# **QUALITATIVE EVALUATION**

OF THE

"ECONOMIC AND SOCIAL STABILIZATION PROGRAMME FOR POTENTIAL VICTIMS OF TRAFFICKING IN THE BORDER REGIONS OF FYR MACEDONIA - ESS"



















# ACKNOWLEDGEMENTS

The Economic and Social Stabilization Programme for Potential Victims of Trafficking in the Border Regions of FYR Macedonia (ESS Project) was implemented by the International Organization for Migration, Mission in Skopje with the financial support of the Norwegian Government and the Council of Europe Development Bank (CEB). Without this generous and ongoing support, the implementation of this important project would not have been possible.

The international organization for Migration Mission in Skopje acknowledges the contribution of the ESS beneficiaries, implementing partners and local stakeholders from the communities of Tetovo and Kriva Palanka, their efforts and commitment to successful project implementation.

This evaluation exercise had been carried out by the Association for Emancipation, Solidarity and Equality of women (ESE) in December 2006.

# TABLE OF CONTENTS

1. Background information	3
2. Rationale and objectives	3
3. Objectives	4
4. Methodology (methods and tools)	4
5. Group composition and identification of the participants	6
6. Limitations of the study	6
7. Results	6
8. Discussion and conclusions	33
9. Recommendations	35

## 1. Background information

The purpose of the Economic and Social Stabilization Programme for Potential Victims of Trafficking (ESS Project) was to reduce the potential for trafficking in human beings (THB) in the FY Republic of Macedonia through the stabilization of unemployed vulnerable groups, particularly women in impoverished border regions. This employment assistance project included training and opening of micro business for income generation. Compulsory basic business training courses were organized for the selected beneficiaries aiming to develop their knowledge on how to set-up and manage a micro-enterprise and how to "make-good-use" of a micro-grant.

Once the target group has acquired a basic understanding on how to start-up and manage a small business, and prior the micro-grants disbursement selected beneficiaries have undertaken vocational training tailored upon their business profile.

During the Programme phase out IOM contracted Association for Emancipation, Solidarity and Equality of women (ESE) to perform qualitative evaluation of the Economic and social stabilization program for potential victims of trafficking in the border regions of FYR Macedonia impact on the socio-economic position and quality of life of direct and indirect beneficiaries.

# 2. Rationale and objectives

After the implementation of all ESS project activities in the selected communities of Kriva Palanka and Tetovo, it was crucial to asses the impact of the ESS project, specifically those activities concerning the training activities and distribution of seed capital, on the project's beneficiaries, their families, the local stakeholders and hosting communities. The beneficiaries' socio- economic conditions<sup>1</sup> as well as the quality of their life<sup>2</sup> and their families were taken into consideration when performing the assessment. Activities and partnerships with local stakeholders, as well as benefits obtained by the host communities, through the programme were assessed.

\_

<sup>&</sup>lt;sup>1</sup> The socio-economic status of the beneficiaries represents the social impacts of their economic activities after opening and running of ESS businesses.

<sup>&</sup>lt;sup>2</sup> The quality of life represents the beneficiaries' standard of living, the incomes and their access to goods and services, beneficiaries' freedom, happiness, art, health, and innovation activities after opening of their businesses.

# 3. Objectives

The general objective of this study is to evaluate the ESS project's impact on beneficiaries' life by exploring two core dimensions: **their socio-economic position and their quality of life**.

Data gathering has mainly focused on the following indicators:

- The beneficiaries' satisfaction with professional skills acquired through the ESS project;
- The beneficiaries' satisfaction with business management skills acquired through the ESS project;
- The impact that the business' opening and other related activities had on their socioeconomic status, the one of their families and the family members that actively participate in the business;
- The impact of the overall project activities on the quality of life of the beneficiaries and their families;
- The project's contribution in reducing the beneficiaries' vulnerability towards trafficking in human beings;
- The assessment of knowledge and attitudes towards trafficking in human beings;
- The project's influence on local stakeholders (IOM partner NGO's, training providers and local authorities);
- The overall project impact on the host communities.

# 4. Methodology (methods and tools)

#### 4.1. Sources of information

The source material provided by IOM laid down the basis for this assessment. Background material and literature review helped to clearly identify the input indicators, process, output, outcome and impact that were measured through this study.

According to the project background material and the desk review, the questionnaire and the interview discussion guides were designed; including a questionnaire and interview discussion guide for the beneficiaries, an interview discussion guide for the local stakeholders (partner NGO's, training delivers and local municipality representatives) and an interview discussion guide for the beneficiaries' family members.

A qualitative and quantitative analysis was performed and measurable and non-numeric dimensions of the project were assessed. The Interview discussion guide was used as a measurement instrument.

Interview discussions (ID) were used in order to collect general information on the participants; to measure the project's impact on each individual, explore individual differences between the participants' experiences and outcomes, and to describe the meaning of ESS program to its participants. They were also used in order to collect information about beneficiaries' family perceptions, attitudes towards the outcome of the programs and their influence on family life.

Interview discussions were also utilised to collect input data from the ESS stakeholders - local NGO's, training providers and representatives from the host municipalities, i.e. the cooperation among the parties was assessed through the interview discussions.

**4.2. Qualitative and Quantitative data analyses were** used for assessment of the impact of the ESS project on the socio-economic status and the quality of life of the beneficiaries and their families, as well as their potential vulnerability towards the crime of human trafficking.

# 4.2.1. Qualitative Data analysis

The first step of the evaluation process was the interview discussion with the beneficiaries, their family members and the local stakeholders. Afterward all interviews were transcribed by using Microsoft Word office programme and closely examined for remarks by the moderators. The following step was coding of the transcript data in THREE NUD software taking into consideration different categories of the interviewed persons in line with their responds to different questions. Final step of the evaluation process was merging of the coded material using Merge QSR and NUD\*IST6 software for qualitative data analysis.

# **4.2.2. Quantitative Data analysis**

Quantitative data were analysed with the statistical software - Epi Info 2002. The following procedures were performed: establishing of the Data Base, data entering and identification of variables. After performing the necessary statistical procedures - such as identifying frequencies of the variables and interfacing of different variables; a tabular and graphic presentation of data was performed.

To conclude, the qualitative and quantitative variables were analyzed in order to assess ESS project impact on the beneficiaries' socio-economic status and quality of life as well as ESS impact on the local communities of Tetovo and Kriva Palanka.

# 5. Group composition and identification<sup>3</sup> of the participants

Interviews were performed in Kriva Palanka and Tetovo.

The evaluation's participants were: the project's beneficiaries, their families,, partner NGO's (NGO Organization of women of Kriva Palanka and NGO Forum of Albanian woman - Tetovo), training delivers (Workers university – Tetovo, Enterprise Support Agency – ESA Tetovo, Workers University – Skopje), and representative from the host municipalities (Informational center for the citizens, Municipality of Kriva Palanka)..

A total of 31 beneficiaries were interviewed: 15 in Kriva Palanka, 11 in Tetovo, and 5 from the villages around Tetovo.

# 6. Limitations of the study

Three beneficiaries were unable to participate due to temporary health impediments. Interviews with representatives from the local government in Tetovo could not be performed due to the local authorities' previous and unchangeable commitments<sup>4</sup>.

The final analysis did not include data from these groups.

#### 7. Results

# 7.1. Women beneficiaries - Presentation of the findings from the data gathered from beneficiaries and their family members

# **Characteristics of the participants**

According to the place of residence the findings were that 11 participants are from the city of Tetovo, 15 from Kriva Palanka and 5 from villages near Tetovo (Table 1).

Place of residence	Frequency	Percent
Tetovo	11	35,50%

<sup>&</sup>lt;sup>3</sup> Identification of the participants in the assessment was made according to the information given by IOM and partner NGO's

<sup>&</sup>lt;sup>4</sup> Changes of the governmental and local politics - 2006 Parliamentary elections

Kriva Palanka	15	48,40%
Villages around		
Tetovo	5	16,10%
Total	31	100,00%

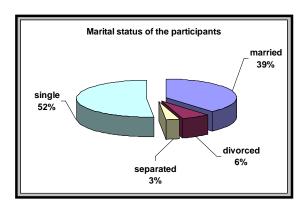
Table 1. Place of residence of the women beneficiaries

As for the age groups: 41% belongs to the age group of 26-30 years, followed by the age group 21-25 years with 25%, then the age group 31-35 with 19%, 2 participants were in the age groups bellow 20, and 2 above 35 years (table 2).

