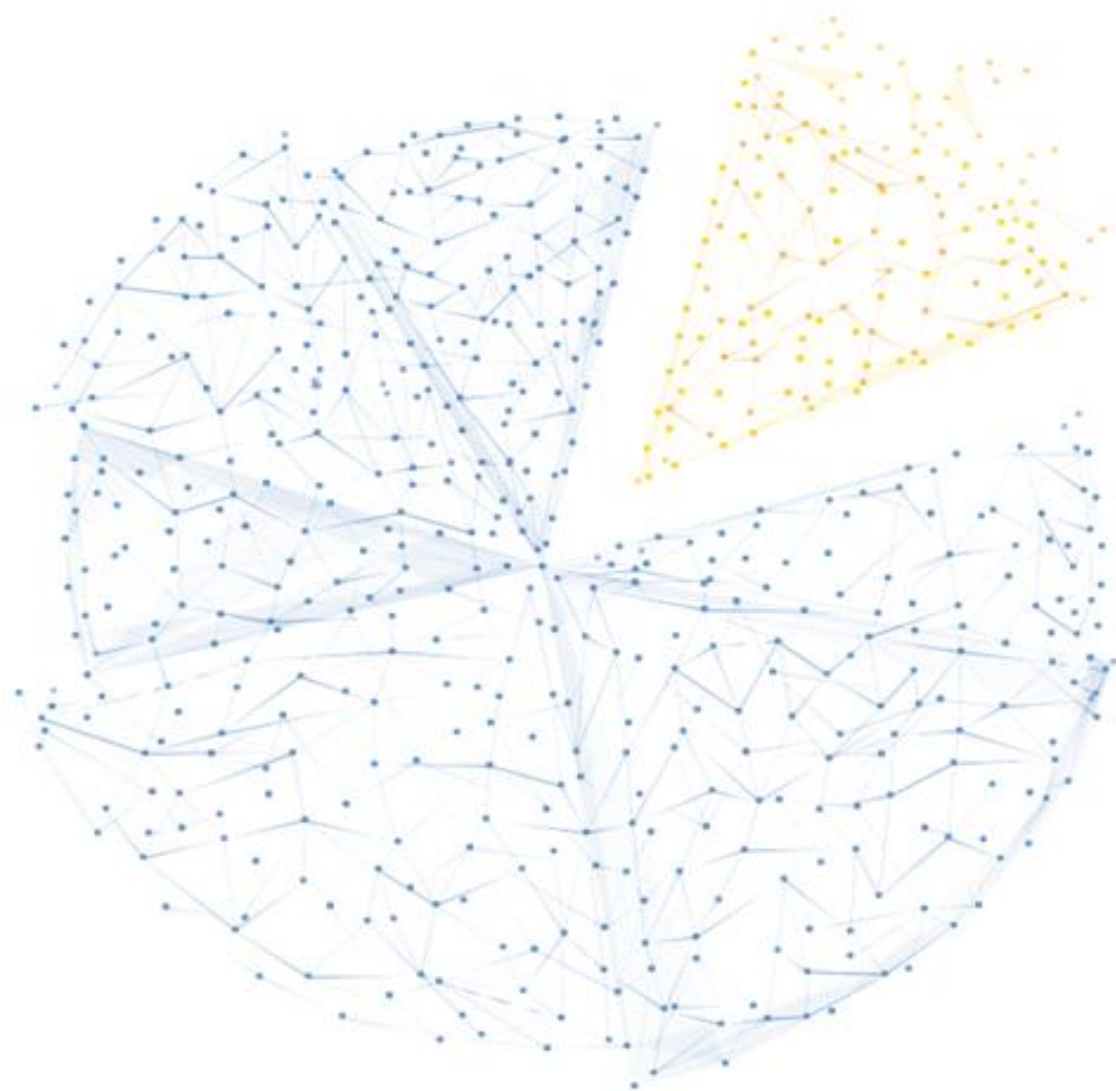


# TRAINING NEEDS OF MSMEs AND ASSESSMENT OF THE IMPACT OF THE COVID-19 PANDEMIC ANALYSIS

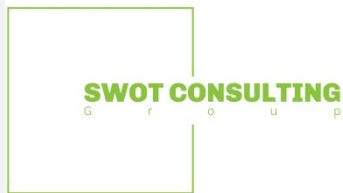


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Editor: Emine Gashi

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## List of Abbreviations

<b>ANTC</b>	Analysis of Training Needs and the impact of COVID-19 on MSMEs
<b>HR</b>	Human resource
<b>EC</b>	European Commission
<b>KIESA</b>	Kosovo Investment and Enterprise Support Agency
<b>MINT</b>	Ministry of Industry, Entrepreneurship and Trade
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>SPSS</b>	Statistical Package for the Social Sciences

## 1 INTRODUCTION

Human resources are one of the most important components of enterprise sustainability, especially for mikro, small and medium-sized enterprises (MSME). This research focuses on identifying the problems caused by COVID-19 and analyzing the skills and knowledge gap of workers required by employees. Based on the findings of this research and the opinions of business community experts, mikro, small and medium-sized enterprises in the Republic of Kosovo have difficulties finding qualified workers; now, the situation with COVID-19 has only worsened after many complete interruptions in all economic sectors. Training workers is lacking at all levels, public and private, due to the lack of access to specific training in specific sectors. Since 2019, businesses have faced even more pandemic conditions, which have made it even more difficult to do business in Kosovo. The MSMEs facing these difficulties have problems staying in business, both in the local market and regional competition.

In order to assess the current level of human resources skills of MSMEs and to identify the requirements for training of workers of MSMEs in Kosovo, as well as to analyze the impact of COVID-19 on MSMEs, this study was carried out with the financial support of the Ministry of Industry, Entrepreneurship and Trade and KIESA. KIESA and other relevant organizations will benefit from the results of this study in creating policies for the promotion of micro, small and medium enterprises (MSMEs). This study will also identify programs and initiatives to facilitate access to more suitable "online" training for workers in MSMEs in Kosovo.

This study presents the results of the questionnaire from 800 MSMEs, relating the impact of COVID-19 on the structure of MSMEs and identifying the needs for workers' training. The particular focus of this study is:

- The importance of training for MSME,
- The main advantages of firms receiving training,
- Obstacles faced by firms in the absence of training,
- Areas in which firms require training,
- The willingness and possibilities of firms to use online training, as well as the proposal of the type of online training that will be acceptable and usable by enterprises,
- The extent of the impact of COVID-19 on the doing business of MSME,
- Aspects of adapting to the new conditions created by the pandemic,
- Necessary interventions to prevent the further spread of COVID-19.

This study of training requirements and the impact of COVID-19 includes a sample of 800 MSMEs from the entire territory of Kosovo, divided into seven regions (Prishtina, Prizren, Ferizaj, Gjilan, Pejë, Gjakovë, and Mitrovica).

## 2 RESEARCH METHODOLOGY

The questionnaire used to collect data on MSME was designed for this study. We have collected many data from different perspectives from the survey, which will allow us to assess the human resource requirements in MSMEs and analyze the effects caused by COVID-19 to develop models and make comparisons between different sectors of MSMEs.

The purpose of this survey is to collect general and specific information on assessing the training needs of MSMEs, and the effect of COVID-19 on the progress of doing business by these enterprises. More specifically, the survey questions are divided into three parts:

**Part 1.** A comprehensive overview of micro, small, and medium enterprises (MSMEs), with 14 questions, can be found in this section, such as the year the enterprise was founded, the industry in which it operates, the number of workers by age and gender and the level of education of the workers.

**Part 2.** This part presents an analysis of the influencing factors and the degree of change and adaptation of MSMEs from COVID-19. In total, 28 questions divided into 6 factors are presented here:

- The first factor: the financial aspect
- The second factor: the market aspect
- The third factor: the aspect of workers
- The fourth factor: the cost aspect
- The fifth factor: the governmental aspect
- Impact of Covid-19 on MSME

**Part 3 .** Pre-training and the need for training are covered in detail in this section, as the methods used by MSMEs to date (online or in-person), the impact of training on employee performance, the methods used to organize training (internal experts of the company, local or international experts), methods used to finance training, reasons for not completing the trainings and obstacles encountered in the workplace as a result of inadequate training. This part is divided into two subsections:

- Pre-trainings - in total, there are 13 questions, including questions about the aspect of Human Resources (HR), finance, past training that has been carried out in the enterprise, the level of performance of the workers after completing the training, and the organizing process of training.
- Training needs – in total, there are 75 questions divided into 11 categories, such as:
  - Management training
  - Human resource
  - Public procurement and tendering
  - Financial management
  - Market assessment

- Marketing
- Preparation and managing the projects
- Financial management and accounting
- Customer service
- Information and communication technology
- Professional and/or technical training

The research included 800 enterprises, according to the predetermined sample structure, as follows:

600 micro-enterprises, enterprises that employ up to 9 workers;

- 300 Producers;
- 90 Services;
- 210 Trading.

150 small enterprises, enterprises employing 10-49 workers;

- 70 manufacturers;
- 10 Services;
- 70 Trading.

50 medium enterprises, enterprises employing 50-249 workers.

- 35 producers;
- 5 Services;
- 10 Trading.

The research was carried out throughout the entire territory of Kosovo, separated into regions as follows:

- Prishtina Region (319 MSME);
- Prizren Region (101 MSME);
- Ferizaj Region (87 MSME);
- Gjilan region (83 MSME);
- Region of Peja (84 MSME);
- The region of Gjakova (50 MSME) and
- Mitrovica Region (76 MSME).

# PART I

## General information on MSMEs

### 3 ANALYSING THE DATA GENERATED BY THE SURVEY

#### 3.1 PART I - General information on MSMEs

The first part of the questionnaire contains general information on MSMEs, including the year of establishment, the sector in which it operates, activity, the structure of employees by age and gender, level of education of the employers, and eventual certification of the company with national or international standards. The data generated from the survey are presented below.

##### 3.1.1 The period of establishment of enterprises

Based on the data generated by the survey, the enterprises were established, starting from 2000 to 2004, then 2005 to 2009, for the period 2010 to 2014, the period 2015 to 2019, and finally, for the period 2020 to 2022 (today). *Table 1* presents the findings of the survey regarding the period of establishment of the surveyed MSMEs<sup>1</sup>.

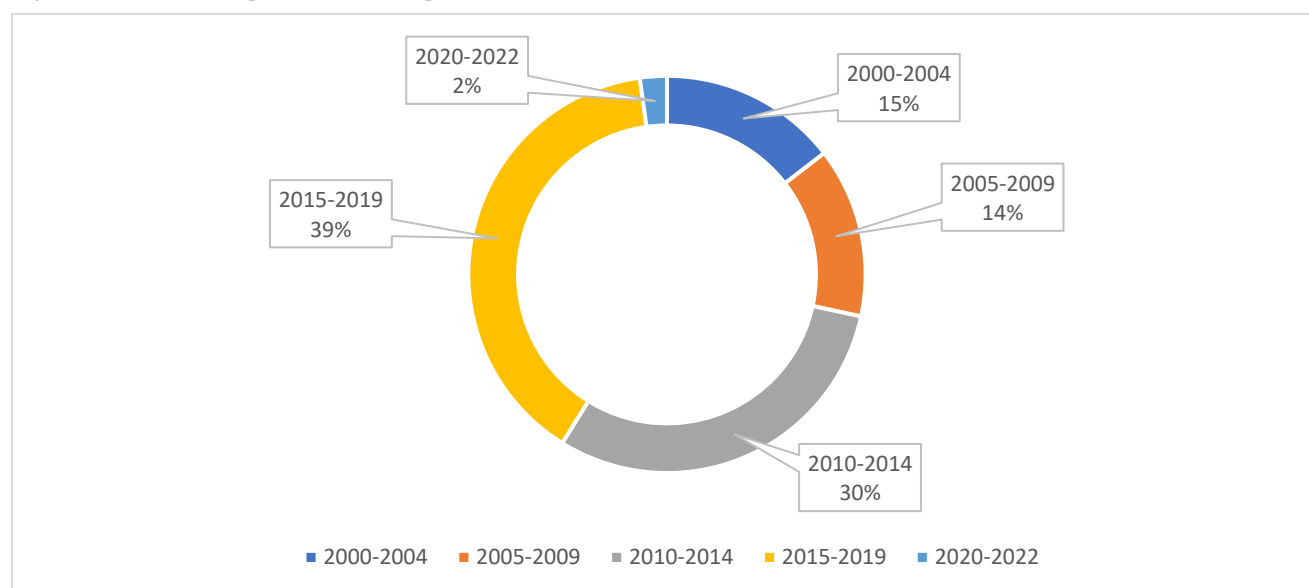
Table 1- Establishment period of the enterprises

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
2000-2004	25	7	31	63	11.56%	11	1	16	28	20.44%	10	1	4	15	31.91%	106	14.54%
2005-2009	37	4	22	63	11.56%	14	1	14	29	21.17%	6	2	1	9	19.15%	101	13.85%
2010-2014	97	23	50	170	31.19%	19	3	17	39	28.47%	8	2	3	13	27.66%	222	30.45%
2015-2019	114	49	75	238	43.67%	18	5	15	38	27.74%	6	0	2	8	17.02%	284	38.96%
2020-2022	5	2	4	11	2.02%	1	0	2	3	2.19%	2	0	0	2	4.26%	16	2.19%
<b>Total</b>	278	85	182	545	100%	63	10	64	137	100%	32	5	10	47	100%	729	100%

Source: Data from ANTC survey, 2022

<sup>1</sup>In total, 800 MSMEs were surveyed, but 729 answered this question. Of this, 71 surveyed MSMEs did not want to answer this question.

Figure 1- Establishment period of the enterprises



According to the data presented in *Figure 1*, we can see that the largest percentage of surveyed enterprises were established in the period between 2015-2019 or 39% of them, about 30% of surveyed enterprises started their activity during the period 2010-2014, while 15% belong to the period of 2000-2004, then about 14% were established from 2005-2009, and the rest of the enterprises, or 2%, were established in years 2020-2022.

### 3.1.2 Age and gender structure of employees in surveyed MSMEs

*Table 2* presents employees' age and gender structure in the surveyed enterprises. This analysis was done based on the size and sector of the enterprises. It is worth noting that from the total number of employees in the surveyed enterprises, the age group from 25 to 29 dominates among women with 4.35%, while among men, the age group from 25 to 29 years old with 34.14%. Other details can be seen in *Table 2*<sup>2</sup>:

Table 2- Structure of employees by gender and age in the surveyed MSMEs

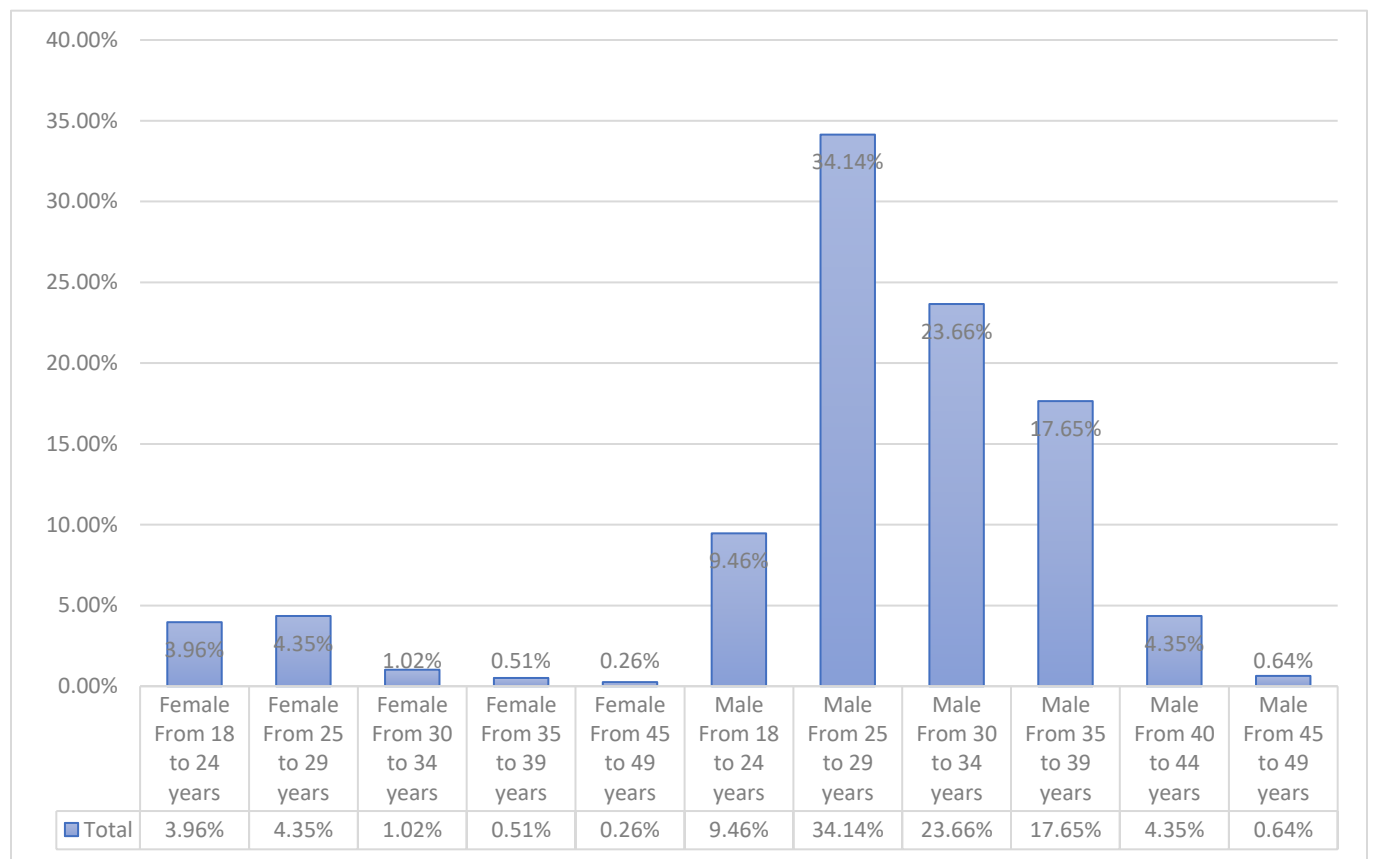
	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
Female From 18 to 24 years	15	1	8	24	4.11%	1	0	5	6	4.05%	1	0	0	1	2.00%	31	3.96%
Female From 25 to 29 years	12	6	6	24	4.11%	2	1	5	8	5.41%	1	0	1	2	4.00%	34	4.35%
Female From 30 to 34 years	3	1	0	4	0.68%	2	0	1	3	2.03%	1	0	0	1	2.00%	8	1.02%

<sup>2</sup>In total, 800 MSMEs were surveyed, but 729 answered this question. Of this, 71 surveyed MSMEs did not want to answer this question. The categories Female from 40 to 44 years, Female from 50 to 54 years, Female from 55 to 59 years, Female over 60 years as well as Male from 50 to 54 years, Male from 55 to 59 years, Male and over 60 years have zero respondents, and for this are not included in the table at all.

Female From 35 to 39 years	4	0	0	4	0.68%	0	0	0	0	0.00%	0	0	0	0	0.00%	4	0.51%
Female From 45 to 49 years	2	0	0	2	0.34%	0	0	0	0	0.00%	0	0	0	0	0.00%	2	0.26%
Male From 18 to 24 years	29	0	25	54	9.25%	9	1	6	16	10.81%	3	0	1	4	8.00%	74	9.46%
Male From 25 to 29 years	100	34	77	211	36.13%	17	5	20	42	28.38%	7	3	4	14	28.00%	267	34.14%
Male From 30 to 34 years	72	18	31	121	20.72%	25	3	19	47	31.76%	15	1	1	17	34.00%	185	23.66%
Male From 35 to 39 years	43	21	43	107	18.32%	12	0	10	22	14.86%	6	1	2	9	18.00%	138	17.65%
Male From 40 to 44 years	13	7	8	28	4.79%	2	0	2	4	2.70%	1	0	1	2	4.00%	34	4.35%
Male From 45 to 49 years	1	2	2	5	0.86%	0	0	0	0	0.00%	0	0	0	0	0.00%	5	0.64%
<b>Total</b>	<b>294</b>	<b>90</b>	<b>200</b>	<b>584</b>	<b>100%</b>	<b>70</b>	<b>10</b>	<b>68</b>	<b>148</b>	<b>100%</b>	<b>35</b>	<b>5</b>	<b>10</b>	<b>50</b>	<b>100%</b>	<b>782</b>	<b>100%</b>

Source: Data from ANTC survey, 2022

Figure 2- MSME employees by age and gender



In *Figure 2* we present the participation of workers on a gender basis, divided into different age groups, where a significantly higher number of males in the age group of 25 to 29 years is observed with 34.14% of the total number, while women in the age group of 25 to 29 employed in MSME, is about 4.35% of the total number, which is the highest category.



### 3.1.3 The activity areas of the surveyed MSMEs

In *Table 3*, we presented the activity areas of the surveyed MSMEs, from which it can be seen that a part of them carry out wholesale trade, respectively about 58 of them, a part of the MSMEs deals with Services about 46 of them, while the majority have stated that they perform services other than those presented in the questionnaire<sup>3</sup>.

Table 3- Activity of surveyed MSMEs

Activity	Number of MSMEs
Education and Training	1
Agriculture and Food	5
Chemical, Metal, Plastic	1
Manufacturing and Textiles	10
Services	46
Medical Services	1
Retail sales	17
Wholesale trade	58
Carpentry and construction	2
Others:	629
<b>Total</b>	<b>770</b>

*Source: Data from ANTC survey, 2022*

Analyzing *Table 3*, we see that activities such as "Education and Education," "Agriculture and Food," "Chemical, Metal, Plastic," "Medical Services," and "Carpentry and Construction" are in very small numbers, presenting a minimum percentage of MSMEs surveyed.

### 3.1.4 The structure of employees according to the educational qualification of the surveyed MSMEs

Analyzing the educational qualification, this research highlights that the majority of the works have a secondary education level around 90.21%, followed by employees with a higher education

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<sup>3</sup>In total, 800 MSMEs were surveyed, but 770 answered this question. Of this, 30 surveyed MSMEs did not want to answer this question, and the other categories presented in the questionnaire, see Appendix 1 for this question, had zero respondents, so they are not included in the table at all.

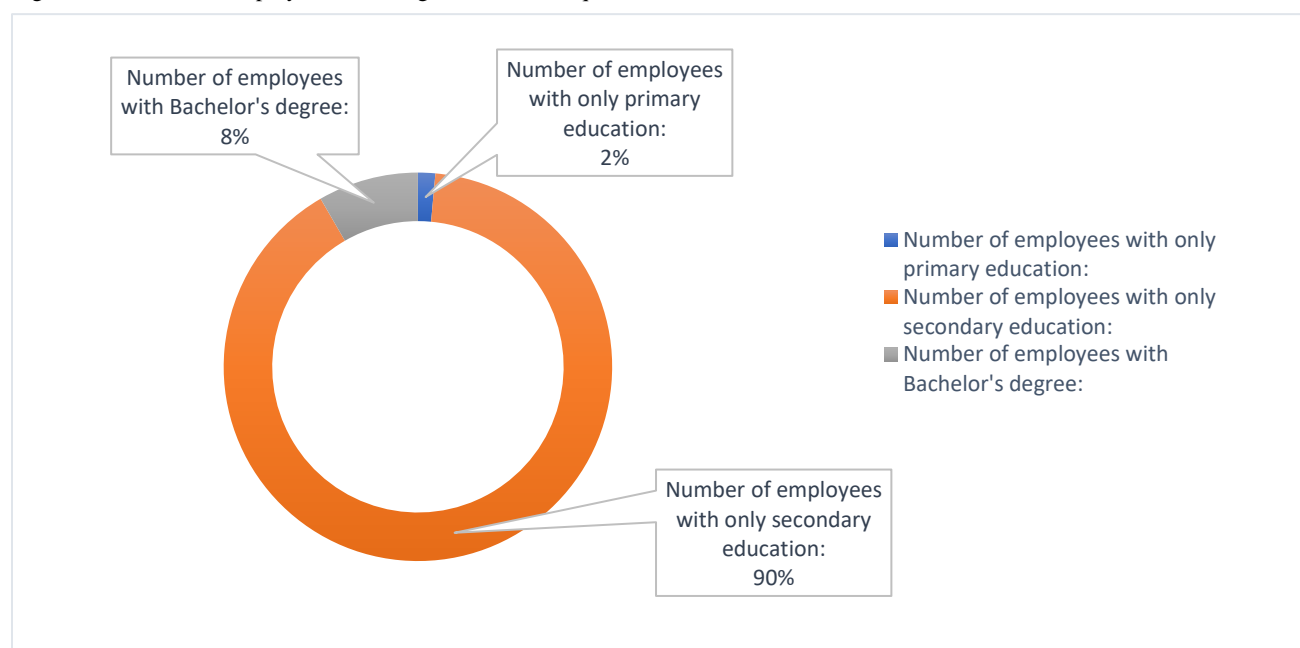
level of 8.36%. *Table 4* presents the educational qualification level based on the surveyed enterprises' size and sector<sup>4</sup>.

Table 4- Structure of employees according to educational qualification

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
Number of employees with only primary education:	3	1	2	6	1.05%	4	0	1	5	3.45%	0	0	0	0	0.00%	11	1.44%
Number of employees with only secondary education:	268	73	171	512	89.67%	58	9	64	131	90.34%	33	5	10	48	96.00%	691	90.21%
Number of employees with Bachelor's degree:	19	14	20	53	9.28%	6	1	2	9	6.21%	2	0	0	2	4.00%	64	8.36%
<b>Total</b>	<b>290</b>	<b>88</b>	<b>193</b>	<b>571</b>	<b>100%</b>	<b>68</b>	<b>10</b>	<b>67</b>	<b>145</b>	<b>100%</b>	<b>35</b>	<b>5</b>	<b>10</b>	<b>50</b>	<b>100%</b>	<b>766</b>	<b>100%</b>

Source: Data from ANTC survey, 2022

Figure 3- Structure of employees according to educational qualification



For the purposes of this research, the level of education of the employees in the surveyed MSMEs is divided into three levels, reflected in *Figure 3*<sup>5</sup>.

As mentioned above, this research data shows the significant dominance of workers with secondary education, with a participation of 90.21% of the total number of employees.

<sup>4</sup>In total, 800 MSMEs were surveyed, but 766 answered this question. Of this, 34 MSMEs surveyed did not want to answer this question, and the category number of employees with Master's level, see Appendix 1, had zero respondents, therefore they are not included in the table at all.

<sup>5</sup> Only three categories are presented because the fourth category had zero respondents, see Appendix 1.

