COUNTRY FACT SHEET

KOSOVO

(June 2014)

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I. GENERAL INFORMATION

Kosovo Current Political Context and Recent History

On 17 of February 2008 Kosovo Parliament adopted the declaration of independence of Kosovo and a day after it was recognized by USA and several EU countries. Currently, 106 states have recognized Kosovo as independent state (June 2014).

On April 9th 2008, Kosovo Government has approved the Constitution of the Republic of Kosovo, which came into force on June 15th of the same year. It was foreseen that as of the enforcement of the Constitution, the responsibilities of United Nations Mission in Kosovo (UNMIK) will be transferred to the new Government of Kosovo and gradually diminish its presence in Kosovo. But, the UNSC did not reach an agreement in substituting the Resolution 1244, under which UNMIK is operating in Kosovo, thus it still holds positions in Kosovo, although with less responsibilities and minimum capacities. In the meantime, as a substitution to the UNMIK, EC has appointed its mission to Kosovo, EULEX, a mission comprised of civilian (ICO) and police component. The central aim is to assist and support the Kosovo authorities in the rule of law area, specifically in the police, judiciary and customs areas. The mission is not in Kosovo to govern or rule. It is a technical mission which will monitor, mentor and advise whilst retaining a number of limited executive powers. EULEX works under the general framework of United Nations Security Resolution 1244 and has a unified chain of command to Brussels. The mission evolved further focusing in two pillars-Divisions, Executive and Strengthening. The Executive Division, where appropriate, investigates, prosecutes and adjudicates cases relating to:

- war crimes
- terrorism
- organized crime and high level corruption
- property and privatization cases
- other serious crimes

This executive role will gradually reduce as Kosovo’s rule of law institutions develop and take on more and more of the responsibilities in these areas. Another priority of the Executive Division is to assist in the implementation and development of Kosovo’s rule of law capacity throughout the north of Kosovo, for the benefit of all communities. The Executive Division contains judges, prosecutors, police officers and customs officers. There are various units including Task Force Mitrovica, the Special Police Department, Department of Forensic Medicine and the Border/Boundary Department North. These units report to the Head of Division who reports to the EULEX Head of Mission.

The Strengthening Division supports Kosovo institutions, judicial authorities and law enforcement agencies in their progress towards increased sustainability and accountability. EULEX experts monitor, mentor and advise to develop and strengthen an independent and multi-ethnic justice system and a multi-ethnic police and customs service, ensuring that these institutions are free from political interference.

Another priority for the Strengthening Division is to support Kosovo institutions in the implementation of the EU-facilitated Dialogue between Pristina and Belgrade and to support the implementation of EU conditions for visa liberalization. The Strengthening Division contains legal specialists, correctional officers, police officers and customs officers. There are various units and departments including the Advisory Unit on Justice Matters, the Police Strengthening Department and the Correctional Unit. These units and departments report to the Head of Division who reports to the EULEX Head of Mission.


Kosovo is a Republic. The executive of the government is the president (head of state) and the prime minister is the head of the government. Legislative body is a unicameral Assembly comprised of 120 seats in 4-year terms (100 seats generally elected, 10 seats reserved for ethnic Serbs, 10 seats reserved for other ethnic minorities). The judicial body is the Supreme Court. The Constitution of Kosovo is in line with European standards, which require stability of
institutions guaranteeing democracy, the rule of law, human rights and respect for and protection of minorities.

1. Facts and Figures

Kosovo is situated in the centre of the Balkans, surrounded by mainland. It has frontiers with Albania, Montenegro, Serbia and Macedonia.

- Size: 10.908 square kilometres
- Capital: Prishtinë/Priština
- Currency: Euro
- Official Language: Albanian, Serbian
- Other Languages: Turkish, Bosnian
- Ethnic Groups: Albanians 93%, Serbs 1.5%, others 5.5%

2. Infrastructure

- Road Networks: 1.925 km
- Paved Roads: 1.666 km
- Dirt Roads: 258 km
- Railway System: 430 km
- Civil Transport: 333 km
- Industrial Transport: 97 km

Air Traffic:

An international airport is located 16 km from the capital city. During 2012, over 1,500,000 passengers travelled through this airport.

The following airlines operate scheduled and charter flights at Pristina International Airport (as of May 2013).

<table>
<thead>
<tr>
<th>Airlines</th>
<th>Destinations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adria Airways</td>
<td>Frankfurt, Ljubljana, Munich</td>
</tr>
<tr>
<td>Austrian Airlines operated by Tyrolean Airways</td>
<td>Vienna</td>
</tr>
<tr>
<td>Belair</td>
<td>Air Berlin</td>
</tr>
<tr>
<td>Croatia Airlines</td>
<td>Zagreb</td>
</tr>
<tr>
<td>Corendon Airlines</td>
<td>Antalia</td>
</tr>
<tr>
<td>EasyJet Switzerland</td>
<td>Basel/Mulhouse, Geneva</td>
</tr>
<tr>
<td>Edelweiss Air</td>
<td>Geneva, Zurich</td>
</tr>
<tr>
<td>Germania</td>
<td>Seasonal: Dusseldorf, London-Gatwick (starts 29.06.2013), Munich, Stuttgart</td>
</tr>
<tr>
<td>Airline</td>
<td>Destinations</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Germanwings</td>
<td>Basel/Mulhouse, Berlin-Tegel, Cologne/Bonn, Düsseldorf, Hamburg, Hanover, Munich, Stuttgart</td>
</tr>
<tr>
<td>Helvetic Airways</td>
<td>Bern, Zurich</td>
</tr>
<tr>
<td>Jetairfly</td>
<td>Brussels</td>
</tr>
<tr>
<td>Norwegian Air Shuttle</td>
<td>Seasonal: Gothenburg-Landvetter (ends 26.06.2013), Oslo-Gardermoen (ends 24.06.2013)</td>
</tr>
<tr>
<td>Pegasus Airlines</td>
<td>Seasonal: Antalya, Copenhagen, Istanbul-Sabiha Gökçen</td>
</tr>
<tr>
<td>Solyom Hungarian Airways</td>
<td>Istanbul-Atatürk</td>
</tr>
<tr>
<td>Turkish Airlines</td>
<td>Istanbul-Atatürk</td>
</tr>
</tbody>
</table>

Information on selected items, such as human rights, minorities, human trafficking, and property rights etc. is available via internet. Various municipalities present themselves and offer useful information on administration, economics, local training centres, cultural organizations, welfare service, police etc.

### II. SOCIO-ECONOMIC SITUATION

Kosovo remains one of the least developed areas of the Balkans, or for that matter, also in Europe. A socio-economic crisis has led to growing poverty, while a wide range of health threats, proneness to natural disasters combined with public structures often unable to provide even the minimum of basic services all contribute to a high level of vulnerability among communities in Kosovo, with per capita income still remaining at a low level of 3,103.00USD per annum in 2010.

Like most of central and Eastern Europe, Kosovo has been, and still is, undergoing a process of social, economic and political transformation. This transformation from authoritarianism to economic and democratic liberalism has led to severe, and in most cases, long-term transformation crises. The disintegration of the old economic system, a collapse in trade with regional partners, an increasing need to adjust to the competitive demands of the world economy, and the need to restructure institutions and change practices and behaviors that had taken root in society during decades of centralized planning are some of the key factors that have triggered this continuing transformational crisis. Despite large investments from the international community in recent years, the needs and challenges in Kosovo remain numerous for over fourteen years after the conflict. Kosovo continues to face a vicious cycle of low growth, significant trade imbalance and fiscal constraints. The industrial sector of the economy remains weak Unemployment continues to be pervasive (about 40%), and is particularly problematic among young people. However, progress has been made in the implementation of liberal market policies. Kosovo is one of the most liberal trading regimes in the world. The use of foreign exchange has been legalized for all domestic transactions, establishing the Euro as the de facto local currency. The serious nature of the situation was highlighted by a World Bank study on poverty in Kosovo which claims that in 2009, slightly more than one-third of the
population (34 percent) lived below an absolute poverty line of €1.55 per adult equivalent per
day, and 12 percent lived below the extreme poverty line of €1.02 increased further due to a
significant rise in the prices for basic commodities such as bread and cereals, cooking oils, fat
and vegetables.

Main Economic Indicators (as Kosovo Agency of Statistics report)
https://www.ask.rks-gov.net/eng/

<table>
<thead>
<tr>
<th>GDP per capita</th>
<th>2,721.00EUR (2012 est.Kosovo Agency of Statistics IMF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic growth</td>
<td>2.5% (2012 est., )</td>
</tr>
<tr>
<td>Inflation rate</td>
<td>2.1% in 2012 (est., IMF)</td>
</tr>
<tr>
<td>Unemployment rate</td>
<td>35.1% (2012 est.)</td>
</tr>
</tbody>
</table>

1. Job Market and Employment

Unemployment and poverty are the main factors that could derail Kosovo’s stability. Almost
40,000 people have no regular income and require government assistance. The government aid
totals 60 to 110EUR a month, much less than what a family needs to make a normal living in the
country. Emigration plays a major role in keeping families out of extreme poverty. More than half
a million Kosovars work in Western countries (Germany – 29.98% and Switzerland – 23.18%)
and send money home, helping to keep their loved ones afloat financially. A study by the
Statistical Office of Kosovo and the World Bank said that migration and remittances have been
effective ways for households to protect themselves from falling into poverty. It estimated that
one in five Kosovars has at least one relative abroad sending them funding. Remittances from
the diaspora are estimated to account for about 14% of GDP, whereas activities from various
donors and aid present another 7.5% of GD. Kosovo has the highest unemployment rate in the
Western Balkans -- around 35.1% (according to the Kosovo Agency of Statistics, 2012
publishing) of the working-age population is without a job. Youth unemployment rate (15-24
years) 55.3%. It also has an extremely young population, with half of its citizens under the age of
25. Kosovo has a young population, and young people in Kosovo are disproportionately poor,
such as over 40 percent of poor people are below the age of 20, and 60 percent of the poor are
less than 30 years old.

This means that some 30,000 people join the job market every year with little prospect of
employment (until the end of 2011, 325.261 persons are registered as unemployed).

Ministry of Labour and Social Welfare (MSLW)

Ministry of Labour and Social Welfare is divided in seven departments: Legal department,
Central Administrative Services Department, Department of Social Welfare, department of
Labor and Employment, Pension Administration Department, Department of the Institution for
Social Policies and Department of Martyr’s Families and War Invalids.

1.1 Department of Labour and Employment

The Department of Labour and Employment within the MSLW was established in February
2000 and is responsible for developing and implementing labor and employment policies in
Kosovo. Among its long-term goals are the compilation of employment policy and consolidated
vocational training, capacity building and labor market services through vocational training, the
preparation of legislation and improving collective agreements for labor.

