

Rochester Institute of Technology

RIT Digital Institutional Repository

Theses

7-2020

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Aurora Bucaj
axb4893@rit.edu

Follow this and additional works at: <https://repository.rit.edu/theses>

Recommended Citation

Bucaj, Aurora, "Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo" (2020). Thesis. Rochester Institute of Technology. Accessed from

This Senior Project is brought to you for free and open access by the RIT Libraries. For more information, please contact repository@rit.edu.

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

An Honors Society Project

Aurora Bucaj

Advisor: Venera Demukaj, Ph.D.

Second reader: Dita Dobranja, MA

July 2020

Abstract

The business sector in Kosovo is dominated by men, while women are seen as an outsider if deciding to be part of it. The number of women business owners is low compared to men business owners. This research paper will present the many factors that affect the low number of women business owners, how they correlate with one another, and how one can move passed those. A number of these factors relate to the mentality of Kosovo's society, low financial stability of women, low education of women, and the low number of day-care facilities, and the lack of affordable private day-care facilities. These constraints are making the effort of women to open a business rather arduous.

An important aspect explored in this research paper is the idea of patriarchy in Kosovo's society. Many would question the existence of it, given that laws of the state reflect an equal society. However, in reality, the applicability of the Kanun of Leke Dukagjini, the domestic violence towards women, low inheritance for women, and the low education opportunities for them, show the opposite, highlighting the presence of patriarchy in Kosovo and the effects of it.

To analyze the hardships and barriers faced by Kosovar women in business this current research uses information collected through interviews and a survey with two age groups to better illustrate their different viewpoints on women's role in the society and their acceptance in the business sector. Further, this research paper also includes interviews with men and women business owners of different types of businesses.

With the information gathered from the interviews and the literature review, recommendations are drawn with regards to the approaches that should be taken to increase the number of women business owners in Kosovo. Recommendations also include the measures necessary to support and empower women to not limit themselves within the idea that the business sector is exclusive for men.

Acknowledgement

After a lot of hard work, research, and sleepless nights this research paper is finally completed. Many people have helped finalize this research paper, and have motivated me every day to not give up. I would initially like to express my gratitude towards my professor and advisor Venera Demukaj, for her continuous feedback, and guidance, without whom this research paper would not have been possible. I would also like to thank the second reader of this research paper, Dita Dobranja, for her enormous help and advice. This paper would not have been possible without my biggest supporters, my family. Without them, I would not be where I am today. Thank you for your love and encouragement. I would also like to thank my close friends who have filled these four years with unforgettable memories and experiences.

Lastly, I dedicate this project to the memory of my father, Afrim Bucaj, who, although I did not get the chance to have in my life for long, his work and dedication has and continues to inspire me on never giving up and always giving back to my community. Your love for your country made this journey possible.

Table of Contents

| | |
|--|----|
| Abstract | 2 |
| Acknowledgement | 3 |
| List of Figures | 5 |
| Introduction..... | 6 |
| Background..... | 7 |
| Literature Review..... | 10 |
| Chapter 1 | 10 |
| Chapter 2..... | 16 |
| Chapter 3..... | 19 |
| Chapter 4..... | 22 |
| Methodology..... | 26 |
| Primary Data | 27 |
| Secondary Data | 28 |
| Limitation..... | 28 |
| Discussion and Results | 29 |
| Survey results (18-29 age group)..... | 29 |
| Interview results (45-60 age group)..... | 30 |
| Interview results with women and men business owners | 34 |
| Discussion..... | 39 |
| Recommendations..... | 41 |
| Conclusion | 44 |
| References..... | 46 |
| Appendix | 51 |
| Survey | 51 |
| Interviews..... | 53 |
| Consent Form..... | 54 |

List of Figures

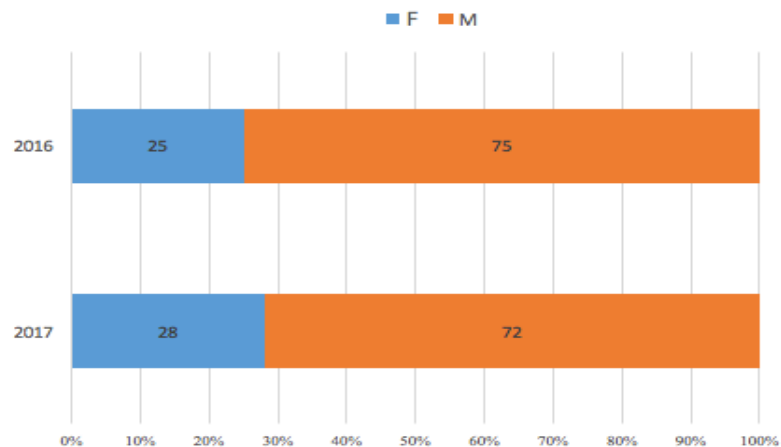
| | |
|--|----|
| Figure 1. Percentage of male and women business owners in Kosovo | 6 |
| Figure 2. Percentage of male and women business partnerships in Kosovo | 7 |
| Figure 3. The type of businesses ran by men and women | 8 |
| Figure 4. Businesses ran by women created and dissolved from 2000-2019. | 9 |
| Figure 5. Financial dependency of men and women | 11 |
| Figure 6. Presence of Women in the labor force in Balkan countries | 12 |
| Figure 7. Level of education for women..... | 14 |
| Figure 8. Space where the business is stationed | 15 |
| Figure 9. Real Estate registered to women in Balkan countries | 17 |
| Figure 10. Employment with regards to education level for men and women | 23 |
| Figure 11. Women representation in decision-making in Government | 25 |
| Figure 12. Household chores of men's father or male figures at home while growing up ... | 26 |
| Figure 13. Mother's level of education | 29 |
| Figure 14. Father's level of education | 29 |
| Figure 15. Experience of aggressive behavior in the family | 30 |
| Figure 16. Mother's inheritance from her family | 30 |
| Figure 17. Should only the mother be responsible in child caring | 30 |
| Figure 18. Low number of women in the business sector | 30 |
| Figure 19. Struggles of women as business owners | 30 |
| Figure 20. Government support | 30 |
| Figure 21. Differences between men and women as business owners | 30 |
| Figure 22. Reasons why the number of women business owners is low | 30 |
| Figure 23. Struggles for women as business owners | 30 |
| Figure 24. Men's perspective on the struggles faced by women business owners | 30 |