### 3.1.5 Use of recyclable products by surveyed MSMEs

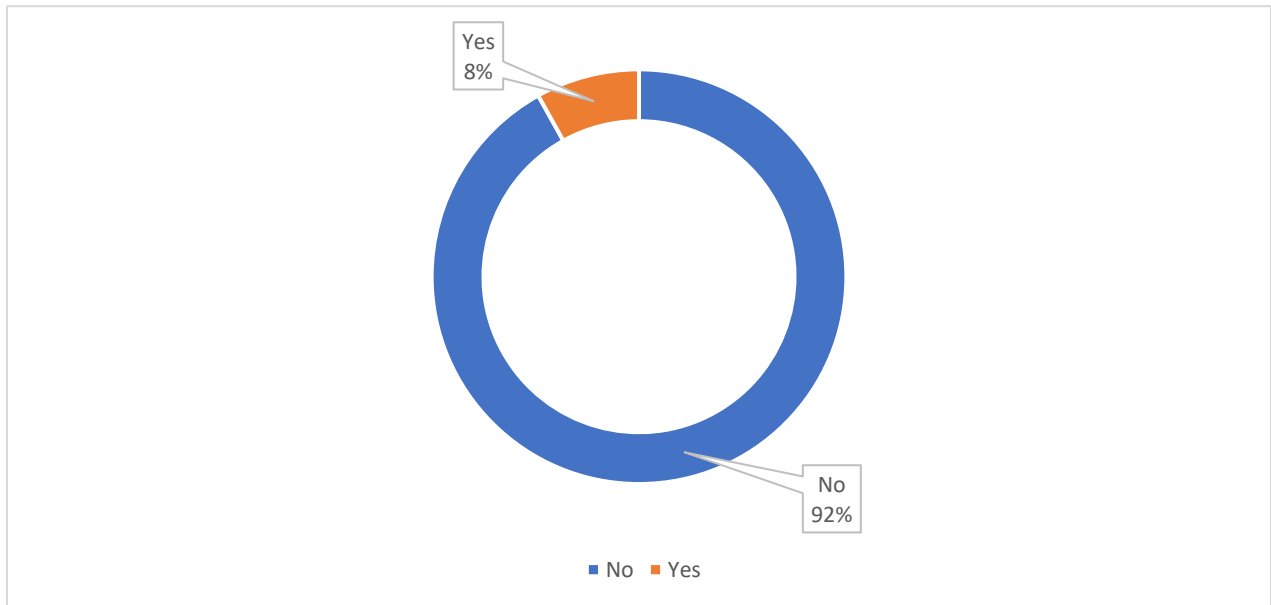
As shown in *Table 5*, the following responses were obtained when we asked the MSMEs about their approach to recyclable products. From the table we see that the majority of MSMEs that answered this question do not use recyclable products, around 92% of them stated that they do not use recyclable products, and only about 8% indicated that they use recyclable products <sup>6</sup>.

Table 5- Use of recyclable products by surveyed MSMEs

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
No	86	23	17	126	89.36%	22	3	11	36	97.30%	15	1	4	20	100%	182	91.92%
Yes	10	0	5	15	10.64%	1	0	0	1	2.70%	0	0	0	0	0.00%	16	8.08%
<b>Total</b>	96	23	22	141	100%	23	3	11	37	100%	15	1	4	20	100%	198	100%

Source: Data from ANTC survey, 2022

Figure 4- Use of recyclable products by surveyed MSMEs



*Figure 4* shows that from the total number of MSMEs that answered this question, only 8% stated that they use recyclable products, while 92% do not.

<sup>6</sup>In total, 800 MSME were surveyed, but 198 answered this question, the rest did not want to declare on this question.

### 3.1.6 Certification of surveyed enterprises with national or international standards

The results from this research indicate a low percentage of MSMEs certified with any quality standards. The majority of surveyed MSMEs, or about 81.89%, have declared that they are not certified by any standard<sup>7</sup>.

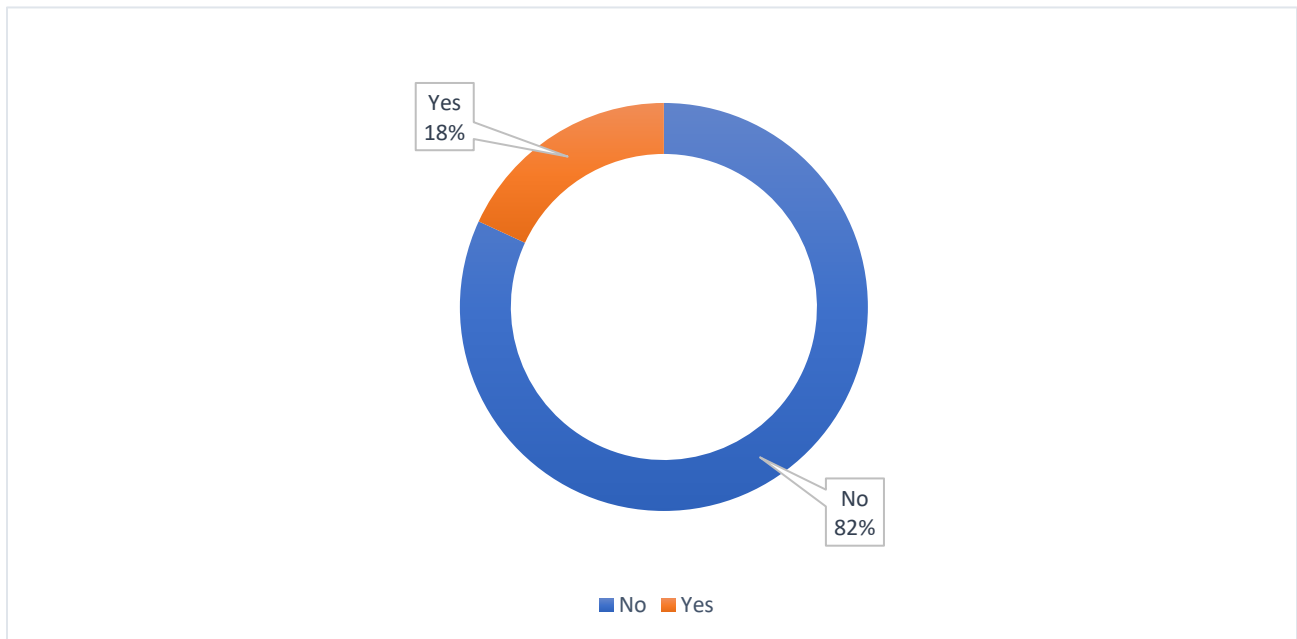
Table 6 reflects the number of enterprises certified with national or international standards.

Table 6- Certification of surveyed MSMEs with national/international standards

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
No	47	17	11	75	80.65%	9	3	4	16	80.00%	10	0	3	13	92.86%	104	81.89%
Yes	10	5	3	18	19.35%	2	1	1	4	20.00%	1	0	0	1	7.14%	23	18.11%
<b>Total</b>	57	22	14	93	100%	11	4	5	20	100%	11	0	3	14	100%	127	100%

Source: Data from ANTC survey, 2022

Figure 5- MSMEs certification with national/international standards



From the total number of MSMEs that answered this question, only 18.11% of them have declared that they are certified with standards, while 82% are not equipped with any standard certification or are in the process of being certified (Figure 5).

<sup>7</sup>In total, 800 MSMEs were surveyed, but 127 answered this question.

# PART II

## Impact of COVID-19 on MSME

### 3.2 PART II - Impact of COVID-19 on MSME

The great changes in MSME caused by the pandemic caused by COVID-19 have been observed in this part. Here several factors are presented that show the degree of impact of the pandemic on these enterprises, divided into six specific groups such as:

- The first factor: The financial aspect
- The second factor: The market aspect
- The third factor: The aspect of workers
- The fourth factor: The aspect of expenses
- Fifth factor: The governmental aspect
- Impact of COVID-19 on MSME

The assessment of the degree of impact of COVID-19 in the MSMEs is presented through five (5) assessment scales where:

1 - Strongly disagree;

2 - Disagree;

3 - Neutral;

4 - Agree;

5 - Strongly agree

In the following part, all these groups are analyzed in detail from the survey data, starting with the first factor: The Financial Aspects.

#### 3.2.1 First factor: The financial aspects

In the financial aspect, five (5) questions have been selected that deal with this issue. *Tables 7, 8, and 9* show all of these survey questions presented in specific sectors:

Table 7- The impact of COVID-19 on micro-enterprises in financial terms

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, the operating income of the business decreased significantly.	1	1	1	65	100	1	1	28	13	47	6	2	82	40	79	1.71%	0.86%	23.77%	25.27%	48.39%
Due to COVID-19, the company's sales profits decreased significantly.	0	8	8	91	75	1	0	31	37	21	3	5	78	81	43	0.83%	2.70%	24.27%	43.36%	28.84%

During COVID-19, the ability of enterprises to repay external debt worsened.	4	2	2	103	84	1	0	35	28	26	7	1	81	63	58	2.42%	0.61%	23.84%	39.19%	33.94%
During COVID-19, the company's cash and other emergency liquidity stocks were significantly reduced.	5	2	2	88	103	1	0	32	32	25	8	1	80	62	59	2.80%	0.60%	22.80%	36.40%	37.40%
During COVID-19, funding (investment) requirements increased significantly to ease operational pressure.	4	2	2	80	124	1	0	29	30	30	4	1	57	59	84	1.78%	0.59%	17.36%	33.33%	46.94%

Source: Data from ANTC survey, 2022

Table 8- Impact of COVID-19 on small businesses in financial terms

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, the operating income of the business decreased significantly.	3	0	0	16	16	0	0	4	1	5	0	1	38	12	19	2.61%	0.87%	36.52%	25.22%	34.78%
Due to COVID-19, the company's sales profits decreased significantly.	2	1	1	15	15	0	0	4	3	3	0	2	30	23	15	1.75%	2.63%	30.70%	35.96%	28.95%
During COVID-19, the ability of enterprises to repay external debt worsened.	3	0	0	28	15	0	0	4	4	2	1	0	34	18	16	3.20%	0.00%	30.40%	40.00%	26.40%
During COVID-19, the company's cash and other emergency liquidity stocks were significantly reduced.	3	0	0	19	18	0	0	5	2	3	1	0	25	26	16	3.39%	0.00%	25.42%	39.83%	31.36%
During COVID-19, funding (investment) requirements increased significantly to ease operational pressure.	3	0	0	19	23	0	0	3	5	2	1	0	21	14	33	3.23%	0.00%	19.35%	30.65%	46.77%

Source: Data from ANTC survey, 2022

Table 9- Impact of COVID-19 on medium-sized enterprises in financial terms

	Medium																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, the operating income of the business decreased significantly.	0	0	0	11	8	0	0	3	0	2	0	0	6	1	3	0.00%	0.00%	26.47%	35.29%	38.24%

Due to COVID-19, the company's sales profits decreased significantly.	0	1	1	6	10	0	0	3	2	0	0	1	2	4	3	0.00%	6.06%	18.18%	36.36%	39.39%
During COVID-19, the ability of enterprises to repay external debt worsened.	1	0	0	8	8	0	0	1	3	1	1	0	4	4	1	6.25%	0.00%	15.63%	46.88%	31.25%
During COVID-19, the company's cash and other emergency liquidity stocks were significantly reduced.	1	0	0	16	8	0	0	2	2	1	1	0	5	2	2	5.00%	0.00%	17.50%	50.00%	27.50%
During COVID-19, funding (investment) requirements increased significantly to ease operational pressure.	0	0	0	3	14	0	0	3	1	1	0	0	3	4	2	0.00%	0.00%	19.35%	25.81%	54.84%

Source: Data from ANTC survey, 2022

Figure 6- The impact of COVID-19 on MSME in financial terms

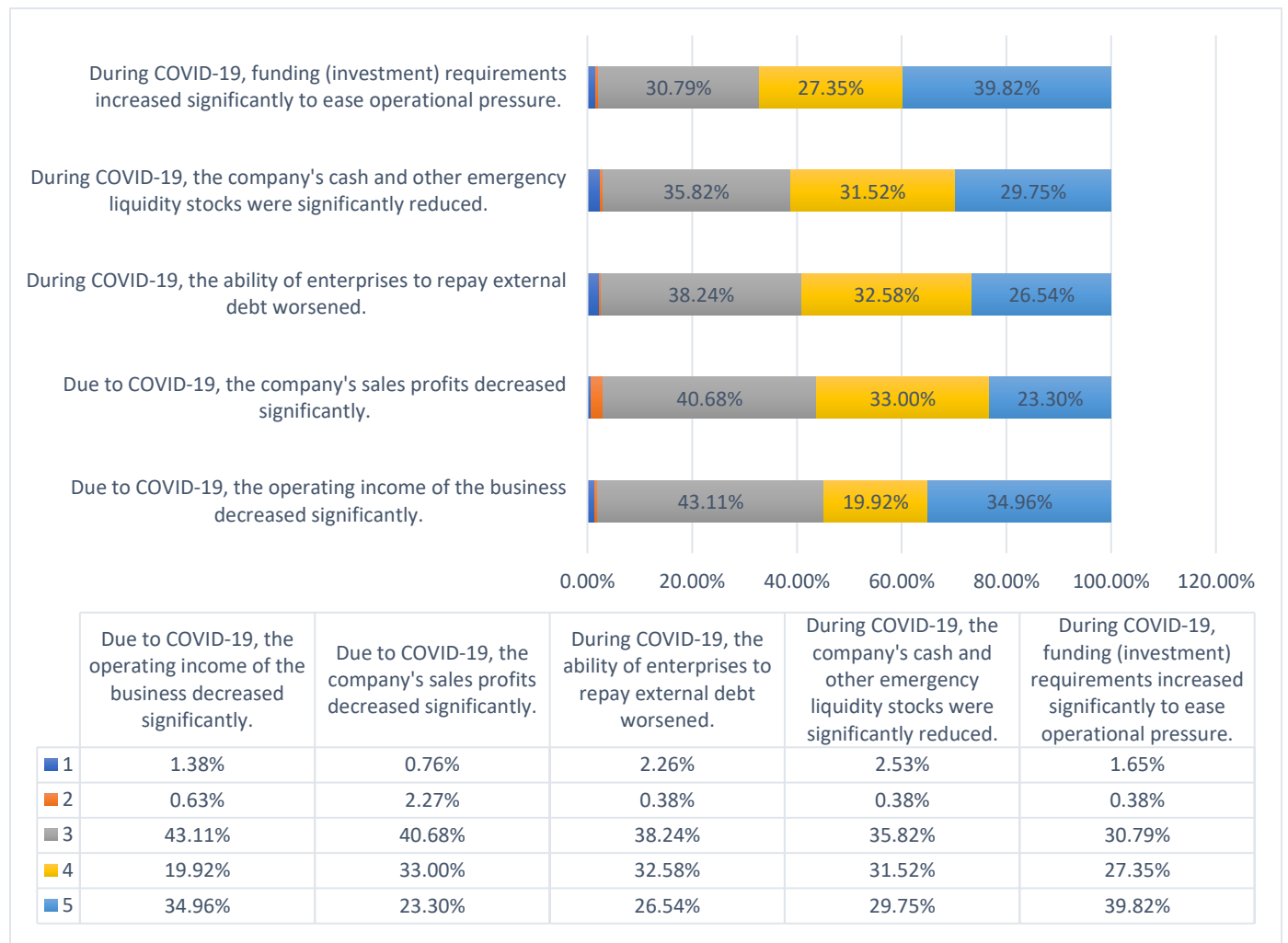


Figure 6 reflects the assessment of MSMEs on the financial impact of COVID-19 on their activity. From the figure, we see that the majority, or 34.96%, of the enterprises, have declared that they strongly agree that due to COVID-19, the income from business operations decreased



significantly, then 19.92% agree with this statement, 43.11% are neutral, 0.63 % disagree, and finally, 1.38% strongly disagree. Analyzing the second statement, due to COVID-19, the profits from the sale of the company decreased significantly; the majority of MSMEs responded with strongly agree respectively 23.3% of them, 33.00% agree, 40.68% are neutral, 2.27% disagree and 0.76% strongly disagree. The third question in this regard, during COVID-19, the ability of enterprises to repay external debt worsened, enterprises responded strongly agree 26.54%, agree 32.59%, neutral 38.24%, disagree 0.38%, and strongly disagree 2.26 %. The next question, during COVID-19, the company's cash and other emergency liquidity stocks were significantly reduced, 29.75% stated that they strongly agreed, 31.52% agreed, 35.82% were neutral, 0.38% disagreed and 2.53% strongly disagreed. Finally, during COVID-19, funding (investment) requirements increased significantly to ease operational pressure, 39.82% responded that they strongly agreed, 27.35% agree, 30.79% neutral, 0.38% disagreed, and 1.65% strongly disagreed.

### 3.2.2 The second factor: The market aspect

In this group, the market aspect, we included five (5) questions specified for this aspect. *Tables 10, 11, and 12* present the survey results regarding these factors, divided by in these sectors.

Table 10- The impact of COVID-19 on Micro-enterprises in terms of the market

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the supply of materials needed for business was significantly reduced.	3	1	1	112	97	1	1	19	38	31	4	2	43	82	75	1.57%	0.78%	12.35%	45.49%	39.80%
During COVID-19, consumer demand for goods and services provided by the enterprise decreased greatly.	2	3	3	80	95	1	1	36	27	25	4	1	87	53	61	1.46%	1.04%	26.30%	33.40%	37.79%
During COVID-19, the price at which the company sold goods and provided services was greatly reduced.	4	1	1	110	87	1	1	34	31	23	5	2	54	96	49	2.00%	0.80%	17.84%	47.49%	31.86%
Compared to the time before COVID-19, there was a build-up of unsold inventory in the enterprise.	2	2	2	104	96	1	1	26	33	29	6	1	75	74	50	1.79%	0.80%	20.52%	42.03%	34.86%
Compared to the time before COVID-19, the enterprise's export decreased significantly, and export defaults increased greatly.	3	4	4	104	108	1	1	26	34	28	7	0	56	83	59	2.12%	0.97%	16.60%	42.66%	37.64%

Source: Data from ANTC survey, 2022

Table 11- Impact of COVID 19 on small businesses in terms of market

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the supply of materials needed for business was significantly reduced.	1	0	0	31	16	0	0	3	2	5	0	0	23	21	24	0.79%	0.00%	20.63%	42.86%	35.71%
During COVID-19, consumer demand for goods and services provided by the enterprise decreased greatly.	2	2	2	15	19	0	0	4	4	2	0	0	27	20	21	1.69%	1.69%	27.97%	33.05%	35.59%
During COVID-19, the price at which the company sold goods and provided services was greatly reduced.	2	3	3	25	16	0	0	3	4	3	0	1	23	29	15	1.57%	3.15%	22.83%	45.67%	26.77%
Compared to the time before COVID-19, there was a build-up of unsold inventory in the enterprise.	2	2	2	26	16	0	0	6	1	3	0	0	32	25	12	1.57%	1.57%	31.50%	40.94%	24.41%
Compared to the time before COVID-19, the enterprise's export decreased significantly, and export defaults increased greatly.	2	2	2	27	21	0	0	0	7	3	0	1	20	26	21	1.52%	2.27%	16.67%	45.45%	34.09%

Source: Data from ANTC survey, 2022

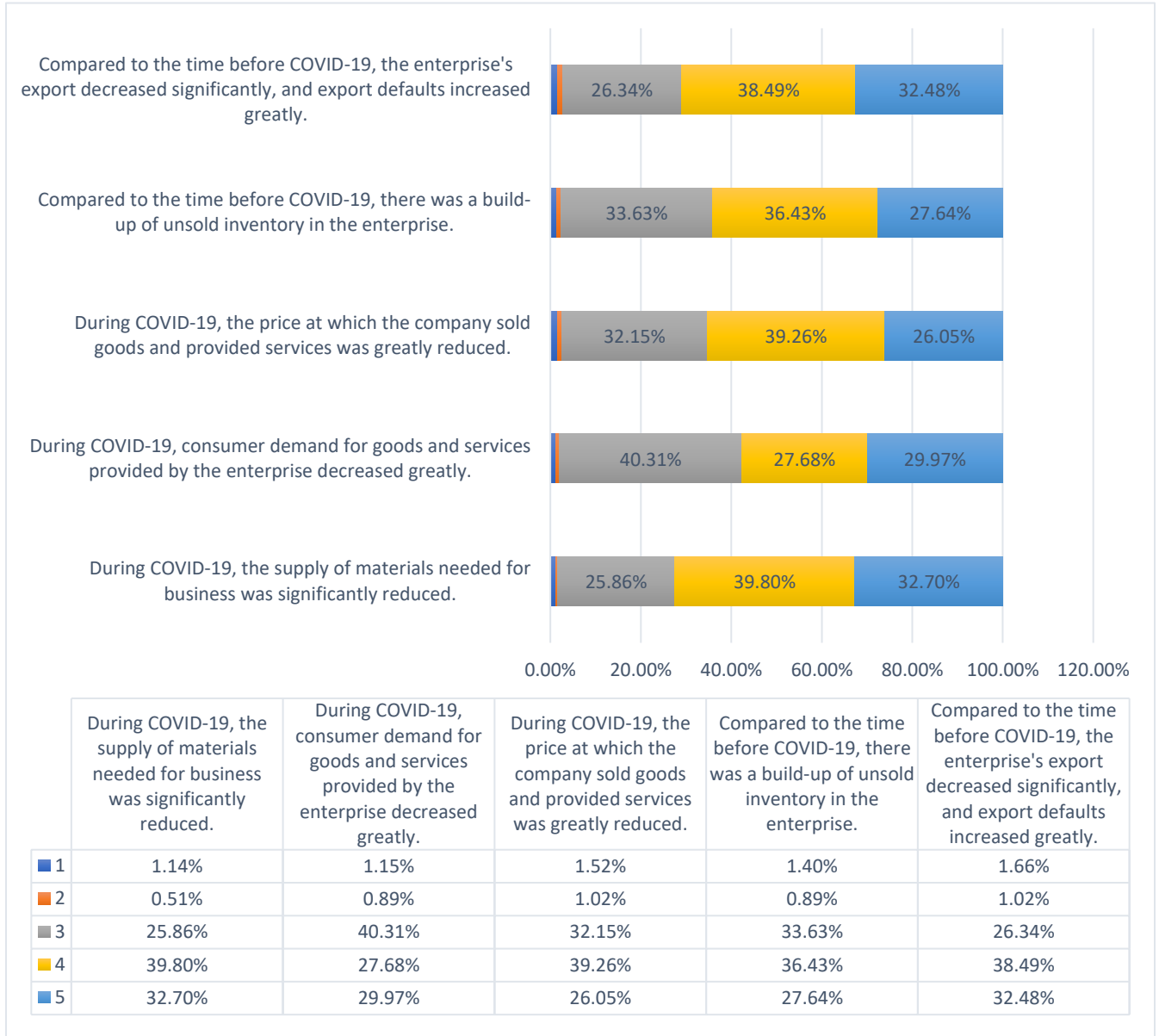
Table 12- The impact of COVID 19 on medium-sized enterprises in terms of the market

	Medium																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the supply of materials needed for business was significantly reduced.	0	0	0	19	10	0	0	2	3	0	0	0	3	6	0	0%	0.00%	11.63%	65.12%	23.26%
During COVID-19, consumer demand for goods and services provided by the enterprise decreased greatly.	0	0	0	10	9	0	0	2	2	1	0	0	1	6	2	0%	0.00%	9.09%	54.55%	36.36%
During COVID-19, the price at which the company sold goods and provided services was greatly reduced.	0	0	0	9	9	0	0	2	2	1	0	0	4	3	2	0%	0.00%	18.75%	43.75%	37.50%
Compared to the time before COVID-19, there was a build-up of unsold inventory in the enterprise.	0	1	1	13	9	0	0	1	4	0	0	0	1	6	2	0%	2.63%	7.89%	60.53%	28.95%

Compared to the time before COVID-19, the enterprise's export decreased significantly, and export defaults increased greatly.	0	0	0	16	9	0	0	2	1	2	0	0	3	3	3	0%	0.00%	12.82%	51.28%	35.90%
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Source: Data from ANTC survey, 2022

Figure 7- The impact of COVID-19 on MSME in terms of the market



In this research, the impact of COVID-19 on MSMEs in terms of the market is presented graphically in *Figure 7*. In all five questions, most of the surveyed MSMEs agreed strongly with these statements. Respectively, 32.70% strongly agree that during COVID-19, the supply of materials needed for business was significantly reduced, then 29.97% strongly agree that during COVID-19, consumer demand for goods and services provided by the enterprise decreased greatly, 26.05 % strongly agree that during COVID-19, the price at which the company sold goods and

provided services decreased a lot, 27.67% strongly agree that compared to the time before COVID-19, there was an accumulation of unsold inventory in the enterprise, and 32.48 % strongly agree that compared to the time before COVID-19, the company's export decreased significantly, and export non-payments increased a lot. These are presented as the most dominant parts of this factor.

### 3.2.3 The third factor: The aspect of workers

The third-factor representing the workers' aspect was analyzed using five (5) questions presented in *Tables 13, 14, and 15*.