Age	Frequency	Percent
up to 20 years	2	6,50%
21-25	8	25,80%
26-30	13	41,90%
31-35	6	19,40%
above 35 years	2	6,50%
Total	31	100,00%

Table 2. Age distribution of the participants

Concerning the marital status it resulted that most of the participants are single (16 of them), 12 participants are married, 2 participants divorced and 1 was separated from her former partner (Graph 1).



Graph 1. Marital status of the participants

# **Living conditions**

Most of the respondents (23 of them) live in a house-type of accommodation while 8 of them live in apartments.

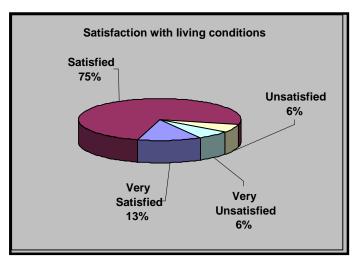
Table 3 shows the intersection between the following two variables: the number of family members that live in the same household and the number of rooms in the house/apartment. The table shows that most of the participants are living in households in where there is a lack of adequate space.

No. of family members living in the household		Number of rooms					
		1 room	2 rooms	3 rooms	4 rooms	5 rooms	6 rooms
3 member	rs	0	1	0	0	0	0
Row %		0	100	0	0	0	0
4 member	rs	1	3	3	4	0	1
Row %		8,3%	25%	25%	33,3%	0	8,3%
5 member	rs	2	1	3	2	1	0
Row %		22,2%	11,1%	33,3%	22,2%	11,1%	0
6 member	rs	0	0	1	3	0	0
Row %		0	0	25%	75%	0	0
7 member	rs	0	0	0	1	0	0
Row %		0	0	0	100%	0	0
8 member	rs	0	1	0	1	0	0
Row %		0	50%	0	50%	0	0
10 and members		0	0	0	0	1	1
Row %		0	0	0	0	50	50

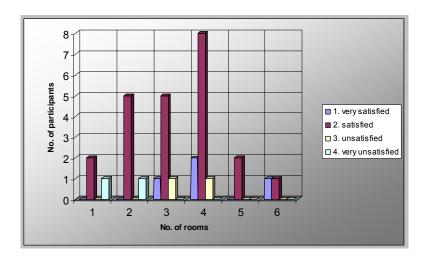
Table 3. Presentation of the number of members that are living in same household according to the number of rooms that they have in the house/apartment

On the question: "Are you satisfied with your living conditions (space, furniture and supplies)?" - 23 participants stated that they are generally satisfied. The participants' judgment was contextualized with the beneficiaries' present status, since none of them have changed place of living after the ESS project. The other respondents stated that they are - very satisfied (4 participants); unsatisfied (2 participants) and very unsatisfied (2 participants).

Although most of the beneficiaries live in households with inadequate space, most of them declare to be generally satisfied with their living conditions.



Graph 2. Participants' statements on their level of satisfaction with the living conditions

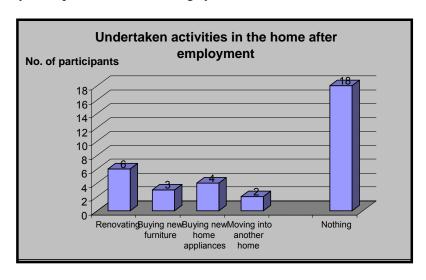


Graph 2a. Presentation of the participants' satisfaction of the living conditions according to the rooms that they have in the households

The Graph 2a shows that disregarding the space that they have in the household participants are satisfied with their living conditions. The respondents take into consideration the overall housing situation in their community, so even though their residences are not very comfortable, they are satisfied with what they have.

From the total number of participants - 18 have not undertaken any upgrading activities in their households after the opening of the business (Graph 3). Most of them stated that the period since they were granted the ESS seed capital is too short for them to invest in undertaking major activities in the house/apartment. Three respondents gave other reasons for not being able to invest in the household; such as need to cover some health related costs, undertaken investments in the micro-business or because they are financially supporting a close relative.

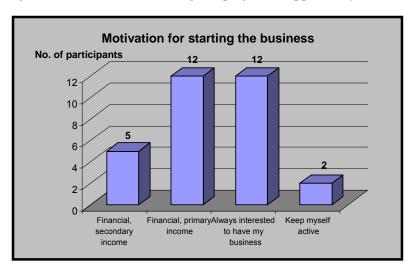
Among those participants that had undertaken some upgrading activities, 6 of them put money in renovating of the household, 4 bought new home appliances, 3 bought new furniture, 2 of them made investments in order to move to a new home, and one woman said that they have placed central heating system.



Graph 3. Number of participants vs. undertaken activities in their households after the opening of the business.

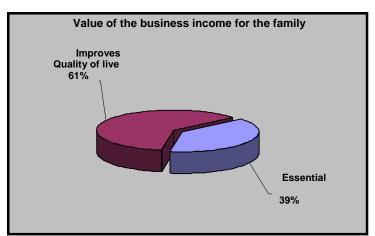
#### **Business related issues**

With reference to the participants' motivation for starting-up the business, the following answers were given (Graph 4): 12 participants decided to apply to the grant programme to obtain a basic income for her family; for 12 participants opening a micro-business was long-time desire; 5 aimed at contributing to their families' income, as an improvement of the family budget and the last 2 saw in the grant project an opportunity to be occupied.



Graph 4. Main motives of the participants for opening the business

Concerning the value of the business' income for the beneficiaries and their families, 61% stated that the micro- business provides an income that significantly improves the quality of their family-life; 39% stated that the income from the business is essential for them and their family to continue with their everyday life (Graph 5).

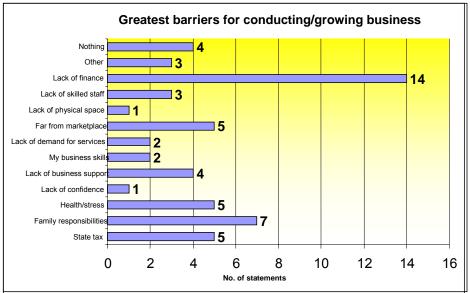


Graph 5. Value of the business income for the family life of the women

When discussing about **barriers** being faced in the business' everyday management, which to a certain extent are in the same for the business growth - . 14 beneficiaries stated that the income level is the biggest concern. These respondents face some financial problems related to the impossibility for expanding and improving their businesses. The second major obstacle is represented by the family responsibilities – such as taxes, health and social insurances, education costs, etc.... Five statements were given for 3 different

factors perceived as obstacles: contributions for health and social insurance and taxes, especially during the business start-up period, health/working under pressure problems and the distance from the marketplace. The lack of support of the businesses from the local authorities followed with 4 statements.

Few statements were given for Lack of skilled staff (3), Business skills of the beneficiaries (2), Lack of demand for services (2), Lack of confidence (1) and Lack of physical space in the business premises (1). Under the modality "Other", 3 answers were given, among we can trace the disloyal competition, the need of a bigger machine for bakery and problems with clients. 4 beneficiaries have stated that they don't face barriers in the business' everyday management.



Graph 6. The greatest barriers that women had while conducting the business

From the discussions with the beneficiaries, the evaluators have concluded that most of these obstacles are not very grave. The grantees are managing to cope with the every-day obstacles and try to lead the business properly.

The evaluators' impression is that the respondents faced major problems with the payment of health and social contributions; in particularly during the grant's inception period when low or no income was made. Financial costs related to the payments of the site rent and utilities during the same period were recorder as a major obstacle.

Few participants stressed that the lack of experience was also a big obstacle. Disloyal competition was another problem for their work; products that are offered in the "black - underground market" are much cheaper then the products they offer. Also firms that are working without paying taxes and contribution offer services and products that are cheaper.