INTRODUCTION

Patriarchy is a social organization or structure in which the man is superior over the other gender (Napikoski, 2019). This superiority could be expressed in the sense of privilege, entitlement, power, or status. Kosovo with a population of roughly 1.8 million, and a balanced gender division of 932 thousand men (51%), and 877 thousand women (49%), beholds a significant patriarchal system, starting from households, up to the governmental positions (UN: Population Division, 2019; Gjinovci, 2016). The patriarchal mentality is considered to affect women in negative ways by making them question their potential, and even, have them become subject to men's needs and their search for authority (Dragusha, 2017). Factors like this have left women for years denying that they are equal to men and that they are capable of working passed the limits that the patriarchal system has put in the first place.

The patriarchal system is also noticeable in the business industry, where the majority of the business owners in Kosovo's market are men. To be more exact, in 2017, 72% of the owners were men, while only 28% were women (ARBK, 2018). It typically shows that the history of women, financially depending on men, has left them in an unfavorable position where they are incapable of supporting themselves without having a male person close to them (OSCE Mission in Kosovo, 2018). This research paper seeks to explain the many reasons why Kosovo's market lacks women entrepreneurs and the approaches that the government should take to increase the number of women business owners.

Figure 1. Percentage of male and women business owners in Kosovo

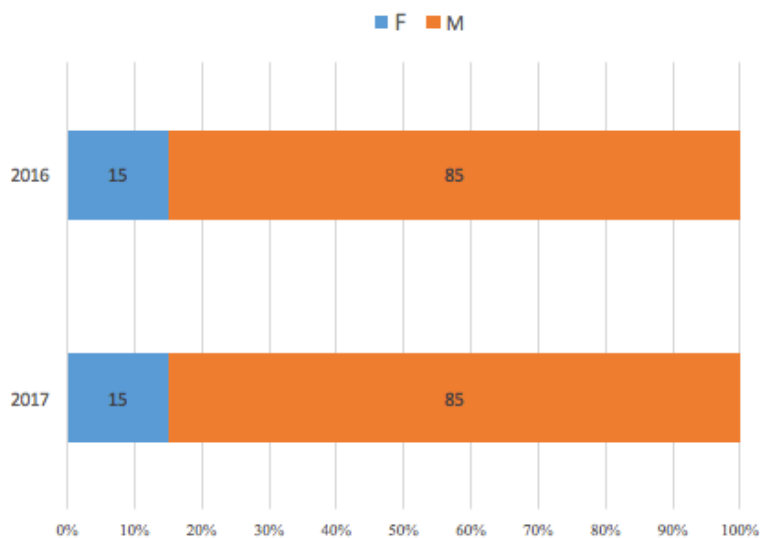


Source: ARBK, 2018. Raporti i indikatorëve bazë të performancës për regjistrimin e bizneseve në Kosovë për vitin 2017. Government of Kosovo. Retrieved from: <https://arbkrks-gov.net/desk/inc/media/89559804-7DF3-46C4-A3A7-DF4A1DB15ED4.pdf>

BACKGROUND

For years women have been taught by the patriarchal society to look at other women in control or higher positions with resentment and with prejudice (Hasani-Llapashtica, 2016). That is as a result of the stigma that was predominant for years; women were objectified as being stay-at-home mothers and take care of their children, while man was the one who supports the family (OSCE Mission in Kosovo, 2018). The idea of a woman running a business, to this day is often unacceptable by the Kosovo society, at times even by women themselves (OSCE Mission in Kosovo, 2018). This is reflected in the low number of women business owners. The low number of women business owners is most noticeable with regards to partnerships and women having stocks in different businesses. In 2017, the percentage of women involved in partnerships and stocks, was only 15%, compared to the 85% male partnerships & stocks (ARBK, 2018).

Figure 2. Percentage of male and women business partnerships in Kosovo



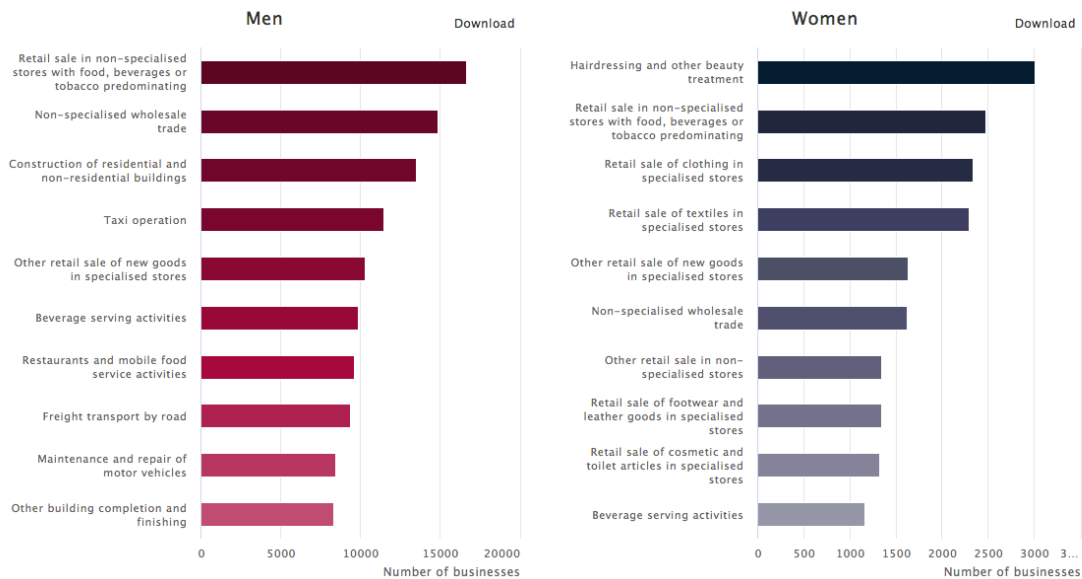
Source: ARBK, 2018. Raporti i indikatorëve bazë të performancës për regjistrimin e bizneseve në Kosovë për vitin 2017. Government of Kosovo. Retrieved from: <https://arbkrks.gov.net/desk/inc/media/89559804-7DF3-46C4-A3A7-DF4A1DB15ED4.pdf>