Table 13- Impact of COVID-19 on Micro-enterprises in terms of workers

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, it was very difficult for the company to recruit workers.	1	4	4	150	78	1	0	18	40	31	4	0	38	98	65	1.13%	0.75%	11.28%	54.14%	32.71%
Due to COVID-19, furloughs from workers increased significantly.	4	3	3	95	95	1	0	35	27	27	4	3	77	68	53	1.82%	1.21%	23.23%	38.38%	35.35%
Due to COVID-19, the turnover rate of employees from the enterprise (fired, taking other workers to work) increased significantly, and employee loyalty decreased significantly.	1	2	2	113	87	1	0	37	26	26	5	2	63	85	50	1.40%	0.80%	20.40%	44.80%	32.60%
During COVID-19, employee working time and work efficiency were significantly reduced.	3	2	2	132	98	1	0	28	35	26	4	0	60	78	63	1.50%	0.38%	16.92%	46.05%	35.15%
During COVID-19, the online access of the staff brought great concerns to the management of the enterprise.	2	4	4	135	121	1	0	15	44	30	4	1	26	106	67	1.25%	0.89%	8.04%	50.89%	38.93%

Source: Data from ANTC survey, 2022

Table 14- Impact of COVID 19 on small enterprises in terms of workers

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, it was very difficult for the company to recruit workers.	1	1	1	39	15	0	0	2	5	3	1	1	17	31	18	1.48%	1.48%	14.81%	55.56%	26.67%

Due to COVID-19, furloughs from workers increased significantly.	1	1	1	29	15	0	0	6	1	3	1	1	22	27	17	1.60%	1.60%	23.20%	45.60%	28.00%
Due to COVID-19, the turnover rate of employees from the enterprise (fired, taking other workers to work) increased significantly, and employee loyalty decreased significantly.	2	1	1	28	14	0	0	6	2	2	0	1	21	27	19	1.61%	1.61%	22.58%	45.97%	28.23%
During COVID-19, employee working time and work efficiency were significantly reduced.	2	0	0	34	17	0	0	4	3	3	1	0	19	27	21	2.29%	0.00%	17.56%	48.85%	31.30%
During COVID-19, the online access of the staff brought great concerns to the management of the enterprise.	2	1	1	36	18	0	0	4	3	3	0	1	20	26	21	1.47%	1.47%	18.38%	47.79%	30.88%

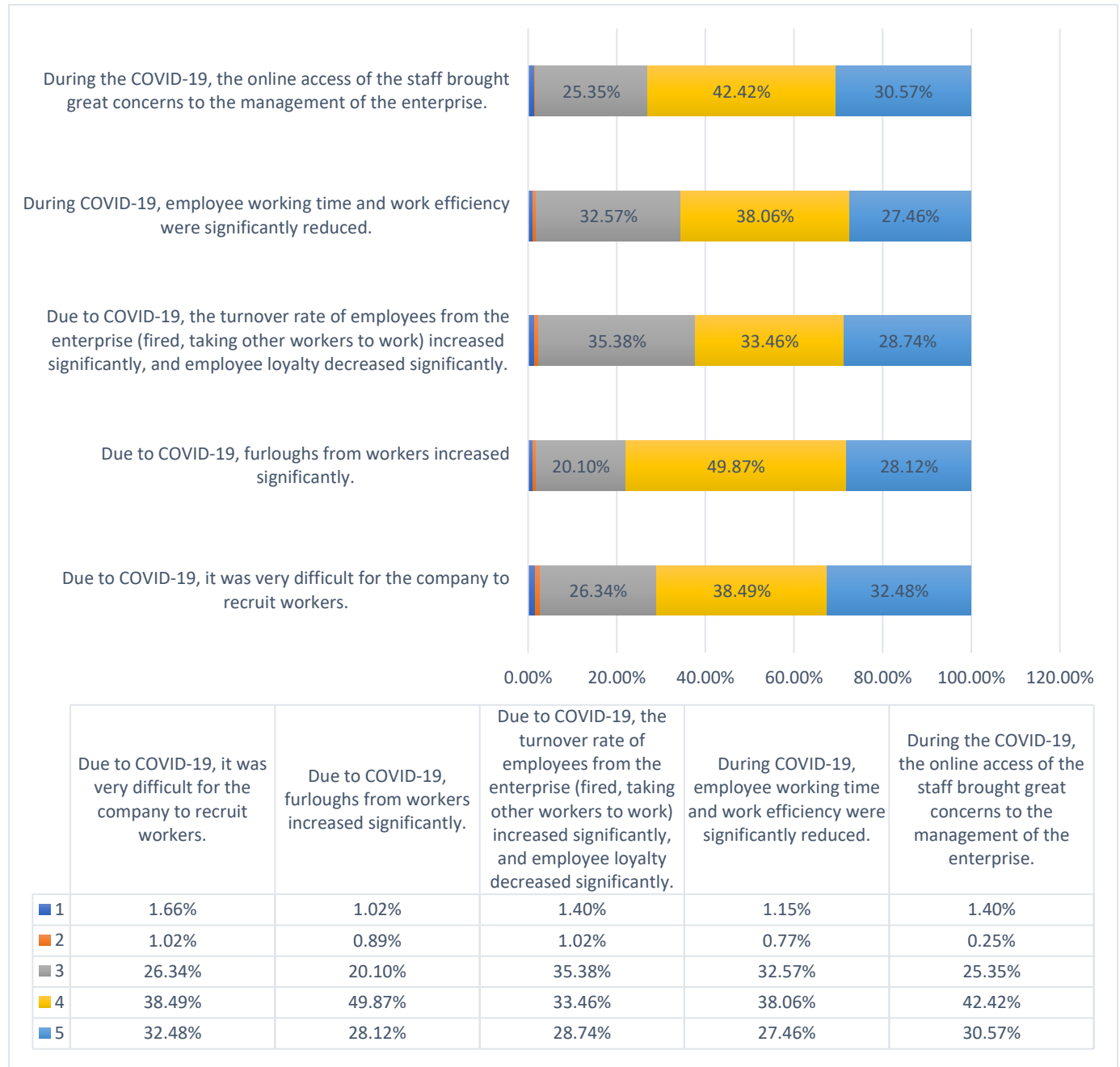
Source: Data from ANTC survey, 2022

Table 15- The impact of COVID 19 on medium-sized enterprises in terms of workers

Medium																				
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
Due to COVID-19, it was very difficult for the company to recruit workers.	0	1	1	20	8	0	0	1	3	1	0	0	1	6	2	0.00%	2.27%	6.82%	65.91%	25.00%
Due to COVID-19, furloughs from workers increased significantly.	0	0	0	12	10	0	0	3	1	1	0	0	3	2	4	0.00%	0.00%	16.67%	41.67%	41.67%
Due to COVID-19, the turnover rate of employees from the enterprise (fired, taking other workers to work) increased significantly, and employee loyalty decreased significantly.	0	0	0	11	12	0	0	1	3	1	0	0	2	3	4	0.00%	0.00%	8.11%	45.95%	45.95%
During COVID-19, employee working time and work efficiency were significantly reduced.	0	0	0	18	9	0	0	3	1	1	0	0	2	5	2	0.00%	0.00%	12.20%	58.54%	29.27%
During COVID-19, the online access of the staff brought great concerns to the management of the enterprise.	0	0	0	17	10	0	0	1	2	2	0	0	4	3	2	0.00%	0.00%	12.20%	53.66%	34.15%

Source: Data from ANTC survey, 2022

Figure 8- Impact of COVID-19 on MSME in terms of workers



As can be seen from *Figure 8*, because of COVID-19, it was very difficult for the company to recruit workers, 32.48% responded with strongly agree, 38.49% agree, then 26.34% were neutral, 1.02% disagree, only 1.66% strongly disagree. In the second finding, due to COVID-19, vacations from workers increased significantly, 28.12% strongly agree, 49.87% agree, 20.10% are neutral, 0.89% disagree, and 10.2% strongly disagree. In the question, due to COVID-19, the rate of employee turnover from the enterprise (fired, hiring other workers) increased significantly, and employee loyalty decreased significantly, 28.74% strongly agree, 33.46% agree, 35.38% are neutral, 1.02% disagree and 1.40% disagree at all. Viewed sequentially, during COVID-19,

employee working time and work efficiency were significantly reduced, 27.46% strongly agree, 38.06% agree, 32.57% are neutral, 0.77% disagree, and 1.15% strongly disagree. The last finding, during COVID-19, the online access of the staff brought great concerns to the management of the enterprise, 30.57% strongly agree, 42.42% agree, 25.35% are neutral, 0.25% disagree, and 1.40% strongly disagree.

### 3.2.4 The fourth factor: The aspect of expenses

This factor was analyzed through five (5) questions, as shown in *Tables 16, 17, and 18*.

Table 16- Impact of COVID-19 on Micro-enterprises in terms of expenses

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the price of raw materials purchased by the company increased significantly.	2	4	4	110	88	1	0	16	34	38	3	3	61	81	58	1.19%	1.39%	16.10%	44.73%	36.58%
During COVID-19, epidemic prevention materials and pandemic period compensation for staff increased the company's labor costs.	1	4	4	144	61	1	0	28	38	22	2	1	77	84	42	0.79%	0.98%	21.41%	52.26%	24.56%
During COVID-19, the costs of transporting goods and performing services increased.	1	6	6	114	84	1	0	29	32	27	3	0	78	69	55	0.99%	1.19%	22.38%	42.57%	32.87%
Due to COVID-19, the company has focused on pandemic prevention, thus management and training costs increased.	2	3	3	110	101	1	1	33	28	26	4	1	69	73	59	1.36%	0.97%	20.43%	41.05%	36.19%
Due to the impact of COVID-19 on the supply of raw materials and the de-stabilization of employees, the production cycle and the service supply cycle of the products offered by the enterprise were significantly extended.	6	2	2	109	121	1	0	22	38	29	4	2	44	87	69	2.05%	0.75%	12.69%	43.66%	40.86%

Source: Data from ANTC survey, 2022

Table 17- Impact of COVID-19 on small businesses in terms of expenses

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the price of raw materials purchased by the company increased significantly.	3	0	0	34	20	0	0	3	3	4	0	3	28	24	12	2.24%	2.24%	23.13%	45.52%	26.87%
During COVID-19, epidemic prevention materials and pandemic period compensation for staff increased the company's labor costs.	2	1	1	31	14	0	0	2	7	1	0	3	20	35	10	1.57%	3.15%	18.11%	57.48%	19.69%
During COVID-19, the costs of transporting goods and performing services increased.	2	1	1	19	18	0	0	5	4	1	0	3	27	26	12	1.68%	3.36%	27.73%	41.18%	26.05%
Due to COVID-19, the company has focused on pandemic prevention, thus management and training costs increased.	3	0	0	30	20	0	0	3	5	2	1	2	20	28	17	3.05%	1.53%	17.56%	48.09%	29.77%
Due to the impact of COVID-19 on the supply of raw materials and the de-stabilization of employees, the production cycle and the service supply cycle of the products offered by the enterprise were significantly extended.	2	1	1	29	19	0	0	1	7	2	1	2	21	24	19	2.33%	2.33%	17.83%	46.51%	31.01%

Source: Data from ANTC survey, 2022

Table 18- The impact of COVID-19 on medium-sized enterprises in terms of expenses

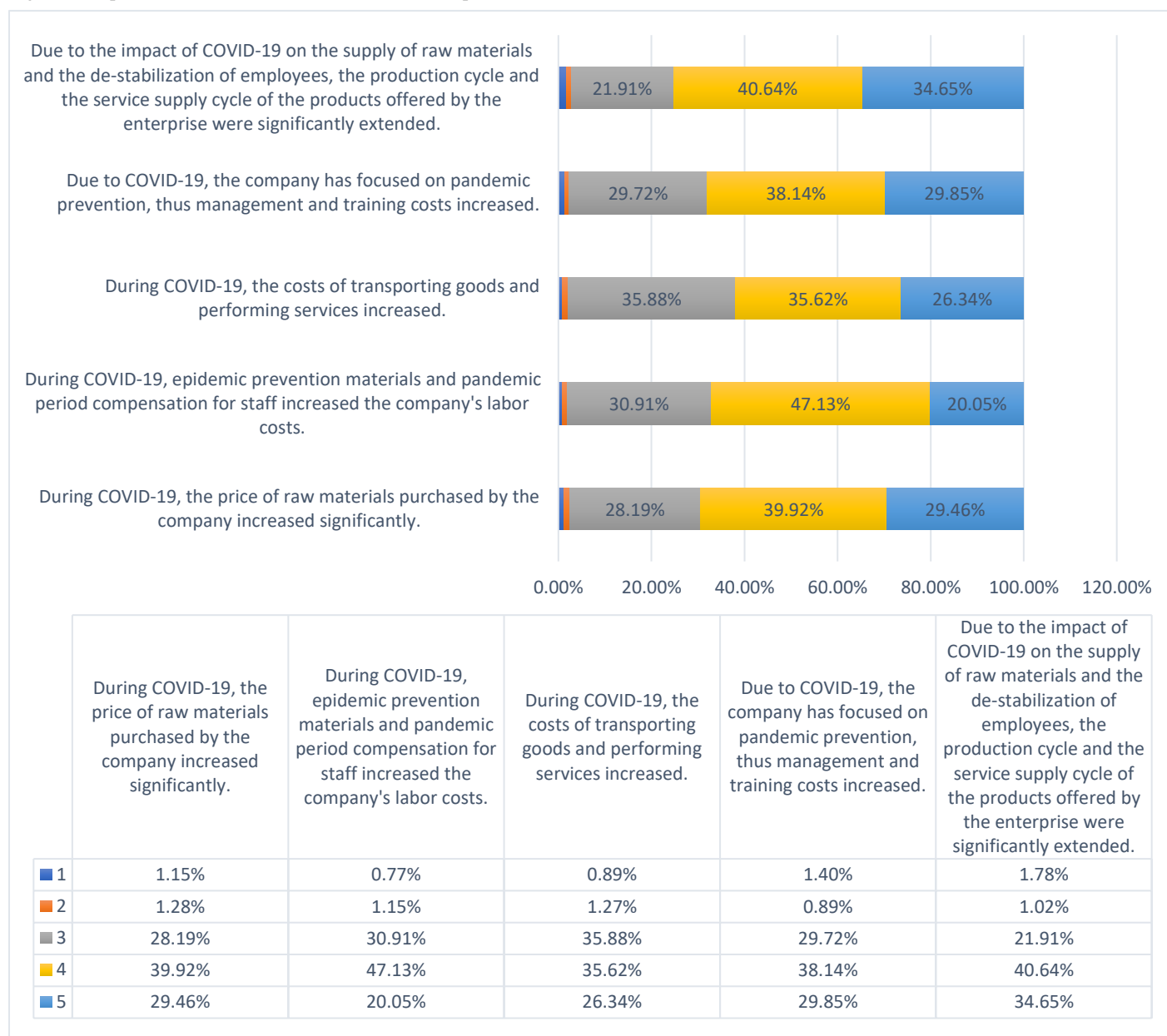
	Medium																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the price of raw materials purchased by the company increased significantly.	0	0	0	20	8	0	0	2	2	1	0	0	2	5	2	0.00%	0.00%	9.52%	64.29%	26.19%
During COVID-19, epidemic prevention materials and pandemic period compensation for staff increased the company's labor costs.	0	0	0	19	6	0	0	2	3	0	0	0	0	8	1	0.00%	0.00%	5.13%	76.92%	17.95%
During COVID-19, the costs of transporting goods and performing services increased.	0	0	0	13	7	0	0	3	1	1	0	0	5	2	2	0.00%	0.00%	23.53%	47.06%	29.41%
Due to COVID-19, the company has focused on pandemic prevention, thus management and training costs increased.	0	0	0	17	8	0	0	2	3	0	0	0	3	5	1	0.00%	0.00%	12.82%	64.10%	23.08%



Due to the impact of COVID-19 on the supply of raw materials and the de-stabilization of employees, the production cycle and the service supply cycle of the products offered by the enterprise were significantly extended.	0	1	1	21	9	0	0	3	1	1	0	0	3	3	3	0.00%	2.17%	15.22%	54.35%	28.26%
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Source: Data from ANTC survey, 2022

Figure 9- Impact of COVID 19 on MSME in terms of expenses



In this factor, most MSMEs answered with agree and strongly agree, as seen in *Figure 9*. From this figure, we can see that during COVID-19, the price of raw materials purchased by the company increased significantly, 29.46% declared that they strongly agree, 39.92% agree, 28.19% are

neutral, respectively 1.28% disagree and 1.15% strongly disagree. Then in the statement that during COVID-19, epidemic prevention materials and compensation for the period of the pandemic for the staff increased the labor costs of the enterprise, 20.05% strongly agree, 47.13% agree, 30.91% are neutral, 1.15% disagree and 0.77 % strongly disagree. Moreover, finding that during COVID-19, the costs of transporting goods and providing services increased, 26.34% strongly agree, 35.62% agree, 35.88% are neutral, 1.27% disagree, and 0.89% strongly disagree. In addition, the finding that due to COVID-19, the company has focused on the prevention of the pandemic, thus management and training costs increased, 29.85% strongly agree, 38.14% agree, 29.72% are neutral, 0.89% disagree and 1.40% strongly disagree. Finally, the statement that due to the impact of COVID-19 on the supply of raw materials and the de-stabilization of employees, the production cycle and the supply cycle of the products offered by the company were significantly extended, 34.65% strongly agree, 40.64% agree, 21.91% are neutral, 1.02% disagree and 1.78% strongly disagree.

### 3.2.5 Fifth factor: The governmental aspect

All government interventions in MSMEs are summarized in this aspect by choosing the five (5) questions that best represent this factor, presented in *Tables 19, 20, and 21*.

Table 19- Impact of COVID-19 on Micro-enterprises in terms of government

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the government's tax relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	95	2	2	110	39	28	0	14	41	7	59	2	27	87	31	33.46%	0.74%	7.90%	43.75%	14.15%
During COVID-19, the government's employment subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	96	2	2	85	27	28	0	40	18	4	59	0	81	47	18	36.09%	0.39%	24.26%	29.59%	9.66%
During COVID-19, the government's operational subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	101	3	3	103	20	28	0	25	32	4	66	0	63	68	9	37.14%	0.57%	17.33%	38.67%	6.29%

During COVID-19, the government's rent relief policy had a major positive impact on the survival and development of micro small and medium-sized enterprises.	97	4	4	103	14	28	0	36	22	4	60	0	70	61	15	35.71%	0.77%	21.24%	35.91%	6.37%
During the period of COVID-19, credit relief from banks and late repayment policies had a great positive impact on the survival and development of micro, small and medium-sized enterprises.	98	4	4	106	36	28	0	19	40	3	59	0	39	84	23	34.07%	0.74%	11.42%	42.36%	11.42%

Source: Data from ANTC survey, 2022

Table 20- Impact of COVID-19 on small businesses in government terms

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the government's tax relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	20	0	0	37	4	3	0	1	4	2	20	1	14	23	11	30.71%	0.71%	10.71%	45.71%	12.14%
During COVID-19, the government's employment subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	20	0	0	19	3	3	0	4	3	0	22	0	22	14	10	37.50%	0.00%	21.67%	30.00%	10.83%
During COVID-19, the government's operational subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	20	0	0	26	2	3	0	3	4	0	22	1	16	26	3	35.71%	0.79%	15.08%	44.44%	3.97%
During COVID-19, the government's rent relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	20	0	0	32	3	3	0	3	4	0	22	0	18	24	4	33.83%	0.00%	15.79%	45.11%	5.26%
During the period of COVID-19, credit relief from banks and late repayment policies had a great positive impact on the survival and development of micro, small and medium-sized enterprises.	20	0	0	30	2	3	0	3	4	0	20	1	15	24	8	33.08%	0.77%	13.85%	44.62%	7.69%

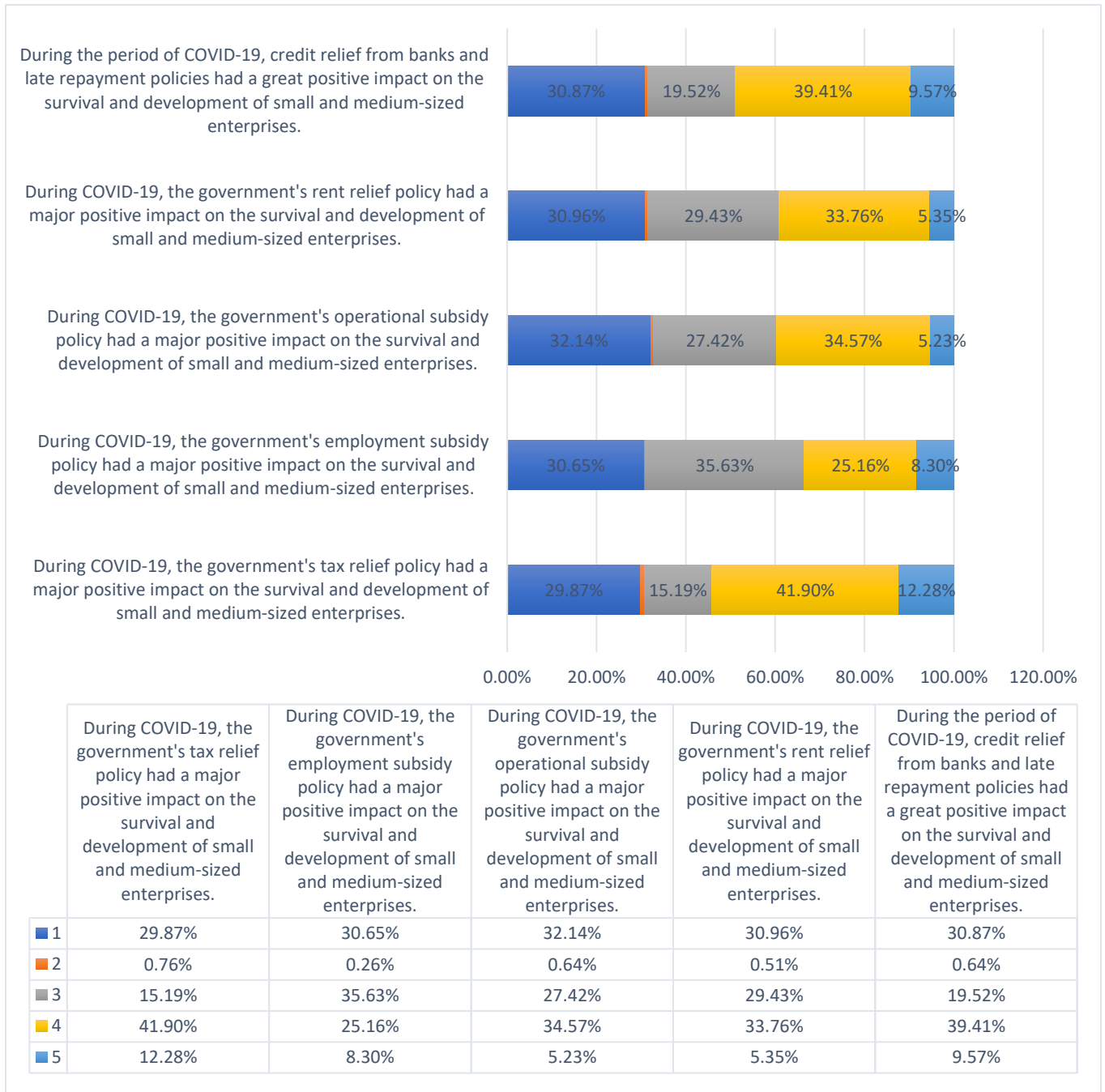
Source: Data from ANTC survey, 2022

Table 21- The impact of COVID-19 on medium-sized enterprises in terms of government

	Medium																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
During COVID-19, the government's tax relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	8	1	1	20	2	1	0	0	4	0	2	0	1	5	1	23.91%	2.17%	4.35%	63.04%	6.52%
During COVID-19, the government's employment subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	9	0	0	9	2	1	0	3	1	0	2	0	5	1	1	35.29%	0.00%	23.53%	32.35%	8.82%
During COVID-19, the government's operational subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	9	1	1	10	1	1	0	2	2	0	2	0	5	0	2	33.33%	2.78%	22.22%	33.33%	8.33%
During COVID-19, the government's rent relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	10	0	0	16	0	1	0	3	1	0	2	0	3	2	2	32.50%	0.00%	15.00%	47.50%	5.00%
During the period of COVID-19, credit relief from banks and late repayment policies had a great positive impact on the survival and development of micro, small and medium-sized enterprises.	11	0	0	17	0	1	0	1	3	0	2	0	3	1	3	33.33%	0.00%	9.52%	50.00%	7.14%

Source: Data from ANTC survey, 2022

Figure 10- The impact of COVID-19 on MSME in the governmental aspect



Unlike other factors in this section, here the answers were significantly different; see *Figure 10* for details. In these factors, most MSMEs responded with strongly disagree and disagree. In the first statement, during the COVID-19, the government's tax relief policy had a great positive impact on the survival and development of small and medium enterprises, 12.28% strongly agree, 41.90% agree, 15.19% are neutral, 0.76% disagree and 29.87% strongly disagree. Then the second statement, during COVID-19, the government's employment subsidy policy had a great positive impact on the survival and development of small and medium enterprises, 8.30% strongly agree,

25.16% agree, 35.63% are neutral, 0.26 % disagree and 30.62% strongly disagree. In addition, the third finding, during COVID-19, the government's operational subsidy policy had a great positive impact on the survival and development of small and medium enterprises, 5.23% strongly agree, 34.57% agree, 27.42% are neutral, 0.64% disagree and 32.14% disagree at all. If we continue the analysis with the fourth factor, during COVID-19, the government's rent relief policy had a great positive impact on the survival and development of small and medium enterprises, 5.35% strongly agree, 33.76% agree, 29.43% are neutral, 0.51% disagree and 30.96% disagree at all. Finally, the statement that during the period of COVID-19, the credit relief from banks and late repayment policies had a great positive impact on the survival and development of small and medium enterprises, 9.57% strongly agree, 39.41% agree, 19.52% are neutral, 0.64% disagree and 30.87% disagree at all.

### 3.2.6 Impact of COVID-19 on MSME

The last aspect of this part is three (3) general questions (findings) about the impact of COVID-19 on MSMEs presented in *Tables 22, 23, and 24* and divided by sectors.

Table 22- Impact of COVID-19 on Micro-enterprises

	Micro																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
COVID-19 had a major impact on our business.	1	3	3	131	130	1	1	7	29	52	2	2	18	79	105	0.71%	1.06%	4.96%	42.38%	50.89%
The impact of COVID-19 on our business will continue for a long time.	0	4	4	140	114	0	1	10	46	33	1	2	27	98	77	0.18%	1.26%	7.36%	50.99%	40.22%
COVID-19 had a huge impact on the small and medium-sized businesses around me.	2	4	4	138	125	0	1	1	37	51	2	1	14	86	103	0.70%	1.05%	3.34%	45.87%	49.03%

Source: Data from ANTC survey, 2022

Table 23- Impact of COVID-19 on small businesses

	Small																			
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
COVID-19 had a major impact on our business.	2	1	1	38	25	0	0	1	3	6	1	1	9	36	22	2.05%	1.37%	7.53%	52.74%	36.30%

The impact of COVID-19 on our business will continue for a long time.	4	0	0	38	20	0	0	2	5	3	1	1	19	32	16	3.55%	0.71%	14.89%	53.19%	27.66%
COVID-19 had a huge impact on the small and medium-sized businesses around me.	3	0	0	41	22	0	0	0	4	6	1	2	8	36	22	2.76%	1.38%	5.52%	55.86%	34.48%

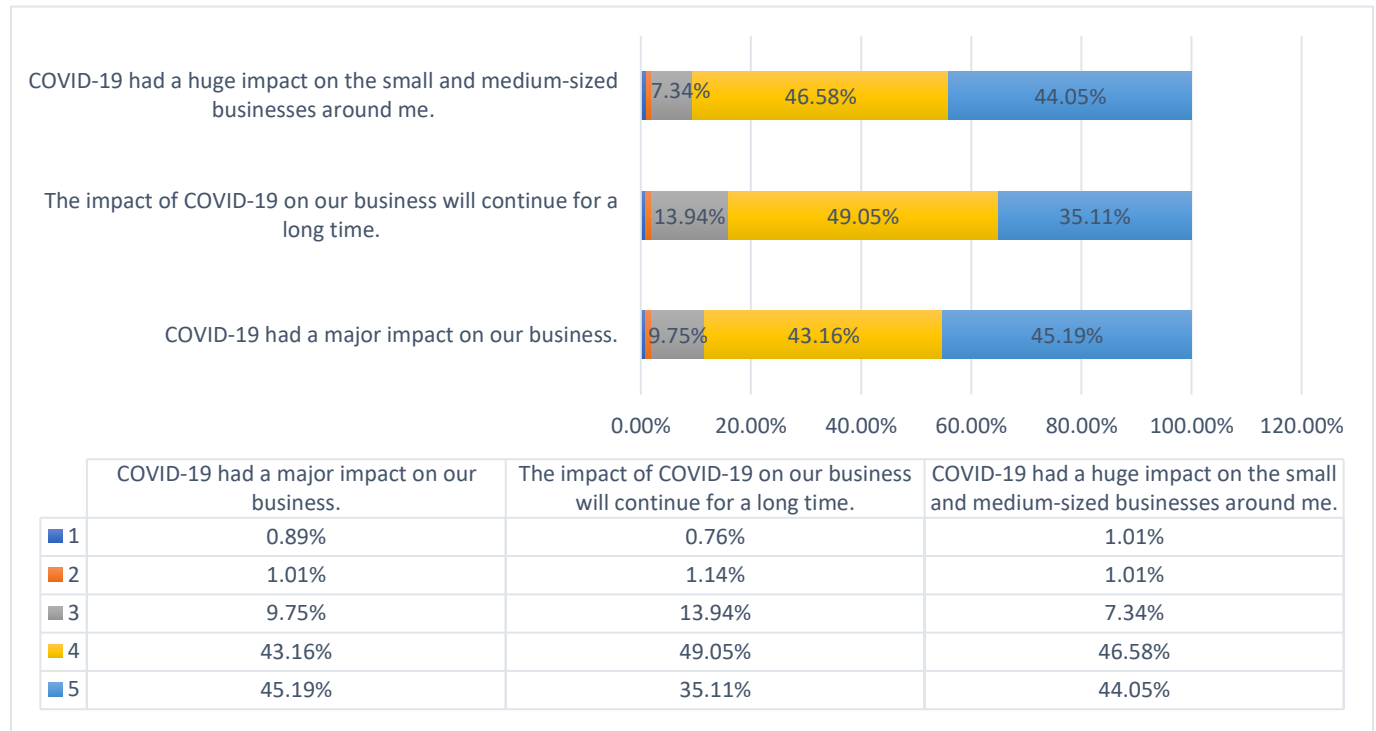
Source: Data from ANTC survey, 2022

Table 24- The impact of COVID-19 on medium enterprises

Medium																				
	Manufacturing					Service					Trading					TOTAL				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
COVID-19 had a major impact on our business.	0	0	0	0	0	21	11	0	0	2	0	3	0	0	2	53.85%	35.90%	0.00%	0.00%	10.26%
The impact of COVID-19 on our business will continue for a long time.	0	0	0	1	1	20	10	0	0	0	4	1	0	0	2	61.54%	28.21%	0.00%	2.56%	7.69%
COVID-19 had a huge impact on the small and medium-sized businesses around me.	0	0	0	0	0	21	12	0	0	0	2	3	0	0	2	57.50%	37.50%	0.00%	0.00%	5.00%

Source: Data from ANTC survey, 2022

Figure 11- Impact of COVID-19 on MSME



If we analyze *Figure 11*, we see that on the statement that COVID-19 had a great impact on our business, 45.19% strongly agree, 43.16% agree, 9.75% are neutral, 1.01% disagree, and 0.89%

strongly disagree. Then in the second finding, the impact of COVID-19 on our business will continue for a long time, 35.11% strongly agree, 49.05% agree, 13.94% are neutral, 1.14% disagree, and 0.76% strongly disagree. Finally, in the statement that COVID-19 had a big impact on the small and medium enterprises around me, 44.05% strongly agree, 46.58% agree, 7.34% are neutral, 1.01% disagree, and 1.01% strongly disagree.