"In the beginning as I didn't have an accountant, it was difficult for me to manage with the accountancy". (Beneficiary from Kriva Palanka, age group 26-30, married);

"Yes I had some difficulties in the beginning. I am a young girl starting to work any previous experience. I felt that this have influenced clients to be suspicious of using my services at the beginning. I have convinced them that if they try to work with me they will see the results for

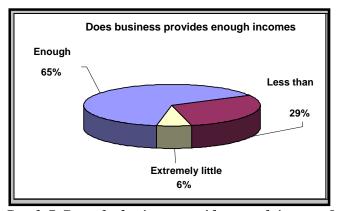
<sup>&</sup>lt;sup>5</sup> The black market or underground market is the part of economic activity involving illegal dealings, typically the buying and selling of merchandise or services illegally

themselves. That is my way of persuasion." (Beneficiary from Kriva Palanka, age group 21-25, single)

"First difficulty for me was the social and health contributions, first two months I didn't have any income, but yet I had to pay the contributions. Also the selling of the goods is difficult because in our town there are a lot of low quality products from Bulgaria and Turkey. I am offering good quality product, but I am selling it for 80 denars with discount and they are selling their products for 30 denars. There are a lot of products on the black market; this is a great obstacle for my work. Those are goods with very low quality, but people don't understand that, they are looking for cheap products." (Beneficiary from Kriva Palanka, age group 26-30, married)

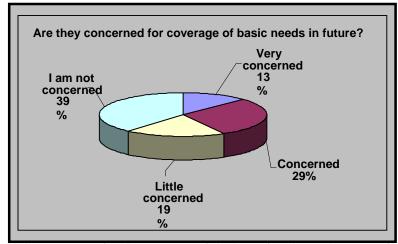
"In our community there are lot of accountants without proper education, without legal firm and they are much cheaper, they offer their accountant services for 700 denars per month. This is very disloyal competition as they are not working according to the legal procedures." (Beneficiary from Tetovo, age group 26-30, single)

On the question: "Does the business' income covers for your living expenses for one month (food, medicines and clothes)" - 65% of the beneficiaries stated that the business provides enough income; 29% stated less than enough and 6% of the participants stated that income is extremely little for covering the monthly expenditures (Graph 7). No beneficiaries stated that the business provides more than enough incomes.



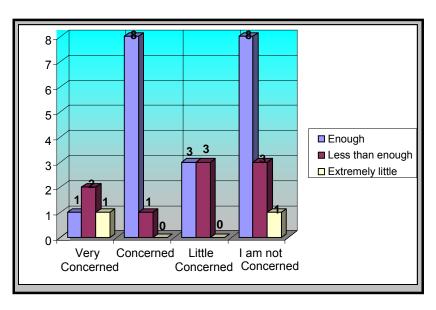
Graph 7. Does the business provide enough incomes?

When asking the beneficiaries whether they are concerned for providing for the basic needs for their families (Graph 8) - 39% replied that they are not concerned, 29% that they are concerned, 19% are little concerned and 13% stated that they are very concerned.



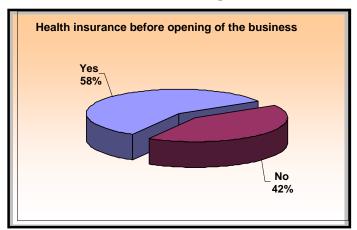
Graph 8. Concern for the coverage of the basic family needs in near future

The cross-section of the previous two variables is shown in the Graph 9. Among those participants that are *very concerned*, 2 of them are earning less than enough from the business and 1 enough<sup>6</sup> and 1 extremely little. From the participants that *are concerned*, most of them are earning enough. The participants that are little concerned can be divided two groups of three respondents each earning enough and earning less than enough. Participants that *are not concerned* for covering their basic needs are earning enough (8), 3 of them are earning less than enough, and 1 participant is earning extremely little.



Graph 9. The participants level of concern for coverage of basic needs in future in accordance with the incomes that they are obtaining from the business

42% of the beneficiaries that did not have health insurance before opening the business were insured afterward, it is to be remarked that 58% of the women that already had health insurance before opening the business were insured through the Bureau of employment (as an unemployed persons) or receiving insurance through an employed family member. After the opening of the businesses they also received their own health insurance, which translated in services is more comprehensive.

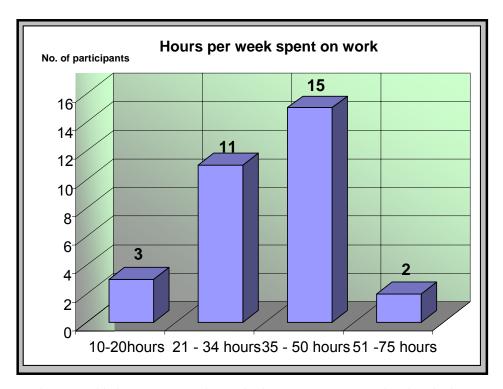


Graph 10. Possession of health insurance before opening of the business

13

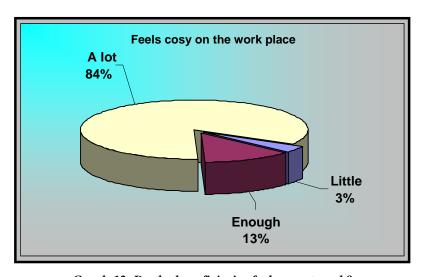
<sup>&</sup>lt;sup>6</sup> Evaluator's comment: The beneficiary was earning enough but she was still concerned whether will be able to maintain the same income level in the future.

Graph no. 11 - Shows that most of the beneficiaries (15) are spending an average of 42, 5 weekly hours in their working place or following up activities related to the business. 11 beneficiaries spend approximately 21-34 hours per week, 3 beneficiaries are spending 10-20 hours per week and only 2 of them are spending 51-75 hours per week on their work place.



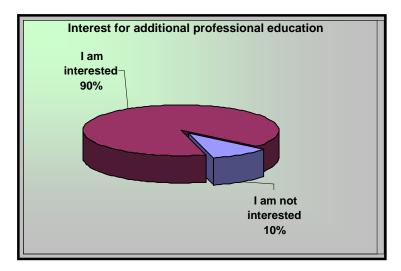
Graph 11. Weekly hours spent in the work-place or in activities related to the business

On the question "**Do they feel cosy on their work place**" the majority of the participants (84%) answered that they feel very much cosy and that they really feel comfortable to work (graph 12). 13% of participant stated that they feel enough cosy, as an average option, and only 3% stated that they feel a little cosy, and would like to change something in their working places.



Graph 12. Do the beneficiaries feel cosy at work?

Concerning the beneficiaries' interest for future professional education, the majority (90%) stated that they are interested to improve their working and business skills in order to improve their work, or to expand the assortment of their services/products, i.e. to improve their business in the future. (Graph no.13).



Graph 13. Beneficiaries' interest for additional professional education

Many of the beneficiaries also stated that after opening of their micro-businesses they are planning to complete their formal education. Some of them would like to enrol on the faculty, and some other finish high school or faculty which they have left before. Most of them stressed that previously they didn't have enough finances to complete their formal education.

"I have studied on the faculty for Pedagogy for two years, but I had to quit with my studies because I didn't have enough money. Now, when I am working and earning money I have a different vision and I would like to continue were I stopped." (Beneficiary from Tetovo, age group 26-30, single)

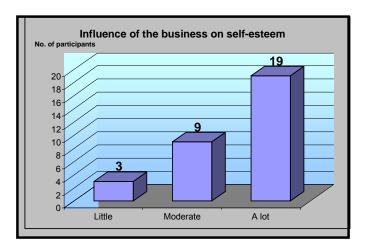
A total of 5 beneficiaries are completing their education at the moment of the interview. Three of them are in the faculty, one of them is in high school, and one of them is on the post-graduate studies.. When participants were asked about how they manage to adjust their business obligations with private obligations (including education), they stated that it is difficult but they are managing mostly with help from the family members, or by organizing their time and obligations.

Completing formal education will improve quality of life of the beneficiaries, will provide them more opportunities and will reduce the risk concerning trafficking. Nevertheless from what was said by them we can not anticipate whether their education will influence on the drop-out from the businesses.

# **Influence of the business**

With reference to the beneficiaries' opinion on the level of influence of micro-business opening on the improvement of their self esteem - 19 beneficiaries reported that opening of the business has highly influenced on the improvement of their self-esteem; 9 beneficiaries reported moderate influence on the improvement of their self-esteem; and

only 3 beneficiaries reported that opening of the business had a little influence on the improvement of their self-esteem (Graph 14).



Graph 14. Influence of the micro-business opening on the improvement of beneficiaries' selfesteem

The evaluators' impression is that majority of the interviewed beneficiaries feel more self-confident and secure since the opening and running of their micro-businesses.