1.1.1 Employment Division
The Employment Division is responsible for the implementation of employment policies. It supervises the Employment Office of Kosovo, which consists of a Central Service, which compiles data on consolidation and analyses of the labor market, supervises seven regional employment centers, 23 municipal employment offices and six municipal sub-offices. The Employment Division also provides the following services to the community throughout Kosovo:

- Registration of unemployed persons and job seekers
- Employment mediation
- Career consultation
- Professional orientation
- Support for employment and/or self-employment
- Professional counseling
- Labor market research
- Counselling and information about migration

1.1.2 Vocational Training Division

Through the net of Vocational Training Centers across Kosovo, the Division is responsible for training different categories of jobseekers/labour force, including:

- Unemployed persons and registered jobseekers;
- Employees in danger of losing their jobs;
- Employees who need more advanced vocational training, or continuous training;
- Ethnic minority employees who have limited free movement;
- Unemployed and unregistered women who are willing to work;
- Persons with disabilities.

Available vocational trainings include: accounting, arc & gas welding, hairdressing, auto-electricians, electrical installation, IT training, hydraulics, soldering, etc.

<table>
<thead>
<tr>
<th>VTC</th>
<th>Address</th>
<th>Contact</th>
<th>E-mail address</th>
</tr>
</thead>
<tbody>
<tr>
<td>VTC Prishtina</td>
<td>Str.&quot;Tahir Zajmi&quot;, n.n.</td>
<td>038/564042; 038/564043</td>
<td><a href="mailto:shasivar_s@hotmail.com">shasivar_s@hotmail.com</a>; <a href="mailto:qrpprishtine@hotmail.com">qrpprishtine@hotmail.com</a></td>
</tr>
<tr>
<td>VTC Mitrovica</td>
<td>Str. Fushë Ibër, n.n.</td>
<td>028/539572</td>
<td>Ahmet Mustafa; <a href="mailto:qrpmit@hotmail.com">qrpmit@hotmail.com</a></td>
</tr>
<tr>
<td>VTC Dolane</td>
<td>Dolane, Zvećan Municipality</td>
<td>063/82377470 28/ 662600</td>
<td><a href="mailto:mdusan@hotmail.com">mdusan@hotmail.com</a></td>
</tr>
<tr>
<td>VTC Prizren</td>
<td>Str.&quot;Manastirit&quot; no.1,</td>
<td>029/243 684</td>
<td><a href="mailto:sgashi03@yahoo.com">sgashi03@yahoo.com</a>; <a href="mailto:qripp_prizren@yahoo.com">qripp_prizren@yahoo.com</a></td>
</tr>
<tr>
<td>VTC Gjilan</td>
<td>Str. &quot;Idriz Seferi&quot;, n.n.</td>
<td>0280/321231</td>
<td><a href="mailto:burhan_selmani@yahoo.com">burhan_selmani@yahoo.com</a></td>
</tr>
<tr>
<td>VTC Ferizaj</td>
<td>Str.&quot;Ramadan Rexhepi&quot;,</td>
<td>0290/327101</td>
<td><a href="mailto:fa_salihu@hotmail.com">fa_salihu@hotmail.com</a></td>
</tr>
<tr>
<td>VTC Gjakova</td>
<td>Str. Mbretëresha Teutë, no.72,</td>
<td>0390/325071</td>
<td><a href="mailto:abi_ff@yahoo.com">abi_ff@yahoo.com</a>; <a href="mailto:qrp_gjakove@hotmail.com">qrp_gjakove@hotmail.com</a></td>
</tr>
<tr>
<td>VTC Peja</td>
<td>Str. Mbretëresha Teutë, no.95,</td>
<td>039/433860</td>
<td><a href="mailto:rexhx@hotmail.com">rexhx@hotmail.com</a>; <a href="mailto:qrp_peje@hotmail.com">qrp_peje@hotmail.com</a></td>
</tr>
</tbody>
</table>

Trainings are available for all residents of Kosovo who are registered as unemployed at the Employment Division of the MLSW. Priority is given to persons with low qualifications.

Moreover, The Norwegian Ministry of Foreign Affairs (NMFA) has contributed a substantial grant to the Government of the Republic of Kosovo, Ministry of Education, Science and Technology (MEST), for the construction of two Vocational Education and Training (VET) schools in Skenderaj and Malishevë in Kosovo. The two schools are set as Centres of Competence (CoC) in these two municipalities, where the one of Skenderaj will be established.
to offer teaching and training to the students in the field of Building and Construction, and in Malishevë in the field Commerce, Administration and Trade.

**Contact details**
Department of Labor and Employment, Ministry of Labour and Social Welfare
UÇK str., #1 – Prishtinë
Contact person: Defrim Rifaj
Tel/fax: +381 38 213 814 or +381 38 213 022
Web: www.mpms-ks.gov

**Regional Employment Centres (RECs)**

The regional employments centres (REC’s) including the regional employment offices (REO’s) offer services, i.e. as registration of unemployed and job seekers, consulting, referral to job offers (job matching), referral to vocational training centres and registration of employment offers (identified through outreach or by the requests of enterprises).

In order to get registered, the job seeker has to refer to the municipal employment centres or to the regional employment offices, for registration as unemployed. For this purpose, s/he has to provide:

- Copy of the diploma on the finished education
- Kosovo ID card

Find a list of regional employment centres in Kosovo below:

<table>
<thead>
<tr>
<th>Regional Employment Center</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Priština</td>
<td>Tirana, str., n.n.</td>
<td>038 243 427</td>
</tr>
<tr>
<td>Mitrovicë/a</td>
<td>Rifat Dragaj, str., n.n.</td>
<td>028 530 785</td>
</tr>
<tr>
<td>Ferizaj/Urosevac</td>
<td>Rexhep Bislimi, str., no1</td>
<td>0290 320 805</td>
</tr>
<tr>
<td>Gjilan/Gnijlane</td>
<td>Idriz Seferi, str., n.n.</td>
<td>0280 320 057</td>
</tr>
<tr>
<td>Prizren</td>
<td>Zahir Pajaziti, str., no.56</td>
<td>029 241 349</td>
</tr>
<tr>
<td>Gjakovë/Djakovica</td>
<td>Queen Teuta, str., no.78</td>
<td>0390 325 161</td>
</tr>
<tr>
<td>Pejë/c</td>
<td>A. Jashari, str., n.n.</td>
<td>039 432 820</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Municipal Employment Office</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Podujevë/o</td>
<td>Hyzri Talla, str., n.n.</td>
<td>038 570 014</td>
</tr>
<tr>
<td>Vushtrri/Vucitrn</td>
<td>Vëllezërit Gërvala, str., n.n.</td>
<td>028 571 624</td>
</tr>
<tr>
<td>Dragash/s</td>
<td></td>
<td>029 281 075</td>
</tr>
<tr>
<td>Drenas/Glogovac</td>
<td>Employment office</td>
<td>038 584 260</td>
</tr>
<tr>
<td>Leposaviq/c</td>
<td>Nemanja, str., no.3</td>
<td>028 583 760</td>
</tr>
<tr>
<td>Fushë Kosovë/ Kosovo Polje</td>
<td>Rathaus</td>
<td>038 535 197</td>
</tr>
<tr>
<td>Rahovec/Orahovac</td>
<td>Avdullah Bugari, str., n.n.</td>
<td>029 276 480</td>
</tr>
<tr>
<td>Malishevë/Malisevo</td>
<td></td>
<td>0390 569 241</td>
</tr>
<tr>
<td>Shtime/Stimlje</td>
<td>Mosque, str., n.n.</td>
<td>038 589 040</td>
</tr>
<tr>
<td>Suha Rekë/ Suva Reka</td>
<td></td>
<td>029 271 029</td>
</tr>
<tr>
<td>Zvecan</td>
<td>King Milutin, str., n.n.</td>
<td>028 665 672</td>
</tr>
<tr>
<td>Decan/i</td>
<td>M. Tolaj square, n.n..</td>
<td>0390 361 242</td>
</tr>
</tbody>
</table>
2. Financing and Micro Loans

Commercial banks provide a full range of banking services including loans, guarantees, current accounts, savings accounts, term deposits, domestic and international transfers, and safekeeping services (please contact the respective banks for specific services provided). All banks are supervised by the Banking Authority of Kosovo.

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>CONTACT NO.</th>
<th>E-MAIL/WEB SITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banka për Biznes - BpB</td>
<td>KLA str. no. 41, Prishtinë</td>
<td>038 244 666</td>
<td><a href="http://www.bpbbank.com">http://www.bpbbank.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>038 243 656, 657</td>
<td><a href="mailto:info@bpbbank.com">info@bpbbank.com</a></td>
</tr>
<tr>
<td>Banka Ekonomike – BE</td>
<td>Mother Tereza blvd, Prishtinë</td>
<td>038 22 53 53</td>
<td><a href="mailto:hinfo@bekonomike.comh">hinfo@bekonomike.comh</a></td>
</tr>
<tr>
<td></td>
<td>nn., Prishtinë</td>
<td>038 22 53 54</td>
<td><a href="http://www.bekonomike.com">http://www.bekonomike.com</a></td>
</tr>
<tr>
<td>Raiffeisen Bank Kosovo – RBKO</td>
<td>KLA str. no. 51, Prishtinë</td>
<td>038 22 22 22 142</td>
<td><a href="http://www.raiffeisen-kosovo.com">http://www.raiffeisen-kosovo.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>038 20 30 11 30</td>
<td><a href="mailto:info@raiffeisen-kosovo.com">info@raiffeisen-kosovo.com</a></td>
</tr>
<tr>
<td>ProCredit Bank – PCB</td>
<td>Mother Tereza blvd, Prishtinë</td>
<td>038 555 777</td>
<td><a href="http://www.procreditbank-kos.com">http://www.procreditbank-kos.com</a></td>
</tr>
<tr>
<td></td>
<td>no. 16. Prishtinë</td>
<td>038 248 777</td>
<td><a href="mailto:info@procreditbank-kos.com">info@procreditbank-kos.com</a></td>
</tr>
<tr>
<td>TEB SH.A.</td>
<td>Agim Ramadanı str., Prishtinë</td>
<td>038 230 000</td>
<td><a href="http://www.teb-kos.com">http://www.teb-kos.com</a></td>
</tr>
<tr>
<td></td>
<td>no. 15. Prishtinë</td>
<td>038 224 699</td>
<td><a href="mailto:info@teb-kos.com">info@teb-kos.com</a></td>
</tr>
<tr>
<td>NLB PRISHTINA</td>
<td>Rexhep Luci str., Prishtinë</td>
<td>038 234 111</td>
<td><a href="http://www.nlbpruitsntina-kos.com">http://www.nlbpruitsntina-kos.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>038 246 189</td>
<td><a href="mailto:info@nlbpwartsntina-kos.com">info@nlbpwartsntina-kos.com</a></td>
</tr>
<tr>
<td>Banka Kombëtare Tregtare – BKT</td>
<td>Payton Place, Kosta Novakoviç str., Prishtinë</td>
<td>038 666 666</td>
<td><a href="http://www.bkt-ks.com">http://www.bkt-ks.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>038 222 906</td>
<td></td>
</tr>
<tr>
<td>Komercijalna Banka, AD Beograd</td>
<td>King Peter I, Mitrovicë</td>
<td>028 423 822</td>
<td><a href="http://www.kombank.com">http://www.kombank.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>028 425 295</td>
<td><a href="mailto:posta@kombank.com">posta@kombank.com</a></td>
</tr>
</tbody>
</table>

Below you find several banks in alphabetic order, which offer credit loans for small business projects and the conditions in order to apply for a loan:

BE – Banka Ekonomike

Banka Ekonomike (BE) offers credit loans for business, consuming, reconstruction/renovation...
and privatization of socially-owned enterprises loans. In order to apply for loans at BE the following conditions must be met:

- To be a BE client for at least 6 months
- To have a registered/ongoing business
- To provide a collateral (the double amount of the loan)
- To have two debt guarantees

Repayment period for the business is 1 to 84 months, for privatization of socially-owned enterprises 3 years, for reconstruction/renovation 20 years and for consuming loans up to 9 years.