# PART III

## Training attended by enterprises

### 3.3 PART III – Training attended by enterprises

The 3rd part of this research contains information about the pre-trainings attended by the surveyed MSMEs, the forms of training so far (online or in-person), the effect of the trainings on the performance of the employees, the way of organizing the trainings (experts within the enterprise, local or international experts), the financing structure of the training, the reasons for not following training and the challenges faced by MSMEs due to the lack of adequate training.

#### 3.3.1 Human resource management in the surveyed enterprises

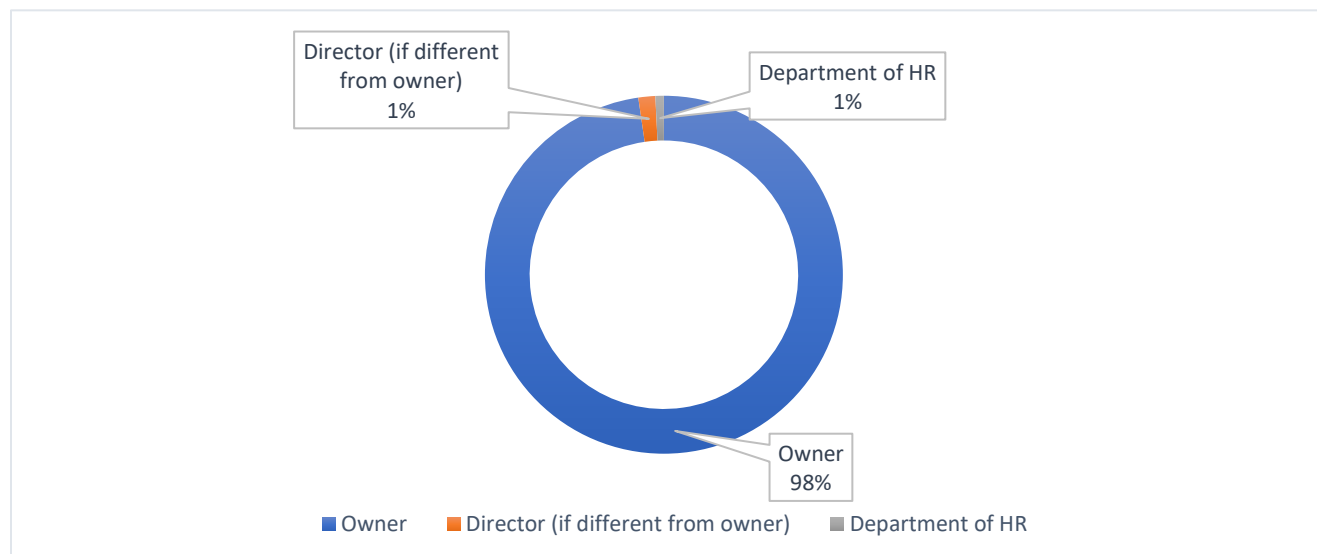
The management of human resources in the surveyed enterprises presented in *Table 25* shows that micro-enterprises have a more straightforward organizational structure where human resources are managed by the owner, in contrast to medium-sized enterprises, which have a relatively more advanced organizational system<sup>8</sup>.

Table 25- Human resource management in the 800 surveyed MSMEs

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
Department of HR	1	0	1	2	0.34%	2	0	1	3	2.03%	0	0	1	1	2.08%	6	0.76%
Director (if different from owner)	3	1	1	5	0.85%	3	1	1	5	3.38%	2	0	0	2	4.17%	12	1.52%
Owner	293	89	202	584	98.82%	65	9	66	140	94.59%	32	5	8	45	93.75%	769	97.71%
<b>Total</b>	297	90	204	591	100%	70	10	68	148	100%	34	5	9	48	100%	787	100%

Source: Data from ANTC survey, 2022

Figure 12- Management of human resources in MSME



<sup>8</sup>In total, 800 MSMEs were surveyed, but 787 answered this question.

From *Figure 12*, it can be seen that the responsibility of the human resources in the surveyed MSMEs is dominated by the owner, in which case, in 98% of the surveyed enterprises, the owner is responsible for all the HR work, in 1% of the cases it is the director, and 1% are human resources departments representatives in their enterprise. If we analyze the responsibility of human resources based on the size of the enterprises, in micro-enterprises, the responsibility falls on: the owner in 98.82% of cases; in small enterprises, 94.59%, while in medium enterprises, lower the owners represent a lower percentage but the directors and human resources departments have higher percentages (*Table 25*). This shows that bigger enterprises have more advanced managerial and organizational structures.

### 3.3.2 Managing financial statements in the surveyed enterprises

The organization procedures for managing financial statements in the surveyed MSMEs are presented in *Table 26*; here as seen in the previous chapter, micro-enterprises have a simpler organizational structure in which the financial aspects of the enterprise are managed by the owner himself, unlike small and medium enterprises, which have a relatively more advanced structure of organizing financial matters<sup>9</sup>.

Table 26- Managing financial statements in the 800 surveyed MSMEs.

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
Department of finances	2	0	2	4	0.69%	2	0	2	4	2.70%	1	0	1	2	4.17%	10	1.29%
Director (if different from owner)	5	1	2	8	1.38%	3	1	0	4	2.70%	1	0	0	1	2.08%	13	1.68%
Owner	289	82	196	567	97.93%	65	8	67	140	94.59%	32	5	8	45	93.75%	752	97.03%
<b>Total</b>	296	83	200	579	100%	70	9	69	148	100%	34	5	9	48	100%	775	100%

*Burimi: Të dhënat nga hulumtimi ANTC, 2022*

<sup>9</sup> In total, 800 MSMEs were surveyed, but 775 answered this question.

Figure 13- Managing financial statements in the 800 surveyed MSMEs.

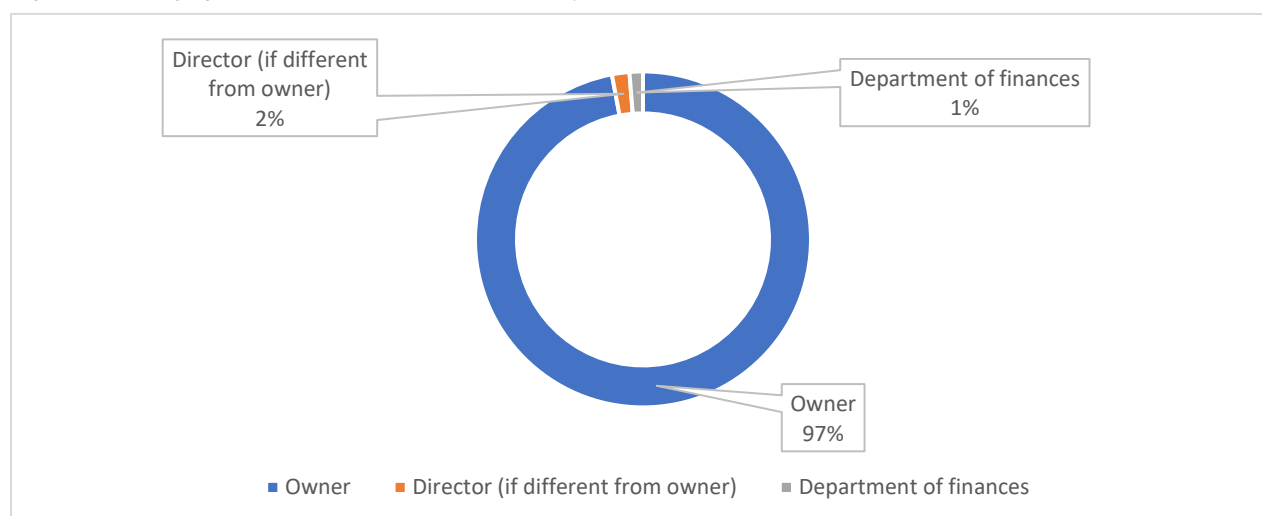


Figure 13 represents the responsibility for managing financial statements in the surveyed MSMEs. The majority of the MSMEs, respectively 97% of them, have stated that the owner himself is responsible for the enterprise's financial statement, in 2% it is the director, and only 1% is the department of finance who are responsible for financial statements. Analyzing the responsibility of managing financial matters based on the size of the enterprises in micro-enterprises, we can see that the responsibility falls on the owner in 97.93% of cases, and in small enterprises 94.59%. In contrast, a lower percentage of the owner's responsibility has been seen in medium enterprises, and a shift of responsibilities in directors and financial affairs departments (Table 26).

### 3.3.3 Enterprise training in the past

Table 27 presents the number of enterprises that have attended training in the past, where from the surveyed MSMEs, it turns out that 248 or 31% have of them attended some training in the past<sup>10</sup>.

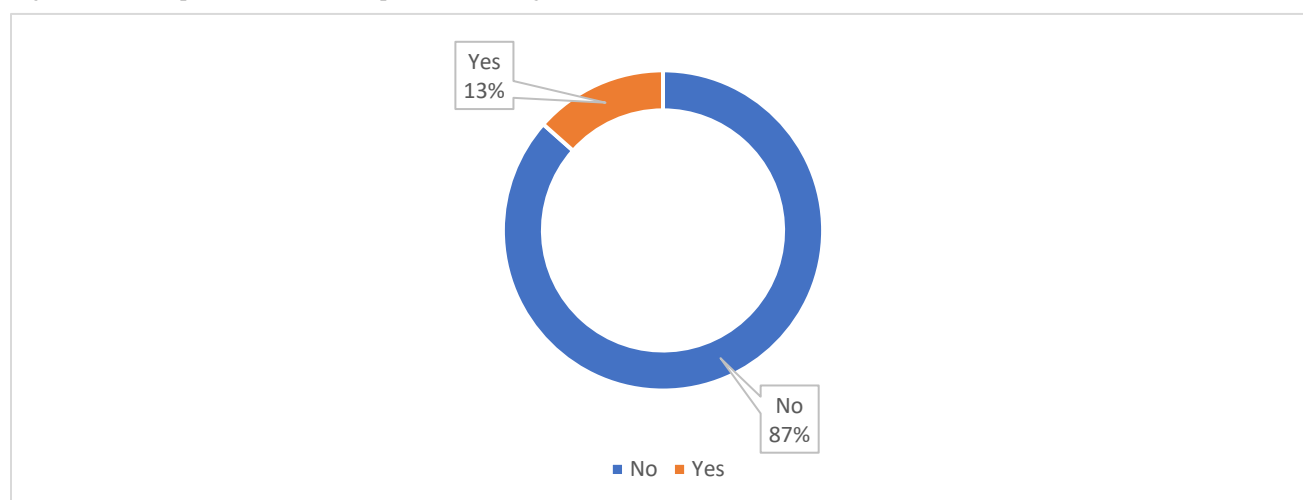
Table 27- Participation of MSMEs in training in the past

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
No	234	80	185	499	86.03%	62	8	63	133	89.86%	25	5	7	37	82.22%	669	86.55%
Yes	55	10	16	81	13.97%	7	2	6	15	10.14%	7	0	1	8	17.78%	104	13.45%
<b>Total</b>	289	90	201	580	100%	69	10	69	148	100%	32	5	8	45	100%	773	100%

Source: Data from ANTC survey, 2022

<sup>10</sup>In total, 800 MSMEs were surveyed, but 773 answered this question.

Figure 14- Participation of workers in previous trainings



The survey shows that 87% of MSMEs have not previously attended training, while 13% have attended some training (*Figure 14*). When analyzing the results, we see that: in micro-enterprises, only 13.97% of them have attended training in the past, in small enterprises 10.14%, while medium enterprises have a higher percentage of attending training, with about 17.78% (*Table 27*).

### 3.3.4 Reasons for non-participation in training

*Table 28* presents why the MSME didn't participate in any training. Micro and small enterprises have almost the same answers for this issue, while medium enterprises differ. In general, most of these enterprises have indicated some other issues (besides those listed in the questionnaire) that have influenced them not to receive any training in the past<sup>11</sup>.

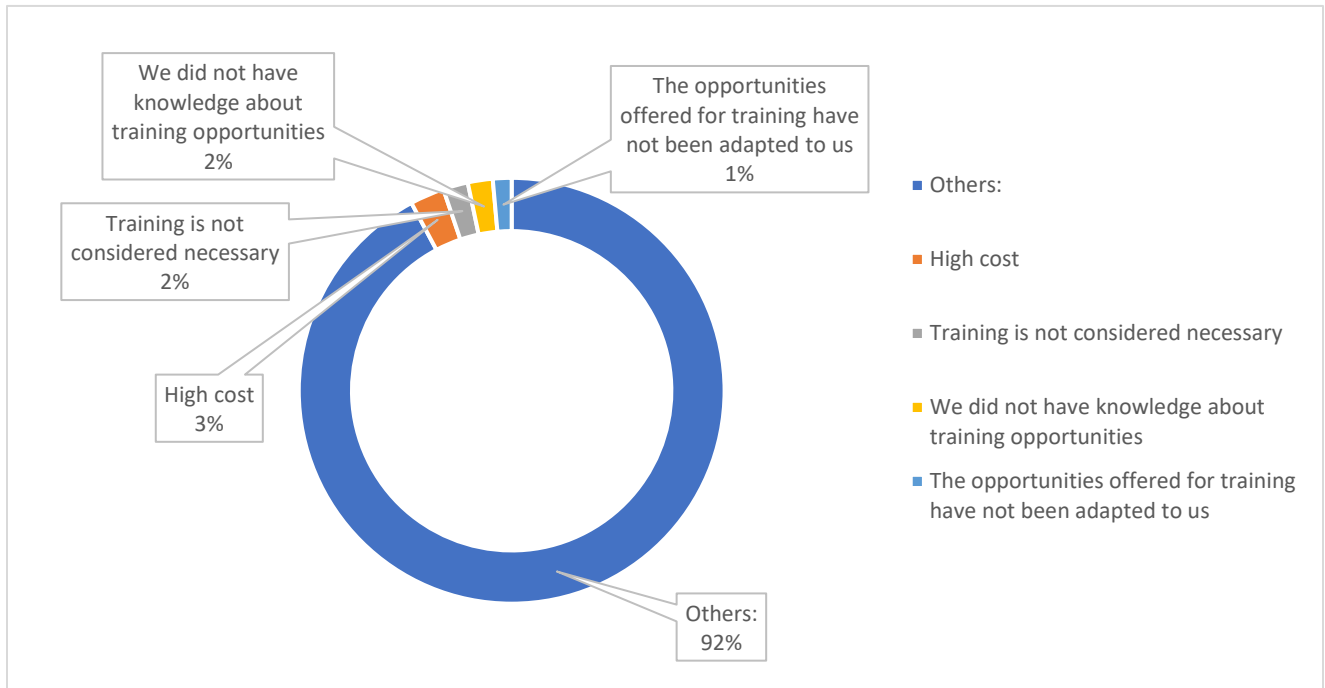
Table 28- Reasons for not receiving any training.

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
High cost	0	1	3	4	1.28%	2	1	0	3	3.80%	2	0	2	4	12.90%	11	2.60%
Training is not considered necessary	3	1	3	7	2.24%	1	0	0	1	1.27%	0	0	0	0	0.00%	8	1.89%
We did not have knowledge about training opportunities	0	0	6	6	1.92%	1	0	1	2	2.53%	0	0	0	0	0.00%	8	1.89%
The opportunities offered for training have not been adapted for us	4	1	0	5	1.60%	0	0	0	0	0.00%	0	0	1	1	3.23%	6	1.42%
Others:	140	49	102	291	92.97%	40	6	27	73	92.41%	20	3	3	26	83.87%	390	92.20%
<b>Total</b>	<b>147</b>	<b>52</b>	<b>114</b>	<b>313</b>	<b>100%</b>	<b>44</b>	<b>7</b>	<b>28</b>	<b>79</b>	<b>100%</b>	<b>22</b>	<b>3</b>	<b>6</b>	<b>31</b>	<b>100%</b>	<b>423</b>	<b>100%</b>

Burimi: Të dhënat nga hulumtimi ANTC, 2022

<sup>11</sup> In total, 800 SMEs were surveyed, but 423 answered this question.

Figure 15- Reasons for not receiving any training.



From *Figure 15*, we see that the majority, about 92% of MSMEs, answered that there are some other problems (outside the options provided by the questionnaire) that have influenced these enterprises not to receive any training in the past. About 3% of them indicated that the reason for not receiving training is due to the high cost. Moreover, about 2% of them indicated that they did not receive training because they were assessed as unnecessary. Some of the MSMEs, about 2%, declared they did not know the training offered. In the end, a little more than 1% of MSMEs stated that the opportunities offered for training were not adapted to them.

### 3.3.5 The impact of training on employee performance

Taking into account the purpose of training the employee, which is to increase the performance of the workers and create stability in the company, the effect of the training carried out in improving the workers' performance, has been addressed in this part. The findings from this part are reflected in *Table 29*<sup>12</sup>.

Table 29- The impact of training on employee performance

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
Not at all	1	0	0	1	2.78%	0	0	0	0	0.00%	0	0	0	0	0.00%	1	2.17%
Low	1	0	0	1	2.78%	0	0	0	0	0.00%	0	0	0	0	0.00%	1	2.17%

<sup>12</sup>In total, 800 MSMEs were surveyed, but only 46 answered this question.

Moderate	8	0	3	11	30.56%	2	0	0	2	28.57%	2	0	0	1	33.33%	14	30.43%
High	15	3	5	23	63.89%	2	1	2	5	71.43%	5	0	1	2	66.67%	30	65.22%
<b>Total</b>	<b>25</b>	<b>3</b>	<b>8</b>	<b>36</b>	<b>100%</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>100%</b>	<b>7</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>100%</b>	<b>46</b>	<b>100%</b>

Source: Data from ANTC survey, 2022

Figure 16- The impact of training on the performance of workers

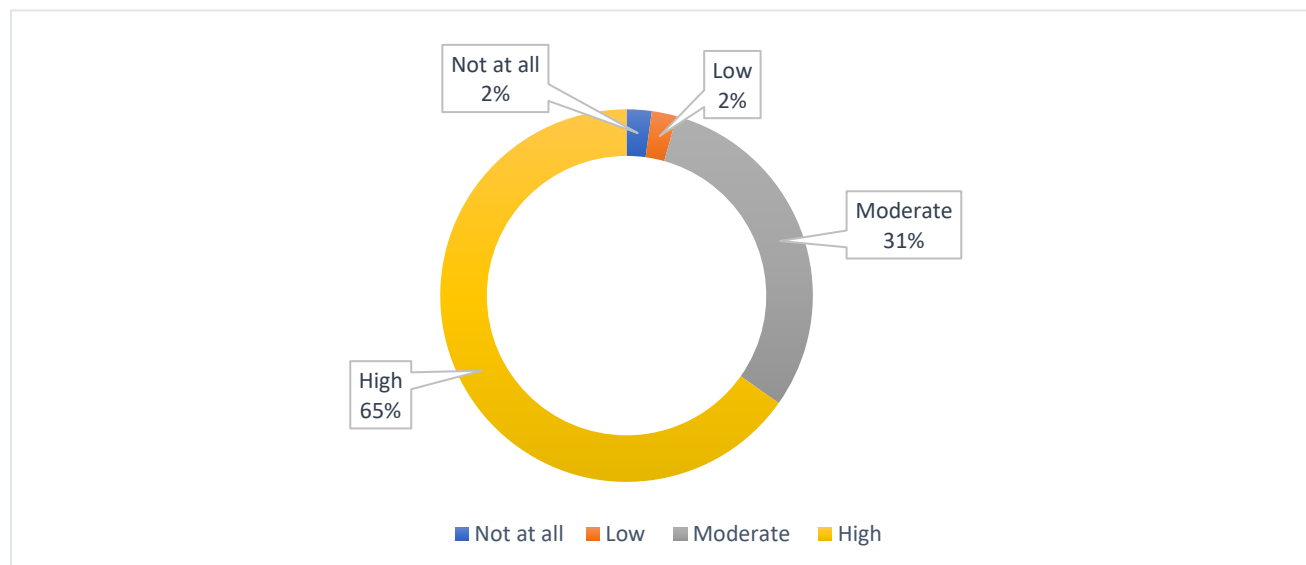


Figure 16 shows that 65% of the companies evaluated the training sessions as highly effective, while 31% of the respondents gave a moderate rating for the training sessions. Only 2% said that the following trainings had low effectiveness and about 2% rated them as not at all effective.

### 3.3.6 Training organization form (In-person/online)

From the aspect of the structural form of organizing training in the past (in-person or online), this research shows that in-person training dominates with 94.74%. More detailed results can be seen in Table 30<sup>13</sup>.

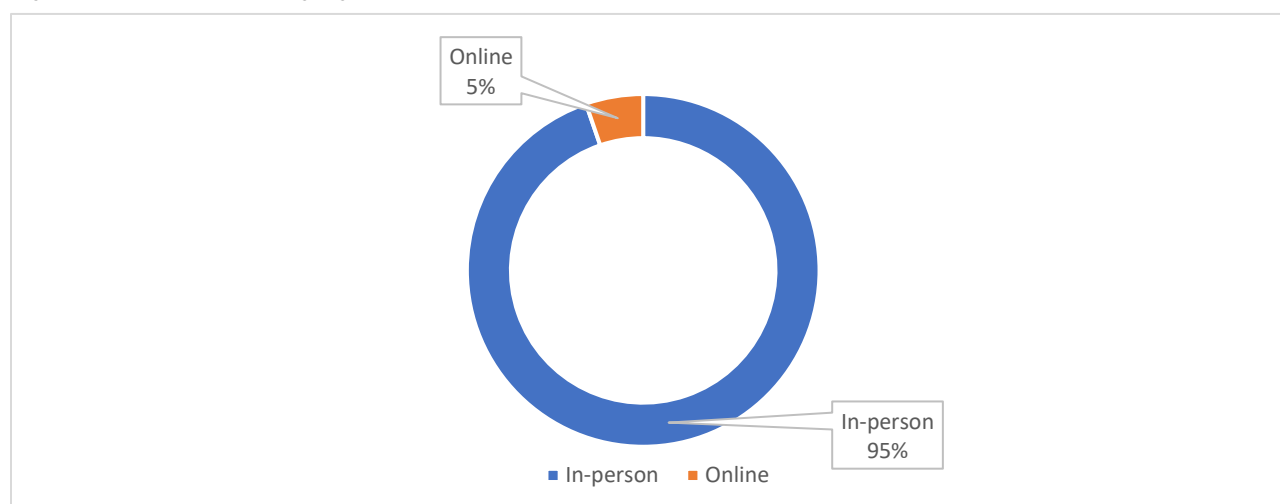
Table 30- Form of organization of trainings

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
In-person	28	4	10	42	97.67%	3	1	3	7	87.50%	4	0	1	5	83.33%	54	94.74%
Online	1	0	0	1	2.33%	0	0	1	1	12.50%	1	0	0	1	16.67%	3	5.26%
<b>Total</b>	<b>29</b>	<b>4</b>	<b>10</b>	<b>43</b>	<b>100%</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>8</b>	<b>100%</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>100%</b>	<b>57</b>	<b>100%</b>

Source: Data from ANTC survey, 2022

<sup>13</sup>In total, 800 MSMEs were surveyed, but only 57 answered this question.

Figure 17- Form of the training organization structure



These companies have attended training mainly in person (classrooms). This research shows that 95% of the enterprises followed the training in person, and 5% had online training ( *Figure 17*).

### 3.3.7 The impact of online training on the performance of employees in the surveyed MSMEs

The findings of this research indicate a very small percentage of enterprises that have followed any online training in the past.

The details of the evaluation of the MSMEs surveyed, regarding the degree of impact of the trainings on the performance of the employees, are presented in *Table 31*, where it is worth noting that 39.13% of them evaluated the pre-training as highly effective<sup>14</sup>.

Table 31- The impact of online training on employee performance.

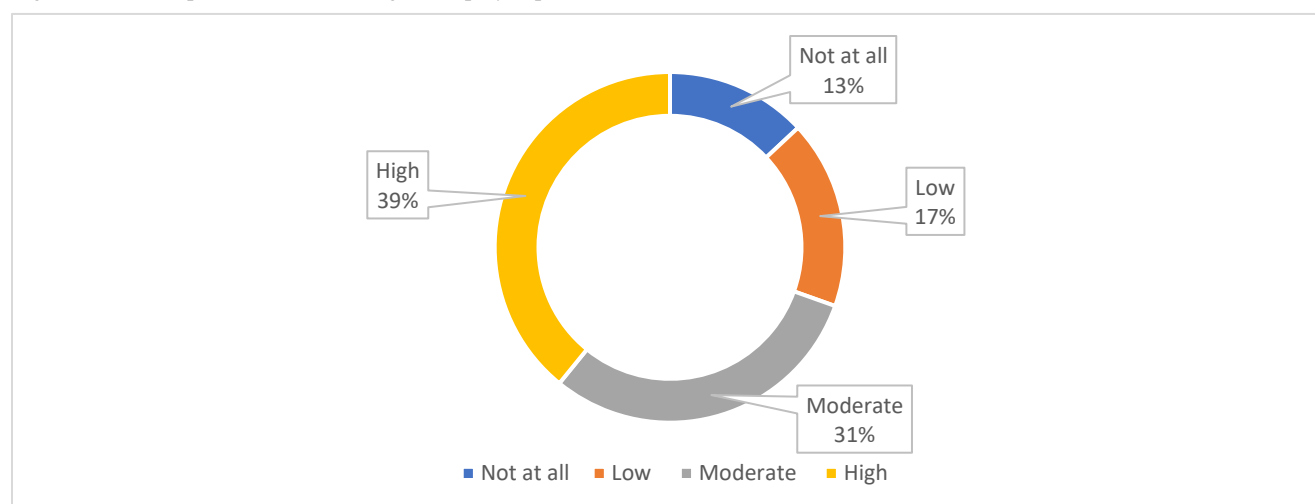
	Micro					Small					Medium					Total	
	Manufactu ring	Service	Trading	Total		Manufactu ring	Service	Trading	Total		Manufactu ring	Service	Trading	Total			
Not at all	2	1	0	3	15.00%	0	0	0	0	0	0	0	0	0	0.00%	3	13.04%
Low	1	1	1	3	15.00%	0	0	0	0	0	1	0	0	1	100%	4	17.39%
Moderate	4	1	2	7	35.00%	0	0	0	0	0	0	0	0	0	0.00%	7	30.43%
High	5	1	1	7	35.00%	0	0	2	2	100%	0	0	0	0	0.00%	9	39.13%
<b>Total</b>	12	4	4	20	100%	0	0	2	2	100%	1	0	0	1	100%	23	100%

Source: Data from ANTC survey, 2022

<sup>14</sup>In total, 800 MSMEs were surveyed, but only 23 answered this question.