"First of all I feel that my personality has improved a lot. I have a very responsible work, I sign on every paper, on every invoice. I am much more responsible after opening of my business towards the finances, the family, and the business." (Beneficiary from Kriva Palanka, age group 26-30, married)

"Opening of my own business had a very positive influence on me, I have a bigger self-confidence, and also I feel more fulfilled. Now I have contacts with the local authorities, city mayor, NGO's; now, literally everybody knows me and my business which is absolutely trilling." (Beneficiary from Kriva Palanka, age group 26-30, single)

"I feel very independent; I'm a manager of my micro-business and I have more self-confidence. I also feel happier because now I can give my contribution to my family and the society" (Beneficiary from Tetovo, age group 26-30, married)

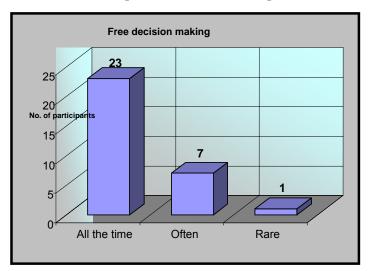
"I feel very good, because I'm young person who managed to open hairdresser's studio and be very successful in the service I offer to my clients. I earn my own money and I am very satisfied with everything." (Beneficiary from Tetovo, age group 21-25, single)

Some of the beneficiaries have also reported that during the start-up of their business they felt under pressure fearing of the possible business failure. However,, they have managed to overcome the fear and successfully lead the business:

"At the beginning I was under pressure, taking in consideration that nobody from my family had experience working with this type of business – parties' decoration. But my full engagement, my will for success made me to feel good and satisfied." (Beneficiary from Tetovo, age group 26-30, married)

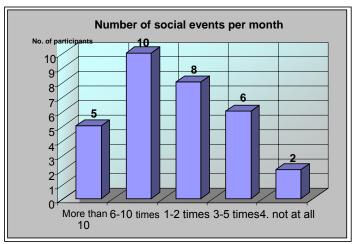
When asking the beneficiaries whether they feel free to make their own business related and personal decisions concerning the period after opening of their businesses - 23

beneficiaries replied that after the opening of their own business they have made these decisions more freely and the main reason for that, according to their statements, is that after opening of their businesses they have become financially independent. Other 7 beneficiaries stated that they often made free decisions related to different matters, but much more after opening of the business in comparison with the period when they were unemployed. Only 1 beneficiary replied that even after opening of the business rarely makes free business related and/or personal decisions (Graph no. 15).



Graph 15. Free decision making

Concerning the beneficiaries' social live, majority stated that after the opening and running of the micro-business their social life has improved. Certain percent of the interviewed beneficiaries, particularly those married and/or with children, reported decrease of their social life due to augmented business obligations. Graph no. 16 shows the number of social events that beneficiaries approximately attend in a period of one month (under social events, in consideration were taken visit to a restaurant, cultural manifestation, friend visit, or other leisure activities.



Graph 16. Number of social events per month

"Now I am very satisfied, because I can go out with my friends freely before thinking twice whether to go out or not. Before the micro-business opening, I didn't have money to go out with

my friends- not even 10 denars<sup>7</sup> for a cup of coffee and I was forced to reject my friends when they were asking me to go out." (Beneficiary from Tetovo, age group 21-25, single)

"I spend most of my free time with my children. I take them for a walk, read books to them, etc. Sometimes we are going to the cinema or theatre". (Beneficiary from Tetovo, age group 31-35, married)

Most of the interviewed beneficiaries reported to spend their free time in activities connected with their work - either in searching for new information, new ideas or improving their knowledge:

"During my free time I mostly read books and bulletins connected with my work. I am interested in changes of our legislation and new laws that have entered into force or have been changed and amended in relation to the payment of personal taxes, employment etc. I save them on my computer so that I can always be informed. If I am not informed I cannot give a proper advice to my clients. Being informed results with being professional in clients' eyes." (Beneficiary from Tetovo, age group 26-30, single)

"I use my free time to study because I have two more exams to complete my faculty. Rest of the time I like to check on internet for some new ideas, materials, books and CDs, everything that is new and connected with my work" (Beneficiary from Kriva Palanka, age group 26-30, married)

Common opinion of the beneficiaries was that their lives had significantly improved since the opening and running of their micro-businesses. Most of them reported to be very satisfied with their current lifestyle: gained financial independence; increased status within the family through contribution into the family budget; and increased number of contacts with business clients.

"I am satisfied with my current life. I have basic financial income. Nevertheless, I will be even more personally fulfilled if my business improves even more. I feel very satisfied because I contribute with my money to our common family expenditures. I am equal with my husband and we are sharing the responsibilities. I don't want to be financially dependent. I feel happy when my child asks for a chocolate or a toy and I can buy them for him, instead of saying to him: "we will wait to take the money from your father." Something that I really wanted is to be independent" (Beneficiary from Kriva Palanka, age group 26-30, married)

"I feel a great difference in my life. There is a great difference in my personal status, I can say that before I was depressed, disappointed. Now I have much more positive opinion for myself. When I wake up in the morning I know that I have some obligations to do. Before I was a volunteer in one office, but it's not the same. Now I know that I am working for myself, so I feel much happier and I have a different view on my life." (Beneficiary from Tetovo, age group 26-30, single)

"I am very satisfied. My work provides incomes that bring home. We have changed some things in the family, for example, my child is now going to the kindergarten, and I can allow paying for that now. Also I have money to put petrol in the car, because we live in the village, it is a bit far from the town. I can say that our situation is much better that the one before opening of the firm." (Beneficiary from Tetovo, age group 26-30, married)

"My current life is positively improved. Before I have opened the business, we had very low incomes, only 4000 denars<sup>8</sup> per month. Now I am contributing with my income. Also people began to think that people like us, people with poor socio-economic status, or without

<sup>8</sup> Equivalent to 65.25 Euro (1Euro = 61,3 denars)

<sup>&</sup>lt;sup>7</sup> Equivalent to 0,16 Euro (1Euro = 61,3 denars)

connections, can also give contribution in the society, that we can also become business owners. People have started looking at us from another point of view." (Beneficiary from Tetovo, age group 21-25, single)

"I don't know how to explain, my life was a disaster before, now it's much better. I had problems, I was divorcing. Then I came here (she refers to the Legal aid center of the NGO) and they helped me. After that I got help to open this business. Now things are starting to get better." (Beneficiary from Tetovo, age group above 35, divorced)

"My and my family life was very difficult before the opening of our business. Now we things are going well. I really hope that we will be able to fully succeed with the running of the business". (Beneficiary from Kriva Palanka, age group 31-35, married)

"Before I have opened the firm I had a great burden, it is not easy to be a single parent, and to raise a child. I needed to provide everything for him, but how? We were living with only 1.500 denars<sup>9</sup> social aid per month". (Beneficiary from Kriva Palanka, age group 31-35, separated, single parent)

# **Future plans**

In this section of the report evaluators presented: beneficiaries' personal plans before and after opening of their micro-businesses and beneficiaries future business plans and expectations.

Before the business opening, as unemployed persons, beneficiaries felt insecure and unable to make any personal or business plans for the future. After opening and running of their businesses beneficiaries felt able to plan different actions for the future, such as: to continue with the secondary or tertiary education, to improve their living conditions, to move into another house, to get married, etc.. All of them stated that the achievement of these plans was absolutely impossible before the business opening due to their and their family grave socio-economic condition.