BE transactions are possible in and out of the country. For incoming transactions the provision is 0.1%, for outgoing transactions the provision is 0.3%. BE offers credit in all of its branches in Kosovo. Additionally, bank offers e-banking, sms and m-banking. BE has a new swift code which is: EKOMXKPR

Please see below the list of branches:

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Prishtinë/Priština</td>
<td>KLA, str., no. 5</td>
<td>038 248 997</td>
</tr>
<tr>
<td>Pejë/c</td>
<td>city centre</td>
<td>039 434 815</td>
</tr>
<tr>
<td>Gjakovë/Djakovica</td>
<td>Mother Teresa, str.</td>
<td>0390 325 858</td>
</tr>
<tr>
<td>Prizren</td>
<td>Shadërvan square</td>
<td>029 242 234</td>
</tr>
<tr>
<td>Ferizaj/Uroševac</td>
<td>city centre</td>
<td>0290 321 260</td>
</tr>
<tr>
<td>Mitrovicë/a</td>
<td>city centre</td>
<td>028 532 700</td>
</tr>
<tr>
<td>Gjilan/Gnjilane</td>
<td>city centre</td>
<td>0280 323 609</td>
</tr>
<tr>
<td>Lipjan</td>
<td>“Adem Jashari” square, nn.</td>
<td></td>
</tr>
</tbody>
</table>

Web contacts: info@bekonomike.com, www.bekonomike.com

**BpB – Banka Private e Biznesit**

The Banka Private e Biznesit (BpB) offers credit loans to business, reconstruction, consumer loans, and consumer loans.

In order to apply for the loans at BpB the following conditions have to be met:

- To be Kosovar citizen
- To have a working contact corresponding to loan repayment
- Registration certificate issued by the MTI
- To provide a collateral
- Loans above 5,000 EUR should be guaranteed by mortgage
- To be a BpB client
- To have two debt guarantees

The repayment period for business and consuming loans are up to 12 months, for reconstruction loans the repayment period is 36 to 50 months. The minimum amount for a loan is 1,000 EUR; the maximum amount is 25,000 EUR or one third of the income/one third of the business capital assets. Interest rate: Consumer 11% yearly, Buisness 12% yearly.

At the BpB Bank transactions are possible both in and out of the country. For incoming transactions the provision is 0.3% and the minimum amount of transaction is 15 EUR, as for outgoing transactions the provision is 0.25% and the minimum amount of transaction is 10 EUR. BpB offers e-banking, sms and m-banking. You can also find the BpB online: http://www.bpb-bank.com
Banka Kombëtare Tregtare

Banka Kombëtare Tregtare is a full-service commercial bank with USD 1.3 billion in assets, ranking it as the second largest bank in Albania. BKT provides all banking service to public sector, private companies and to individuals. The Bank operates through a network of 37 branches and agencies in sixteen main cities of Albania and in eight cities in Kosovo. Please see the table below:

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Prishtinë/Priština</td>
<td>KLA, str., no 6</td>
<td>038 244 666</td>
</tr>
<tr>
<td>Prizren</td>
<td>Xhevat Berisha, str.</td>
<td>029 242 590</td>
</tr>
<tr>
<td>Pejë/c</td>
<td>National heroes’, str., no. 86</td>
<td>0290 321 663</td>
</tr>
<tr>
<td>Gjilan /Gnjilane</td>
<td>Skenderbeu, str., no.10</td>
<td>0280 325 392</td>
</tr>
<tr>
<td>Mitrovicë/a</td>
<td>Queen Teuta, str., n.n</td>
<td>028 530 071</td>
</tr>
<tr>
<td>Gjakovë/Djakovica</td>
<td>Mother Teresa, str., no.414</td>
<td>0390 320 774</td>
</tr>
</tbody>
</table>

Banka Kombetare Tregtare offers the following loans for consumers:

**Revolving Credit Line**

In everyday activity a need for an immediate liquidity, to handle different payments may arise. Line revolving loan aims to cover short-term demands of clients for liquidity. Client can use and repay many times the amount up to the approved limit from the loan approval date. In this manner the business can go on without obstacles. The consumer profit low interests for this loan and from the professionalism of the staff in support to ones plans. The advantages are:

- Repayment period is short, up to some months.
- Newly and improved immediate use of the limit approved.
- You can decide on the maturity upon your availability
- You can profit low interest rates
- The maximum amount of the loan is upon your business activity
- As collateral, you can provide home you are buying or other real estate property.
Inventory/ Raw materials loans

By means of this loan, BKT accesses the consumer to use a circular capital for inventory buying, merchandise, raw materials etc. In this manner, business will follow its activity ahead without obstacles and with BKT support. They offer flexible packages for business products with regard to loan type, amount, repayment plan, timing etc. Credit officers at branches are the primary contact at BKT. This is a loan with a maturity of 3 years. Advantages of the loan are:

- Repayment period is up to 3 years (you can refinance it)
- You can decide on the maturity upon your availability
- You can profit low interest rates
- The maximum amount of the loan is upon your business activity
- As collateral, you can provide home you are buying or other real estate property.
- Even if you do not have the necessary collateral, BKT will help you!

Deposit Loan

The most special quality of deposit against loan is that the collateral serves as a deposit as well for the BKT account. In this manner, the client does not lose the deposit interests. The bank offers flexible packages for business products with regard to loan type, amount, repayment plan, timing etc. This is a loan with a maturity of 8 years. The advantages of this loan are:

- Repayment period is up to a deal with the client.
- You can decide on the maturity upon your availability
- You can profit low interest rates
- The maximum amount of the loan is up to 90% of pledged time deposit
- As collateral, serves the pledge of deposit.

Investment Loan

Through this loan, BKT offers the opportunity to open a new business and even to extend the existing one. BKT finances for acquiring a product line, buildings and other fixed assets, for the renovation and extension of businesses. This is a loan with a maturity of 8 years. Advantages are:

- Repayment period is up to 10 years.
- You can decide on the maturity upon your availability
- You can profit low interest rates
- The maximum amount of the loan is upon your business activity
- As collateral, you can provide home you are buying or other real estate property.
- Even if you do not have the necessary collateral, BKT will help you!

Domestic and International Money Transfers

- Incoming payments
- Outgoing payments
- Standing order/ Direct debit
- Pension payments

BKT and other interested clients can use its wide network across the country (Albania) and its branches in Kosovo (see the list of branches below) to send money home (to your families and
friends) and for business purposes in any currency. For this purpose, it is needed to follow these simple instructions and clearly specify:

- Name of the Bank and corresponding SWIFT Code. Swift code for Kosovo is: NCBAXKPR
- BKT’s correspondent by currency: USD, EUR, CAD, AUD, GBP, CHF
- Name of beneficiary and account number

Please give as many details as possible such as the recipient's full name, the name of the bank and the bank account. If the recipient does not have a bank account, please provide a valid passport, telephone number and home address where s/he can be contacted.

Same principle holds true in case an individual wishes to transfer money from Kosovo. It is needed to have:

1. Beneficiary’s name and account number (better to have account number)
2. Bank of beneficiary full name or Swift Code
3. IBAN number for European Countries is necessary for STP and less charges/Fedwire for USA
4. Bank’s national code
5. Home address

Payments in Foreign Currency

Subject to the presentation of legal framework, domestic payment transfers can be executed in foreign currency worldwide (USD, EUR, GBP, CHF, AUD, CAD, etc.), thanks to a large and effective correspondent network. Both resident and non-resident account holders should accomplish their payment orders in foreign currency together with the supporting documentation as required by the local foreign exchange regulation.

Value Dates

Foreign Currency Payments

Incoming payments in foreign currency shall be credited to the customer’s account on the next working day after the value date of the SWIFT Message.

A spot value date (two business days) shall be applied to outgoing payments in foreign currency deposited before the cut-off time.

Payment on the same value date (express) are subject to higher - priority charges.

Internal bank transfers deposited before 14:30 o’clock (local time) are executed the same day.

ICMC – KEP

KEP currently offers 5 lending products - Solidarity Group Loans, Individual Loans, Village Banking, Consumer Loans and Agricultural Loans. KEP also offers training and consultancy services to MFIs, NGOs and private companies throughout the Region. Agricultural Loans target low-income micro and small farmers or those engaged in agriculturally based businesses. Agricultural Loans are meant to assist farmers who are moving away from subsistence farming to activities that create income and employment for the family. Agricultural Loans offer flexible terms such as grace periods and longer repayment cycles.

ICMC – KEP offers credits for agricultural development, with three methodologies of giving credits individual, in groups and for rural areas.

For group of individuals ICMC offers credits from EUR 5000 up to 15’000, for 12 to 15 months with 1.5% of interest rate. For group credits ICMC offers credits from EUR 1000 up to 5000, for 6 to 8 months with 1.25% of interest rate. For rural areas credits ICMC offers credits from EUR 250 up to 1500, for individuals for a period of 6 to 12 months. You can also find the KEP Bank
Branch | Address | Phone number
---|---|---
Prishtinë/Prishtinë/Priština | Bedri Pejani, str., no. 4 | 038 243 586
Mitrovicë/a | 141st Brigade | 028 530 428
Gjilan/Gnjilane | Skenderbeu, str., no. 2 | 0280 326 057
Pejë/c | Adem Jashari, str., no. 143 | 039 434 706
Gjakovë/Djakovica | Mother teresa, str., no. 4 | 0390 324 888
Istog/k | Skenderbeu, str., no. 31 | 039 451 050
Therandë/Suvareka | 123rd Brigade | 029 271 317
Prizren | Remzi Ademi, str., no. 23 | 029 251 050

**Nova Ljubljanska Banka - NLB**

NLB Prishtina a.d., Prishtina was founded on 1 January 2008 through the merger of NLB Kasabank sh.a., Prishtina and NLB New Bank of Kosova sh.a., Prishtina. NLB d.d. holds a 80.39% percent stake in NLB Prishtina. The merged bank holds an 16-percent market share in Kosovo, ranking 3rd in terms of size.