Figure 18- The impact of online training on employee performance



Regarding the effects of online training on the performance of trained workers, 39% of the surveyed enterprises have evaluated this form of training as highly effective in increasing the performance of their workers, 31% of MSMEs have evaluated it as moderate. While only 17% have considered it as low effective, 13% of companies have evaluated online training as not at all successful ( *Figure 18*).

### 3.3.8 The way of organizing trainings

From the organizational point of view of trainings, which includes categories as internal experts (within the company) and/or external (experts outside the company), it results that 17.86% of the surveyed companies have carried out training for the staff of their companies, have carried out those with experts outside the company (local experts). In more detail, the results are presented in *Table 32*<sup>15</sup>.

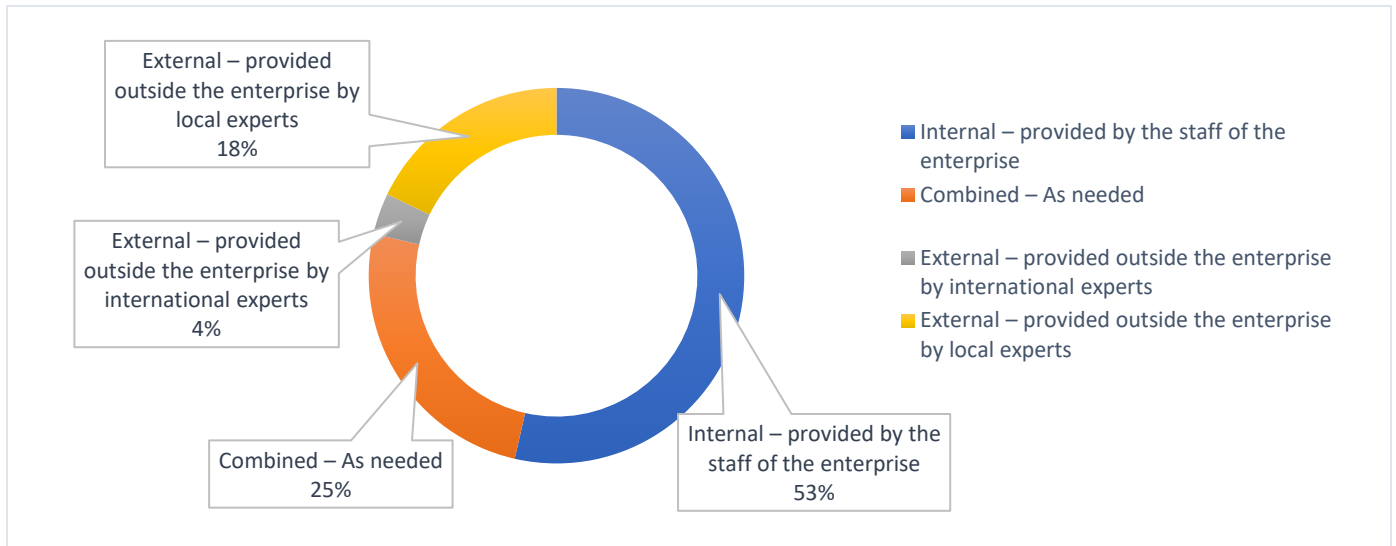
Table 32- Organization of trainings

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
External – provided outside the enterprise by international experts	0	0	0	0	0.00%	0	0	1	1	20.00%	0	0	0	0	0.00%	1	3.57%
External – provided outside the enterprise by local experts	4	0	0	4	18.18%	0	0	0	1	20.00%	0	0	0	0	0.00%	5	17.86%
Combined – As needed	1	3	2	6	27.27%	0	0	0	0	0.00%	1	0	0	1	100%	7	25.00%
Internal – provided by the staff of the enterprise	8	1	3	12	54.55%	2	1	1	3	60.00%	0	0	0	0	0.00%	15	53.57%
<b>Total</b>	13	4	5	22	100%	2	1	1	5	100%	1	0	0	1	100%	28	100%

Source: Data from ANTC survey, 2022

<sup>15</sup>In total, 800 MSMEs were surveyed, but only 28 answered this question.

Figure 19- Organization of trainings



Based on the data extracted from the research, it is observed that 53% of the enterprises have organized internal training (with experts within the enterprise). A smaller number of training are external training, with local experts, with about 18%, while 4% are external trainings, with international experts, and 25% of trainings is organized with a combination of local and international experts, from within or outside the enterprise (*Figure 19*).

### 3.3.9 The main funding source of training in the past

From the aspect of training funding sources, the survey shows that the majority of surveyed enterprises, or 64.29% of those enterprises that have trained their workers in the past, have financed the trainings from public institutions<sup>16</sup>.

More specifically, the past training funding sources are reflected in *Table 33*.

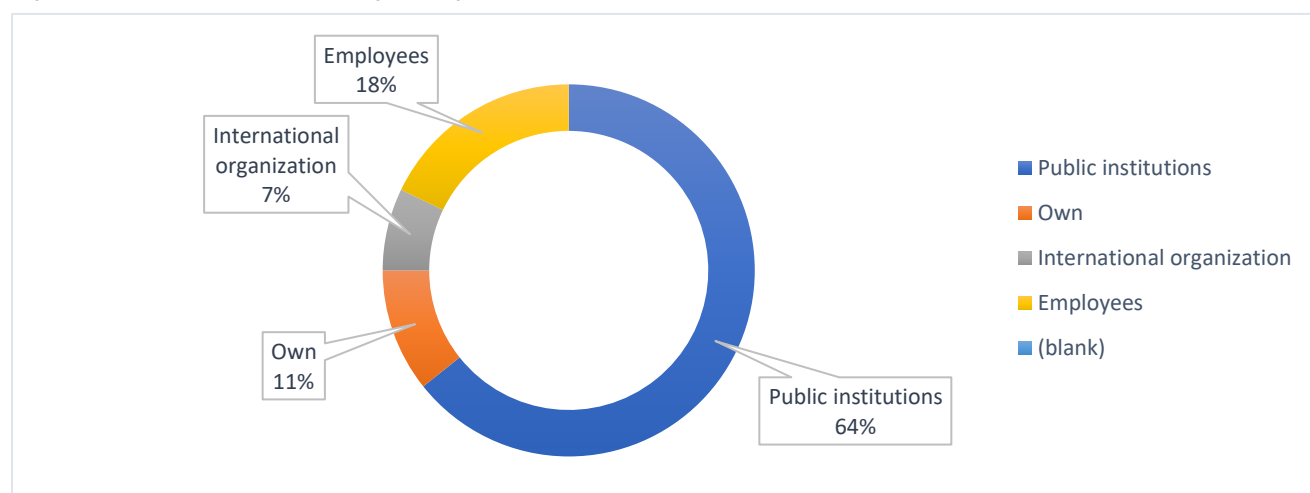
Table 33- The main source of training funding

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
Public institutions	9	1	4	14	63.64%	1	0	3	4	100%	0	0	0	0	0.00%	18	64.29%
Own	1	0	0	1	4.55%	0	0	0	0	0.00%	2	0	0	2	100%	3	10.71%
International organization	2	0	0	2	9.09%	0	0	0	0	0.00%	0	0	0	0	0.00%	2	7.14%
Employees	1	2	2	5	22.73%	0	0	0	0	0.00%	0	0	0	0	0.00%	5	17.86%
<b>Total</b>	13	3	6	22	100%	1	0	3	4	100%	2	0	0	2	100%	28	100%

Source: Data from ANTC survey, 2022

<sup>16</sup>In total, 800 MSMEs were surveyed, but only 28 were declared in this question, and the "Other" category did not have any respondents, therefore it is not included in the table at all.

Figure 20- The main source of training funding



From *Figure 20*, we see that 11% of the surveyed companies have used their financial resources to organize the necessary training, while 7% have funds from international organizations, 64% from public institutions, and 18% from their employees.

### 3.3.10 Evaluation of training benefits concerning training costs

The enterprises that have used their budget for the organization of trainings in total are 30. Regarding the degree of satisfaction of the surveyed MSMEs with the benefits from the trainings in relation to the cost of their organization, it is presented in *Table 34*<sup>17</sup>.

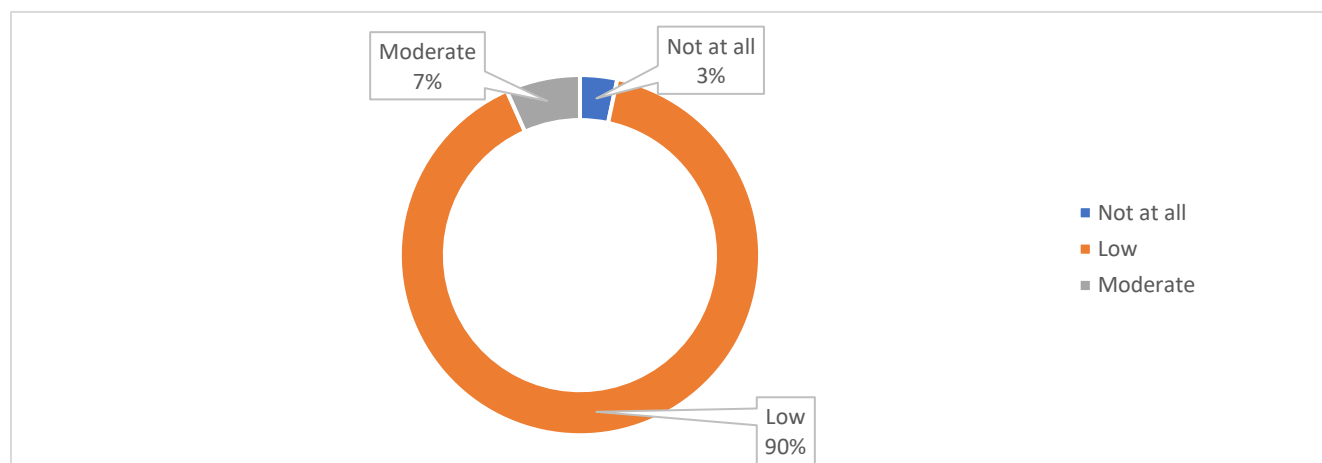
Table 34- Evaluation of benefits in relation to training costs by the respondents

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
Not at all	0	0	0	0	0.00%	0	0	0	0	0.00%	1	0	0	1	25.00%	1	3.33%
Low	13	3	5	21	95.45%	1	0	2	3	75.00%	2	0	1	3	75.00%	27	90.00%
Moderate	1	0	0	1	4.55%	1	0	0	1	25.00%	0	0	0	0	0.00%	2	6.67%
<b>Total</b>	14	3	5	22	100%	2	0	2	4	100%	3	0	1	4	100%	30	10%

Source: Data from ANTC survey, 2022

<sup>17</sup>In total, 800 MSMEs were surveyed, but only 30 were declared in this question, and the "Many" category did not have any respondents, therefore it is not included in the table at all.

Figure 21- Evaluation of benefits in relation to training costs by respondents



As can be seen from the data collected from the survey presented in *Figure 21*, the majority of surveyed enterprises, about 90%, evaluate the organized trainings as low expensive in relation to their benefits. In comparison, 7% of respondents rate it as moderately expensive, 3% as not expensive at all, and no MSME answered with very expensive.

### 3.3.11 Obstacles and difficulties in the work process and challenges of MSMEs from the lack of participation in training

To identify the difficulties that the enterprises encounter due to the lack of participation in trainings, we have made the following analysis, from which it turns out that some other factors (different from the options presented in the survey) are the main challenge of the MSMEs.

Regarding this issue, the ranking of the assessment of the surveyed enterprises for the obstacles and difficulties in the work process and challenges is reflected in *Table 35*<sup>18</sup>.

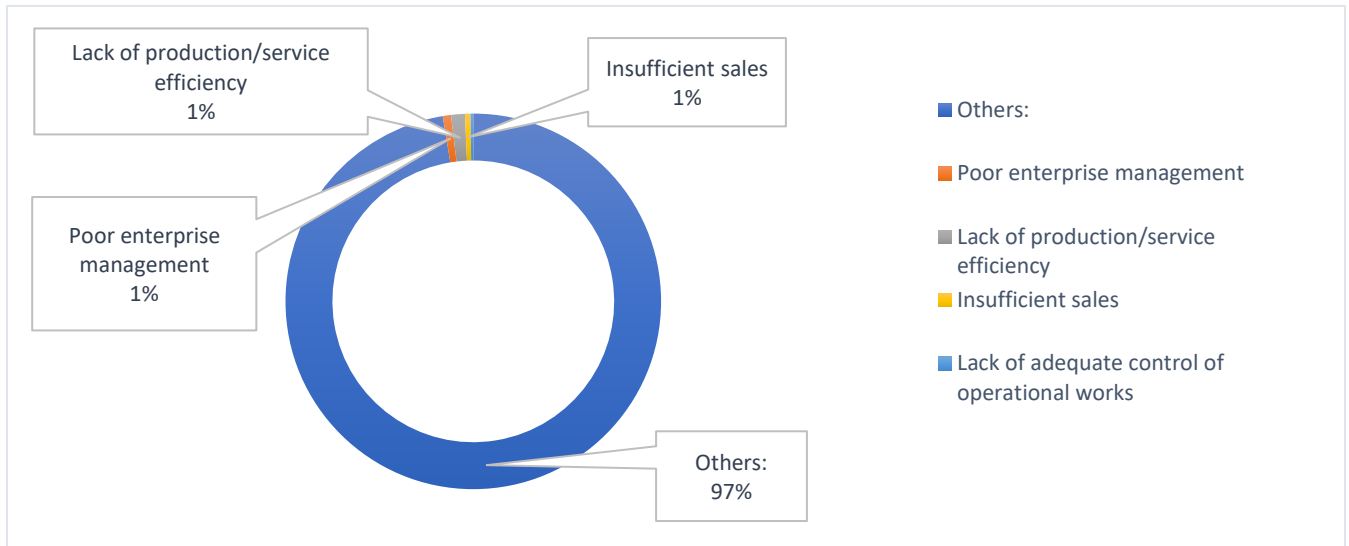
Table 35- Obstacles/difficulties in the work process and challenges that MSMEs face due to lack of training

	Micro				Small				Medium				Total				
	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total	Manufacturing	Service	Trading	Total					
Poor enterprise management	1	0	0	1	0.32%	0	0	0	0	0.00%	1	0	1	2	7.41%	3	0.71%
Lack of production/service efficiency	2	1	0	3	0.96%	0	0	0	0	0.00%	2	0	0	2	7.41%	5	1.18%
Insufficient sales	1	0	0	1	0.32%	0	0	1	1	1.22%	0	0	0	0	0.00%	2	0.47%
Lack of adequate control of operational works	1	0	0	1	0.32%	0	0	0	0	0.00%	0	0	0	0	0.00%	1	0.24%
Others:	161	49	97	307	98.08%	35	7	39	81	98.78%	16	4	3	23	85.19%	411	97.39%
<b>Total</b>	166	50	97	313	100%	35	7	40	82	100%	19	4	4	27	100%	422	100%

Source: Data from ANTC survey, 2022

<sup>18</sup>In total, 800 MSMEs were surveyed, but only 422 answered this question, and the "Inadequate Marketing" category did not have any respondents, therefore it is not included in the table at all.

Figure 22- Obstacles/difficulties in the work process and challenges that MSMEs face due to lack of training



From the surveyed enterprises, 1% of them declare that the difficulties they encounter at work due to the lack are insufficient sales, while 1% of them emphasize the lack of management, other obstacles mentioned by the surveyed MSMEs are the lack of production efficiency/services (1%), and other challenges are 97% (See *Figure 22*).

# PART IV

## MSMEs training needs

### 3.4 PART IV - MSMEs training needs

This part of the research presents information about the needs of MSMEs for training in the future, in which several types of proposed training are listed in 3 main categories:

- Management trainings;
- Operational/administrative trainings; and
- Professional/technical trainings.

The assessment of the needs of MSMEs for the above trainings was carried out through three (3) levels of assessment, where:

- 0 - This means that enterprises do not need training activities;
- 1 - This means that the enterprises need to some extent training activities; and
- 2 - This means that enterprises highly need training activities.

In the following, the needs of MSMEs for these trainings have been analyzed, and we have identified the immediate and long-term needs of MSMEs.

#### 3.4.1 The needs of enterprises for managerial training

In the managerial training section, a total of 37 trainings were selected, which were considered most important in this field, where they were divided into six (6) main training groups, including:

- Management trainings;
- Human resource;
- Public procurement and tendering;
- Financial management;
- Market assessment; and
- Marketing.

This part analyses the need of MSMEs for managerial training.

### 3.4.2 Managerial training needs

In the category of managerial trainings we included categories such as general enterprise management, strategic planning and organization, business plan compilation, managerial decision-making, etc.,. In *Tables 36, 37, and 38*, the trainings of these fields are listed, as well as the needs of the MSMEs to follow these trainings:

Table 36- Needs of Micro-enterprises for managerial training

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Strategic planning and organization	198	81	17	67	19	3	149	44	11	70.29%	24.45%	5.26%
Business plan	197	77	20	67	19	3	149	43	11	70.48%	23.72%	5.80%
General management of the enterprise	196	69	28	67	18	4	149	40	15	70.31%	21.67%	8.02%
Managerial decision making	196	63	33	67	14	8	150	37	15	70.84%	19.55%	9.61%
Quality management and standards	197	66	30	67	15	7	149	40	13	70.72%	20.72%	8.56%
Risk management and assessment	195	67	30	67	14	8	146	44	11	70.10%	21.48%	8.42%
Business presentation and representation	194	65	37	67	15	7	147	42	13	69.51%	20.78%	9.71%
Following the recommendations of the auditors	195	63	36	67	15	7	149	39	16	70.02%	19.93%	10.05%

Source: Data from ANTC survey, 2022

Table 37- The needs of small enterprises for managerial training

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Strategic planning and organization	51	18	1	7	3	0	51	15	3	73.15%	24.16%	2.68%
Business plan	52	15	1	7	3	0	51	14	2	75.86%	22.07%	2.07%
General management of the enterprise	52	16	2	7	3	0	50	15	3	73.65%	22.97%	3.38%
Managerial decision making	52	13	3	7	3	0	51	13	3	75.86%	20.00%	4.14%
Quality management and standards	52	11	4	7	3	0	51	13	4	75.86%	18.62%	5.52%
Risk management and assessment	52	13	5	7	3	0	51	13	3	74.83%	19.73%	5.44%
Business presentation and representation	52	13	3	7	3	0	52	13	3	76.03%	19.86%	4.11%
Following the recommendations of the auditors	52	12	5	7	2	1	52	13	3	75.51%	18.37%	6.12%
Strategic planning and organization	51	18	1	7	3	0	51	15	3	73.15%	24.16%	2.68%

Source: Data from ANTC survey, 2022



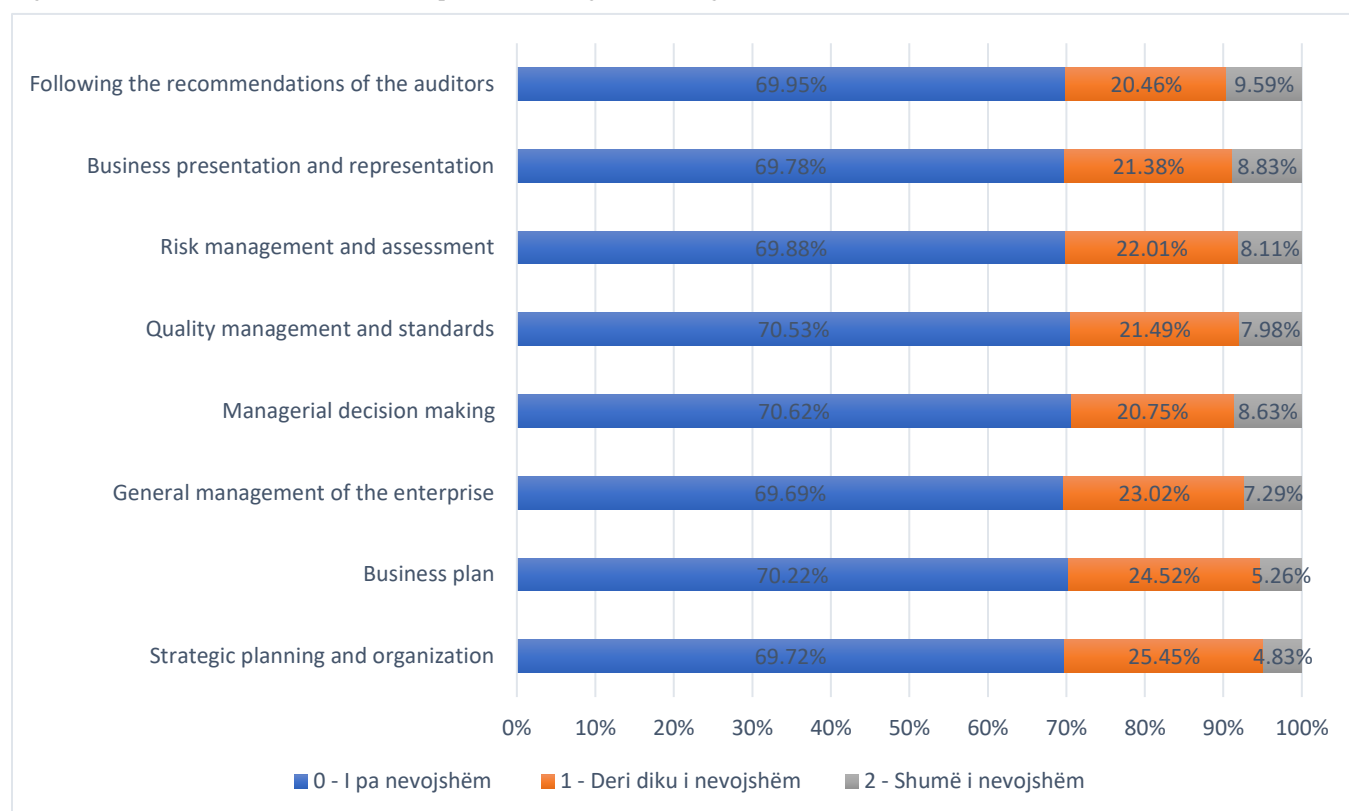
Table 38- The needs of medium-sized enterprises for managerial training

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Strategic planning and organization	19	13	2	3	2	0	3	5	1	52.08%	41.67%	6.25%
Business plan	18	13	3	3	2	0	3	5	1	50.00%	41.67%	8.33%
General management of the enterprise	18	12	4	3	2	0	3	5	1	50.00%	39.58%	10.42%
Managerial decision making	19	11	4	3	2	0	3	5	1	52.08%	37.50%	10.42%
Quality management and standards	18	13	3	4	1	0	3	5	1	52.08%	39.58%	8.33%
Risk management and assessment	18	12	4	4	1	0	3	4	2	52.08%	35.42%	12.50%
Business presentation and representation	19	10	5	4	1	0	3	5	1	54.17%	33.33%	12.50%
Following the recommendations of the auditors	18	10	6	4	1	0	3	5	1	52.08%	33.33%	14.58%
Strategic planning and organization	19	13	2	3	2	0	3	5	1	52.08%	41.67%	6.25%

Source: Data from ANTC survey, 2022

In *Figure 23*, the need of enterprises for training in the managerial field is graphically presented. The greatest need for training in this aspect is following the auditors' recommendations, as highly necessary by 9.59% of enterprises and to some extent, necessary by 20.46% of them. In comparison, it was considered unnecessary by 69.95%. Another important training in this part is about the presentation and representation of the business, considered highly necessary by 8.83% of MSMEs, somewhat necessary by 21.38% of enterprises, and not relevant by 69.78% of theirs. Managerial decision-making has been described as essential training by the surveyed MSMEs, where 8.63% of enterprises have described it as highly necessary, 20.75% have stated that this training is necessary to some extent, while 70.62%, have evaluated this training as not relevant for their activity.

Figure 23- The needs of medium-sized enterprises for managerial training



### 3.4.3 Human resource training needs

In this group, human resources training includes human resources management, the delegation of responsibilities, performance control and measurement, employee motivation, and time management. The survey results in *Tables 39, 40, and 41* reflect enterprises' training needs in this field.