The values of the patriarchal society influence women not only before entering the business industry but also after entering it. Meaning that it is not expected for women to enter the business market with a typically “masculine” company e.g. construction company, but rather with a more “feminine” company such as a hair salon. So, besides the expectation of not entering the business industry at all, there was also the expectation that when creating their businesses, these businesses belonged to some particular fields. This mentality has managed to live on now as well. As seen in

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

figure 3, typically, the types of businesses run by women were and still are hairdressing and other beauty treatments, retail sale of clothing, textile, footwear, leather, and cosmetics. While for men, there is a different sphere of the type of businesses run by them. These are construction, taxi operation, restaurants, beverage serving activities, maintenance, and so on (Bizneset e Hapura, 2019).

Figure 3. The type of businesses ran by men and women



Source: Zbuloni Gjendjen e Bizneseve në Kosovë. Bizneset e Hapura. Retrieved from: <http://104.248.33.181/sq>

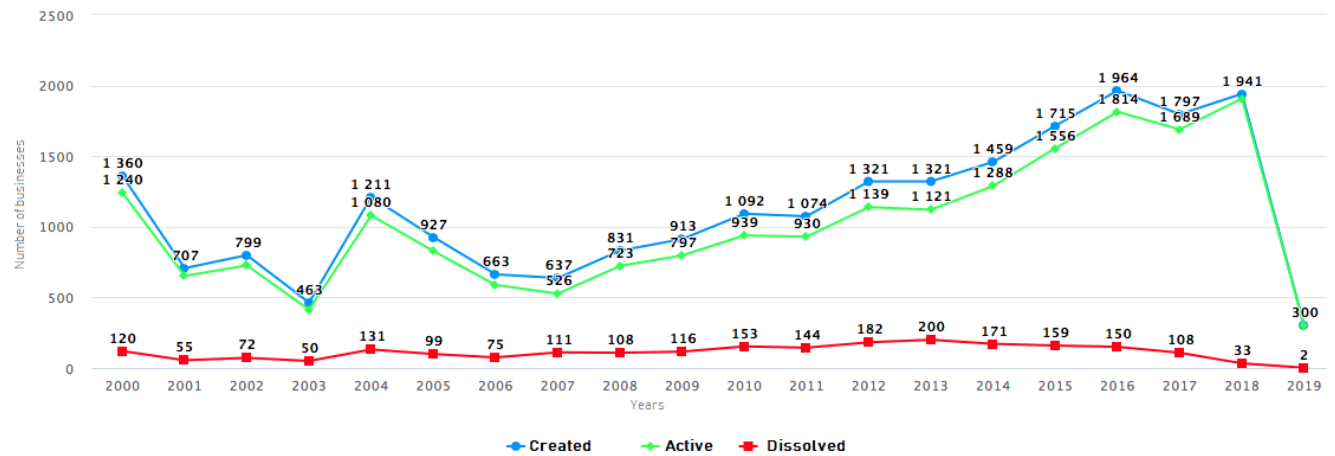
The reasons why the number of women business owners in Kosovo is low are countless, starting from individual financial instability, low opportunity to get loans from the bank because they do not possess collateral, little support from the family, unequal inheritance, low number of public daycares for children, expensive private daycares, and the mentality of both men and women that women are not capable of operating something outside their households. These factors have even remained the main reasons why women-run businesses get dissolved (Mehmeti, Dobranja, Hashani, Beqiri, 2017).

As seen in figure 4, in the year 2000' only 6% of the businesses in Kosovo were run by women, while 93% of them were run by men. Throughout the years the number of newly created businesses run by women has been significantly low each year, and also the number of businesses run by women that would dissolve has increased more and more each year. In 2013 the number of new

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

businesses run by women was 1121, while the number of closed businesses was 200, which shows that 1 in 6 businesses would terminate its operation. This trend did not stop in 2013 but has continued throughout the years (Bizneset e Hapura, 2019).

Figure 4. Businesses ran by women created and dissolved from 2000-2019



Source: Zbuloni Gjendjen e Bizneseve në Kosovë. Bizneset e Hapura. Retrieved from: <http://104.248.33.181/sq>

Even though when looking at the data for Kosovo, the number of women business owners has slightly increased throughout the years, it has taken more than 20 years, for this increase to reach at 28%. Therefore, waiting for another decade or so for this percentage to increase, is both, a waste of time and potential. Women should be offered a friendly environment that gives them the necessary opportunities and resources for them to develop their ideas, which ultimately will not benefit only them, but the whole country of Kosovo.

LITERATURE REVIEW

The low representation of women in the business sector happens for many reasons. The literature review is divided into four chapters in which it explores in-depth the following reasons: individual financial instability and low opportunity to get loans, unequal inheritance, availability and affordability of day-care facilities and family obligations, and mentality of the society.

CHAPTER 1

INDIVIDUAL FINANCIAL INSTABILITY AND LOW OPPORTUNITY TO GET LOANS

Starting an individual business is highly dependent on the availability of financial resources. This financial need increases when the owner's goal is to expand the business even more, hence, the larger the business the larger the investment towards it. In Kosovo, financial support remains a great obstacle for women when wanting to start their own business. This occurs as a result of the high dependency on the male partner and low opportunity to get loans.