NLB offers loans with the aim of financing investments, for circulating means, for construction or reconstruction of business facilities as well as for purchase of technology, equipment, tools and other utensils.

NLB offers credit in all of its branches in Kosovo (please see below the list of branches).

Transactions are possible in and out of the country.

Branch | Address | Phone number
---|---|---
Prishtinë/Priština (Head Office) | Rexhep Luci, str., no.5 | 038 234 111
Prishtinë/Priština | Pal Palucaj sur., no 12 | 038 543 688
Pejë/c | Nêna Tereze, str., n.n. | 039 433 913
Gjakovë/Djakovica | Ismail Qemaili, str., no.8 | 0390 323 752
Prizren | Jon str., no 114 | 029 631 649
Gjilan/Gnjilane | Skenderbeu, str., n.n. | 0280 321 955
Ferizaj/Urosevac | Rexhep Bishlimi, str., n.n. | 0290 320 509
Mitrovicë/a | Queen Teuta, str., n.n. | 028 530 724
Podujevë/o | Zahir Pajaziti, str., n.n. | 038 571 688

NLB offers several products, such as:

- **Cash loan** – is offered for a long list of needs, with convenient conditions and quick procedures.
  Conditions and needed documents to apply:
  - To be a NLB client
  - Salary must be higher than 120EUR/month
  - The costs foreseen must be higher than 200EUR
  - Amount of loan: 1/3 of the salary of annual salary

- **Car loan** – is offered if you would like to have a new vehicle, but you do not have enough means to buy it, if you don’t want to spend your saved money or if you need transport means for your business. If you are a client of NLB Prishtina and your wish may be realized with 1/3 of your
annual salary, we offer you very convenient conditions for purchasing a new vehicle: loan of up to 80% of the car’s price

**Consumption loan** – is meant for e.g. home decoration. Conditions to apply are as follows:
- To be a NLB client
- Salary must be higher than 120EUR/month
- Value of NLB partner’s products is up to 1/3 of the annual salary for three years

**Loan for house and apartment purchases** – are offered to NLB clients, with monthly salaries above 150EUR. The loans are up to 50.000EUR

**Loan for improvement of housing conditions** – is offered to Kosovar citizens who are NLB clients and the need of loan is not lower than 1000EUR but not exceeds 25.000EUR.

**Current account** – is free of charge to open. Through this account it is possible to receive salary, make payments and transfer money within and outside the country. The funds are accessible at any time through NLB Prishtina’s 70 branches and 24/7 by VISA electron card through ATM. To open a current account it is needed to bring a valid identification document: ID, passport or travel document issued by UNMIK or in absence of the aforementioned documents, it can be done also through registration documents accompanied by ID or invalid passport/driving license/KPS/KPC/KFOR ID etc. For persons living abroad a valid passport and ID of workplace is needed as well as evidence on the bank where you possess an account in your current place of stay (cheque, debit/credit card, or transaction report)

**Savings accounts for adults** – is an account to save money with the highest rate in the market. It offers remittance order with which certain amount of money is automatically saved from the salary each month (needed documents as above).

**Time deposit account** – enables to deposit money for a longer period of time and earn highest interest rates in the market. The interest earned through this account depends on the amount of money and the time for which it is deposited (documents required to open the account as above).

**Savings accounts for kids** – The documents needed for this kind of account, are: ID, passport or travel document issued by UNMIK and birth certificate of the child.

**Visa Electron** – As a member of VISA International, NLB offers to its clients the Visa Electron card, that enables you money withdrawal within and out of the country through ATMs, control your account balance and perform payments through POSs, wherever VISA logo is placed.

**Money transfer** - NLB Prishtina offers all the possible money transfers: money transfer within NLB Prishtina; national incoming and outgoing money transfer; and international incoming and outgoing money transfer.

NLB new swift code is: NLPRXKPR

**PRO CREDIT BANK**

The ProCredit Bank is a Micro Enterprise Bank’s successor and was founded through the initiative of several well-known international financial institutions with the aim of providing banking services to everybody in Kosovo, thereby participating in overall economic reconstruction.

ProCredit Bank’s main objective is to provide financing for small and micro business. The bank offers modern, efficient and effective banking services to more than 130,000 clients, hence directly supporting the economic development of Kosovo. At the moment, ProCredit Bank offers various products.
In order to apply the following conditions have to be met:

**Business loan**
- have a registered business
- be a resident of Kosovo
- have two dept guarantees (no family members)
- be a ProCredit Bank client
- Repayment period: up to three years
- Minimal amount: 250 EUR; Maximal amount: 500,000 EUR
- Interest rate: 1.25% -2% monthly

**Agro Business loan**
- be a ProCredit Bank client
- have two dept guarantees (no family members)
- Repayment period is determined according to the seasonal selling in agriculture
- Interest rate: 1.25% -2% monthly

**Consumer loan**
- be a resident of Kosovo
- be a ProCredit Bank client
- Transaction of regular monthly income in ProCredit Bank account (at least for 3 months)
- Employment contract has to be longer than the requested credit term

The ProCredit Bank offers the possibility of transactions both in and out of Kosovo. For incoming transactions the provision is 0.4% and the minimum amount of transaction is 8 EUR, as for outgoing transactions the provision is 0.3% and the minimum amount of transaction is 16 EUR. New ProCredit Bank swift code is: MBKOXKPR

Credits are offered in all of its branches in Kosovo. Please see below the list of main branches:

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Prishtinë/Priština, Head Office</td>
<td>Mother Teresa str. #16</td>
<td>038 555 555</td>
</tr>
<tr>
<td>Prishtinë/Prishtinë/Priština</td>
<td>Sunny Hill-Center</td>
<td>038 541 065</td>
</tr>
<tr>
<td>Prishtinë/Prishtinë/Priština</td>
<td>Bill Clinton Boulevard</td>
<td>038 240 045</td>
</tr>
<tr>
<td>Pejë/c</td>
<td>KPC, str., nn</td>
<td>039 433 128</td>
</tr>
<tr>
<td>Prizren</td>
<td>Shadervan square</td>
<td>029 242 550</td>
</tr>
<tr>
<td>Gjilan/Gnjilane</td>
<td>Idriz Seferi, str., nn</td>
<td>0280 320 350</td>
</tr>
<tr>
<td>Gjakovë/Djakovica</td>
<td>Yll Morina, str.</td>
<td>0390 324 550</td>
</tr>
<tr>
<td>Rahovec/Orahovac</td>
<td>Xhelal Hajdari, str.</td>
<td>029 277 377</td>
</tr>
<tr>
<td>Ferizaj/Urosevac</td>
<td>Rexhep Bislimi, str.</td>
<td>0290 321 055</td>
</tr>
<tr>
<td>Mitrovicë/a</td>
<td>Queen Teuta, str.</td>
<td>028 530 235</td>
</tr>
<tr>
<td>Gracanicië/a</td>
<td>main street</td>
<td>038 224 601</td>
</tr>
</tbody>
</table>

**RAIFFEISEN BANK**

Raiffeisen Bank Kosovo J.S.C. is fully licensed and one of only two banks operating with foreign capital in Kosovo. It was established in November 2002, by buying most of the shares of the
American Bank of Kosova. The bank has a full license for domestic and international operations and has a network of ATMs since June 2003 and will increase the number of ATMs in the future. Raiffeisen Bank has a wide range of products including retail loans, corporate loans and personal loans.

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Prishtinë/Priština</td>
<td>Mother Teresa, str., no. 52</td>
<td>038 22 22 22</td>
</tr>
<tr>
<td>Mitrovicë/a</td>
<td>Ali Pashë Tepeletena, n.n.</td>
<td>038 22 22 22/555</td>
</tr>
<tr>
<td>Gjilan/Gnjilane</td>
<td>Independence bulevard, n.n.</td>
<td>038 22 22 22/756</td>
</tr>
<tr>
<td>Pejë/c</td>
<td>King Petar I, n.n.</td>
<td>038 22 22 22/607</td>
</tr>
<tr>
<td>Gjakovë/Djakovica</td>
<td>Mother Teresa, str., no. 328</td>
<td>038 22 22 22/701</td>
</tr>
<tr>
<td>Ferizaj/Urosevac</td>
<td>National heroes, str., no. 39</td>
<td>038 22 22 22/655</td>
</tr>
<tr>
<td>Prizren</td>
<td>Mother Teresa, str. 7</td>
<td>038 22 22 22/507</td>
</tr>
</tbody>
</table>

Being a member of SWIFT network allows Raiffeisen Bank to execute international money transfers in a short period of time and the funds usually reach the beneficiary within a maximum of three business days. The bank's SWIFT code is RBKORS22.

**Sending International Money Transfer**

You can send an International Money Transfer from any of the bank’s branches or sub-branches. If you would like to send an International Money Transfer, bring the following information when you visit the bank:

- Full name and address of the beneficiary
- Name and SWIFT code of beneficiary’s bank
- Account number of the beneficiary with beneficiary’s bank
- Name and SWIFT code of correspondent bank of beneficiary’s bank
- Purpose of payment

**Receiving International Money Transfer**

You can also receive international money transfer at any of the bank’s branches or sub-branches. You have to provide the following information to a company or a person who would like to send you International Money Transfer:

- Beneficiary’s Bank: Raiffeisen Bank Kosovo, Prishtina, Kosovo, SWIFT code: RBKORS22
- Beneficiary’s account: Number of your account with RBKO
- Beneficiary’s name: Your name or name of your company as it is registered with RBKO

Correspondent banks of the Raiffeisen Bank in Kosovo:

1. Raiffeisen Zentralbank Oesterreich AG Vienna, Austria (SWIFT code: RZBAATWW) The transfers can be made in many currencies: EUR, USD, GBP, NOK, SEK, DKK, CAD etc.
2. Deutsche bank AG, Frankfurt AM Main, Germany (Swift code: DEUTDEFFXXX)
3. BNP Paribas SA, Paris, France (Swift code: BNPARIJFRXXX)
4. UBS AG, Zurich, CH (Swift code: UBSWCHZH80A)
5. Standard Chartered Bank, New York, US (Swift code: SCLBLUS33XXX; ABA: 026002561

**Domestic Money Transfer**
The Raiffeisen bank is connected to the clearinghouse of Banking and Payment Authority of Kosovo. This enables it to execute domestic transfers to and from a beneficiary who maintains an account with a bank in Kosovo.

Interbank Money Transfer

If a person or a company to which you need to transfer money to also hold an account at the Raiffeisen Bank, you can use Interbank Money Transfer. A beneficiary of Interbank money transfer will receive the funds on the very same day as you instruct Raiffeisen to execute Interbank money transfer. This service is for free.