"While keeping the business my priority - I plan to get married, to form my own family, then to enrol in postgraduate studies, and after that to pass the exam for official Reviser. Before I have opened the business I did not have any finances, I was a bit depressed and disappointed. I was even questioning myself is there any future for me. I was asking myself how I can raise my family, how can I grow as a person without any finances? Those are questions without answer." (Beneficiary from Tetovo, age group 26-30, single)

"I would like to enrol and complete the University studies. Before, I couldn't plan this, because I needed lot of finances to accomplish my desire. Now if the business is going well I will be able to take loan and to have enough finances to cover my education". (Beneficiary from Tetovo, age group 21-25, single)

"We are planning to expand our house and to fully renovate it. We wanted to do that for a long time, but before we didn't have enough money. Now if the business is going well we will do it." (Beneficiary from Kriva Palanka, age group 26-30, married)

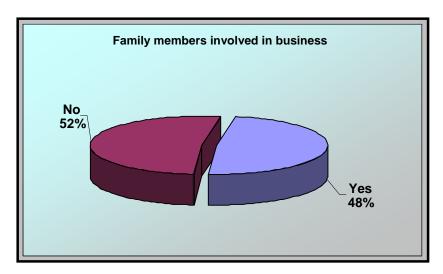
"My biggest wish is to have my own house, because I live with eleven more people in a same house. Before I couldn't plan this, but now when I have my own money I am planning it for the future." (Beneficiary from Tetovo, age 31-35, married)

-

<sup>&</sup>lt;sup>9</sup> Equivalent to 24.46 Euro (1Euro = 61,3 denars)

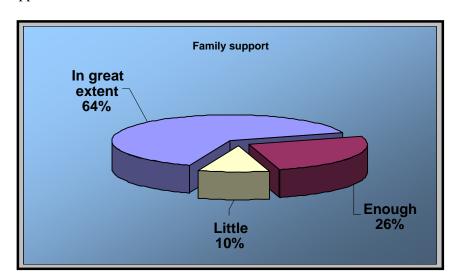
## Family support

Graph 17 - shows that 48% of the interviewed beneficiaries have member/s of the family actively involved in the running of the business as unpaid family workers. One beneficiary reported to share the business profit with the family member who is not on a paid list.



Graph 17. Percent of family members actively involved in the running of businesses

64% of the beneficiaries reported to receive support from their families in great extent, and 26% of them reported to receive enough support from the family (Graph 18). Both groups stressed that this support (child and family care, moral support and other) is of a great importance for them since enables them to spend more time on work, and undertake activities to develop and expand their business. 10% of beneficiaries reported to receive little support from their families.



Graph 18. Level of family support (child and family care, moral support and other) received by the beneficiaries

The beneficiaries had also stated that their status in the family has improved and they felt to be more respected by the family members after the opening of the business. Furthermore they reported very positive influence of the business opening on the entire

family. Family members were satisfied with the fact that their member got employed and financially independent and contributing to the family budget. In general, beneficiaries reported that after business opening the overall situation in family is more relaxed. Considering the married women, after business start-up the domestic obligations had to be and were divided among the partners. On the other hand beneficiaries still living with their parents reported to be completely freed from domestic obligations in order to focus on work and on the activities related to the work.

"My family respected my will to be a part of this project. Now they are very satisfied, because before I was depressed and most of the time I was sitting at home. Even when I was going out with my friends I didn't feel comfortable. Now I am much more secure in myself, my way of thinking has changed. (Beneficiary from Tetovo, age group 26-30, single)

"From the very beginning I had a full support from my family. Not only my closest family, but also my uncle and my aunt are helping me, my uncle is helping me with the running of the business. I consult with my family for every step connected with the running of my business". (Beneficiary from Kriva Palanka, age group 26-30, married)

"Our family relations are improved, because my parents always wanted for me to find a proper job. Thanks to the ESS project I will not work as a waitress or something else, bur as a graduated law student and I will work as a lawyer. My parents are very satisfied with my job, and now relations between us are more stabile, comfortable, out of any pressure". (Beneficiary from Kriva Palanka, age group 21-25, single)

"Now the relations in our family are improved. When there are no financial problems everything is better. I can really feel that family relations are very improved." (Beneficiary from Tetovo, age group 31-35, married)

"I think that my family status has changed. Now it's different. My husband has to understand that, it's much different when both partners are bringing salaries in the house, then when one of them is working and the other has to take care just for the house and the children. Now is much better, we both work, we both have obligations, both of us are sharing the obligations for the children." (Beneficiary from Tetovo, age group 26-30, married)

"As oldest child in the family I always had to be the best and to prove myself. In the period when I couldn't find job me and parents were very disappointed. Since I have opened my own firm situation is much better, I feel better, and they are very satisfied. It is very nice to see them happy that their child managed to succeed, which is very positive for them." (Beneficiary from Tetovo, age group 26-30, single)

Beneficiaries' statements were confirmed by the family members. They reported to be very satisfied with the business opening, employment of their close family member (daughter, wife, and mother), improvement of the socio-economic situation in the family, etc:

"I am very pleased now that my daughter is working something that she always wanted to. She has her own legal service bureau. Now I can see that has she become more responsible, she is managing her work, contacting clients and institutions. Her work means a lot for her. At the beginning she had some problems, but I was always here to help here, since I am a lawyer too. Now for everything that she needs she is consulting with me." (Father of beneficiary from Kriva Palanka)

"I can say that I am satisfied that my wife has her own business with her own obligations. She is much more independent now, she is going by herself in Skopje to supply stock for the shop etc. When she is out of the shop, for example when she is going for supplies, I always come to the

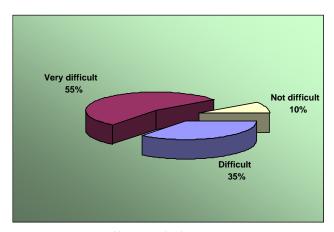
shop to help. Now, our obligations at home are also divided as she is not able to do all the work at home and in the shop." (Husband of a beneficiary from Kriva Palanka)

Although, small percent of the beneficiaries reported to had a little support from their family, they have also managed to lead their work:

"Well, while my husband was giving moral support, saying that the business will be good opportunity for us, my parents were saying to me that the business we have opened will not be successful in Kriva Palanka and that we should have opened something else". (Beneficiary from Kriva Palanka, age group 21-25, married)

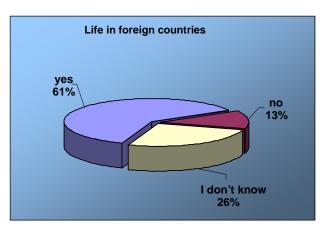
## **Knowledge and attitudes towards Trafficking in human beings**

On the question: **How difficult is life in Macedonia?** - Majority of the participants judged it as difficult, i.e. 55% of them marked it as "very difficult", and 35% of them as "difficult". 10% of the participants responded the question with "not difficult" (Graph 19).



Graph 19. Difficulty of life in Macedonia

The Graph 20 - shows that opinion of the 61% of the beneficiaries is that the life in foreign countries is much easier and comfortable than the life in Macedonia. 13% of the beneficiaries stated that life in foreign countries is not easier than life in Macedonia.



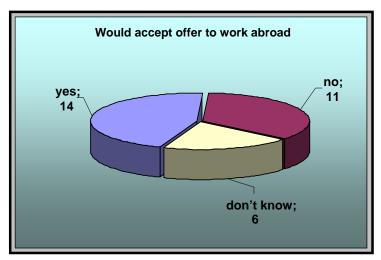
Graph 20. Participants' opinion on the life in foreign countries

On the question: **Have you ever thought to go abroad for work**? - 22 participants answered that they have thought **in the past** to go abroad for work (Graph 21). 18 of these 22 beneficiaries had also searched for options to go abroad for work. One of them had actually been abroad for work.



Graph 21. Number of participants that have ever thought to go abroad for work

On the question: If somebody offers you to go abroad for work, would you accept that offer?<sup>10</sup> - 14 beneficiaries answered that they will accept that offer (only two of them were prepared to work abroad without proper documents or with false documents), 11 answered that they wouldn't accept the offer, 6 of the beneficiaries were not sure about the answer (Graph 22).

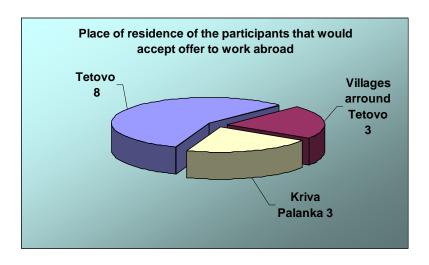


Graph 22. Beneficiaries answers on the question whether they will accept the offer to go abroad for work

Further analysis showed that from the total of 14 beneficiaries that will accept the offer to work abroad 11 live in the municipality of **Tetovo**<sup>11</sup> and 3 in Kriva Palanka (graph 22.1).