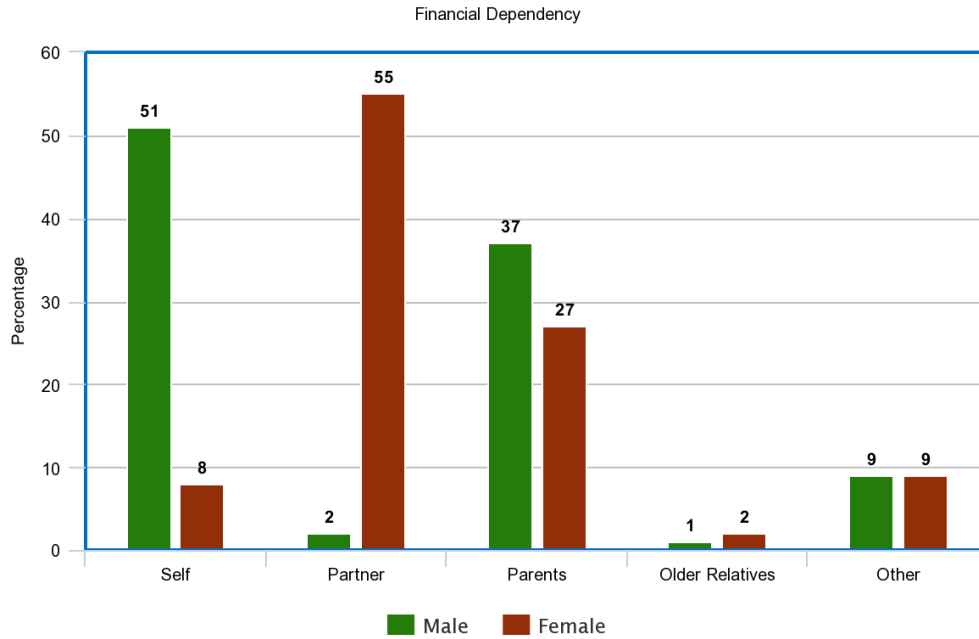
Democracy for Development Institute (D4D), conducted a research with 1070 people, with regards to the main reasons why women are often excluded from the labor market. Around 95.5% of the women participants in the D4D research state that they have never been approached by the government to offer any kind of training, to help them get into the labor market, or with regards to the business sphere (Delibashzade & Morina, 2017). This elucidates the low government incentives in supporting women on their career goals.

According to a research study by Riinvest Institute with 313 women business owners in Kosovo, the results show that women generally get less assistance from the government and donors. While 60% of the respondents did not have any information about any grants or donations that they were able to apply for, other reasons were that many do not believe that grants are reliable, or they lacked the necessary documents to apply for them (Mehmeti, Dobranja, Hashani, Beqiri, 2017).

Further, the same study showed that an estimated 55% of the women respondents are highly economically dependent on their husbands, 27% of them on their parents, and only 18% are currently employed (Mehmeti, Dobranja, Hashani, Beqiri, 2017).

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Figure 5. Financial dependency of men and women



Source: Mehmeti, Dobranja, Hashani, Beqiri, 2017. Riinvest Insitute. Retrieved from: https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave151030

The percentage of women’s presence in the labor force in Kosovo is considerably lower in comparison to women in the neighboring countries as seen in Figure 6 (Mehmeti, Dobranja, Hashani, 2017).

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Figure 6. Presence of Women in the labor force in Balkan countries



Source: Mehmeti, Dobranja, Hashani, Beqiri, 2017. Riinvest Insitute. Retrieved from: https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave151030

Furthermore, for the women who are employed, 1 in 3 women do not have a work contract (Dobranja, Mehmeti, Beqiri, Hashani, Mati, 2018). This occurs as a result of ineffective Kosovo's Laws on protecting the labor force which it exposes women to many workplace exploitations and negative consequences such as longer hours and a little or no flexibility with the working hours. This means that at times women have to work on holidays without extra pay, or overtime without extra pay. In addition to that, in some sectors, women are not entitled to medical leave, maternity leave, or annual leave (Dobranja, Mehmeti, Beqiri, Hashani, Mati, 2018). Similarly, a study by Kosovo Women's Network showed that 26% of women respondents have been previously denied their right to paid maternity leave, and they also never received any government compensation (Banjska et al, 2019).

The reason why women take on jobs that are not based on contracts is because of low employment opportunities for women. Many employers avoid employing women because of the 'hidden costs' imposed on them such as paid maternity leave (Dobranja, Mehmeti, Beqiri, Hashani, Mati, 2018). On the question choosing to hire a women or a man Banjska et al, (2019), find that 48% of the

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

respondents would hire a man instead of a woman, while only 23% stated that they would hire a woman. Some of the reasons why they would prefer hiring a man over a woman are as a result of maternity leave and also household obligations (Banjska et al, 2019).

Another factor that economically disfavors women is their high economical dependency on their male partners. According to the research in Kosovo from Organization for Security and co-operation in Europe (OSCE) with women respondents, for 55% of the women participants in the research, the main source of income was from the male partner, while only 8% of the women participants having their own income. Other answers were that for 27% of women, income would come from parents, for 2% it would come from other relatives, and 9% of women had other sources of income (OSCE mission in Kosovo, 2018). These figures show how women, with low education, low income or no income at all, and highly dependent on the husband, stick by their partners seeing them as shelter due to the limitations and obstacles that the societal situation imposes on them otherwise.

Access to a loan is another obstacle faced by women. According to study by the Kosovo Women's Network, only 15% of women business owners have used commercial banks to finance their business investments. While up to 88% of women business owners have stated that when opening their business, they depended solely on personal savings (Farnsworth et al, 2018).