Cheque

A cheque issued by Raiffeisen Bank is another option available, if you need to pay your supplier or employees within Kosovo. Cheques of this type can be encashed only at the counters of a Raiffeisen Bank. You can encash all well-known Travellers Cheques at any Raiffeisen branch. The bank accepts all other types of checks on collection or negotiation basis.

Term Loan

Raiffeisen Bank offers SMEs (Small and Medium Enterprises – Businesses with less than 5 million Euro annual turnover) several services and financial support. Raiffeisen provides financing and services that are designed for small and medium enterprises in Kosovo. The bank issues loans to Kosovar-registered enterprises in trade, services, and production for working capital, purchase equipment, or improvement of business premises. The bank always respects client confidentiality with any information provided. Information and documents needed to apply:

- Certificate of registration with Ministry of Trade and Industry, VAT certificate and Information About Business form
- Financials of the company for the at least the last 12 months
- Current Balance sheet of the company
- Companies’ List of inventory and list of equipment (if equipment exists)
- Copy of the plan, possession list and property tax evaluation of the collateral to be pledged (if the loan will be secured by real estate)

Overdraft

Raiffeisen Bank overdraft is a working capital line designed for small and medium enterprises with turnover through Raiffeisen Bank. The overdraft allows a business to better manage its cash and inventory by providing short term financing for clients. After having established the Overdraft limit depends on the client’s needs and the volume of transactions performed through the bank. Information and documents needed to apply:

Other Services

Raiffeisen Direct – is an integrated telephone service that offers easy access to general information on products and services of RBKO, between 08:00 and 22:00, seven days a week. An additional recorded service offers information on interest rates on saving account, term deposit and foreign exchange rates, 24 hours a day, 7 days a week on telephone number +381 38 222 222

Raiffeisen Conect E-banking – is a service that enables clients to conduct their every day banking activities via internet, such as: international and domestic payments, review accounts and bank statements, transfers, etc.
New Raiffeisen swift code is: RBKOXKPR
You can find information on RBKO online on www.raiffeisen-kosovo.com

3. Local Insurance Companies

Insurance companies in Kosovo offer obligatory insurances as well as voluntary ones. Voluntary insurances include the third party liability insurance, insurance of property, insurance for personal accidents, vehicle damage insurance (casco), household insurance, health insurance during travel, insurance for goods during transport, insurance for money in cashbox and on transport etc.

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prishtinë/Pristina:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IC DARDANIA</td>
<td>Mother Teresa, str.</td>
<td>038 244 081</td>
</tr>
<tr>
<td>IC DUKAGJINI</td>
<td>Heroes’ Boulevard</td>
<td>038 543 575</td>
</tr>
<tr>
<td>IC KOSOVA E RE</td>
<td>Fazli Graiqevci, str., no. 5</td>
<td>038 244 081</td>
</tr>
<tr>
<td>IC SIGURIA</td>
<td>Qamil Hoxha, str., no.15</td>
<td>038 248 850</td>
</tr>
<tr>
<td>IC INSIG Tirana</td>
<td>Peyton place, no.4</td>
<td>038 259 902</td>
</tr>
<tr>
<td>Prizren:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IC SIGAL Tirana</td>
<td>Vellusha e Poshtme, no. 16</td>
<td>029 242 772</td>
</tr>
</tbody>
</table>

III. HOUSING AND RECONSTRUCTION AID

Housing in Kosovo, for the time being, is in private and public ownership. Lots of apartments, which were on the so called “social ownership”, were sold to the occupants of the apartments, during ’90s. After the war, due to the budget constraints, the government is not in a position to build apartments, but rather they give the land to the construction companies in compensation for apartments.

Still, housing remains an issue to be considered in the future, as the devastations from the war were very heavy.

On the other hand, there are still unresolved matters, concerning the property of the displaced persons. However, these disputes are the issue of the Kosovo Property Agency (KPA), who has its offices Kosovo wide and also all the property in question, in coordination with the owners, are let in with rent to interested parties

1. Lease Costs

Depending on from the city, one can find an apartment by searching themselves, or through the real estate agencies available all around the country. This practice applies in both cases whether buying an apartment/house or renting it. The rent costs for an apartment/house vary from its size and its location mostly.

Following are some approximate rent costs for apartments/houses in Prishtinë/Priština:

- Studio-flat: 150-200 EUR per month
- One-bedroom apartment: 200-250 Euro per month
- Two-bedroom apartment: 250-350 Euro per month
- Three-bedroom apartment: 300-500 Euro per month
- Rental prices in other cities in Kosovo (i.e. Pec, Mitrovica, Urosevac, Gnjilane, Podujevo, Djakovica and Prizren) are approx. 50 Euro cheaper than in Prishtinë/Priština.

2. Accommodation for Vulnerable Persons

At present, there are no institutions or facilities that provide housing assistance to certain categories of vulnerable persons (i.e. single mothers, minors, orphans etc.) These vulnerable cases are, with regards to existing social assistance scheme in Kosovo, placed in some of the existing overcrowded temporary community shelters, which in essence do not provide an adequate and stable housing solution. Currently the Ministry of Spatial Planning has ongoing projects with regards to the housing constructions for social cases throughout Kosovo, but the completion is not to be expected in the near future.

Elderly persons

The house for the elderly persons and persons without care is in Prishtina and it works within the Division of Institutional Care. Services in this house are offered free of charge, in fact the expenses are covered by the Kosovo consolidated budget. Services offered in the house are offered to the persons that fulfill the below criteria:

- Are over 65 years old
- Have no family care
- Are social cases (without means for living)

There is a capacity of 135 beds in an environment suitable to accommodate elderly people. The following services are offered here:

- Medical/dental services
- Individual and group therapy
- Physical therapy
- Chinese therapy
- Recreational activities (reading of books and daily newspapers, table games etc.)

In the house for elderly people, there are spaces for daily residence, spaces for work therapy, outer garden etc.

“Nëna Terezë” -Institution for the elderly and disabled
Mrs. Raza Aliçkaj, Director
Lezha, str., no.12
Prishtinë/Priština
Phone: 038/517 201; 038/517 199

Recently, another elderly home became functional in Skenderaj. This house has a capacity of 20 beds and for the time being is sheltering 7 persons, transferred from the elderly home in Prishtina, but originate from Skenderaj region. This house is under management of the elderly house in Prishtina.

Mr. Zaim Mehmeti, manager
Tel. No.: +377 44 673 265
In the meantime two more houses for elderly people and without care have been functionalized. One of them, in Gurrakoc, is under management of the elderly house in Prishtina: Mr. Lorenc Gegaj, manager
Tel. No.: +377 44 252 442

While the other is the house for elderly and without family care in Gjilan, which is managed by the special institute in Shtime. It is expected that the house for elderly in Mitrovica will become operational soon, too.

The criteria to become a resident of one of these houses (Administrative Directive no. 11/04 of determination of criteria for placement of the residents in these houses) the applicant has to fulfill these criteria:

- Minimum of 65 years of age
- Proof of living alone (verified by a special team of the Centre for Social Work and Welfare that visited the applicant)
- Birth certificate
- Verified pension check (proof that the person is receiving the pension allowance) so that if the person is admitted to this centre/home, the pension is taken over by the centre to cover the costs of care
- Health certificate declaring that the person does not have a contagious disease and is not mentally handicapped (if a check-up cannot be done at the health house, a doctor is in charge at Elderly House “Nena Tereze” in Prishtinë)
- Application form
- Economic status (proved by the cadastre office, attesting whether or not the applicant owns a property)

3. Reconstruction Assistance

All municipalities in Kosovo have Departments for Reconstruction. In order to apply for reconstruction assistance and to obtain related information, one should contact the relevant department in one’s place of origin/residence.

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<thead>
<tr>
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<td>028 31 305</td>
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<td>029 41 925</td>
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<td>029 81 146</td>
</tr>
<tr>
<td>Vushtrri/Vuciterne</td>
<td>Municipal building</td>
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<tr>
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<td>039 20 602</td>
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<tr>
<td>Strpce</td>
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<td>029 070 120</td>
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<td>028 081 520</td>
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<td>Lipjan</td>
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</tr>
<tr>
<td>Klinë/a</td>
<td>Municipal council</td>
<td>039 71 306</td>
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</tbody>
</table>
### The Department of Reconstruction selects the beneficiaries of reconstruction assistance at the municipalities where the reconstruction projects are ongoing.

Within the Ministry of Protection of Environment and Spatial Planning, the project of social housing is realized. Within this project collective buildings have been built for social cases and family members of martyrs and war invalids. These buildings have been built in municipality of: Skenderaj, Deçan, Malishevë, Mitrovicë, Obiliq and Lipjan (within the project of closure of the Plemetina camp), Gjakovë, Gjilan, Klinë, and Prishtinë (http://mmph.rks.gov.net)

### 4. Property Right Claims

On 15 November 1999, UNMIK passed Regulation 1999/23 to establish the “Housing and Property Directorate” (HPD) and the “Housing and Property Claims Commission” (HPCC) to regularize housing and property rights in Kosovo and to resolve disputes over residential property. In trying to reverse the destructive effect of the Balkan War and the legacy of discrimination, it became critical to put a process in place to regularize housing and property rights. The HPD and HPCC were specifically set up to create an impartial and independent mechanism for resolving claims using local and international legal expertise. The HPD partly serves as secretariat for the HPCC.

The HPD prepares claims, conducts legal research, mediates, and forwards all unresolved claims to the HPCC for processing. The HPD also administers abandoned and social housing throughout Kosovo. The HPD is staffed by lawyers and administrators from the international community as well as from Kosovo and operates under the umbrella of UNMIK. The HPCC is an independent judicial body, currently represented by one local and two international commissioners. Decisions made by the HPCC are final and not subject to review by any other judicial authority in Kosovo. The work of the HPD and HPCC is governed by UNMIK Regulation 2000/60, which came into force on 31 October 2000. Claims can be resolved by the HPD or referred to the HPCC for a decision. The HPCC holds five sessions per year.