Table 39- The needs of medium-sized enterprises for managerial training

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Human resource management	188	77	28	63	21	5	149	36	19	68.26%	22.87%	8.87%
Delegation of responsibilities	189	72	32	63	18	8	150	35	18	68.72%	21.37%	9.91%
Performance monitoring and measurement	189	66	37	63	18	8	150	30	21	69.07%	19.59%	11.34%
Motivation	189	58	45	63	16	9	148	32	21	68.85%	18.24%	12.91%
Time management	189	62	42	63	18	8	146	34	21	68.27%	19.55%	12.18%

Source: Data from ANTC survey, 2022

Table 40- Human resource training needs of small enterprises

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Human resource management	49	19	2	6	2	2	50	13	6	70.47%	22.82%	6.71%
Delegation of responsibilities	51	14	3	6	3	1	50	12	4	74.31%	20.14%	5.56%
Performance monitoring and measurement	50	16	3	6	2	2	50	14	5	71.62%	21.62%	6.76%
Motivation	51	13	3	6	3	1	49	10	7	74.13%	18.18%	7.69%
Time management	51	13	5	6	1	3	50	10	6	73.79%	16.55%	9.66%

Source: Data from ANTC survey, 2022

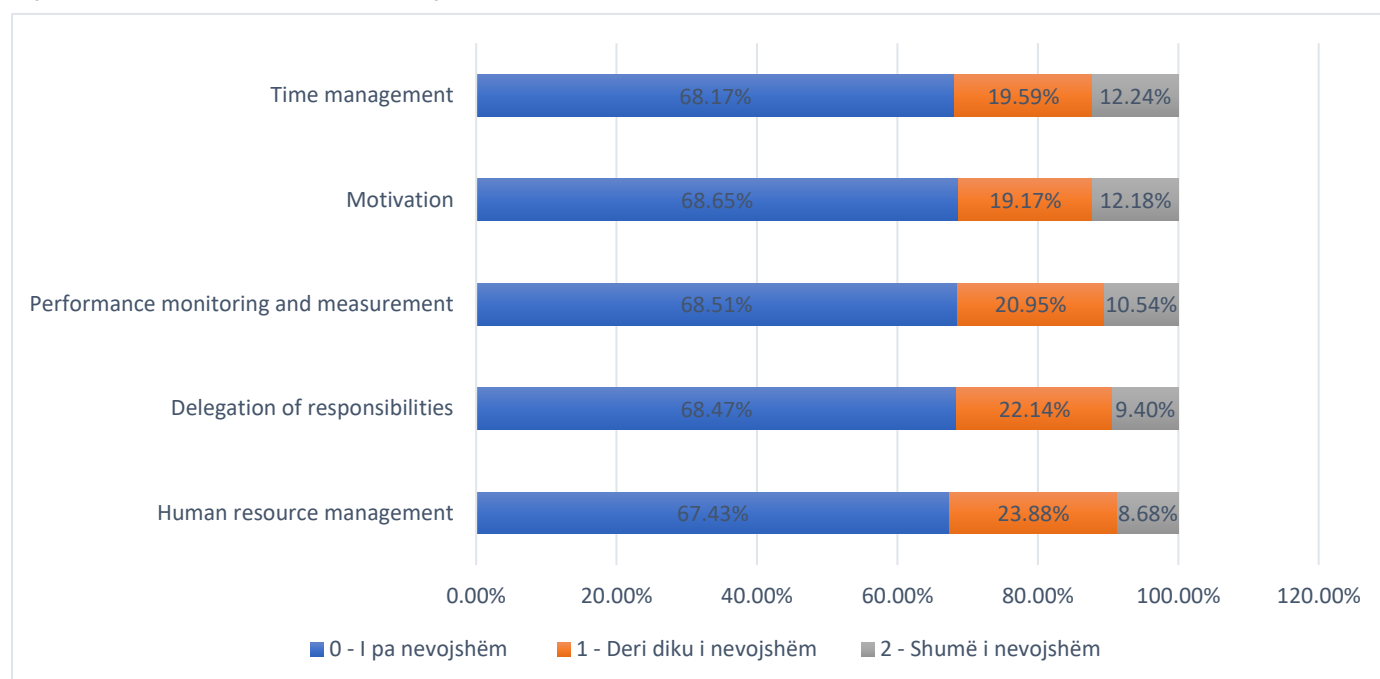
Table 41- Needs of medium-sized enterprises for training on human resources

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Human resource management	17	13	4	3	2	0	3	4	2	47.92%	39.58%	12.50%
Delegation of responsibilities	17	11	6	3	2	0	3	5	1	47.92%	37.50%	14.58%
Performance monitoring and measurement	18	11	5	4	1	0	3	5	1	52.08%	35.42%	12.50%
Motivation	17	10	7	4	1	0	3	5	1	50.00%	33.33%	16.67%
Time management	17	9	8	4	1	0	3	4	2	50.00%	29.17%	20.83%

Source: Data from ANTC survey, 2022

These data show that the needs of MSMEs for training in human resources are graphically presented (Figure 24). The most necessary trainings are time management training, where 12.24% of surveyed MSMEs have stated that they have high needs for such training, 19.59% of them describe this as somewhat necessary, while 68.17% have not expressed any interest in the training. The motivation has aroused interest for 12.18% of the surveyed MSMEs, which have evaluated this training as highly necessary, 19.17% of them have evaluated it as somewhat necessary, while 68.65% of the surveyed MSMEs evaluated the training as not necessary. Control and measurement of performance have been described as highly necessary by 10.54% of enterprises, 20.95% have stated that this training is necessary to some extent, while 68.51% of surveyed MSMEs have assessed it as not necessary for the enterprise.

Figure 24- The needs of MSMEs for training in the field of human resources



### 3.4.4 Training needs in public procurement and tendering

In this category, we analyzed public procurement and tendering, such as rules and procedures of public procurement, procurement plan, e-procurement, implementation of public contracts, preparation of the tender file, and similar. *Tables 42, 43, and 44* present the survey's findings on the needs of MSMEs in this regard.

Table 42- Needs of Micro-enterprises for training in public procurement and tendering

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
National rules and procedures applied in public procurement	186	81	26	67	16	6	144	42	17	67.86%	23.76%	8.38%
Procurement plan	186	73	32	67	12	10	146	37	17	68.79%	21.03%	10.17%
Electronic procurement	187	65	37	68	15	6	148	38	16	69.48%	20.34%	10.17%
Implementation of public contracts	185	66	39	67	13	9	150	33	19	69.19%	19.28%	11.53%
Preparation of terms of reference	187	61	41	67	13	9	148	37	19	69.07%	19.07%	11.86%
Preparation of tender files, launch of tenders/calls for proposals	186	61	42	67	12	10	150	32	21	69.36%	18.07%	12.56%
Tender Evaluation Committee/ Short List Panel	187	63	40	68	13	8	148	34	19	69.48%	18.97%	11.55%
Tender procedures for services/supplies/works/grants	184	58	48	67	12	10	151	31	22	68.95%	17.32%	13.72%

Source: Data from ANTC survey, 2022

Table 43- The needs of small enterprises for training in public procurement and tendering

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
National rules and procedures applied in public procurement	51	16	3	7	2	1	45	18	5	69.59%	24.32%	6.08%
Procurement plan	52	12	3	7	1	2	47	16	4	73.61%	20.14%	6.25%
Electronic procurement	52	13	2	7	2	1	47	13	7	73.61%	19.44%	6.94%
Implementation of public contracts	52	13	3	7	1	2	48	14	6	73.29%	19.18%	7.53%
Preparation of terms of reference	51	13	4	7	1	2	48	14	5	73.10%	19.31%	7.59%
Preparation of tender files, launch of tenders/calls for proposals	52	12	4	7	2	1	48	15	4	73.79%	20.00%	6.21%
Tender Evaluation Committee/ Short List Panel	52	12	3	7	2	1	48	14	5	74.31%	19.44%	6.25%
Tender procedures for services/supplies/works/grants	51	13	5	7	1	2	48	14	5	72.60%	19.18%	8.22%

Source: Data from ANTC survey, 2022

Table 44- The needs of medium-sized enterprises for training in public procurement and tendering

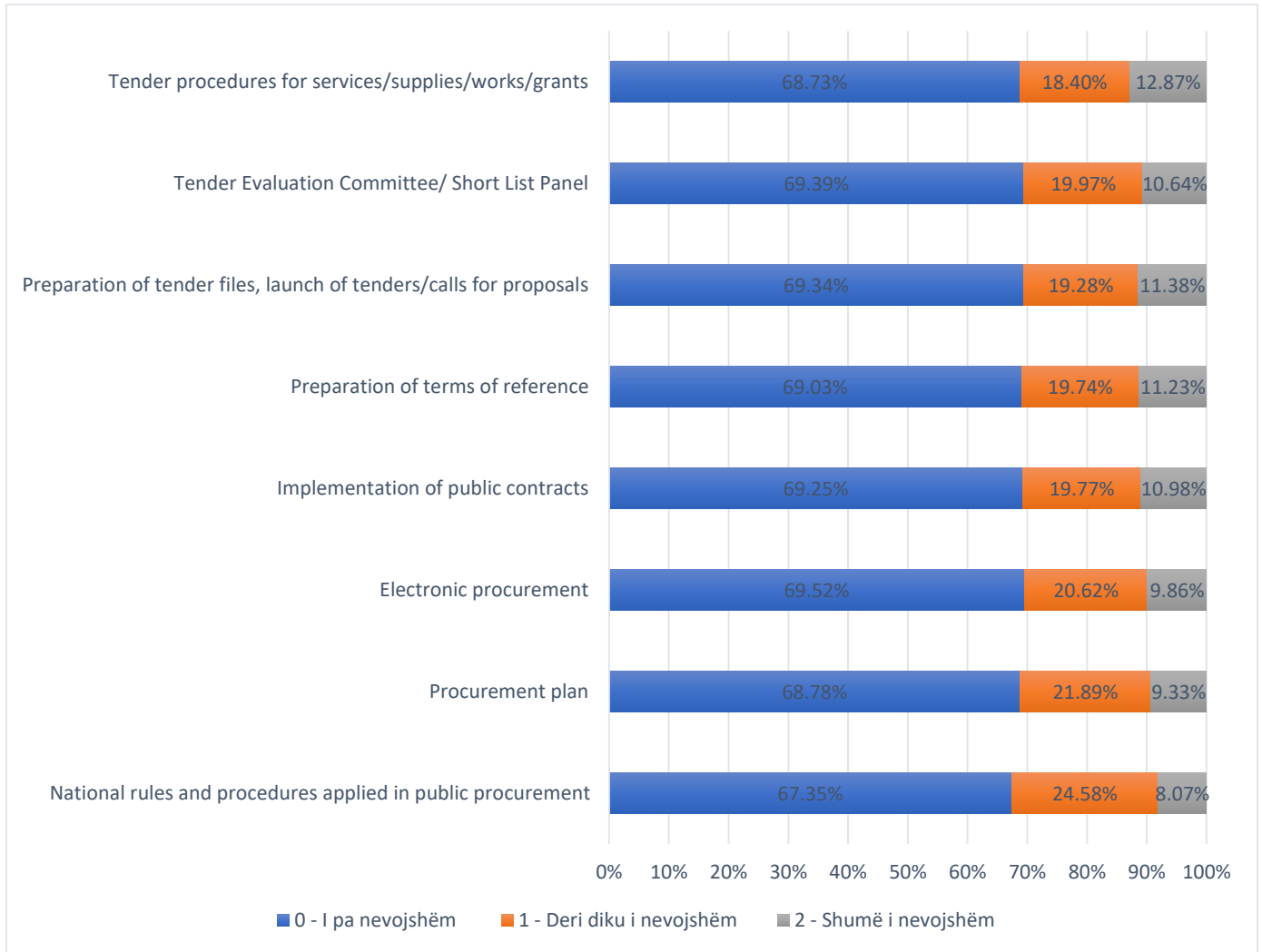
	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
National rules and procedures applied in public procurement	18	11	5	4	1	0	4	5	0	54.17%	35.42%	10.42%
Procurement plan	18	12	4	4	1	0	4	5	0	54.17%	37.50%	8.33%
Electronic procurement	18	8	7	5	0	0	4	5	0	57.45%	27.66%	14.89%
Implementation of public contracts	18	8	7	5	0	0	4	5	0	57.45%	27.66%	14.89%
Preparation of terms of reference	18	9	7	5	0	0	4	5	0	56.25%	29.17%	14.58%
Preparation of tender files, launch of tenders/calls for proposals	18	10	5	4	1	0	4	4	1	55.32%	31.91%	12.77%
Tender Evaluation Committee/ Short List Panel	18	11	5	4	1	0	3	4	1	53.19%	34.04%	12.77%
Tender procedures for services/supplies/works/grants	18	9	7	4	1	0	4	4	1	54.17%	29.17%	16.67%

Source: Data from ANTC survey, 2022

Figure 25 reflects the needs of the MSMEs for training in the field of public procurement and tendering. The training described as the most necessary from this group was found to be the training for the tender procedures of services/supplies/works/grants, which was assessed as highly necessary by 12.87% of the surveyed MSMEs, as 18.40% of them assessed it as somewhat necessary, while 68.73% of MSMEs rated it as not relevant to their activity. Another training of interest for the surveyed MSMEs was also found to be the training for the preparation of tender

files and the launch of tenders/calls for proposals, where 11.38% of enterprises rated it as highly necessary, 19.28% as somewhat necessary and 69.34% as not necessary. The preparation of the terms of reference was interesting for 11.23% of MSMEs, which have rated it as highly necessary, 19.74% of them have rated it as somewhat necessary, while 69.03% have rated it as not relevant. Theirs.

Figure 25- The needs of MSMEs for training in public procurement and tendering



### 3.4.5 Training needs in financial management

The trainings offered in this category are related to financial and investment planning, cost-benefit analysis, planning and flow of funds, certification, etc. *Tables 45, 46, and 47* present these data as follows.

Table 45- Needs of Micro-enterprises for financial management training

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Financial planning	191	73	33	64	17	7	154	35	14	69.56%	21.26%	9.18%
Investment planning	190	70	34	65	17	7	154	36	13	69.80%	20.99%	9.22%
Product/business cost/benefit analysis	191	68	35	65	16	8	151	36	13	69.81%	20.58%	9.61%
Flow of funds	191	60	40	65	15	9	151	32	19	69.93%	18.38%	11.68%
Planning of funds	190	63	41	64	15	9	151	37	14	69.35%	19.69%	10.96%
Requesting funds from the EC (European Commission)	190	57	48	65	14	10	151	34	17	69.28%	17.92%	12.80%
Certification/Verification of expenses	190	63	40	65	14	10	153	35	14	69.86%	19.18%	10.96%
Closing programs	191	55	47	65	13	11	149	35	15	69.71%	17.73%	12.56%
Reallocation of funds	189	55	49	65	13	11	150	35	17	69.18%	17.64%	13.18%

Source: Data from ANTC survey, 2022

Table 46- The needs of small enterprises for financial management training

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Financial planning	50	17	3	6	3	1	48	18	3	69.80%	25.50%	4.70%
Investment planning	50	14	3	6	3	1	50	15	2	73.61%	22.22%	4.17%
Product/business cost/benefit analysis	51	14	4	6	2	2	47	17	3	71.23%	22.60%	6.16%
Flow of funds	51	14	3	6	2	2	49	15	4	72.60%	21.23%	6.16%
Planning of funds	51	13	5	6	2	2	48	17	1	72.41%	22.07%	5.52%
Requesting funds from the EC (European Commission)	51	14	4	6	3	1	49	17	1	72.60%	23.29%	4.11%
Certification/Verification of expenses	49	14	4	6	3	1	49	16	2	72.22%	22.92%	4.86%
Closing programs	51	14	4	6	3	1	49	16	3	72.11%	22.45%	5.44%
Reallocation of funds	51	14	3	6	3	1	49	15	3	73.10%	22.07%	4.83%

Source: Data from ANTC survey, 2022

Table 47- The needs of medium enterprises for financial management training

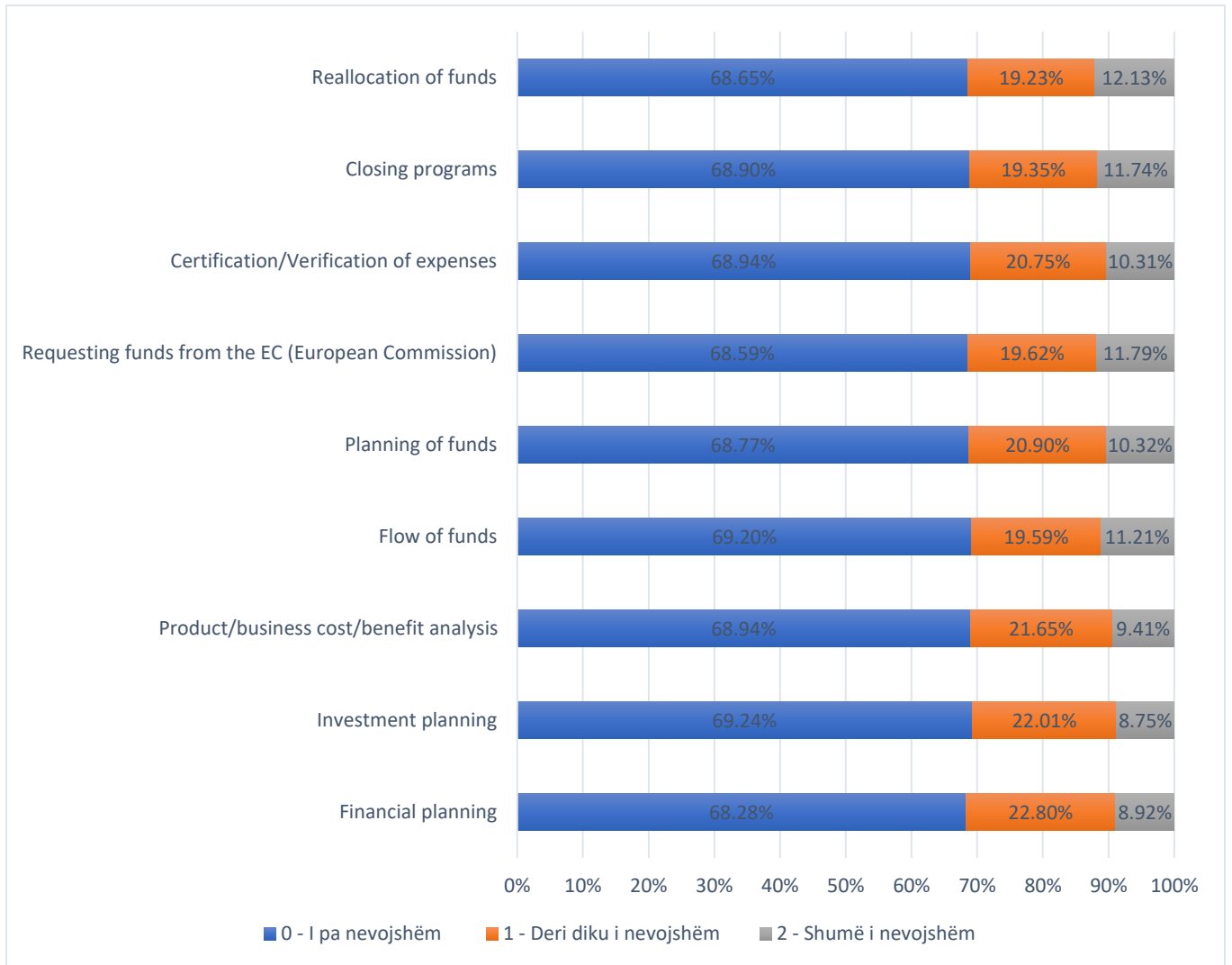
	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Financial planning	17	11	6	3	1	1	3	4	2	47.92%	33.33%	18.75%
Investment planning	17	12	4	3	1	1	3	3	3	48.94%	34.04%	17.02%
Product/business cost/benefit analysis	17	11	5	4	0	1	3	4	2	51.06%	31.91%	17.02%
Flow of funds	17	11	6	4	0	1	3	3	3	50.00%	29.17%	20.83%
Planning of funds	17	10	5	3	1	1	3	4	2	50.00%	32.61%	17.39%
Requesting funds from the EC (European Commission)	17	9	8	3	1	1	3	4	2	47.92%	29.17%	22.92%
Certification/Verification of expenses	17	11	6	3	1	1	3	4	2	47.92%	33.33%	18.75%
Closing programs	17	9	7	3	1	1	3	4	2	48.94%	29.79%	21.28%
Reallocation of funds	16	9	7	3	1	1	3	4	2	47.83%	30.43%	21.74%

Source: Data from ANTC survey, 2022

The training presented as the most necessary by this group was found to be reallocation of funds, which was assessed as highly necessary by 12.13% of the surveyed MSMEs, 19.23% of the enterprises assessed it as somewhat necessary. While 68.65% of MSMEs rated it as not relevant to their activity. The request for funds from the EC (European Commission) has aroused the interest of 11.79% of MSMEs, which have assessed it as highly necessary, and 19.62% of them who have described it as somewhat necessary, against 68.59% of MSMEs, except that they considered this training as not relevant for the company. Another training of interest for MSMEs is the training for closing the programs, where 11.74% of the enterprises have assessed it as very necessary, 19.35% as somewhat necessary, and 58.90% as not necessary (See *Figure 26*).



Figure 26- The needs of MSMEs for financial management training



### 3.4.6 Training needs for market assessment

This set of trainings is about domestic market assessment and regional market assessment, import/export approach, and import-export procedures. In *Tables 48, 49, and 50*, the need of micro, small and medium enterprises for training in this field is given in detail.

Table 48- Needs of Micro-enterprises for training on market assessment

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Export access and export procedures	188	88	18	61	24	2	147	41	17	67.58%	26.11%	6.31%
Import access and import procedures	189	79	22	62	23	4	144	43	17	67.75%	24.87%	7.38%
Evaluation of the internal market	190	72	29	62	23	4	146	40	17	68.27%	23.16%	8.58%
Regional market assessment	190	60	43	62	22	5	144	43	17	67.58%	21.33%	11.09%

Source: Data from ANTC survey, 2022

Table 49- The needs of small enterprises for training on market assessment

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Export access and export procedures	51	16	3	6	4	0	50	14	3	72.79%	23.13%	4.08%
Import access and import procedures	51	15	2	6	4	0	50	13	3	74.31%	22.22%	3.47%
Evaluation of the internal market	51	15	4	6	3	1	49	14	3	72.60%	21.92%	5.48%
Regional market assessment	51	14	2	6	3	1	49	14	4	73.61%	21.53%	4.86%

Source: Data from ANTC survey, 2022

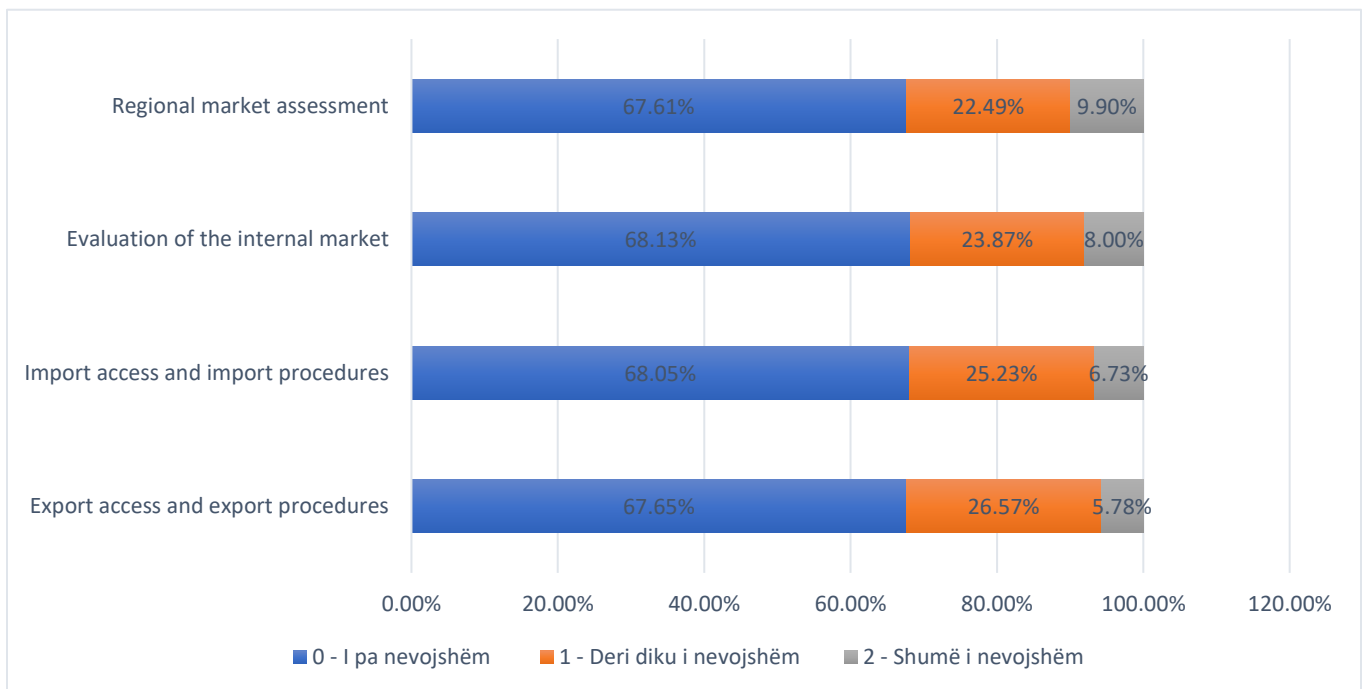
Table 50- Needs of medium-sized enterprises for training on market assessment

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Export access and export procedures	18	13	2	3	2	0	3	5	0	52.17%	43.48%	4.35%
Import access and import procedures	18	11	4	3	2	0	3	5	0	52.17%	39.13%	8.70%
Evaluation of the internal market	18	11	3	3	2	0	3	5	1	52.17%	39.13%	8.70%
Regional market assesMSMEnt	18	12	4	3	2	0	3	5	1	50.00%	39.58%	10.42%

Source: Data from ANTC survey, 2022

Figure 27 shows the need of enterprises for training in the field of market assessment, where training for regional market assessment was assessed as highly necessary by 9.90% of MSMEs, somewhat necessary by 22.49%, while 67.61 % of surveyed enterprises stated that this training is not relevant for their activity. Training for internal evaluation has been assessed as highly necessary by 8.00% of MSMEs, 23.87% have considered it as somewhat necessary, while 68.13% see it as not necessary. Another training of interest for MSMEs is the training on access to import and import procedures, assessed as highly necessary by 6.73% of the surveyed enterprises, somewhat necessary for 25.23% of them, and not necessary for 68.05% of surveyed MSMEs. On the other hand, 5.78% of surveyed companies stated that access to export and export procedures is highly necessary, then 26.57% of MSMEs have assessed it as somewhat necessary, while most of them, about 67.65%, have evaluated it as not necessary for their activity.

Figure 27- Need of MSMEs for training on market assessment



### 3.4.7 Needs for training in the field of marketing

This group of trainings (*Tables 51, 52, and 53*) includes marketing planning, sales strategy, and marketing tools. These trainings have largely attracted the attention of MSMEs, thus making them appear among the most necessary trainings for the surveyed MSMEs.

Table 51- Needs of Micro-enterprises for training in the field of marketing

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Marketing planning	187	63	43	61	19	9	144	45	15	66.89%	21.67%	11.43%
Sales strategy	188	52	53	61	17	11	148	41	15	67.75%	18.77%	13.48%
Digital marketing	188	55	51	61	17	11	145	40	19	67.12%	19.08%	13.80%

Source: Data from ANTC survey, 2022

Table 52- The needs of small enterprises for training in the field of marketing

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Marketing planning	46	21	3	7	0	3	49	15	4	68.92%	24.32%	6.76%
Sales strategy	47	17	4	7	0	3	50	12	5	71.72%	20.00%	8.28%
Digital marketing	47	17	5	6	0	4	50	11	7	70.07%	19.05%	10.88%

Source: Data from ANTC survey, 2022

Table 53- The needs of medium-sized enterprises for training in the field of marketing

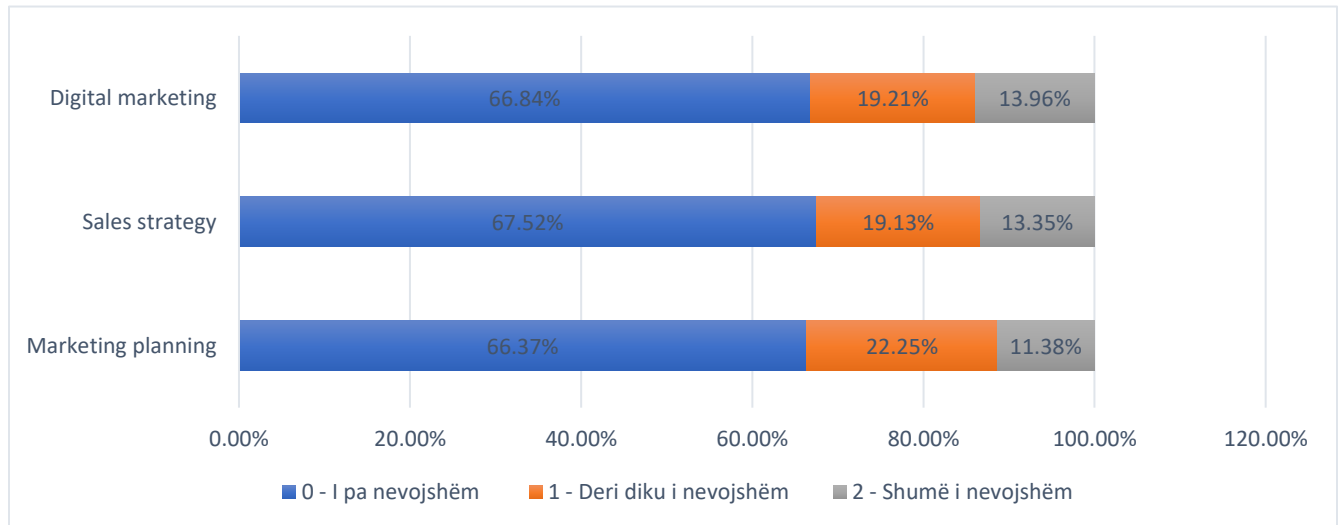
	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Marketing planning	17	8	9	5	0	0	3	3	3	52.08%	22.92%	25.00%
Sales strategy	17	8	9	5	0	0	3	2	4	52.08%	20.83%	27.08%
Digital marketing	17	7	9	5	0	0	3	3	3	53.19%	21.28%	25.53%

Source: Data from ANTC survey, 2022

As shown in *Figure 28*, digital marketing was rated as highly necessary by 13.96% of the companies surveyed, somewhat necessary by 19.21%, and 66.84% rated as not necessary. Furthermore, the MSMEs highly evaluated the sales strategy, where 13.35% of them rated it as

highly necessary, 19.13% as somewhat necessary, and 67.52% rated it as unnecessary. Training for marketing planning has aroused interest for 11.38% of MSMEs, which have rated it as highly necessary, 22.25% of them have rated it as somewhat necessary, while 66.37% of MSMEs have rated it as not relevant to the enterprise.