Similarly, in the research study by Riinvest Institute with women business owners in Kosovo, the majority of their capital for starting their business comes from their personal savings. The large amount of savings that women put on their business, even though it is a positive factor, it still has negative side-effects. Usually, businesses that come from personal savings have low capital, and subsequently are unable to expand their business. This can be devastating for a business because when it lacks delivery to the customer, the customer moves away from it. To avoid this, business-people have the ability to apply for loans, however, for women chances that they will get the loan, are significantly lower in comparison to men (Mehmeti, Dobranja, Hashani & Beqiri, 2017).

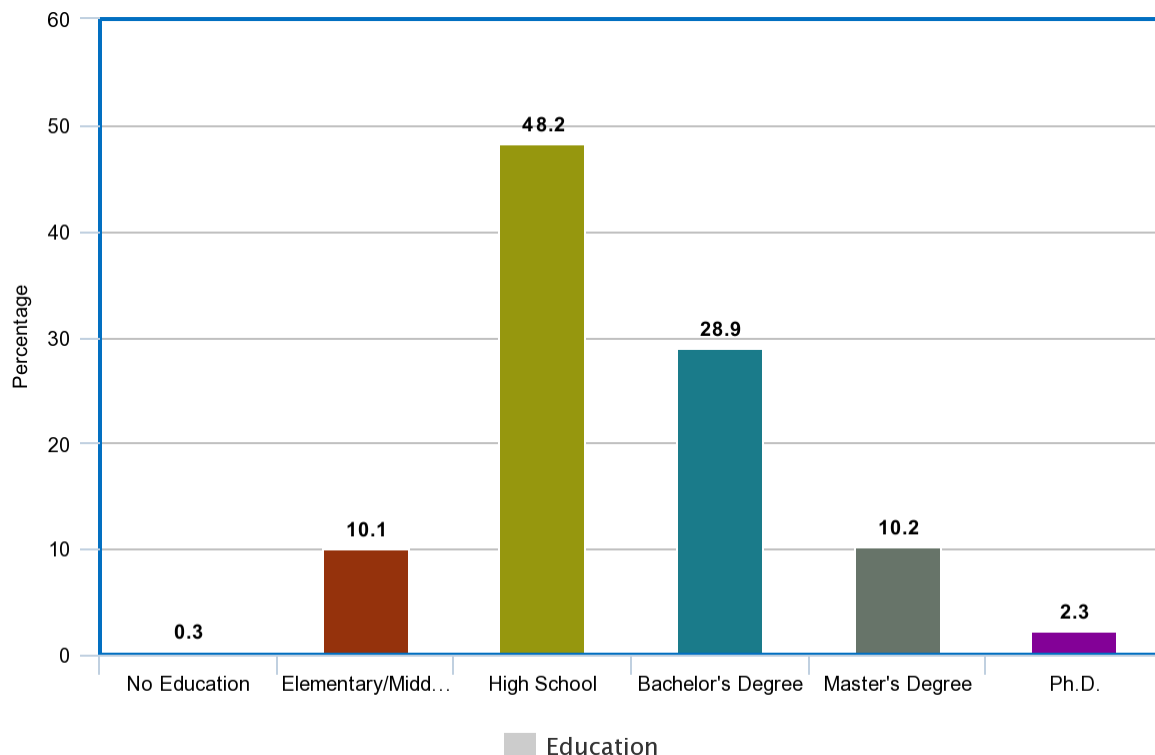
When respondents of the Riinvest Institute research were asked about loans, 85% stated that they never applied for loans. Some of the reasons for this were: high level of interest, they do not

believe that their request for a loan will be approved, lack of collateral/mortgage, and so on. This shows that the banking sector criteria for loan approval do not fit Kosovo's society, or women in particular due to the low ability when it comes to meeting such criteria (Mehmeti, Dobranja, Hashani & Beqiri, 2017).

The study further shows that for those women who apply for loans they get refused by the bank because of lack of collateral or mortgage. The inequality in inheritance is a key element as to why women are unable to get loans (Mehmeti, Dobranja, Hashani & Beqiri, 2017).

Education is a fundamental part that determines a person's income and this vital part is a rather high barrier for women. From the Riinvest Institute research, data shows that about half of the women respondents (48%) have finished only high school (Mehmeti, Dobranja, Hashani & Beqiri, 2017).