- **HPD Main Office**
  UNMIK Regional Headquarters
  Mitrovica
  phone: 028 530 136/7
  fax: 028 530 139
  Visitor office:
  Shemsi Ahmeti square, nn, Mitrovica
  Northern part: KPA building, room #18, complex of UNMIK Northern station

- **HPD Headquarters**
  Rexhep Luci 2
  Goleshit

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<table>
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<tr>
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<tr>
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<td>Skenderbeu, str., n.n.</td>
<td>028 072 162</td>
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<tr>
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<tr>
<td>Istog/k</td>
<td>Municipal council</td>
<td>039 51 160</td>
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<tr>
<td>Decan/i</td>
<td>Mentor Tolaj, str., n.n.</td>
<td>044 179 339</td>
</tr>
<tr>
<td>Suha Rekë/Suva Reka</td>
<td></td>
<td>029 71190</td>
</tr>
<tr>
<td>Stimlje</td>
<td>Municipal building</td>
<td>038 589 011</td>
</tr>
<tr>
<td>Rahovec/Orahovac</td>
<td>Bajram Veliu, str., no. 53</td>
<td></td>
</tr>
<tr>
<td>Malishevë/Malisevo</td>
<td>Municipal building</td>
<td>038 244 206</td>
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<tr>
<td>Fushë Kosovë/Kosovo Polje</td>
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<tr>
<td>Drenas/Glogovac</td>
<td>Municipal building</td>
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</tr>
<tr>
<td>Skenderaj</td>
<td>Municipal building</td>
<td>028 82 024</td>
</tr>
</tbody>
</table>
phone: 038 225 473
fax: 038 244 854

- HPD Registry
  Vellaznim Bashkim 51
  Prishtinë/Priština
  phone: 038 249 918

- HPD Prizren
  UNMIK RHQ Bankkos Building
  Tel/fax: 029 631 469
  phone: 038 504 604 ext 8046/8024
  Visitor’s office
  Jeronim De Rada, #63
  Tel. 029 631 429

- HPD Gjilan
  Rade Popovic
  phone: 0280 320 289

- HPD Pejë
  Mbretëresha Teutë, # 153
  phone: 039 432 968
  fax: 039 432 970
  Visitor’s office
  Mbretëresha Teutë, #54

KPA Belgrade
Visegradsko st. no. 23
Telefax: 011/361-27-48

KPA Skopje
Vinichka Street No. 10 (CDRIM-building), second floor
Telephone: +389 71 886 564

Please note that the calling code for Kosovo, Serbia is 381 and for Montenegro is 382. Reports about achievements of the HPD and other related information to property right claims may be found at the following website: www.kpaonline.org

IV. SOCIAL SECURITY

1. Department of Social Welfare

Social services are provided through 30 Centres for Social Work that operates Kosovo-wide under the direct supervision of the Ministry of Labor and Social Welfare/ Department of Social Welfare. They offer assistance to different categories of persons who meet the eligibility
criteria/preconditions listed below:

**Category One**

For families without resources, where no family member is capable to work or expected to make himself or herself available for work. All members of the family must fit into one of the following categories:

- Persons over the age of 65, who are unemployed
- Dependent children under the age of 15
- Dependent children in full time education up to the age of 18 or at the end of the school year in which they reach the age of 18
- Adults with a permanent disability, who are incapable of working
- Unemployed single parents with children under the age of 10 and with no other adult living in the household
- Full time caregiver for a person of the family, who is over the age of 65 or who is permanently disabled
- The family is not allowed to own more than half a hectare (0.5 ha) of land

**Category Two**

For families without resources, where a family member is capable to work and who must make themselves available for work. The family must be without resources and must not be receiving assistance from any members working in or outside Kosovo. All members of the family have to fit into one of the following categories:

- No one in the family receives payment in exchange for work (the family is not eligible if any member is self-employed or employed full or part time, or if anyone is engaged in casual labor (for daily or hourly wage) during the month preceding the application)
- Every member of the family, who is capable to work, has to register and obtain a certificate from the Office of Employment certifying he/she is available and seeking work
- The family does not own more than half a hectare (0.5 ha) of land
- The family has at least one child under the age of five (4 years and younger) or the family has to be in full time care of an orphan.
- The family does not own a motorized vehicle (including tractor or automobile)
- All family members of the same household must be included in the application in order to establish the eligibility of the family (it is the eligibility of the family, which is assessed not the individual)

If any of the family members is an adult (18-65 years) and capable to work, the family is not eligible for category one assistance, even if some members of the family meet the criteria for category one. These families have to apply for category two. The amount to be received varies from 34 Euro to 62 Euro a month, depending on the number of family members (there is a maximum of five members per family).

2. **Application for Social Assistance**
To receive social assistance applicants have to complete an application form and submit it to the closest Centre for Social Work (CSW). Internally displaced persons (IDPs) should provide a letter from the CSW in their home municipality stating that they are not receiving social assistance from the respective CSW.

In order to receive social assistance the following issues have to be checked:

**Resources**

The amount of social assistance depends on the amount of available resources (including income, remittances and pensions). Returnees must also state from where they have returned and what financial benefit the family received upon departure from the country. Any such benefits will be considered as resources and taken into account in the assessment of the family’s eligibility. Applicants must provide complete information on all resources of the family in the application form. During verification visits by the staff of the CSW, they will be asked specific questions about the available resources.

**Remittances**

All remittances should be declared on the application form. For each family member, listed as living abroad, the family will be asked during verification visits to declare the amount of cash remittance, if any, being provided. Households with a family member living abroad will be on the priority list for verification, irrespective of the amount of remittances declared.

**Pensions**

All pensions received by a member of the family have to be reported on the application form. If any contributions have been paid from pension scheme in Kosovo or any third country, the returnee should attempt to claim his/her pension from this scheme. The amount of social assistance depends on the amount of pension. In order to apply for pension scheme, one has to apply at the regional pension offices in their place of origin, and has to fulfill the following criteria:

1. The applicant should be a resident of Kosovo;
2. He or she should have an ID of Republic of Kosovo
3. The applicant should be 65 years or older

**Other assets**

Households possessing other assets such as livestock, motor vehicles or property are required to report any cash or in-kind transfers derived from these resources.

**Land**

The family must not own more than one half hectare (0.5 ha) of land irrespectively of the type of the land. Whenever land titles are available, they must be presented when submitting the application form. In cases where no land title can be obtained, the applicant’s signature on the form, stating the amount of land owned, is considered legally binding. Any family owning more than half a hectare (0.5 ha) of land, but who does not have access to their land due to the presence of mines, cluster bombs or other security reasons must present a signed declaration of non-access to land.

The declaration form to be signed is available with the application form. The declaration form must be completed as follows, depending on the nature of the security risk: Mines and
unexploded ordnance (UXOs): The applicant must obtain a copy of the Landmine and Unexploded Ordnance Report Form, which is available from all municipal administration offices or from the offices of the Mines Action Coordination Centre (MACC) in larger cities. The applicant has to complete the form and submit it to the office where she/he obtained it but keeping a photocopy. This photocopy has to be attached to the application form when presented to the CSW. MACC will check the site as identified in the submitted form and will determine what action should be taken.

The landowner will be informed of the MACC’s decision and the applicant must inform the CSW. CSW will review the application only when this information has been provided. Since MACC will give priority for clearance to any newly reported mines/UXOs, it is unlikely that many applicants will qualify for this exemption. Other security reasons (i.e. Snipers) and Blockades: The declaration form has to be taken to any KFOR soldier in the area (checkpoint, patrols) who will assess the validity of the security reason and who will sign the declaration form. The declaration is only valid when signed by both KFOR and the applicant.

Accompanying Documents

To receive social assistance there are several documents, which the applicant has to submit together with the application form. These are the following:

Identity Documents

Every applicant and each member of the applicant’s family included in the application must present at least one form of original documentation, to prove the identity and birth date. This is necessary for both Category One (1) and Category Two (2) assistance. Any of the following documents are accepted as proof of identity:

1. Marriage certificate;
2. Driver’s license;
3. Passport;
4. Other old or new official identity documents (the validity of any document presented as identification is accepted at the discretion of CSW staff).

Pension Documents

All applicants and the members of their family, eligible for or declaring a pension must provide pension documents whether or not they receive a pension.

Internally Displaced Persons (IDPs)

All IDPs should provide a letter from the Centre for Social Work from their home municipality stating that they are not receiving social assistance from that CSW. If the applicant cannot access the CSW in her/his home municipality, this should be coordinated between the CSWs.

Disability

Adults with a permanent disability and incapability to work need to provide a Certificate of Disability from their treating physician. The CSW will submit all applications to the Commission of Doctors for confirmation of disability, prior to approval of assistance.

Full time education

If there is any dependent child in the applicant’s family who visits a full time education and is up
to the age of 18, there has to be added a document to application form as proof that the child is in education.

**Declaration of Unemployment**

Every member of the family who is capable of work but does not receive payment in exchange of work has to dispose of a declaration of unemployment. These declarations are presented at the CSW and must be submitted with the application form. The declaration of unemployment has to be re-validated and presented at the Office of Employment and to the CSW each month. If there is no Office of Employment in the applicant’s municipality, the Declaration can be completed and accepted with the stamp of an authority designated by UNMIK.

**Orphans**

If the applicant’s family takes care of an orphan (under 15 years) there has to be added a document to the application form, which approves that the child is orphan.

**3. Division of Pensions and Benefits**

**The Pension Administration of Kosovo**

This division manages and administers basic pensions, as well as benefits for war invalids. The regional offices are located across Kosovo. In order to participate in the pension scheme, one has to apply at the regional pension office nearest to their residence and has to fulfill the following criteria:

- Must be a resident of Kosovo;
- Must have an ID;
- Must be 65 years or older.

A new pension system of providing a base pension was organized because the pension insurance paid to the Yugoslav central institutions was not returned to the citizens of Kosovo. The base pension (or elderly) is one of the mandatory forms of pension and it is given to every permanent citizen of Kosovo over 65 years of age, without any other preconditions. Like the social assistance, the base pension is given from the overall budget of Kosovo. Except pensions for war categories, there are four pension schemes in place: Scheme of the Basic Pension (or elderly), Scheme of the Pension for the Persons with Disabilities, Scheme of the Pensions for Early Pensioners of “Trepça” combine and Scheme of Basic Pension for Contributors (persons who have gained the pension based on their employment and is higher than Basic Pension that applies to all persons over 65 years of age), scheme of pensions for ex-KPC members and war categories and civil victims of war. Also, Kosovar citizens that have worked abroad and fulfill the criteria for retirement of the respective country can claim their rights for realization of their pensions through the MLSW, Department of Pension Administration, respectively, which has a network in all Kosovo municipalities.

Monthly amount of the pension received from the Scheme of Basic Pension is 65 EUR and is paid to all the persons over 65 years of age. As of 2007, a Scheme of Basic Pension for Contributors is being paid. This pension is paid to all the persons above 65 years, who have contributed in pensional scheme while employed in the past. Amount of this pension is 110 EUR a month. With Kosovo regulations of Pension Administration, all persons reaching 65 years, will be retired and all the persons reaching 65 years will be included in the Scheme of Basic Pension if they haven’t worked in the past.

