of neurological diseases and injuries. (Me in front of Aural Analytics)

The past year has been quite a journey which I'm beyond grateful for. A point I hope my story illustrates is that KAEF does give scholarships for engineering degrees. There are many interesting technologies out there and they are or will revolutionize the way we live - it's up to us to shape how that happens. But more importantly, be brave enough to ask for opportunities, even if the odds are not in your favor - you never know what lies ahead (scholarship, job opportunity, network, ...). You might be one question away from a life-changing opportunity, so keep asking.



Introducing KAEF's 2022-2024 Fellowship Recipients

We are very happy to introduce KAEF's 2022-2024 fellowship recipients: Rina Bulliqi (The University of North Carolina at Chapel Hill '24) and Festa Stavileci (Duke University '23). Read what Rina and Festa had to say about their expectations from this transformative journey, and join us in congratulating them! Welcome to the KAEF community, Rina and Festa.



Rina Bulliqi (MBA, The University of North Carolina at Chapel Hill, 2024)

"As someone who has always been interested in taking on new initiatives, I am very excited to expand my skills by becoming part of the UNC Kenan-Flagler Business School as a full-time MBA candidate.

This opportunity will allow me to not only learn best practices in business but also network with world-class faculty and students. I am certain that being placed in the research triangle in North Carolina will give me the space and opportunity to bring innovative solutions to Kosovo's evolving business sphere."



Festa Stavileci (LL.M., Duke University, 2023)

"I expect the next year in the United States to be the beginning of a journey of professional growth and opportunities. As a KAEF fellow, I look upon this forthcoming experience as one that will allow me to return to Kosovo with the necessary skills and expertise to make a valuable impact on our society. In addition to growing a large legal and personal network, I am confident I will come back to Kosovo with innovative approaches to law and help small and emerging businesses thrive."

The 2023 U.S. Based and Online application for the KAEF Graduate Fellowship Program is now open and will be available until 11:59 PM (EST) on September 19, 2022.

Start your application today at: kaef-online.org

Kosovo Prime Minister Albin Kurti Visits American Councils



On May 19, American Councils had the honor of hosting His Excellency Albin Kurti, Prime Minister of Kosovo, for a reception along with esteemed supporters, representatives from the U.S. Department of State, Kosovo American Education Fund (KAEF) alumni, and leaders in international education. During his remarks, Prime Minister Kurti advocated for continuing to strengthen education in Kosovo and expressed his appreciation for American Councils contributions to build intellectual and professional opportunities for its citizens. Dr. David Patton, American Councils President & CEO, voiced the organization's readiness to expand its efforts in Kosovo and reviewed KAEF's achievements in supporting graduate education at top U.S. universities. American Councils is grateful for Prime Minister Kurti's dedication to the development of Kosovo through quality education programs like KAEF.

Kosovo American Education Fund (KAEF) represents one of the most prestigious higher education programs in Kosovo, providing graduate fellowships for master's level study at leading U.S. universities. The program aims to empower the future leaders of Kosovo with the knowledge and tools needed to promote the country's economic development. To date, through a competitive and merit-based process, the KAEF program has awarded over 110 graduate scholarships to talented Kosovars to study at over 40 U.S. universities, who then return home to make an impactful contribution via the private and public sectors.

Pandemics for all, equality for some?



Hana Bacaj (Economics, Vanderbilt University, 2020)

Although women are part of the workforce, gender is often a factor ignored during policy making and especially during emergency crisis. During these crises, the most effective policies are expected to be those that address in time the challenges of all without discrimination. When a country is facing a health crisis, the leaders of that country need to adapt quickly and take action. But, in certain cases, the last factor they consider is gender.

The response to the pandemic and the measures taken by the Kosovo government serve as a good reflection of how much gender has been taken into account in planning anti-COVID policies and measures.

The impact of the pandemic on women-led businesses

COVID-19 has posed fundamental challenges even to the world's most developed countries; however, the threat to developing countries like Kosovo is even more severe. Kosovo has adopted different policy measures in response to COVID-19, focused on social well-being, business support, and grant supervision.

Supporting entrepreneurs and small businesses by creating opportunities for them to grow is essential for an increase in productivity, creating jobs and boosting our economy in general but also in times of crisis. When I talk about small businesses I also mean women-led businesses in Kosovo, of which 4/5 are individual businesses. As universal as the difficulties for businesses have been, the challenges have been even greater for women-owned small businesses. This is because historically, women-led businesses have been associated with lower average profits, smaller size, fewer employees, and greater difficulty in borrowing.