Figure 7. Level of education for women

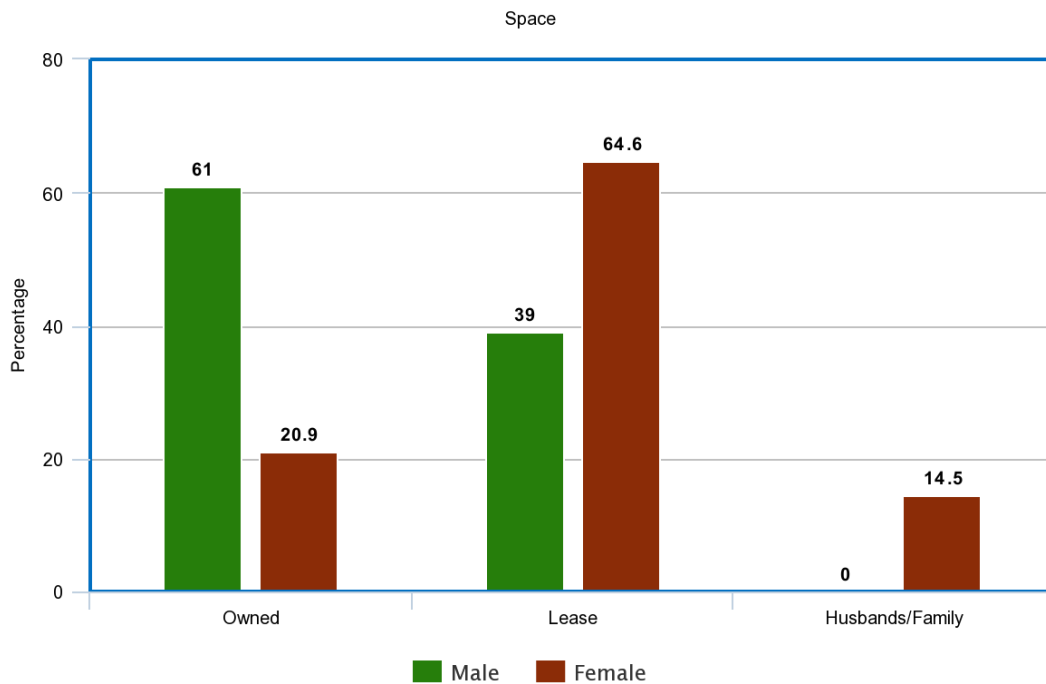


Source: Mehmeti, Dobranja, Hashani, Beqiri, 2017. Riinvest Insitute. Retrieved from: https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave151030

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

An important financial obstacle for women, when opening their business along with inheritance and high dependency on the male partner, is also the space where their business takes place. According to the data from the Riinvest Institute, around 64% of the spaces where the business is stationed, is rented. Which imposes an even higher financial cost on opening individual businesses (Mehmeti, Dobranja, Hashani, & Beqiri, 2017).

Figure 8. Space where the business is stationed



Source: Mehmeti, Dobranja, Hashani, Beqiri, 2017. Riinvest Insitute. Retrieved from: https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave151030

What makes the struggles for women in business even higher, are that they usually are part of a sector that involves non-tradable products (hotels, spas, beauty treatment salons). Data from the Riinvest Institute survey shows that only 3% of their sales are directed to exports. Which shows low opportunities for businesswomen to expand outside of Kosovo (Mehmeti, Dobranja, Hashani, Beqiri, 2017). There is also evident segregation in terms of academic pathways that each gender pursues. There is a low representation for women in areas such as computer science, geosciences, or even agriculture (Farnsworth et al, 2018). This, later on, is reflected in the low number of businesswomen in areas such as construction, or STEM (science, technology, engineering, and mathematics).

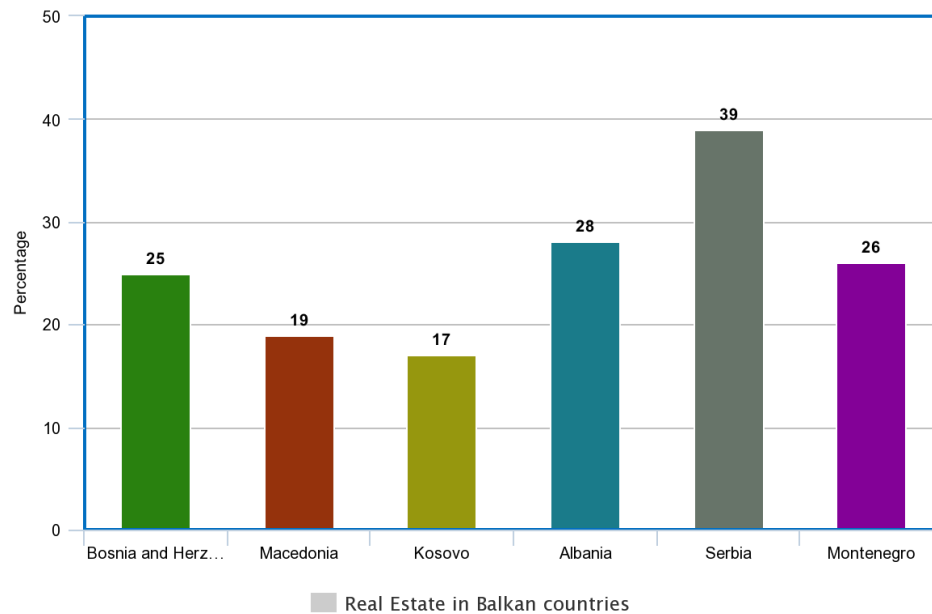
CHAPTER 2

UNEQUAL INHERITANCE

Even 20 years after the war and 12 years after declaring independence, fundamental rights for women have yet to be rightfully implemented. Unequal inheritance still remains a reality for many women in the society. Unequal inheritance is not only caused by the patriarchal mentality of the Kosovar society but also by the lack of specification and implementation of the laws with regards to inheritance. The number of women in Kosovo who have inherited an asset from their parents is yet very low (Communication for Social Development, 2017). Attempts to increase this number have been countless, however, many have not tackled the real problem with it, which is the ineffective implementation of laws and mentality of the society.

Kosovo's law on inheritance, LAW NO.2004/26 – Article 3 par. 3.1 states that: “All physical persons under the same conditions are equal in inheritance” (2006). However, this has not been able to be practiced equally in Kosovo's society in comparison to neighboring countries. Up to now, only 17% of the properties/real estate of whatever kind (land, buildings, apartments) are registered under a woman's name (Ekipi Monitorues Mobil i EULEX, 2016). This percentage is significantly low when compared to the neighboring countries as seen in Figure 10. While as for inheritance, only 4% of women have been given the appropriate inheritance from their family (Indeksonline, 2018). This shows that laws in Kosovo are not implemented in order to have the impact that they should have in shifting the mentality of the society.

Figure 9. Real Estate registered to women in Balkan countries



Source: Ekipi Monitorues Mobil i EULEX, 2016. *Gratë dhe të drejtat e trashëgimisë në pronën e paluajtshme në Kosovë. EULEX Mission in Kosovo. Retrieved from: https://www.eulex-kosovo.eu/eul/repository/docs/Inheritance_1N.pdf*

There are many factors that emphasize the struggles of women, with regard to the process of equal inheritance. According to a report by the Monitoring team of EULEX, they have recognized many loopholes in the Inheritance Law of Kosovo, along with the Law on the out contentious procedure in Kosovo. These two laws do not seem to align with the law on the notary, with regards to article 76, paragraph 10. Therefore, this creates miss-match whether the notaries, the courts, or both are eligible to deal with the out contentious procedures of inheritance in Kosovo (Ekipi Monitorues Mobil i EULEX, 2016).