**1.2.2 Institutional Care Division**
Division of Institutional Care works within the Department of Social Welfare and has three sectors, as follows:

- Sector for Mental Disability
- Sector for Elderly People and without family care
- Sector for appeals

Special Institute in Shtime/Stimlje has been established in 1950. It is in Shtime and has a capacity of 100 beds. It offers services for the adults with problems in mental development. Services in this house are offered free of charge, in fact the expenses are covered by the Kosovo consolidated budget. The Administrative Directive 12/04 determines criteria and possibilities to shelter persons in need. In order to be sheltered in this institution, the person has to fulfill these criteria:

- Prove they are Kosovo residents
- Have a doctor’s certificate (infectious diseases)
- Have CUC doctor specialist’s opinion (degree of retardation)
- Have legal proof that he has been deprived
- Have proof that they no family care or are abandoned

Services provided to clients in need are professional services such as:

- Medical Services
- Psychological Services
- awareness-raising techniques through individual and group therapy
- Rehabilitation Activities
- Recreational activities (chess, do not fret man, table tennis, the games in sport’s terrain)

In SIS clients are engaged in occupational work therapy, such as:

- Work in greenhouses: the cultivation of vegetables
- Work in beekeeping and commitment to the cultivation of bees

Engaging in crafts work:

- upholstery
- Plotting and embroidery
- Work in Tailoring

Engaging people in sports:

- The game of tennis
- The game of chess

Maintenance of garden area:

- Cultivation of flowers
- Cultivation of ornamental plants

Resident club:

- The game of chess
- variety of table games
- Drinking tea / coffee
- Meeting a variety of clients
- Maintaining social worker meetings with the committee of residents

In SIS is located a store where residents can purchase items such as tobacco, chocolate and other items for personal use.
The Special Institute in Shtime falls under MSLW, with Ministry of Health sharing responsibilities. Although the institution was intended to render services to persons with severe mental deficiencies during the previous regime, it currently provides services to about 70 persons with psychiatric problems. MSLW has its own programme designed to ameliorate the quality of life in this institution. The community mental health services, through the use of “protected apartments” (semi-independent living), are supporting the gradual de-institutionalization of residents with psychiatric problems. There are two protected apartments functioning in Gjilan/Gnjilane and Gjakovë/Djakovica; designated for the rehabilitation of long-term psychiatric patients. The newly established facilities, i.e. ‘Houses of Integration’ in Gjakovë/Djakovica, Gjilan/Gnjilane, Prizren, Mitrovicë/a and Glogovac/Glogovac offer protected apartments for persons with minor mental health problems, therapeutic and psycho-social support.

Community Homes for Adults (CHA) are established in order to make arrangements for persons with disabilities to gradually become independent and be prepared to return to their families. These homes are located in:

- Shtime
- Ferizaj
- Vushtrri

The capacity of these houses is 10 beds and five bedrooms where both sexes have separate rooms. There are 11 professional staff employed in CHA who take care for residents 24 hours and most of them are with secondary education. The facilities for residents of these homes contain: the living room (TV, various games, reading daily newspapers, etc.) as well as bedrooms which are equipped with beds and lockers. External environment is maintained by the residents who cultivate flowers, arrange gardens, caring for bees. These facilities are used during the summer season by the residents. Soon similar houses are expected to open in Kamenica and Decane with a number of professional employees and a capacity of 10 beds.

Community Homes for Children (SHKF) are established to accommodate and provide services for resident children. In these houses there are services in training and physical therapy. The goal is to enable them to continue their education in special schools. In these homes recreational trips are organized for clients both within Kosovo and abroad. Before different celebrations the professional staff organize various festive programs for residents, along with them, such as: dancing, singing and celebrating their birthdays, etc.. In these houses also offered children's engagement in the cultivation of flowers, playing with toys and various recreation and daily commitments. Services in SHKF are 24 hours and these houses are in:

- Shtime
- Gracanica

Homes for children with mental disabilities have a capacity of 10 beds. There are employed 11 professional staff, including manager of the house. Most of employees have secondary qualification.

Contact details:
Department of Social Welfare, Ministry of Labour and Social Welfare
Str. UÇK, 69/C, Prishtinë,
Tel: ++381 38 24 31 07
E-mail: www.ks-gov/mpms
The Kosovo Ministry of Health (MoH), established February 2002, is responsible for monitoring, supervising and supporting the health care system in general. More concretely it is responsibility of MoH to do the policy/ies development, strategic planning, licensing for all health institution whether private or public, quality assurance for all medical related tools and services, as well as budgeting. The healthcare structures in Kosovo can at present stage not provide health for all, the problem being most notably in rural areas, and large parts of the population have no access to healthcare services or health information. A comprehensive review or analysis of the health situation in Kosovo is yet to be conducted. Despite the significant investments made with the support of the international and NGO community, the healthcare system in Kosovo is not able to cover even the basic health needs at present. There remain significant deficiencies in the provision of healthcare services, and extremely limited access to specialized health services to the whole of the population. Joint efforts have been made by the different stakeholders including the Ministry of Health, the International Federation, UNICEF and the local Red Cross organizations to improve the healthcare knowledge and awareness of the population by organizing courses on reproductive health and family planning, general family health issues, good parenting and better practice to prevent disease in the rural and urban areas through certified public health trainers. Also, the Red Cross organizations are increasing the awareness about the risk of HIV and AIDS among the targeted populations with special emphasis on youth. The Law on health insurance was approved by the Assembly on 10.04.2014 and will be in place from January 2015. According to the chapter II, article 11 repatriated persons based on the bilateral agreements of Kosovo with other states in the first year after repatriation are exempt from the premium payment. Still some medications from the essential list of supplies (drugs to be supplied by MoH) are missing and patients have to cover the costs.

1. Medical Facilities and Human Resources

Health care system in Kosovo is organized in three levels: primary, secondary and tertiary

- Primary Health Care (PHC) is organized through Main Family Medicine Centres (operational in more than 30 municipalities across Kosovo, with very limited diagnostic capabilities), under which operate the Family Medicine Centres and Health ambulances (out of the 308 heath ambulances registered, only about 200 of them are operational), which offer the basic primary care services, and are located mostly on the suburb of cities or in the villages. Many do not have permanent physicians.
- Secondary Health Care services are provided by six regional hospitals located in the main cities of Kosovo. All hospitals are working but the capacity of their laboratories and X-ray departments are limited. Regional hospitals have 450-550 beds each.
- Tertiary Health Care includes the University Clinical Center (UCC) located in the capital city Prishtinë/Priština. It has 2,500 beds.

According to MoH report, there are 3280 certified doctors, 7,700 nurses, 1118 pharmacists and 827 dentists.

Every health care institution, state/public or private, is obliged to provide all citizens of Kosovo their services, ensuring the care without discrimination i.e. regardless: gender, nation, race, color, language, religion, political preferences, social status, the property status, the level of physical or mental abilities, family status, or age differences.

Kosovo’s health care system can currently not provide adequate care for the following groups of patients:

- Cancer (required treatment: radio-or chemotherapy);
- All heart surging, including installation of pacemakers;
- Intra-ocular surging (surging within the eye);
- Severe/chronic mental illness (there is no psychiatry with a locked ward in Kosovo).
In addition, the following considerations should be taken into account: The official health care system currently procures only essential drugs needed for the common condition. Consequently, many patients with rare, chronic diseases (e.g. lack of growth hormone, hemophilia, HIV/AIDS) will not be able to find the drugs they need in the public health care institutions or in the state pharmacies, except drugs/medicine from the essential list, as approved by the MoH.

Private pharmacies may be able to import the drugs they need, but they are likely to be expensive and the supply may be uncertain. Patients with conditions that require regular laboratory control (e.g. transplantation patients taking immunosuppressive drugs) may not be able to find the necessary laboratory tests. But there are possibilities to import medicaments from neighboring regions/countries.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Address</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Clinical Center, Prishtinë/Pristina</td>
<td>Rrethi i spitalit str., nn</td>
<td>+381 38 500 600</td>
</tr>
<tr>
<td>Regional Hospital, Gjilan/Gnjilane</td>
<td>Idriz Seferi str., #10</td>
<td>+381 280 322 162</td>
</tr>
<tr>
<td>Regional Hospital, Frenza/Urosevac</td>
<td>Ramadan Rexhepi str., nn</td>
<td>+381 290 327 115</td>
</tr>
<tr>
<td>Regional Hospital &quot;Dr. Daut Mustafa&quot;, Prizren</td>
<td>Sheh Emini str., nn</td>
<td>+381 29 222 020</td>
</tr>
<tr>
<td>Regional Hospital &quot;Isa Grezda&quot;, Gjakovë/Dakovica</td>
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<td>+381 390 321 144</td>
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<tr>
<td>Regional Hospital &quot;Sami Haxhibeqiri&quot;, Mitrovicë/Mitrovica</td>
<td>Afrim Zhitia str, nn</td>
<td>+381 28 530 814</td>
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<tr>
<td>Regional Hospital, Pejë/Pec</td>
<td>Nëna Tereze str., nn</td>
<td>+381 39 426 414</td>
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<td>Hospital “Sheikh Zayed”, Vuštrri/Vucitrn</td>
<td>Bedri Pejani str., nn</td>
<td>+381 28 572 110</td>
</tr>
</tbody>
</table>

2. Free Services and Extra Payments

- Pregnant women (services related to family planning are included)
- Children up to 15 years of age
- Pupils and students until the end of regular education
- Citizens over 65 years of age
- Citizens, close family members of martyrs, war invalids and other invalids, their close family members;
- Nuclear family members whose head of the family receives social assistance
- Disabled people and other diseases determined by the Ministry of Health such as paraplegic, triplegic, and quadriplegic patients; blind, deaf and deaf-mute people;
- Patients with severe chronic diseases: diabetes mellitus type 1 (insulin dependant patients); patient in dialysis; chronic psychosis like schizophrenia (ICD-10: F-20) or bipolar disorders (ICD-10: F-31); severe mental retardations (ICD-10: QI below 70); tuberculosis; malign disease and HIV/AIDS;

3. Health services exempted from co-payments

- Mandatory immunization
- Visit to the Family Health Centre or Main Family Health Centre after referral from a Puncta within 24 hours
- Laboratory test in emergencies
- Services (when determined by a medical doctor as emergency services) provided in the Emergency Centers of secondary and tertiary care institutions
- Repeated consultations related to the same pathological condition for reviewing the results of laboratory tests and/or additional examinations, requested by a doctor of the same health institution (within two weeks)

4. Mental Health
Mental health care in Kosovo still faces serious difficulties. The mental health needs of the severely traumatized population are very high. The rehabilitation of the mental health system is one of the priorities of the MoH. However, the system faces many challenges: the number of mental health professionals is very limited (one psychiatrist per 90,000 inhabitants; one mental health worker per 40,000 inhabitants; only five clinical psychologists and a small number of social workers), the present educational system for mental health is underdeveloped, existing institutions have limited possibility to access modern know-how in psychiatry, etc. Nevertheless, there is a favourable environment for accelerating reforms, supported also by the “Mental Health Strategy 2008-2011” of the MoH. In this context, the project plays catalytic role. The psychiatric treatment provided is biologically oriented, using pharmaceuticals and hospitalization as main tools if not as only tools.