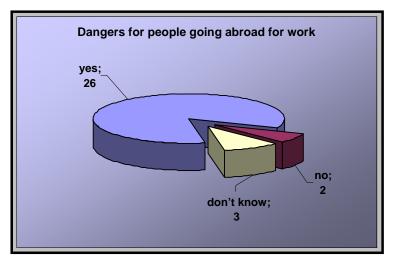
<sup>11</sup> Note: Tetovo town and region are well known for the tradition of labor migration of their inhabitants and strong connections with the Diaspora.

<sup>&</sup>lt;sup>10</sup> It was explained to the beneficiaries that the question is addressing the present time.



Graph 22.1. Beneficiaries that will accept the offer to work abroad divided by their place of residence

Concerning the question: **Are there any dangers for the people going abroad for work?** - 26 beneficiaries stated that there **are** dangers for people going for work abroad. As main dangers they have stressed the following: **trafficking in humans**, prostitution, drug abuse, getting different job position than the one announced and applied for. The beneficiaries had also stressed that accepting offers and going abroad for a work can be particularly dangerous for girls and women.



Graph 23. Beneficiaries answers on the question - Are there any dangers for people that are going abroad for work?

All interviewed beneficiaries were familiar with the trafficking in human beings phenomenon. These are the statements of two beneficiaries related to trafficking in humans:

- -"Many young people become victims of trafficking, following false promises to work abroad";
- -"Human trafficking is a crime where traffickers are earning money with exploitation of other people's body".

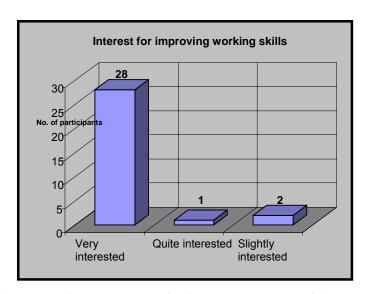
From the total number of interviewed beneficiaries - 24 considered that the victims of trafficking **are not responsible** for the condition that happened to them. (Table 4)

Are victims of trafficking responsible for their condition	
YES	4
NO	24
Don't know	3

Table 4. Opinion of the participants whether the victims of trafficking are responsible for their condition

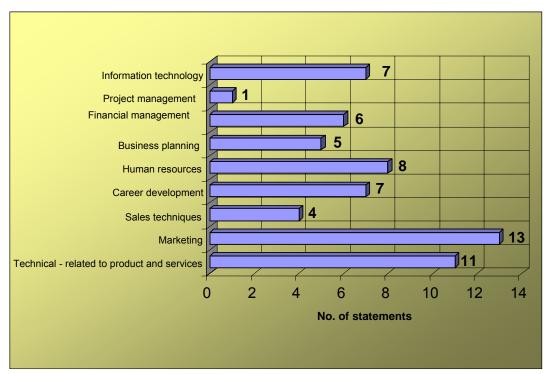
# **Business related opportunities and perspectives**

From the total number of interviewed beneficiaries - 28 were very interested to improve their working skills in future intending to expand their business and/or offer additional services and goods on the market.



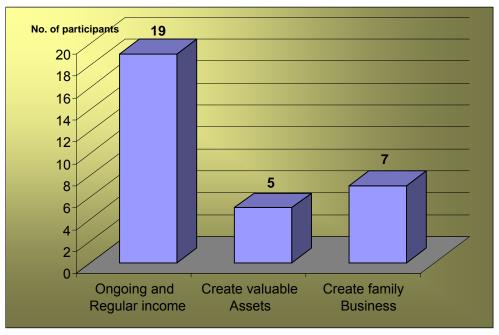
Graph 24. Beneficiaries' interest for future improvement of their working skills

In line with the experience gained as micro-business managers and aiming improvement and growth of the business beneficiaries have stated what type of support they would need in future. The term "support" meant both education and development support. The most needed support is the area of marketing - 13 statements; followed by the need for technical support related to improvement of their products and offered services - 11 statements; human resources - employment and/or management of personnel - 8 statements, information technology (computer skills) - 7 statements and career development - 7 statements; financial management - 6 statements, business planning - 5 statements, sales techniques – 4 statements and project management - 1 statement (Graph 25).



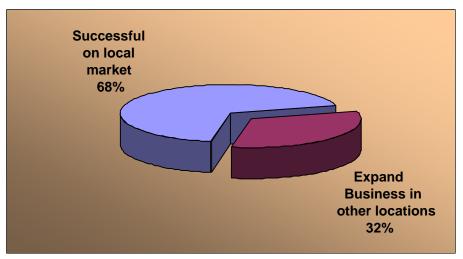
Graph 25. Type support need by the beneficiaries for future improvement and development of their businesses

With reference to the beneficiaries' opinion on what would they want to achieve with their business in future - 19 beneficiaries stated that want their business to provide them and their families with regular incomes,; 7 beneficiaries want to create a recognizable family business that can be pass on to their children; 5 beneficiaries want to create valuable financial assets (Graph 26),



Graph 26. What beneficiaries want to achieve with their business in future

In line with their future plans concerning the business success on the market - 68% of the beneficiaries would like their micro-businesses to be successful and recognizable on local market; 32% of the beneficiaries would like to expand their business out of their local working and sales area.



Graph 27. Beneficiaries' future plans concerning the business success

Majority of the participants are planning to develop their business in future. Their plans vary from expanding the existing business premises, opening of new shops, employment of personnel, broadening the assortment of goods and services in order to expand their businesses in other locations in the country and/or abroad. In general participants' view of the future of their businesses is very positive. They are eager to improve and/or expand their businesses and make them successful and recognized on the local market and abroad.

"I would like to include cosmetics in my hairdressing studio. In order to do that, I plan to complete vocational training for cosmetician." (Beneficiary from Tetovo, age group 21-25, single)

"I am considering going on a fashion show with the clothes that we are producing. After that we will be able to realize contacts with foreign investors, and sell our goods abroad. I would also like to participate on the local fairs and bazaars in order to present our clothes and to realize contacts with new partners." (Beneficiary from Tetovo, age group 26-30, single)

"My opinion is that my business will develop even more in future. I see some perspectives for the development, because the mine Toranica should start working from February or March 2007, and I will do my best to sell my products there. My father had the similar firm like mine in the past, and with time I would like to reach the top like he did before." (Beneficiary from Kriva Palanka, age group 26-30, married)

"If everything is going well I would like to expand the work, to saw clothes as well, not just bed sheets. It will be the best if I could employ one worker to do the sawing, and me to focus on selling the goods." (Beneficiary from Kriva Palanka, age group 31-35, separated, single parent)

#### Perception of women entrepreneurs

On the question: What is the community perception of women entrepreneurs? - the majority of participants stated that in the present-day there are no differences in people'

perception of the man and women entrepreneur. According to participants' opinion, in the past, the status and respect towards the women entrepreneurs was much lower in the communities of Tetovo and Kriva Palanka.

"In the past, in the surrounding where I live, the opinion on women entrepreneurs was very bad. Working women were seen from different point of view. Nowadays this is not a problem, both men and women are leading businesses. People are getting used to it because they understand that economic conditions require that woman should go to work." (Beneficiary from Tetovo, age group above 35, married)

"I think that ESS project improved the position of women entrepreneurs. Before the project there were very few women that were running their own business. My opinion is that this is a good way for woman to show her professional qualities, not only to be mother and housewife." (Beneficiary from Kriva Palanka, age group 21-25, married)

Nevertheless, small percent of participants shared the opinion that people still do not have enough confidence in the capabilities of women - managers and consider men as better entrepreneurs.

"I think that people opinion of for women leading businesses is not very positive. People are thinking that men are more successful than women, that men should lead businesses, not women." (Beneficiary from Kriva Palanka, age group 31-35, married)

#### 7.2. Stakeholders

#### 7.2.1. Interview with NGO - Organization of women of Kriva Palanka

NGO representatives presented their role in ESS Programme implementation which started with identification of the potential beneficiaries, according to the criteria given by IOM and was completed with monitoring and of all micro-businesses and regular consulting for all ESS beneficiaries. The NGO representatives informed that in the beginning of ESS implementation, potential beneficiaries were a bit sceptical of the realness of the project offer:

"Women that applied at the beginning were not sure about this project. Most of them were saying - "How can this be? How will they give us grants that we are not supposed to return, or maybe we will have to return it later?" We tried our best to persuade them that everything will go well."