Figure 28- The needs of MSMEs for training in the field of marketing



### 3.4.8 Enterprise needs for operational/administrative training

In the operational/administrative training category, 23 trainings were selected, which were divided into four (4) main training groups:

- Preparation and management of projects,
- Financial management and accounting,
- Customer service, and
- Others;

In the following chapters, the need of MSMEs for operational/administrative training has been analyzed, and the immediate and long-term needs for these trainings have been identified.

### 3.4.9 Training needs in project preparation and managing them

In this part, we listed the trainings for the preparation and managing projects, such as application for projects or grants, preparation of the application form, contracting and implementation of the contract, and similar. *Tables 54, 55, and 56* describe the needs of enterprises for training in this direction.

Table 54- Needs of Micro-enterprises for training in project preparation and management

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication during the preparation of the project	189	76	28	66	19	4	147	42	14	68.72%	23.42%	7.86%
Use of technical assistance for project/grant preparation	189	69	32	66	18	5	148	39	15	69.36%	21.69%	8.95%
Preparation of applications (Application Form)	190	62	39	66	16	7	149	38	15	69.59%	19.93%	10.48%
Application for projects/grants	189	54	49	66	15	8	149	38	16	69.18%	18.32%	12.50%
Signatory of the contract	189	60	42	66	14	9	152	37	14	69.81%	19.04%	11.15%
Implementation of the contract	190	58	42	66	16	7	150	37	16	69.76%	19.07%	11.17%
Understanding and implementation of legal provisions and relevant national regulations/implementation guidelines (project implementation)	190	58	41	66	16	7	151	36	16	70.05%	18.93%	11.02%
Organization of events, meetings, etc.	189	57	45	66	16	7	150	38	17	69.23%	18.97%	11.79%

Source: Data from ANTC survey, 2022

Table 55- The needs of small enterprises for training in the preparation and management of projects

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication during the preparation of the project	50	16	2	7	2	1	49	18	1	72.60%	24.66%	2.74%
Use of technical assistance for project/grant preparation	51	14	2	7	3	0	49	16	1	74.83%	23.08%	2.10%
Preparation of applications (Application Form)	51	14	4	7	2	1	49	15	4	72.79%	21.09%	6.12%
Application for projects/grants	51	13	3	7	2	1	48	15	3	74.13%	20.98%	4.90%
Signatory of the contract	51	13	3	7	2	1	49	13	3	75.35%	19.72%	4.93%

Implementation of the contract	50	13	4	7	2	1	49	14	3	74.13%	20.28%	5.59%
Understanding and implementation of legal provisions and relevant national regulations/implementation guidelines (project implementation)	50	16	2	7	1	2	48	14	3	73.43%	21.68%	4.90%
Organization of events, meetings, etc.	51	13	4	7	1	2	49	12	6	73.79%	17.93%	8.28%

Source: Data from ANTC survey, 2022

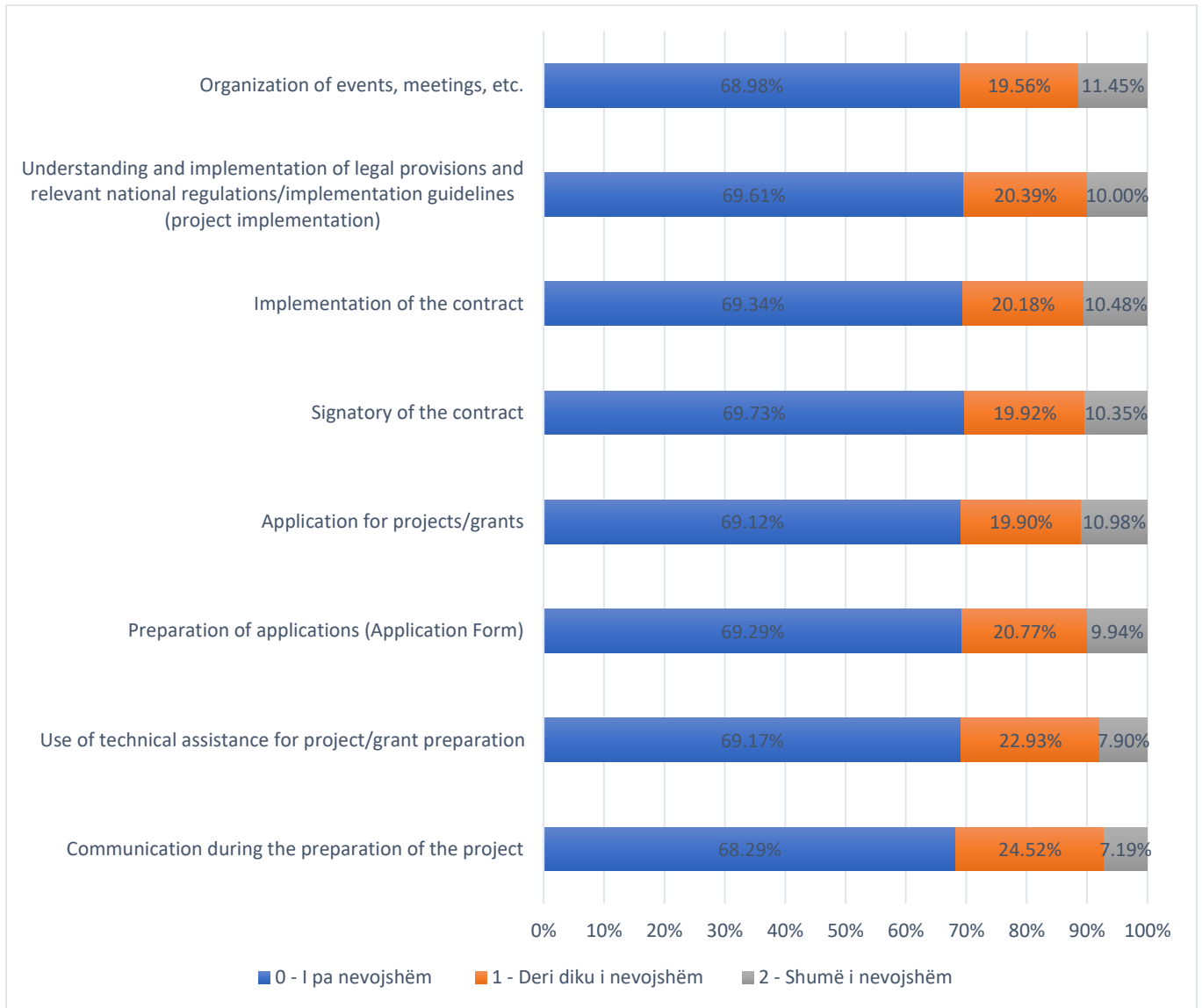
Table 56- The needs of medium enterprises for training in the preparation and management of projects

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication during the preparation of the project	18	12	4	3	2	0	3	4	2	50.00%	37.50%	12.50%
Use of technical assistance for project/grant preparation	18	12	4	3	2	0	3	4	2	50.00%	37.50%	12.50%
Preparation of applications (Application Form)	18	8	6	4	1	0	3	5	1	54.35%	30.43%	15.22%
Application for projects/grants	18	11	4	4	1	0	3	5	1	53.19%	36.17%	10.64%
Signatory of the contract	18	9	7	4	1	0	3	5	1	52.08%	31.25%	16.67%
Implementation of the contract	18	9	7	3	2	0	3	5	1	50.00%	33.33%	16.67%
Understanding and implementation of legal provisions and relevant national regulations/implementation guidelines (project implementation)	18	11	3	3	2	0	3	3	3	52.17%	34.78%	13.04%
Organization of events, meetings, etc.	18	9	6	3	1	1	3	5	1	51.06%	31.91%	17.02%

Source: Data from ANTC survey, 2022

Looking at *Figure 29*, the organization of events, meetings, etc., was rated as highly necessary by 11.45% of surveyed enterprises, to some extent necessary by 19.59% of them, and it was assessed as not necessary by 68.98% of MSMEs. Also, the application for projects/grants has been evaluated satisfactorily, where 10.98% of MSMEs have evaluated it as highly necessary, 19.90% as somewhat necessary, and 69.12% of them have described it as not necessary. Training, and implementation of the contract have aroused interest for 10.35% of MSMEs, which have rated it as highly necessary, 19.92% of them have rated it as somewhat necessary, while 69.73% of enterprises have rated it as not relevant.

Figure 29- Needs of MSMEs for training in project preparation and management





### 3.4.10 Training needs in financial management and accounting

This list of finance and accounting trainings, such as managerial accounting, financial accounting, and taxation, are listed as highly necessary by the MSMEs. *Tables 57, 58, and 59* reflect the survey results regarding the needs of enterprises for training in the field of finance and accounting.

Table 57- Needs of Micro-enterprises for training in finance and accounting management

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Tax declaration	186	81	28	65	18	6	147	39	18	67.69%	23.47%	8.84%
Financial statements	188	68	37	65	16	8	147	35	21	68.38%	20.34%	11.28%
Taxation	187	62	42	65	16	8	149	35	20	68.66%	19.35%	11.99%

Source: Data from ANTC survey, 2022

Table 58- The needs of small enterprises for training in financial management and accounting

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Tax declaration	48	16	5	7	2	1	48	14	6	70.07%	21.77%	8.16%
Financial statements	51	12	6	7	2	1	50	12	6	73.47%	17.69%	8.84%
Taxation	51	11	7	7	2	1	49	11	9	72.30%	16.22%	11.49%

Source: Data from ANTC survey, 2022

Table 59- The needs of medium-sized enterprises for training in finance and accounting management

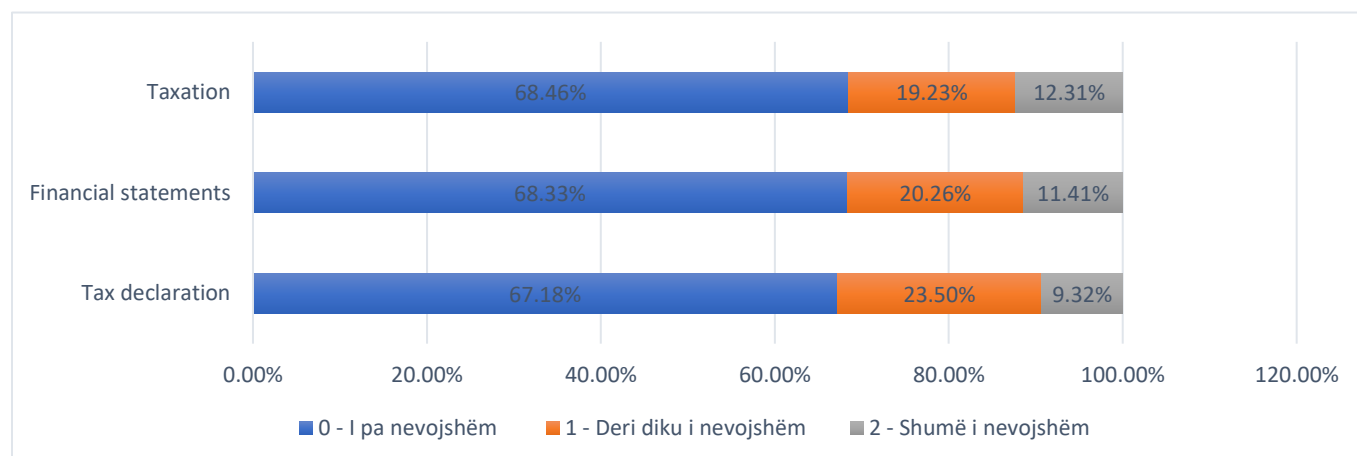
	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Tax declaration	18	11	5	4	0	1	3	3	3	52.08%	29.17%	18.75%
Financial statements	18	10	6	4	0	1	3	3	3	52.08%	27.08%	20.83%
Taxation	18	10	6	5	0	0	3	3	3	54.17%	27.08%	18.75%

Source: Data from ANTC survey, 2022

Regarding the needs of MSMEs for training in accounting and finance, we note that the highest interest has been shown in training in taxation, where 12.31% of enterprises have declared that this training is highly necessary, 19.23% somewhat necessary, while 68.46% of enterprises have assessed it as not necessary. Training for financial statements has been assessed as highly

necessary by 11.41% of MSMEs, 20.26% have assessed it as somewhat necessary, and 68.33% see these trainings as non-relevant to their activity. For tax declaration, 9.32% of surveyed companies stated that training is highly necessary, a part of 23.50% assessed it as somewhat necessary, while the majority of them, or 67.18%, assessed it as not necessary (See *Figure 30*).

Figure 30- The needs of MSMEs for training in financial management and accounting



### 3.4.11 Customer service training needs

In this part (*Tables 60, 61, and 62*), the training for customer service will be analyzed.

Table 60- Need of Micro-enterprises for customer service training

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication with the client	190	67	36	62	22	5	146	41	16	68.03%	22.22%	9.74%
Networking	191	56	44	62	20	7	146	36	21	68.44%	19.21%	12.35%
Communication and foreign languages	190	51	50	62	20	7	145	37	20	68.21%	18.56%	13.23%

Source: Data from ANTC survey, 2022

Table 61- Customer service training needs of small businesses

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication with the client	50	15	4	6	1	3	48	13	8	70.27%	19.59%	10.14%
Networking	50	14	5	6	2	2	49	11	8	71.43%	18.37%	10.20%

Communication and foreign languages	50	13	6	6	1	3	48	11	10	70.27%	16.89%	12.84%
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Source: Data from ANTC survey, 2022

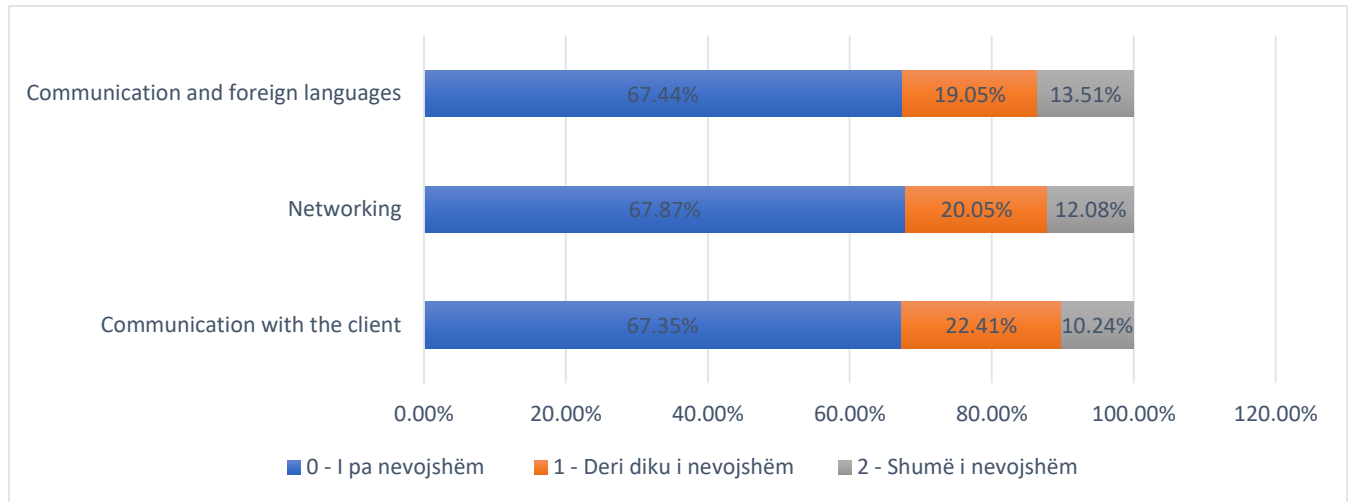
Table 62- Needs of medium-sized enterprises for customer service training

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Communication with the client	17	11	6	4	1	0	3	4	2	50.00%	33.33%	16.67%
Networking	17	12	5	4	1	0	3	4	2	50.00%	35.42%	14.58%
Communication and foreign languages	17	9	7	3	2	0	3	4	2	48.94%	31.91%	19.15%

Source: Data from ANTC survey, 2022

In Figure 31, the need and willingness of MSMEs to follow training for customer service are graphically presented, where 13.51% of enterprises have stated that they have a great need for training in communication and foreign languages, 19.05% of them see it as to some extent necessary such training, while 67.44% do not need this training. Networking training was seen as highly necessary by 12.08% of MSMEs, somewhat necessary by 20.05%, and not necessary by 67.87%. Training for communication with customers was assessed as highly necessary by 10.24% of MSMEs, somewhat necessary by 22.41%, while 67.35% assessed it as irrelevant to their activity.

Figure 31- Needs of MSMEs for customer service training



### 3.4.12 Communication technology training needs

This part includes the need for trainings such as the computer system based on electronic data transfer, electronic use of data, quality, standards, and certification of products, which has not

aroused much interest among MSMEs. Tables 63, 64, and 65 show the need for MSMEs to follow these trainings.

Table 63- Needs of Micro-enterprises for training on communication technology, efficient use of energy, and product certification

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Computer based system [electronic data transfer]	200	59	34	66	14	9	150	34	20	70.99%	18.26%	10.75%
Word	200	53	39	66	12	10	150	38	15	71.36%	17.67%	10.98%
Excel	200	52	41	66	13	9	153	30	20	71.75%	16.27%	11.99%
PowerPoint	200	47	46	67	12	10	151	30	21	71.58%	15.24%	13.18%

Source: Data from ANTC survey, 2022

Table 64- The needs of small enterprises for training on communication technology, efficient use of energy and product certification

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Computer based system [electronic data transfer]	50	13	7	7	1	2	54	12	3	74.50%	17.45%	8.05%
Word	53	10	5	7	1	2	55	10	3	78.77%	14.38%	6.85%
Excel	53	9	6	7	0	3	55	8	5	78.77%	11.64%	9.59%
PowerPoint	53	10	7	7	0	3	54	9	5	77.03%	12.84%	10.14%

Source: Data from ANTC survey, 2022

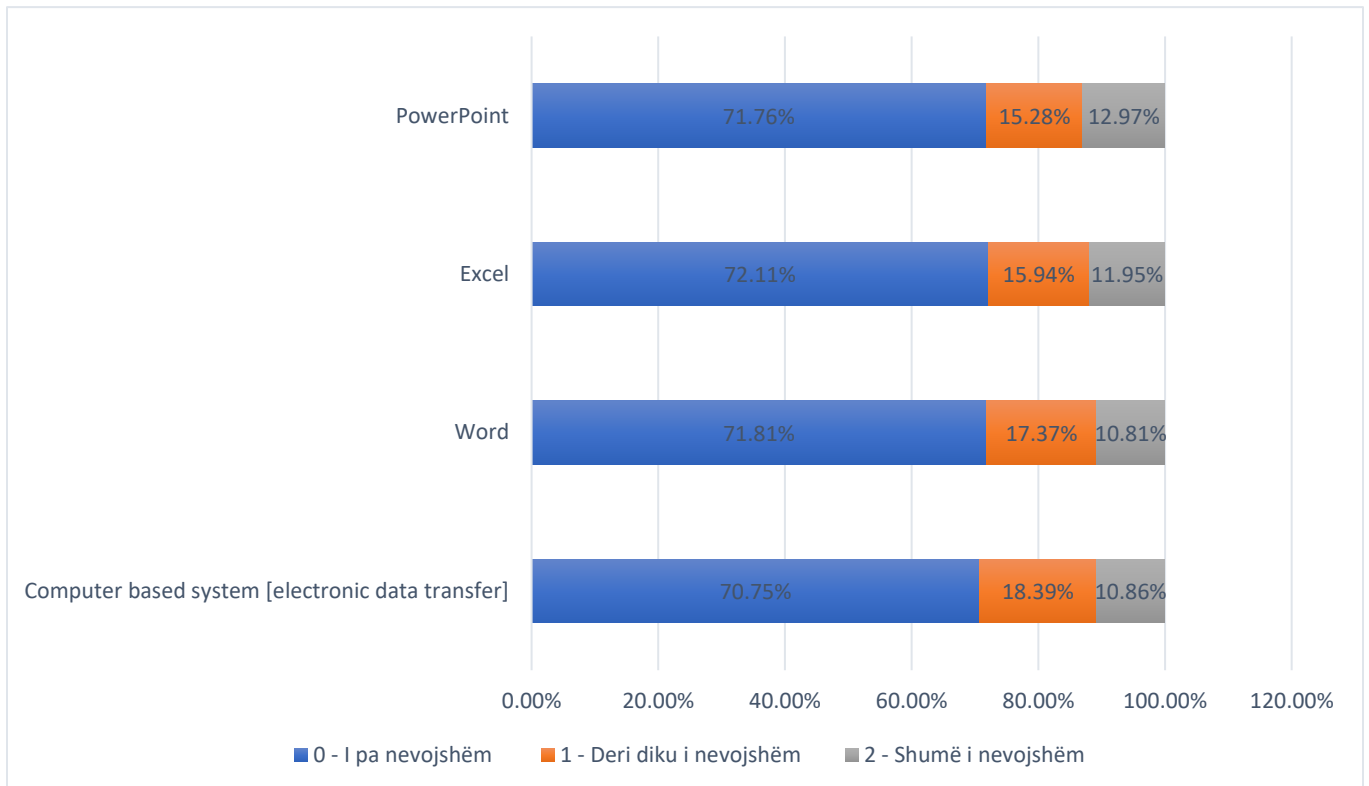
Table 65- Needs of medium-sized enterprises for training on communication technology, efficient use of energy and product certification

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Computer based system [electronic data transfer]	20	7	7	4	1	0	3	3	3	56.25%	22.92%	20.83%
Word	20	6	8	4	1	0	3	4	2	56.25%	22.92%	20.83%
Excel	20	7	7	4	1	0	3	4	2	56.25%	25.00%	18.75%
PowerPoint	20	6	7	4	1	0	3	4	2	57.45%	23.40%	19.15%

Source: Data from ANTC survey, 2022

From *Figure 32*, it can be seen that the greatest focus has been shown on PowerPoint, where 12.97% of MSMEs have stated that they have a high need for this field of training, 15.28% have assessed it as somewhat necessary, while 71.76% have assessed as not necessary. Then Excel has been evaluated as very necessary by 11.95% of MSMEs, somewhat necessary by 15.94%, while 72.11% have declared that this training is unnecessary. Moreover, Word is the training that was evaluated as highly necessary by 10.81% of enterprises, somewhat necessary by 17.37% of them, and not relevant by 71.81% of MSMEs. In the end, the computer-based system (electronic data transfer) was rated as highly necessary by 10.86% of MSMEs, somewhat necessary by 18.39%, while 70.75% stated that this training is unnecessary.

Figure 32- The need for MSMEs for training on communication technology, efficient use of energy and product certification



### 3.4.13 Enterprise needs for technical and/or professional training

This group of trainings includes specific and technical modules belonging to industries, sectors, or special activities of MSMEs, either in the field of production, services, or trade. Comparing the answers to the needs of these enterprises for these trainings with the total number of enterprises surveyed may not be very relevant because the needs for these trainings may not belong to all the activities of the enterprises. *Tables 66, 67, and 68* lists the technical/professional trainings and the need of enterprises to benefit from this training.