This sector suffers also from the destruction of medical equipment during or since the conflict in 1999, lack of supply etc. Treatment of post traumatic stress disorder (PTSD), which became a matter of very high importance since the wars in Yugoslavia and turmoils in Kosovo in March 2004, has an acute need of improvement, taking into consideration that there are calculations that shows 140,000 to 200,000 people (estimated 7-10% of the population) suffering from PTSD. Mental health care system in Kosovo do not have sufficient human resources nor facilities to treat persons with mental health disorders.

Due to a lack of clinical psychologists and psychiatrists, there is almost no time for psychotherapy. The total lack of beds for chronically mentally ill persons and the lack of forensic psychiatry services aggravate the problem. There is only one child psychiatrist in the public health services to provide adolescent mental health services for an overall very young population. Drug addiction is a rising problem without an appropriate solution (no specialized professionals and institutions).

However, with the support of international cooperation new facilities, called “Houses of Integration”, have been opened in Gjakovë/Djakovica, Gjilan/Gnjilane, Prizren, Mitrovicë/a, Prishtinë/Priština and Drenas/Glogovac. These facilities offer protected apartments for persons with minor mental health problems, therapeutic and psycho-social support. In 2006 an Intensive Care Psychiatric Unit (ICPU) of the University Hospital in Priština have taken up its function. This facility is conceived to offer psychiatric treatment for persons with severe mental health problems.

Community Mental Health Centres offer community-based outpatient mental health services and are established in the following cities:

- Gjakovë/Djakovica
- Mitrovicë/a
- Ferizaj/Urosevac
- Prizren
- Pejë/c
- Prishtinë/ Priština
- Gjilan/Gnjilane

Neuropsychiatric wards at general hospitals for acute psychiatry in:

- Prizren
- Pejë/c
- Gjakovë/Djakovica
- Mitrovicë/a
- Gjilan/Gnjilane
- Prishtinë/ Priština

In Prishtinë/Priština the neuropsychiatric ward is located at the University Clinical Centre, Clinic of Neuropsychiatry. The ward in Prishtinë/Priština provides 75 acute psychiatric beds, while
wards in other regions provide around 16 beds for psychiatric patients. In addition, there is a special institution (SSI) in Prishtinë/Priština and Shtime/Štimlje. This institution is under the mandate of the Ministry of Social Welfare. Although the institution was intended to render services to a specific population with severe mental retardation during the previous regime, in this institution ended up around 70 persons with psychiatric problems.

The Ministry of Social Welfare has its own program to ameliorate the quality of life in this institution. The mental health services, through the protected apartments, are supporting the de-institutionalization of the residents with psychiatric problems. At the moment there are two protected apartments functioning in Gjilan/Gnjilane and Gjakkovë/Djakovica; these are structures for the rehabilitation of long-term psychiatric patients.

5. Health Care for Minorities

The minority population in Kosovo comprises Serbs, Turks, Bosniak, Gorani, Roma, Ashkali, Egyptians, Croats and Hungarians. The post war population movements within Kosovo have greatly influenced the patterns of settlements for minority communities. The Serb community, which is the largest minority group, is mainly found in the so-called enclaves around Pristinë/Priština, Gjilan/Gnjilane and in Northern Mitrovica. The Turkish ethnic minority is predominantly to be found in Prizren. The Gorani community is mainly in Dragas municipality of Prizren region; the largest Bosniak communities are in the regions of Mitrovicë/a and Pejë/c, while Ferizaj/Uroševac has the largest Ashkali community.

The Office for Minorities was established in December 2000 working under the Office of Deputy Co-Directors. The purpose of creating this office was to ensure that health care for minority communities was provided in a coordinated, efficient and effective manner. An important principle was to promote equity and integration of health care services, as opposed to the tendency of creating parallel systems.

In spite of these efforts there are separate health facilities for minorities in the following ethnically mixed regions:

- Region of Prishtinë/Priština: Prishtinë/Priština city, Gracanica, Lipljan, Fushë Kosovë/Kosovo Polje, Obiliq/c, Plementina
- Region of Gjilan/Gnjilane: Kamenicë/a, Drajkovc
- Region of Prizren: Prizren city, Rahovec/Orahovac, Zupa Valley
- Region of Pejë/c: Pejë/c city, Decan/i
- Region of Mitrovicë/a: Mitrovicë/a city, Vushtrri/Vucitrn, Grace, Gojbulë/a, Banjskë/a, Suho Gërllë/Suvo Grlo, Crkule

6. Referral System

The users of health services are expected to respect the referral chain:

- Except in an emergency, the patient should first visit a “Puncta” or a Family Health Centre
- Visits to hospitals for outpatient and in-patient services should be on the basis of a referral from a Puncta/Family Health Centre or from a private health institution
- Visits to the Kosovo University Clinical Centre (UCC) should be based on a referral from a specialist doctor in a secondary health care institution or from a doctor in a primary health care institution in a municipality within the district of Prishtinë/Priština
- In emergencies (accidents and life-threatening circumstances) a patient can be taken to the nearest health care institution or to the institution that is considered most appropriate

VI. EDUCATION
The education system in Kosovo is regulated by law and the responsible ministry is the Ministry of Education, Science and Technology. The ministry has the respective departments in order to coordinate the education system:

1. **The Pre-University Education Administration Department**

leads the preuniveristy education policies, drafts the school network for the all pre university education level, identifies the needs of legal infrastructure for the education institutions, determines the school documents based on the law and education curricula etc. This department is comprised of:

   a) Division of general education
      - Sector for pre-school education
      - Sector for primary education
      - Sector for secondary low education
      - Sector for secondary high education
      - Sector for education with special needs

   b) Division for professional education
   c) Division for communities

The education in Kosovo starts from the age of six and is organized through several levels as described below. The lessons are organized in three local languages: Albanian, Turkish and Bosnian (depending on the need).

1. Regular education, consisting of:
   - Primary education, that lasts 5 years
   - Secondary low education, that lasts 4 years
   - Secondary high education, that lasts 3 years
   - Professional schools

2. Non formal education
3. Supplementary education for Diaspora
4. Special education (for children with special needs)
5. Adult education

The primary and secondary low education (total 9 years) is mandatory for all the children in Kosovo.

2. **The Higher Education Department**

plans and observes the development of higher education system. It develops plans and documents from the policy, standards and procedures which bring to the systemized solutions of challenges, which the higher education is facing on. HED also accomplishes other functions in the national level as:

   a) Establishing the Agencies and Centers, as well as other educational advices in the country level;
   b) New policies for accomplishing the obligations which comes out of the Bologna Process;
   c) Developing the implementation of the cooperation programs with other countries;
   d) Recognition (verification) of documents received from studies outside the country (MEST commission for the recognition of Diplomas received from studies outside the country);
   e) Verification of documents of our citizens who wants to study abroad;
   f) Supports the work of our different students' and citizens' organizations in the country and abroad etc;
University studies are organized in two public universities: University of Prishtina (with its branches in several cities in Kosovo) and University of Prizren, recently established. There are a number of private universities and colleges Kosovo-wide offering qualitative studies in different areas. These institutions are obliged to be licensed and accredited. The Ministry of Education, Science and Technology has established the Agency for Accreditation and it has a legal duty for accreditation and re-accreditation of public and private universities, other providers of higher education and their directions of study as well as supervision of public and private universities and other providers of higher education accredited.

3. Universities and colleges in Kosovo

**University of Prishtina** - this University was established on November 18, 1969. The establishment of the University of Prishtina was an historical event for the people of Kosovo and the Albanian nation as a whole.

Now the University of Prishtina has 17 departments, where 14 of them are academic department and 3 are departments of applied sciences.

In the academic year 2009/2010, the University of Prishtina had 41,833 enrolled students. (37,839 of the students were in their Bachelor studies and 3,544 in their Master studies.)

The University of Prishtina has the following academic units:

1. Department of Philosophy
2. Department of Mathematics and Natural Sciences
3. Department of Philology
4. Department of Law
5. Department of Economics
6. Department of Engineering and Architecture
7. Department of Electrical and Computer Engineering
8. Department of Mechanical Engineering
9. Department of Medicine
10. Department of Arts
11. Department of Agriculture
12. Department of Geosciences and Technology
13. Department of Sport Sciences
14. Department of Education
15. Department of Applied Sciences and Business - Pejë
16. Department of Applied Sciences and Engineering – Mitrovicë and
17. Department of Applied Sciences and Engineering – Ferizaj

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**College “FAMA”** is a private college established in May 2003 and it offers Bachelor and Master degrees in following disciplines: Management (BA), Banking and Finances (BA), Law, Forensic Sciences, Political Sciences and Public Administration (BA), Psychology and Sociology (BA),
AB University - was established in 2002 and is the largest non-public higher education institution in Kosovo and in the region of South East Europe with campuses in the capital city of Prishtina and in Gjakova and Ferizaj (two larger towns of Kosovo).

The university has over 12 000 full-time and part-time students, over 4,000 of these enrolled for the first time in the 2012-2013 academic year. They have over 400 teaching and research staff and a student / teacher ratio of 28:1. The study programs are predominantly in the social and human studies. They have 17 bachelor and 8 master programs; 3 PhD programs are currently in the process of accreditation.

The university has six scientific research centers, and the Central University Library in the Prishtina campus and its branches in Gjakova and Ferizaj. AAB students have access to various electronic libraries and resources, such as EBSCO, OECD, J-store, Oxford Journals, Cambridge Journals, etc.

The following disciplines are offered:

- Public Administration
- Architecture
- Interior Design
- Graphic Design and Multimedia
- Painting and Visual Arts
- Musicology
- Economic Banking, Finance and Accounting
- Economic Management and Information Technology
- Economic Marketing and Business Administration
- English Language
- General Law
- Law Criminal Studies
- Law European Integrations
- Mass Communication Journalism
- Mass Communication Production
- Physical Culture and Sport
- Computer Sciences Software Engineering
- Computer Sciences Network Communication
- Computer Sciences Telecommunication and Information Technology
- Computer Sciences Mechatronics
- Social sciences
- Psychology

College “Victory” has been established as a private higher education institution in 2005 and offers studies from mainly social sciences fields and is acknowledged by local institutions. This institution offers studying programs as follows:
Foreign Trade
International Business Management
International Policy-Diplomacy
Law Faculty: International legal relationships

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Kolegji i Menaxhmentit Internacional “Globus” initially was established under the name Universiteti Internacional i Prishtinës and later changed its name to “Globus” and as such is known in the country for offering studies in the following programs:

International general management
Banking and finances
Bookkeeping and auditing
Business administration and International marketing
Managing Informatics in Economy

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American University in Kosova –AUK, was established in 2003 and offers studies in different fields, such as: Economy, Law, Information Technology, and English language. A.U.K. is Kosovo’s only institution of higher education awarding American degrees.

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