NGO representatives reported that in the beginning of the project implementation they were very concerned whether the appropriate (most vulnerable) candidates will be identified and selected. Therefore, they were particularly cautious and active in the so called "identification and selection" phase of the programme implementation. However, after the selection process was completed, as NGO representatives stated "we were all content with the selected beneficiaries". NGO representatives expressed their satisfaction with the variety of the businesses selected for grant assistance within the ESS programme:

"Workers University representatives came to Kriva Palanka and conducted the market analysis. Under my opinion we made a good selection of a variety of businesses." The project had positively influenced the beneficiaries and their families. All beneficiaries received great support from their families in relation to business opening and running. According to the NGO representatives' opinion the direct aid i.e. grant assistance received by the beneficiaries within the ESS programme represents the optimal prevention from the human trafficking crime

"I think that this project is very valuable for the beneficiaries, to educate them is something else, education and information is always needed, but with this project they received direct financial assistance, which represents a direct prevention of potential victims."

On the question: What was the ESS project's influence on the local community? - The NGO representatives gave the following answer:

"This project was especially important for our community. We know that trafficking exists here because this is border region and most of the people are poor."

The NGO had developed very good cooperation with the local authorities - the ESS project was presented before the members of the Council of Kriva Palanka Municipality. Members of the Council gave fool support to ESS project implementation and were available for counselling and assistance where needed. The success of the ESS programme was recognized by the local government with honouring the NGO Organization of women of Kriva Palanka with the "8 October" award for its considerable role in the local economy development.

Concerning the barriers faced by the beneficiaries in their everyday business' management the NGO reported that beneficiaries had met certain difficulties since the business start-up, such as: insufficient incomes or problems with payment of social and health insurance contributions. The disloyal competition coming from the cheap but low quality products offered on the black-underground market was reported as another barrier faced by the beneficiaries in their daily business management.

"They have problems such as: not being able to pay the rent, being late with the payment of social and health insurance, etc. Some of them pay the contributions regularly, but some are quite late with paying them".

"What can we do, that is the condition in our community. The businesses with food will go well, the toilet paper business as well. The business with knitting socks is also pushing through, because no one else is knitting socks with the machine. The business with hydraulic pipes may also be successful, because no one in Macedonia is producing those pipes. The photocopying business is also doing well. Unfortunately the cosmetic salon, hairdressers and one tailoring salon have some difficulties. Disloyal competition, people and businesses working illegally without paying contributions, are those factors that are suppressing the legitimate businesses".

In order to cope with the difficulties faced in the everyday business management NGO representatives have provided assistance and consultations to all beneficiaries as well as promotion of ESS micro-businesses on the local market. Relevant local companies started to recognise ESS beneficiaries as a reliable and trustworthy business partners with good quality products and services.

"From the beginning we (the NGO) were helping them. Now they are communicating with each other and helping each other when necessary. For example the girl running the legal office helped the other beneficiaries with the legal documents".

"Also companies from the communities started to recognize the ESS beneficiaries as business partners. For example if there is need for sheets or clothes for cooking in the hotel, they are ordering them from our tailors. We had a big influence for their advertisement, because our NGO is well known in the community."

According to the NGO representative opinion, in the present-day there is no difference in the perception of entrepreneur man and woman in the community of Kriva Palanka. In the past was a different perception for men and for women entrepreneurs.

Concerning the ESS project's influence on the Organization of women of Kriva Palanka, the NGO representative stated that ESS project is considered as culmination of their 16 years of work in the civil society. The project had motivated NGO management and members to obtain more knowledge and experience related prevention and combating against human trafficking.

"I am very satisfied with what we have done with this project. This is very different from the educations that we were doing before; this project has different, very important essence. Direct financial assistance was provided for 16 families which is very important."

Concerning the ESS project's influence on the local community, NGO representative gave the following statement:

"The project is very important for the development of the local economy in this community. This project influenced the development of the local economy and reduced the unemployment".

NGO representative general conclusion was that projects like ESS are extremely important and necessary in the future because of the benefits gained by the beneficiaries, stakeholders and the community from the successful programme implementation. The NGO representative noticed that even in the ESS programme phase out many people continued to address the NGO showing interest to participate in similar new projects.

# 7.2.2. Interview with NGO Forum of Albanian Women - Tetovo

The role of the NGO in implementation of ESS Programme was: identification and selection of the potential beneficiaries; support in organization of the training programme; and monitoring of all micro-businesses with regular consulting for all ESS beneficiaries.

As reported by the NGO representatives, the majority of beneficiaries selected for grant assistance were victims of domestic violence - identified through the centre for Legal aid; single parents and women with deprived socio-economic status.

NGO representatives had graded the project impact on the beneficiaries and their families, as well on the local community as "very positive".

"The project had positive influence on the local community; I can say that the town was "shaken" in a way. This is because several stakeholders and institutions were involved in the same time. Workers University organized the vocational trainings; the Chamber of Craftsmen was also involved for legal registration of the businesses; lot of business premises were rented in the city".

Concerning the barriers faced by the beneficiaries in their everyday business' management the NGO reported that beneficiaries had met certain difficulties since the

business start-up. The biggest burden for the beneficiaries was the payment of social and health insurance contributions.

With the reference to possible differences in people perception of the men and women entrepreneurs, NGO representative had stated:

"Lately there is no difference if the company is led by man or woman; it is all the same, only it is important that he or she is successful in knowing how to manage the company. I can say that differences can not be noticed in Tetovo anymore."

In relation to ESS programme impact on the NGO work and status in the civil society and their local community, the NGO representative gave the following statement:

"The project improved our image in the community; everybody heard that the project was implemented with participation of the Forum of Albanian Women. This is very positive for our organisation because we newer had a project for improvement of the economic status of the women."

When discussing the need for implementation of similar projects in the future, NGO representative stated that lot of women from their community are interested to open their own businesses, but the lack of finance is their biggest obstacle. According to the NGO Forum of Albanian Woman there is a great need for implementing this kind of projects in the future.

# 7.2.3. Interview with the representative from the Municipality of Kriva Palanka – Mr. Dushko Arsovski from Centre for information of the citizens within the Municipality of Kriva Palanka

Mr. Arsovski informed that ESS project was considered as more than welcomed in the community of Kriva Palanka struggling with the high rate of unemployment, around 50% (statement from the representative); inability of the people to provide loans; and with the extremely deprived socio- economic situation of the local inhabitants. The Municipality of Kriva Palanka gave full support for the ESS programme implementation, and as Mr. Arsovski stated the Municipality officials were and always will be open towards the civil society actions in the region. He informed the evaluators on the types of assistance already provided by the Municipality and expressed openness to assist the beneficiaries in the future for all matters under the jurisdictions of the local authorities, such as facilitating the legal procedures, i.e. reliving the micro-businesses from payment of certain taxes.

# 7.2.4. Interview with the representative from Enterprise Support Agency - ESA from Tetovo

ESA representative explained Agency role in the ESS project implementation. ESA members were responsible for the following project activities: delivering of the basic business skills and cash flow trainings; performing market analysis and facilitating beneficiaries in preparation of the business plans. ESA – Tetovo was also responsible for monitoring the start-up phase of the businesses and had provided assistance to the beneficiaries when needed. ESA representative expressed his content with the "personal" and after the training completion "professional" engagement of all selected beneficiaries in the ESS project implementation.

"Women were very active; they were actively involved in the education process. I was very impressed."

ESA representatives' opinion was the ESS project had a very positive influence on the beneficiaries and on the improvement of the status of the women in the Tetovo region.

"This project means lot for the selected women. After the ESS project implementation many other women were very interested to be included in the similar projects in the future. In general, women from the Tetovo region are not very included in the business running. However, this project showed that women can also contribute the society and local economy."

Also, ESA representative stated that in the present-day the perception of women entrepreneurs has positively changed.

"Lately, women entrepreneurs are very well accepted in Tetovo and surrounding villages. People look positive on the fact that there are more women entrepreneurs."

Concerning the difficulties faced by the beneficiaries in the everyday business management, ESA representative confirmed that certain difficulties were met in the start-up phase, such as high rents for the business premises. However, these difficulties are considered as normal and expected for all new business.

All ESA members reported to be very satisfied with their participation in ESS project implementation.

"It was great honour for us to be actively involved in the implementation of ESS project. We have prepared and implemented very high-quality training program and we contributed the project by lowering our prizes. We did this aiming better success of the women entrepreneurs."