Table 66- Needs of Micro-enterprises for technical and/or professional training

	Micro											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Construction technician	204	47	40	71	12	6	152	34	16	73.37%	15.98%	10.65%
Electrical technician	204	40	44	70	12	7	154	31	19	73.67%	14.29%	12.05%
Repair of electrical installations	204	40	44	70	11	8	154	31	17	73.92%	14.16%	11.92%
Water and sewage installation technician	204	36	49	71	10	8	153	29	21	73.67%	12.91%	13.43%
Interior technician	204	36	48	71	10	8	153	30	19	73.92%	13.13%	12.95%
Machine technician	203	34	52	71	9	9	154	28	21	73.67%	12.22%	14.11%
Automechanics and the use of digital technology	258	27	8	80	5	4	179	19	5	88.38%	8.72%	2.91%
woodwork	259	25	8	81	5	3	176	22	5	88.36%	8.90%	2.74%
Graphic design	256	23	9	80	7	2	180	19	4	88.97%	8.45%	2.59%
Tailoring and fashion design	259	21	10	80	7	2	177	21	5	88.66%	8.42%	2.92%
IT and web/app developer	258	24	11	80	6	3	176	21	5	88.01%	8.73%	3.25%
Adjuster	253	23	13	81	5	3	176	22	5	87.78%	8.61%	3.61%
Aesthetics	246	29	17	77	7	5	175	23	5	85.27%	10.10%	4.62%
Chef and gastronomist	234	36	21	72	12	5	167	30	6	81.13%	13.38%	5.49%
E-Sales (on line)	221	48	22	70	14	5	164	31	9	77.91%	15.92%	6.16%
Efficient energy (Green Energy)	217	50	23	68	15	6	159	32	12	76.29%	16.67%	7.04%
Quality, standard and certification of products	206	54	24	65	15	6	138	33	11	74.09%	18.48%	7.43%
Other:	147	51	25	52	13	6	106	32	12	68.69%	21.62%	9.68%

Source: Data from ANTC survey, 2022

Table 67- The needs of small enterprises for technical and/or professional training

	Small											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Construction technician	53	11	4	8	1	1	51	11	5	77.24%	15.86%	6.90%

Electrical technician	56	6	4	8	1	1	51	11	3	81.56%	12.77%	5.67%
Repair of electrical installations	56	6	4	8	0	2	52	9	6	81.12%	10.49%	8.39%
Water and sewage installation technician	56	7	4	8	1	1	51	9	4	81.56%	12.06%	6.38%
Interior technician	56	7	2	8	0	2	52	10	4	82.27%	12.06%	5.67%
Machine technician	55	7	5	8	0	2	51	10	5	79.72%	11.89%	8.39%
Automechanics and the use of digital technology	62	3	1	10	0	0	58	5	2	92.20%	5.67%	2.13%
woodwork	62	3	1	10	0	0	58	6	2	91.55%	6.34%	2.11%
Graphic design	62	3	1	10	0	0	58	6	2	91.55%	6.34%	2.11%
Tailoring and fashion design	62	4	1	10	0	0	58	5	3	90.91%	6.29%	2.80%
IT and web/app developer	61	4	1	10	0	0	58	4	5	90.21%	5.59%	4.20%
Adjuster	62	4	1	10	0	0	58	3	4	91.55%	4.93%	3.52%
Aesthetics	59	6	1	10	0	0	57	7	2	88.73%	9.15%	2.11%
Chef and gastronomist	59	7	1	9	1	0	56	8	3	86.11%	11.11%	2.78%
E-Sales (on line)	56	8	3	8	2	0	55	8	3	83.22%	12.59%	4.20%
Efficient energy (Green Energy)	56	9	2	8	2	0	54	6	5	83.10%	11.97%	4.93%
Quality, standard and certification of products	52	13	2	7	2	0	52	7	4	79.86%	15.83%	4.32%
Other:	31	9	2	4	2	0	29	7	4	72.73%	20.45%	6.82%

Source: Data from ANTC survey, 2022

Table 68- The needs of medium enterprises for technical and/or professional training

	Medium											
	Manufacturing			Service			Trading			TOTAL		
	0	1	2	0	1	2	0	1	2	0	1	2
Construction technician	21	6	5	3	1	1	3	4	1	60.00%	24.44%	15.56%
Electrical technician	21	5	6	3	1	1	3	5	0	60.00%	24.44%	15.56%
Repair of electrical installations	21	4	7	4	0	1	3	5	0	62.22%	20.00%	17.78%
Water and sewage installation technician	22	5	5	4	0	1	3	5	0	64.44%	22.22%	13.33%
Interior technician	22	4	6	4	0	1	4	4	0	66.67%	17.78%	15.56%
Machine technician	22	4	6	4	0	1	4	3	1	66.67%	15.56%	17.78%
Automechanics and the use of digital technology	30	2	0	4	0	1	6	2	0	88.89%	8.89%	2.22%
woodwork	30	2	0	5	0	0	5	3	0	88.89%	11.11%	0.00%
Graphic design	30	2	0	5	0	0	6	2	0	91.11%	8.89%	0.00%
Tailoring and fashion design	30	1	1	5	0	0	6	2	0	91.11%	6.67%	2.22%
IT and web/app developer	30	1	1	5	0	0	6	1	1	91.11%	4.44%	4.44%

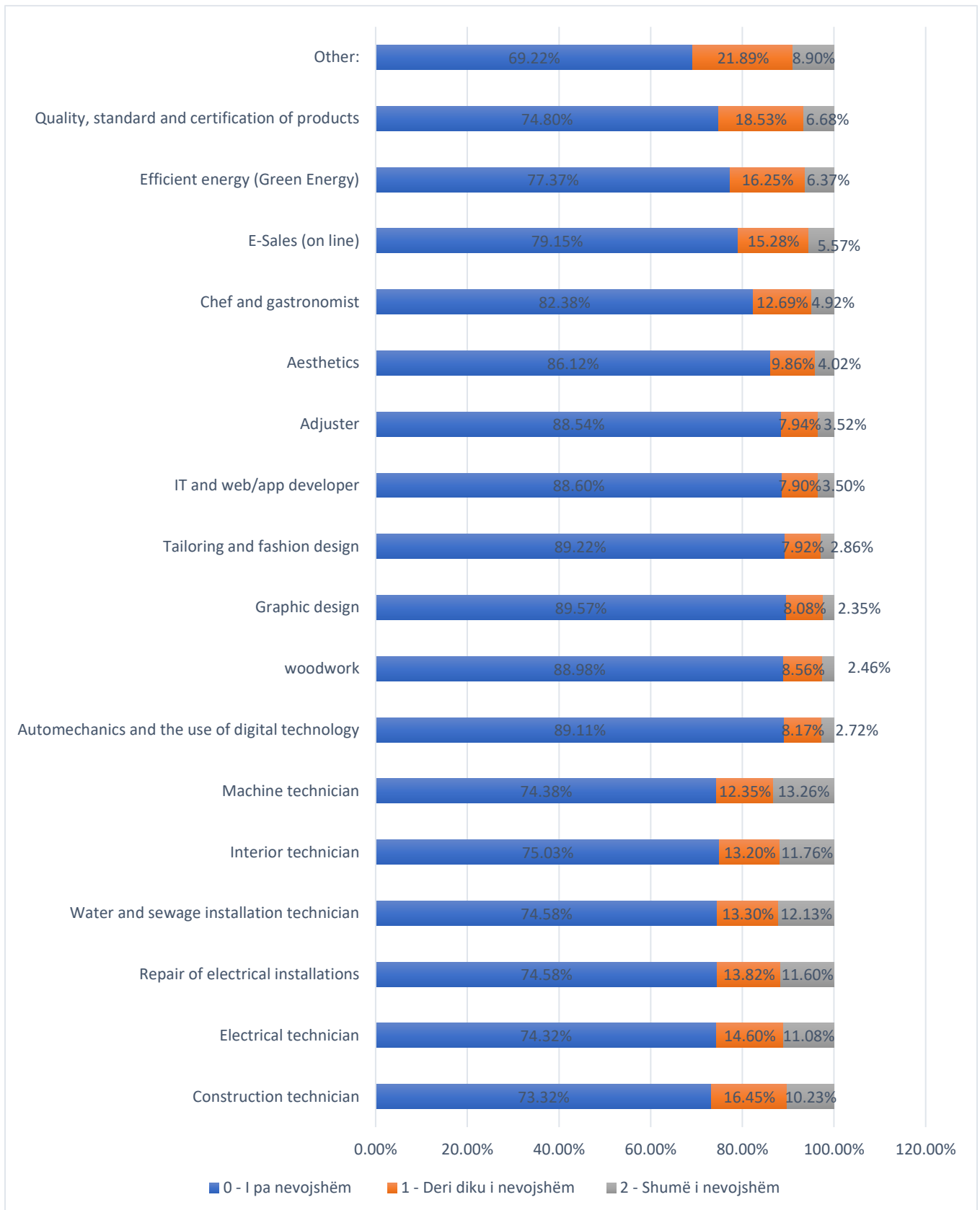
Adjuster	30	1	1	4	1	0	6	2	0	88.89%	8.89%	2.22%
Aesthetics	30	1	1	4	1	0	6	2	0	88.89%	8.89%	2.22%
Chef and gastronomist	29	2	1	4	1	0	6	1	1	86.67%	8.89%	4.44%
E-Sales (on line)	27	4	1	4	1	0	6	2	0	82.22%	15.56%	2.22%
Efficient energy (Green Energy)	23	8	1	4	1	0	6	2	0	73.33%	24.44%	2.22%
Quality, standard and certification of products	21	9	1	3	1	0	5	2	1	67.44%	27.91%	4.65%
Other:	12	6	1	3	1	0	5	2	0	66.67%	30.00%	3.33%

Source: Data from ANTC survey, 2022

When analyzing the needs of MSMEs for professional and/or technical training, the highest interest turns out to be for machine technician training, where 13.26% of enterprises declared that this training is highly necessary, 12.35% somewhat necessary, while 74.38% of enterprises have assessed it as not necessary. The training for technicians of water and sewage installations has been assessed as highly necessary by 12.13% of MSMEs, 13.30% have assessed it as somewhat necessary, and 74.58% of MSMEs see it as not relevant for the activity. On the other hand, 11.76% of the companies surveyed stated that interior technician trainings are highly necessary, a part of 13.20% have assessed them as somewhat necessary, while the majority of them, or 75.03%, these trainings have assessed them as not necessary. Another training of interest for MSMEs is electrical installation repair, assessed as highly necessary for 11.60% of surveyed enterprises, to some extent necessary for 13.82% of them, and not necessary for 74.58% of MSMEs (See *Figure 33*).



Figure 33- The needs of MSMEs for professional and/or administrative training



### 3.4.14 Readiness of surveyed enterprises for online training

This part analyzes the willingness and possibilities of companies to attend online trainings ( *Table 69*), where about 71.39% of them have declared that they do not prefer this form of organizing trainings<sup>19</sup>.

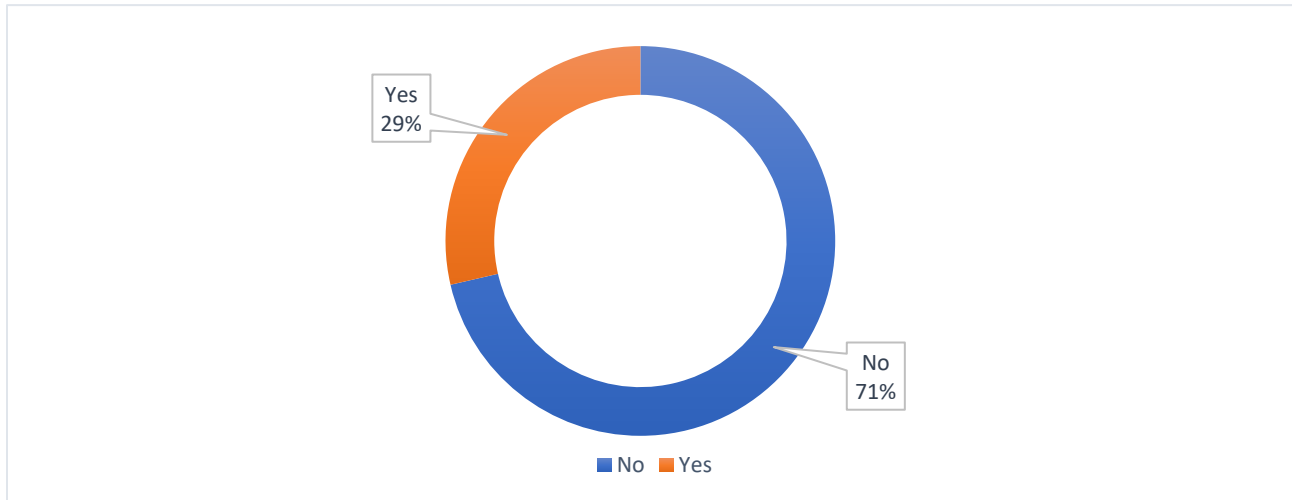
Table 69- Readiness of surveyed enterprises for online training

	Micro					Small					Medium					Total	
	Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total		Manufacturing	Service	Trading	Total			
No	196	60	144	400	72.46%	42	6	52	100	73.53%	16	3	5	24	52.17%	524	71.39%
Yes	85	23	44	152	27.54%	19	4	13	36	26.47%	16	2	4	22	47.83%	210	28.61%
<b>Total</b>	281	83	188	552	100%	61	10	65	136	100%	32	5	9	46	100%	734	100%

Source: Data from ANTC survey, 2022

The data collected from the survey of MSMEs about their willingness to use online trainings, show that the majority did not express interest in online training, about 71% ( *Figure 34*). The willed attending this form of training are the large enterprises, approximately 47.83%, while micro and small enterprises have declared that they do not prefer online training.

Figure 34- Readiness of surveyed companies for online training



<sup>19</sup>In total, 800 MSMEs were surveyed, but 734 answered this question

## 4 SUMMARY

This research data has created a good overview of the overall situation of MSMEs, identifying the main needs for training, and an indicator of the lack of human resources capacities in MSMEs.

From this research, we have shown the main areas in which these enterprises have expressed a greater need for intervention, defining the most important parts for training, and presenting the list of the most requested trainings, as follows:

### 1. Managerial trainings;

1.1. Follow-up of auditors' recommendations – 9.59%

1.2. Business presentation and representation – 8.83%

1.3. Managerial decision-making – 8.63%

### 2. Financial management trainings;

2.1. Reallocation of funds – 12.13%

2.2. Funding request from EC (European Commission) – 11.79%

2.3. Closing programs – 11.74%

### 3. Trainings on market assessment;

3.1. Regional market valuation – 9.90%

3.2. assessment of the domestic market – 8.00%

3.3. Access to import and import procedures – 6.73%

### 4. Marketing trainings;

4.1. Digital Marketing – 13.96%

4.2. Sales strategy – 13.35%

4.3. Marketing planning – 11.38%

### 5. Training in public procurement and tendering;

5.1. Tender procedures for services/supplies/works/grants – 12.87%

5.2. Preparation of tender files, launch of tenders/calls for proposals – 11.38%

5.3. Preparation of terms of reference - 11.23%

6. Training in the preparation and management of projects;

6.1. Organization of events, meetings, etc. - 11.45%

6.2. Application for projects/grants - 10.98%

6.3. Contract implementation - 10.48%

7. Trainings in financial management and accounting;

7.1. Taxes and taxes – 12.31%

7.2. Organization of events, meetings, etc. – 11.45%

7.3. Financial statements – 11.41%

8. Trainings on customer service;

8.1. Communication and foreign languages – 13.51%

8.2. Networking – 12.08%

8.3. Communication with the client – 10.24%

9. Training on communication technology, efficient use of energy, and product certification

9.1. PowerPoint - 12.97%

9.2. Excel - 11.95%

9.3 Computer-based system (electronic data transfer) - 10.86%

10. Human resource trainings

10.1. Time management - 12.24%

10.2. Motivation - 12.18%

10.3. Performance control and measurement - 10.54%

11. Technical and professional trainings

11.1 Machine technician – 13.26%

11.2 Technician of water and sewage installations - 12.13%

11.3 Interior technician - 11.76%

Based on the results obtained from this research, the biggest requests of MSMEs for training are listed in *Table 70*.

Table 70- Recommended trainings

No.	Training	Request percentage
1	Digital marketing	13.96%
2	Communication and foreign languages	13.51%
3	Sales strategy	13.35%
4	Machine technician	13.26%
5	PowerPoint	12.97%
6	Tender procedures for services/supplies/works/grants	12.87%
7	Taxes and taxes	12.31%
8	Time management	12.24%
9	Motivation	12.18%
10	Reallocation of funds	12.13%
11	Water and sewage installation technician	12.13%
12	Networking	12.08%
13	Excel	11.95%
14	Requesting funds from the EC (European Commission)	11.79%
15	Interior technician	11.76%
16	Closing programs	11.74%
17	Repair of electrical installations	11.60%
18	Organization of events, meetings, etc.	11.45%
19	Financial statements	11.41%
20	Preparation of tender files, launch of tenders/calls for proposals	11.38%
21	Marketing planning	11.38%
22	Preparation of terms of reference	11.23%
23	Flow of funds	11.21%
24	Electrical technician	11.08%

*Source: Data from ANTC survey, 2022*

The research concludes that the trainings listed in the table above are highly important for MSMEs, and necessary production should be made in these areas.

## 5 APPENDIX

### 5.1 Questionnaire

	<p>AGJENCIA PËR INVESTIME DHE PËRKRAHJEN E NDËRMARRJEVE NË KOSOVË</p> 
<p style="text-align: center;"><b>The Republic of Kosovo</b> <b>Republic of Kosovo - Republic of Kosovo</b> <i>Government - Vlada-Government</i> <i>Ministry of Industry, Entrepreneurship and Trade - Ministry of Industry, Entrepreneurship and Trade</i> Agjencia për Investime dhe Përkrahjen e Ndërmarrjeve në Kosovë (KIESA) Agencija za Investicije i Podršku Preduzeča na Kosovo (KIESA) Kosovo Investment and Enterprise Support Agency (KIESA)</p>	
<p>The purpose of developing this questionnaire is to identify the knowledge, skills and attitudes of Micro, Small and Medium Enterprises (MSMEs) employees to fulfil the company's objectives in the future, as well as to analyze the impact of COVID- 19 in MSME.</p> <p>The questionnaire is divided into three parts:</p> <p>In the first part, general knowledge about the enterprise are presented.</p> <p>In the second part, we are interested the real impact of the pandemic on Micro, Small and Medium enterprises.</p> <p>In the third part, we present the questions for analyzing the training needs of MSMEs.</p> <p>The information and data in this questionnaire will be treated confidentially and only for this project, which will serve MINT and KIESA.</p>	

## PART 1: DESCRIPTION OF THE ENTERPRISE

This part is intended to describe the enterprise.

1. Company Name:

2. Company Address:

3. Municipality:

4. Phone number: +383

5. Email:

6. Name and surname of the respondent:

7. Year of the establishment of the enterprise:

8. In which sector does the company operate:

Manufacturing

Service

Trading

9. Enterprise:

Micro (1-9 workers)

Small (10-49 employees)

Medium (50-249 employees)

10. Activity:

Agriculture and Food

Wholesale trade

Chemical, Metal, Plastic

Carpentry and construction

Services

Manufacturing and Textiles

Automotive

Hospitality

Education and Training

Technology

Medical Services

Tourism, accommodation

E-commerce

Logistics and transport

Retail sales

Others:

11. Structure of employees according to age and gender in your company?

Age	MALE	Females
From 18 to 24 years		
From 25 to 29 years		
From 30 to 34 years		
From 35 to 39 years		
From 40 to 44 years		
From 45 to 49 years		
From 50 to 54 years		
From 55 to 59 years		
Over 60 years		
Total:		

12. Specify the education of workers:

Number of employees with only primary education:	
Number of employees with only secondary education:	
Number of employees with Bachelor's degree:	
Number of employees with Master's level:	
Others:	

13. Does your company use recyclable products? Yes No

Yes  No

14. Is your company certified with any national or international standards? If so/which standards?

----- (specify)
--------------------

## PART 2: THE IMPACT OF COVID-19 ON MSME

This part analyzes the effects of COVID-19 on MSME in 5 aspects (factors).

Please choose a number for each question that best fits your opinion. The lower the number, the less you agree with the question, and the higher the number you choose, the more you agree with the question (1 Strongly disagree; 2 Disagree; 3 Neutral; 4 Agree; 5 Strongly agree).

### FIRST FACTOR: FINANCIAL ASPECT

No.	Content	1	2	3	4	5
1.	Due to COVID-19, the operating income of the business decreased significantly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Due to COVID-19, the company's sales profits decreased significantly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	During COVID-19, the ability of enterprises to repay external debt worsened.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	During COVID-19, the company's cash and other emergency liquidity stocks were significantly reduced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	During COVID-19, funding (investment) requirements increased significantly to ease operational pressure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### SECOND FACTOR: THE MARKET ASPECT

No.	Content	1	2	3	4	5
6.	During COVID-19, the supply of materials needed for business was significantly reduced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	During COVID-19, consumer demand for goods and services provided by the enterprise decreased greatly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	During COVID-19, the price at which the company sold goods and provided services was greatly reduced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9.	Compared to the time before COVID-19, there was a build-up of unsold inventory in the enterprise.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Compared to the time before COVID-19, the enterprise's export decreased significantly, and export defaults increased greatly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



THIRD FACTOR: THE ASPECT OF THE WORKERS						
No.	Content	1	2	3	4	5
11.	Due to COVID-19, it was very difficult for the company to recruit workers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.	Due to COVID-19, furloughs from workers increased significantly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.	Due to COVID-19, the turnover rate of employees from the enterprise (fired, taking other workers to work) increased significantly, and employee loyalty decreased significantly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14.	During COVID-19, employee working time and work efficiency were significantly reduced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.	During COVID-19, the online access of the staff brought great concerns to the management of the enterprise.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FOURTH FACTOR: THE COST ASPECT						
No.	Content	1	2	3	4	5
16.	During COVID-19, the price of raw materials purchased by the company increased significantly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17.	During COVID-19, epidemic prevention materials and pandemic period compensation for staff increased the company's labor costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.	During COVID-19, the costs of transporting goods and performing services increased.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19.	Due to COVID-19, the company has focused on pandemic prevention, thus management and training costs increased.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.	Due to the impact of COVID-19 on the supply of raw materials and the de-stabilization of employees, the production cycle and the service supply cycle of the products offered by the enterprise were significantly extended.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIFTH FACTOR: THE GOVERNMENTAL ASPECT						
No.	Content	1	2	3	4	5
21.	During COVID-19, the government's tax relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22.	During COVID-19, the government's employment subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23.	During COVID-19, the government's operational subsidy policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24.	During COVID-19, the government's rent relief policy had a major positive impact on the survival and development of micro, small and medium-sized enterprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25.	During the period of COVID-19, credit relief from banks and late repayment policies had a great positive impact on the survival and development of micro, small and medium-sized enterprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPACT OF COVID-19 ON MSME						
No.	Content	1	2	3	4	5
26.	COVID-19 had a major impact on our business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27.	The impact of COVID-19 on our business will continue for a long time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28.	COVID-19 had a huge impact on the small and medium-sized businesses around me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PART 3: ANALYSIS OF MSME TRAINING	
<p>In this part, the needs of MSME for the training of their staff are analyzed. The analysis of skills gap and labor needs here is divided into PRIOR TRAINING and TRAINING NEEDS, with each of these sections having their own subsections.</p>	
PREVIOUS TRAINING	
<p>1. Who is responsible for Human Resources (HR) in your company?</p> <p><input type="checkbox"/> Owner</p> <p><input type="checkbox"/> Director (if different from owner)</p> <p><input type="checkbox"/> Department of HR</p>	
<p>2. Who is responsible for financial matters in your company?</p> <p><input type="checkbox"/> Owner</p> <p><input type="checkbox"/> Director (if different from owner)</p>	
<p>3. Have your employees attended any training so far, related to the work they perform?</p> <p><input type="checkbox"/> Yes    <input type="checkbox"/> No</p>	
<p>4. If yes, what kind of training have your employees attended?</p>	
<p>5. If No, what were the reasons for not receiving any training?</p> <p><input type="checkbox"/> High cost</p> <p><input type="checkbox"/> Training is not considered necessary</p> <p><input type="checkbox"/> We did not have knowledge about training opportunities</p> <p><input type="checkbox"/> The opportunities offered for training have not been adapted to us</p> <p><input type="checkbox"/> Others:</p>	
<p>6. How much has the training increased the performance of your employees?</p> <p><input type="checkbox"/> Not at all    <input type="checkbox"/> Low    <input type="checkbox"/> Moderate    <input type="checkbox"/> High</p>	
<p>7. In what form have the trainings been so far?</p> <p><input type="checkbox"/> In-person</p> <p><input type="checkbox"/> Online</p>	
<p>8. How effective have online trainings been?</p> <p><input type="checkbox"/> Not at all    <input type="checkbox"/> Low    <input type="checkbox"/> Moderate    <input type="checkbox"/> High</p>	
<p>9. How were the trainings organized?</p> <p><input type="checkbox"/> Internal – provided by the staff of the enterprise</p> <p><input type="checkbox"/> External – provided outside the enterprise by local experts</p> <p><input type="checkbox"/> External – provided outside the enterprise by international experts</p> <p><input type="checkbox"/> Combined – As needed</p>	
<p>10. What was the main source of training funding?</p> <p><input type="checkbox"/> Native    <input type="checkbox"/> Employees    <input type="checkbox"/> Public institutions    <input type="checkbox"/> International organization</p> <p><input type="checkbox"/> Other:</p>	

11. If it was self-financing, how costly was it relative to the benefits? <input type="checkbox"/> Not at all <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> High				
12. What are the obstacles in the work process and the challenges that your company faces as a result of the lack of participation in trainings? (more than one option can be selected) <input type="checkbox"/> Poor enterprise management <input type="checkbox"/> Lack of adequate control of operational works <input type="checkbox"/> Insufficient sales <input type="checkbox"/> Inadequate marketing <input type="checkbox"/> Lack of production/service efficiency <input type="checkbox"/> Others:				
13. Are you ready for online training? <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>NEED FOR TRAINING</b>				
Please choose a number for each question that best fits your opinion. 0 - This means that enterprises do not need training activities; 1 - This means that the enterprises need to some extent training activities; and 2 - This means that enterprises highly need training activities.				
<b>MANAGERIAL TRAINING</b>				
No.	Content	0	1	2
1.	Strategic planning and organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	General management of the enterprise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Managerial decision making	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Quality management and standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Risk management and assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Business presentation and representation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	Following the recommendations of the auditors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HUMAN RESOURCE</b>				
No.	Content	0	1	2
9.	Human resource management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.	Delegation of responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.	Performance monitoring and measurement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.	Motivation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13.	Time management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PUBLIC PROCUREMENT AND TENDERING</b>				
No.	Content	0	1	2
14.	National rules and procedures applied in public procurement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.	Procurement plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.	Electronic procurement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17.	Implementation of public contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.	Preparation of terms of reference	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19.	Preparation of tender files, launch of tenders/calls for proposals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.	Tender Evaluation Committee/ Short List Panel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21.	Tender procedures for services/supplies/works/grants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FINANCIAL MANAGEMENT				
No.	Content	0	1	2
22.	Financial planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23.	Investment planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24.	Product/business cost/benefit analysis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25.	Flow of funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26.	Planning of funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27.	Requesting funds from the EC (European Commission)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28.	Certification/Verification of expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29.	Closing programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30.	Reallocation of funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MARKET ASSESSMENT				
No.	Content	0	1	2
31.	Export access and export procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32.	Import access and import procedures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33.	Evaluation of the internal market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34.	Regional market assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MARKETING				
No.	Content	0	1	2
35.	Marketing planning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36.	Sales strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
37.	Digital marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROJECT PREPARATION AND MANAGEMENT				
No.	Content	0	1	2
38.	Communication during the preparation of the project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
39.	Use of technical assistance for project/grant preparation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
40.	Preparation of applications (Application Form)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
41.	Application for projects/grants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
42.	Signatory of the contract	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
43.	Implementation of the contract	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
44.	Understanding and implementation of legal provisions and relevant national regulations/implementation guidelines (project implementation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
45.	Organization of events, meetings, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINANCE MANAGEMENT AND ACCOUNTING				
No.	content	0	1	2
46.	Tax declaration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
47.	Financial statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
48.	Taxation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CUSTOMER SERVICE				
No.	content	0	1	2
49.	Communication with the client	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
50.	Networking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
51.	Communication and foreign languages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

INFORMATION AND COMMUNICATION TECHNOLOGY				
No.	Content	0	1	2
52.	Computer based system [electronic data transfer]	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
53.	Word	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
54.	Excel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
55.	PowerPoint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PROFESSIONAL AND/OR TECHNICAL TRAINING				
No.	Content	0	1	2
56.	Construction technician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
57.	Electrical technician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
58.	Repair of electrical installations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
59.	Water and sewage installation technician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
60.	Interior technician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
61.	Machine technician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
62.	Automechanics and the use of digital technology	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
63.	Woodwork	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
64.	Graphic design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
65.	Tailoring and fashion design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
66.	IT and web/app developer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
67.	Adjuster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
68.	Aesthetics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
69.	Chef and gastronomist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
70.	E-Sales (on line)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
71.	Efficient energy (Green Energy)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
72.	Quality, standard and certification of products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
73.	Other (specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
74.	Are you ready for online training? <input type="checkbox"/> Yes <input type="checkbox"/> No			
75.	If you have any additional remarks or comments, please write in the column below?			
Interviewer's Name:				
No. Phone:		+383		
Email:				
Date of realization:				
Signature:				



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