Another reason why women-led businesses experienced difficulties during this crisis is the fact that 31 percent of these businesses are in the service sector, which has suffered the most due to reduced human contact and policies that mitigate exposure during the pandemic. Moreover, the closure of schools and kindergartens during the pandemic has increased the burden of family care on the shoulders of women entrepreneurs, making it difficult for them to work towards their business in difficult economic times.

Based on findings from the American Chamber of Commerce with women businesses in various sectors across Kosovo, the majority (67%) of businesses considered the pandemic to have had a very negative impact on their businesses, with 70 percent of businesses surveyed saying there has been a decrease in demand for products and services during the first half of 2020. In addition, according to the UNDP Rapid Socio-Economic Impact Assessment (SEIA), it turns out that far fewer women-led businesses were able to cope with the current situation for a period longer than six months, compared to businesses owned by men.

Pandemics for all, equality for some?

What happened during this time of crisis and how were women entrepreneurs helped?

Unfortunately, it still remains a challenge to create a clear picture of the real impact that measures taken by Kosovo institutions had on women-led businesses. This is because navigating through what public policies were taken is like a 'puzzle' of which we have lost many parts. First of all, inadequate information on the work done during this time as well as lack of data and monitoring are the factors that make it impossible to properly assess whether appropriate measures have been taken for women entrepreneurs.

The Government of Kosovo took steps to meet the challenges posed by the pandemic since March 2020 with the initiation of the Emergency Fiscal Package. Part of this was foreseen the support for private sector including businesses managed by women and self-employed women. This was done in the form of wage and rent subsidies, as well as through cash transfer payments. According to a survey by the American Chamber of Commerce, the number of women who have benefited from the Emergency Fiscal Package was not high and only 10% said that this package has addressed their needs. The question therefore arises as to whether one time cash transfers were sufficient and well thought to withstand the pandemic shocks and improve business viability for several months, until the next package was created?

However, the Economic Recovery Package designed by the Government of Kosovo envisaged covering as many areas of society as possible, supporting, among other things, business development and combating inequality. Women in business were part of this package directly and indirectly. Specifically, a 'window' was created dedicated to women in business under the Law on Economic Recovery and the Kosovo Credit Guarantee Fund (KCGF). According to KCGF data for 2021, almost 13 percent of guaranteed loans are for women entrepreneurs in the trade, services, manufacturing, agriculture, and construction sectors. The 'window' created for women in business during the pandemic compared to the loans guaranteed over the past years without this window, was higher by 8.5%. Based on these data, it can be seen that this 'window' has had a positive impact and has shown that such support is essential even after this crisis is over.

The Government of Kosovo has allocated EUR 2 million to the The Agency for Gender Equality (AGE) of the Republic of Kosovo in support of women. AGE has supported 115 private kindergartens and public-private partnerships in the amount of 1 Million Euros, most of which are run by women. The other part of the allocated money was used to support 24 Non-Governmental Organizations (NGOs), as well as 273 small businesses directly managed by women.

Besides the support mentioned above, other initiatives supported women-led businesses, including support from the Ministry of Trade and Industry (totaling 470,000 euros), as well as the support from donors, development banks, civil society, NGOs. to etc.

What has been the real effect of these measures?

Although these initiatives / measures were welcomed by many women in business; nevertheless, there have been concerns that during the designing of the measures anti-COVID-19 many of the aspects and challenges that women in business face were overlooked. Thus, considerable shortcomings have emerged due to this misreading of the situation and problems that women-led businesses face. As a result, many women entrepreneurs continue to find themselves unsupported and / or may not see these measures designed to help them.

If we look at the other side of the coin, the pandemic has positively impacted some of the small businesses led by women, making them adapt to distance work, focus on new models, and try new ways to keep their doors open. In particular, the pandemic opened a new door for women entrepreneurs in terms of technological opportunities to scale-up their businesses. According to World Bank findings in Kosovo, women-led businesses increased the use of digital platforms to assist their businesses more compared to businesses led by men.

Pandemics for all, equality for some?

Despite all these measures, of which women in business were a part, there is still a lack of detailed and clear data to assess the impact they had on improving and enhancing the viability of women-led businesses. Therefore, policymakers need to develop initiatives that include women's contribution to recovery. Institutions should help women have equal pay and opportunities, social schemes, access to financial services, and promote appropriate solutions to scale-up their businesses.

During similar crisis like COVID-19, findings analyzing the impact of the pandemic over time are needed to help design appropriate measures, and to determine the need for additional mechanisms. All policies, whether short-term or long-term, should be designed looking at a gender lens. This situation should serve to make us as societies and institutions aware of the need to take continuous actions in terms of building more support frameworks and comprehensive gender plans for better management of similar situations.

Hana Bacaj is a KAEF alumna, and this article is part of a research project produced within the framework of the Kosovo Research and Analysis Fellowship, supported by the Kosovo Foundation for Open Society.



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