The Enterprise Support Agency - ESA representative stated that this type of economic and social stabilization projects are more than needed in future, but with the more active role of the local authorities in the project implementation.

"There is a great need for this type of projects. But unfortunately municipality representatives are waiting only for foreign organizations to implement them. My opinion is that Local government should implement similar project with their budget. Why should we wait only for foreign contributions? Projects like ESS can fit under the local self-government budget and local authorities can also benefit from it, i.e. rate of unemployment will decrease, women will get the opportunity to promote their ideas and develop successful businesses."

# 7.2.5. Interviews with the representatives from Workers University – Skopje and Peoples University - Tetovo.

# Workers University – Skopje (WUS)

WUS representative explained WUS responsibility in implementation of the following project activities: delivering of the basic business skills and vocational trainings; performing market analysis and facilitating preparation of the business plans.

WUS representative expressed his satisfaction with the beneficiaries' active involvement in the training process and accomplished results. According to WUS representative's opinion high percentage of the beneficiaries had potential to be very successful entrepreneurs.

"After completion of the training programme we met with the beneficiaries and, they were very satisfied from the gained knowledge. Business plans developed by the beneficiaries were excellent, even the companies with the long working experience do not have business plans like the ESS beneficiaries do."

To conclude, on the question of the gender balance of WUS trainees, WUS representative explained that women represent around 60% of the total number of students attending and completing vocational trainings in Skopje.

# **Peoples University – Tetovo (PU)**

Peoples University representative expressed positive opinion on the ESS project implementation and achievements. The University representative was very satisfied with the level of knowledge gained by the beneficiaries during the vocational trainings.

"We are very satisfied from the expertise and the knowledge that gained by the training participants. After training completion no beneficiary has ever complained or asked for additional training assistance."

Peoples University representative stated that in the past women entrepreneurs were neglected by the local community; as there were only few successful business women in their region.

Concerning the project influence on the improvement of the status of the women - entrepreneurs, the University representative expressed the following opinion:

"Through ESS project, with IOM ESS staff and Forum of Albanian Women representatives' support, women from the local community have proved that they can start new business and be successful entrepreneurs."

On the question of the gender balance of PU trainees, Peoples University representative stated that in Tetovo region men represent 70% of candidates attending and completing vocational trainings. Women represent only 30% of PU trainees.

# 8. DISCUSSION AND CONCLUSIONS

The primary goal of this study was to assess the project's impact on the socio-economic improvement of women beneficiaries and their families and improvement of their quality of life.

<u>Concerning the socio-economic status</u>, parameters assessed by the Study have *shown* an *improvement*. For the majority of the beneficiaries *ESS businesses provide enough income for their family basic expenditures*. Moreover, more than one half of the beneficiaries reported to have undertaken activities for improvement of their households. Discussions also revealed that beneficiaries after ESS programme have their own income which makes them feel more independent than in the past.

Nevertheless, many of the beneficiaries are still concerned whether they will be able to obtain enough incomes for their families in future. The concern is mostly generated because of the barriers that they are facing in the everyday business management and of the overall difficult economic situation in the country.

Concerning the quality of life, parameters assessed by the Study have also shown an improvement. The majority of the beneficiaries reported that opening of the business had a great influence on the improvement of their self-esteem. From the discussion with the beneficiaries can be concluded that they feel empowered and more independent than before, and more professionally prepared and free to make personal and business related decisions. The beneficiaries have confirmed that their social life has improved after the opening of micro-businesses, i.e. they regularly meet with new people and have more social activities than before ESS programme. One of the most important facts is that ESS business brought health insurance to the beneficiaries, which enabled them to use public health services leading to improvement of their health status.

Another very important issue covered by the Study was the beneficiaries' level of satisfaction with the opened businesses. *It was concluded that beneficiaries really appreciate their work and the majority of them feels cosy at work*. Discussions revealed that beneficiaries are eager to keep their business running, although some of them are facing with certain everyday barriers. Almost all beneficiaries would like *to continue with their professional education* in order to improve their skills.

It was noticed that working obligations, plans for business development and regular contacts with clients makes the beneficiaries to feel professionally fulfilled and valuable. Their previous role of housewives working at home and taking care of children was replaced with role of business managers, decision makers, and members of the family who contribute with their incomes into the family budget.

Majority of the beneficiaries are also planning to continue with their formal education. Continuing of education is a way for securing better future for them and success of their businesses.

All of the factors mentioned above interwoven and interact with each other, which contributes to the finding of the improvement of beneficiaries' quality of life.

Concerning knowledge and attitudes towards trafficking in human beings, the following conclusions were driven:

Majority of the beneficiaries believe that life in Macedonia is difficult, i.e. more than half have stated that life in Macedonia is very difficult. To some extent this is linked with the previous experience they had as unemployed persons struggling unsuccessfully to find a job and with the barriers they met in their everyday business management.

When discussing the options to **go abroad for work** following conclusions were driven:

Majority of the beneficiaries felt ready to accept the offer to work abroad when they were unemployed than after ESS programme. But 14 beneficiaries most of them are from the municipality of Tetovo would still consider accepting the offer to work abroad.

Concerning **human trafficking knowledge** majority of the participants have *sufficient* knowledge on trafficking. Majority have also stated that people going to work abroad can face many dangers, such as: trafficking in human beings, drug abuse, and getting different job position than the one applied for. All beneficiaries have heard and were aware of human trafficking crime. The beneficiaries possess high level of knowledge and awareness concerning the possible dangers faced by the people going abroad for work, and concerning the phenomenon of trafficking in human beings.

Most of the participants expressed interest to **develop their future careers** through the businesses they run. The indicators were: beneficiaries' *great interest to improve their working skills*, beneficiaries' view of the business as a provider of regular family income; beneficiaries' wish to become successful and recognized on the local market and/or expand their business on the other markets in the country and/or abroad. Most of the beneficiaries have stated that they would need additional financial support to be able to improve and expand their businesses in future.

The following conclusion emerged from the discussions with beneficiaries and local stakeholders: the ESS project influenced on the improvement of perception of women entrepreneurs in the target areas, as in the past in both communities majority of the entrepreneurs were men. Opening of ESS businesses, led by women, has clearly changed the perception of the population and business partners on the status and role of women entrepreneurs.

The following conclusion emerged from the discussions with the local stakeholders: the ESS project had a very positive impact on the beneficiaries, their families and local community in general. This project was considered as essential for the small and economically not developed communities with high unemployment rate. The conclusion was that this type of economic and social stabilization projects is very much needed in the future. In addition most of the stakeholders stressed that local municipality and government should also participate in the support and implementation of these projects. NGOs project partners stated that ESS project had put new perspective in their work, since it was not similar with other projects they have implemented such as on education or awareness raising. According to them ESS project offered direct and sustainable support and help to the potential victims of trafficking. ESS project improved the overall status of the women in the local communities of Tetovo and Kriva Palanka by emphasizing their roll as women entrepreneurs.

#### 9. RECOMMENDATIONS

The Study recommendations were driven from the statements of beneficiaries, local stakeholders and views of the evaluators:

- The beneficiaries' barrier with the payment of health and social contributions faced in the business start-up phase.
  - This concern should be addressed in the future projects by foreseeing: financial support to cover these contributions, possibility to request Municipality assistance in postponement of these payments, or beneficiaries' liberation from payment of certain local taxes in the start-up of the business.
- The beneficiaries need for a future support in the business management from the local government and other local stakeholders.

According to beneficiaries' opinion the cooperation among the local stakeholders should be strengthened even more in order to support and help them and other women entrepreneurs overcome problems and barriers<sup>12</sup> faced in the everyday business management.

- Concerning trafficking in human beings upon beneficiaries' opinion more awareness rising activities should be undertaken in the Tetovo region.
- Local authorities should undertake all the necessary measures to promote and strengthen the status and role of women entrepreneurs and their businesses particularly by preventing disloyal competition from the black -underground market.
- Local authorities and NGOs have to show more support to the efforts of the women from their communities to start and complete their professional education. Most of the women wanted to enrol professional courses even before the ESS programme but were not able mostly because of the lack of finances.

36

<sup>&</sup>lt;sup>12</sup> See Graph 6 for the problems and barriers faced by the beneficiaries in leading of the business.