The laws themselves are missing the right mechanisms which incentivize people to respect women's right to inheritance without imposing fear on them. Article 172 of the LAW NO. 03/L-007 ON OUT CONTENTIOUS PROCEDURE, states that the inheritors can decide on their own how they want to divide the inheritance (2009). This leaves room for pressuring the woman inheritor to request less or to give up her share completely (Ekipi Monitorues Mobil i EULEX, 2016).

Another problem with the laws regarding inheritance in Kosovo is Article 130 of the LAW NO.2004/26 – Kosovo's law on inheritance. This states that the inheritor can renounce their

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

heritage, in front of a competent body (2006). However, a key aspect is to be able to identify this competent body, which is not specified in the law (Ekipi Monitorues Mobil i EULEX, 2016).

The Women for Women Kosovo conducted a survey with 395 men and women respondents from Kacanik, Viti, and Shterpce, regarding equal inheritance. When the respondents were asked about the reasons why women at times renounce their inheritance, 67.4% of women, and 75.5% of men, stated that women do not want to ruin their relationship with their family members especially their brothers and parents. While other more frequent responses were that the brother is the one who takes care of the family, they do not want to be judged by others, and so on (Pallaska et al, 2018).

Article 164 and 165 of the LAW NO. 03/L-007 ON OUT CONTENTIOUS PROCEDURE, with regards to renouncing their heritage, allows a verbal declaration in front of a competent body when the inheritor is unable to sign the renouncing declaration (2009). Which again, there's loopholes on how is inability defined. This absence of specification can lead to misuse of these laws in favor of the male inheritor (Ekipi Monitorues Mobil i EULEX, 2016).

Up to now, there are still open cases in Kosovo's courts where women request for their right to inheritance to be respected, however, these cases are dragged on for years. The monitoring Mobil team of EULEX, gathered information from the court of appeal and several notaries in Kosovo to illustrate this factor of open cases. With regard to the court of appeal, they managed to gather 29 cases from the "Information management system (SMIL)". From these cases, only 6.8% of the complaints (290 out of 4265) were filed by women. While 88% of the 290 cases, had a male plaintiff and co-defendant. Also, only 12% of the cases had a women plaintiff (Ekipi Monitorues Mobil i EULEX, 2016). This shows that regardless of the low number of women who have access to their inheritance, they still remain silent when it comes to getting something that is theirs by law. With regard to information gathered from the notaries, the EULEX team managed to include information only from 25% of the overall notaries. The majority of the information showed that women's requests to renounce their inheritance were the main requests certified by notaries. Which as explained earlier, the process of renouncing the inheritance has many loopholes itself (Ekipi Monitorues Mobil i EULEX, 2016).

There are several cases when the process of inheritance in Kosovo's courts, has been going on for 14-15 years (GazettaExpress, 2016). When these cases take years to be processed, it directly affects women and their decision to not request for their right to inheritance to be respected. Courts inefficiency where the cases take too long to process something that is defined and redefined by law and by the constitution of Kosovo, sends a message to women and the society itself that such right is flexible, is not reliable, and is not definite. Furthermore, when these cases take years, it imposes a cost (lawyers, transportation cost, time) on the person/plaintiff itself, a cost, which for some is unbearable (Gjinovci, 2016).

CHAPTER 3

DAYCARE FACILITIES AND FAMILY OBLIGATIONS

An important factor that illustrates the low number of women, as business owners is the low number of daycares, while the existing ones have a high cost for Kosovo's society. For a mother to be able to enter the business industry besides the necessary financial stability, there is a necessity to either have a babysitter for her child or an available and affordable daycare center.

The fact that women are limited to opening their own business because of their obligation of child-caring shows significant problems on its own. Initially, because it is seen as a women's obligation, and because it becomes a norm, which is accepted and practiced by society.

In the study by Democracy for Development Institute (D4D) elaborated on the first chapter, when respondents were asked about the reasons of their inactivity in the labor force and the business sphere, 53.2% stated that they are unable to work or open their own business due to their child-caring obligations (Delibashzade & Morina, 2017).

While when asked whether they would enter the labor force or open their own business if someone else would take care of their children, 24.5% stated that they would, however, 11.6% said that they would not because it is their duty as a woman to take care of the children. Even though this percentage is not large it still shows that there is yet a number of women that have internalized and normalized the idea of household obligations belonging solely to them and to not be divided with their male partners (Delibashzade & Morina, 2017).

According to data from Kosovo's Agency of Statistics, in 2016 for their projections for 2019, there were 140,191 children between the ages 0-4 (Gashi, Kastrati, Keilman, Maxharri, Sojeva, Sojeva, Uka, & Zebergja, 2011). Out of 140,191 children overall in Kosovo, only 22,051 are in daycares, which is only 15% of the population from 0-4 years old (Bullatovci, Bruqi, Cakoli, Kryeziu, Lahi, Mekolli, Rexhepi, Uka, 2019). The reasons for the low number of children in daycare may vary, however, it is still a number to be concerned of, since according to the analysis so far, women are unable to financially support their children through daycares, which pushes them to take care of them on their own.

While the number of daycares in Kosovo is very low, the private ones are quite expensive, especially for mothers who have low financial stability, to begin with (Delibashzade & Morina, 2017). The low number of children on daycares is closely influenced by the low number of daycares in Kosovo and also by the uneven spread of them around the municipalities. According to data, only 23 out of the 34 municipalities in Kosovo have at least one, daycare there, while the number of public daycares remains low with only 43 public daycares all around Kosovo (Bajrami, Gjelij & Rraci, 2018). According to a survey conducted by Kosovo Women's Network with 49 daycare centers all around Kosovo, when respondents were asked about the demand for daycares, 43% responded that they had more requests than what they were able to satisfy. Furthermore, 76% of them have a waiting list with an average of 18 children on it (Farnsworth et al, 2016). This illustrates the large demand for daycares and the significant shortage of them.

Rural areas are limited in this aspect even more than urban areas. They lack access to public daycares, preschool teachers do not have the appropriate education to be teaching children, and at times these teachers are in fact nurses. There is also a significant need for pedagogues, psychologists, speech therapists, and training programs for the teachers, which shows the low level of education that is being given to the children who are enrolled in daycares in Kosovo (Farnsworth et al, 2016). Besides that, there is little focus in other cities of Kosovo other than Pristina, since currently, the capital is the most developed compared to other cities in this direction (Bajrami, Gjelij, Rraci, 2018). Hence, due to the low budget for the preschool sector in all other regions, attention should be given to the increase in the infrastructure of daycares in rural regions, followed by a significant improvement of the level of quality in them (Krasniqi & Shefkiu, 2018).

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

To emphasize the point of the low level of daycares in Kosovo, 2018 was the first year when the first generation of pre-school teachers has graduated. (Bajrami, Gjelaj, Rraci, 2018).

Private daycares are also expensive, taking into consideration the minimum wage in Kosovo being between 130-170 euros (Zeri, 2017). The price for public daycares is around 50 euros per month, while private daycares are double that reaching figures of 100 euros per month (Hyseni, 2013).

The low number of public daycares leaves parents with no choice but to send their children to private daycares while for many parents, the high cost of private daycares is unaffordable. Because of the expensive private daycares and the insufficient space in the public ones, parents are forced to keep their children at home. This also limits the parent's ability to work, because one of them has to take care of the child especially if they do not have any other family member in the house, which can take care of the children. In Kosovo, usually, the person who stays home and takes care of the child is the mother. This issue up to now has not been tackled by the government taking into consideration that there is very little being done regarding building new public daycares or at least expanding the space in the current ones (Hyseni, 2013).

Besides the low number of daycares, there is also discrimination going on with regards to enrolment in the ones that exist, especially in Pristina. The current administration of the municipality of Pristina has published 27 categories of criteria regarding the acceptance in daycares. The idea of enrolment in daycares is that one is highly encouraged to apply in daycares close to the neighborhood where the person lives because they get 20 points bonus if they do so, while if they apply in a daycare outside of that neighborhood they get minus 20 points (-20). According to several parents, this is discriminatory especially towards parents who live in neighborhoods without a daycare (Zeri, 2015). Once again these inequitable factors are a strong penalty for women who want to send their children to daycares because of their desire to pursue their business passion, however, are unable to do so because they do not fulfill the criteria's set by the municipality.

CHAPTER 4

MENTALITY OF KOSOVO'S SOCIETY

Other crucial aspects that are held to be one of the reasons why women hold back from the business industry, are the mentality of the Kosovar society, and low support from their family.

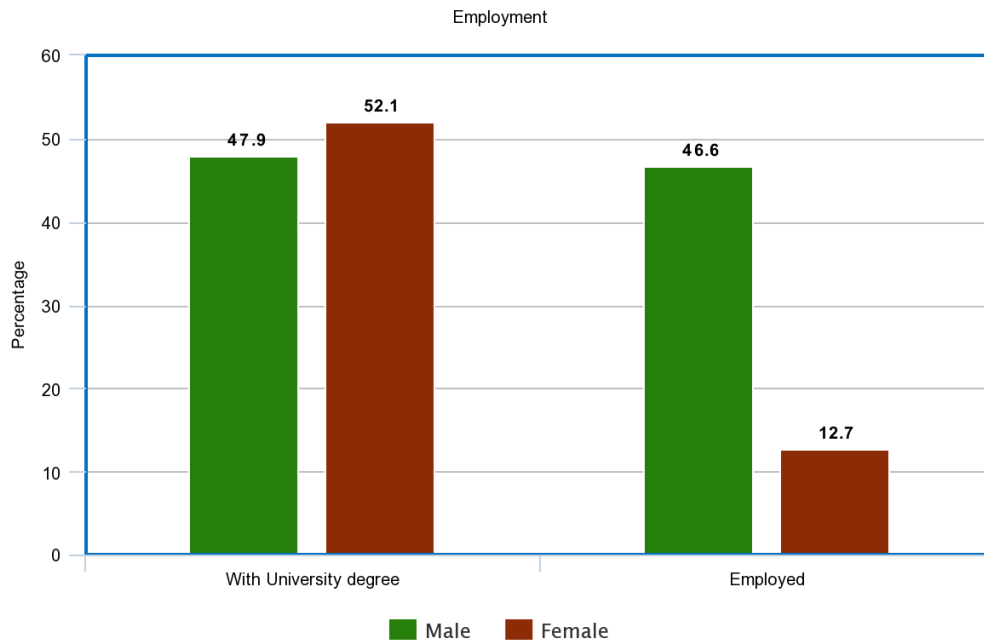
The mentality of the Kosovo's society has been shifting to a more accepting one which works towards equality, however, this shift has been slow, thus hindering the empowerment of women and their work towards being seen as equal to men (Balkans Policy Research Group, 2019).

The patriarchal mentality is deeply rooted in the Kosovo's society as a result of the influence of Kanuni of Leke Dukagjini. Many rural families still follow its rules, as if it was the law (Gjinovci, 2016). This is also directly related to the inheritance component. For families who respect and follow the Kanun, it states that women should not inherit because they are a redundant member of the family (Gjinovci, 2016). Furthermore, many of the factors such as divorce, employment, leadership, woman decision-making, and more, according to the Kanun, are seen as a threat to the family's honor. Thus, if a woman is exposed to these factors, then that woman would be excluded from the family. Hence, in Kosovo, yet again there are still many families following the Kanun, and many women experiencing low, and unequal treatment (Gjinovci, 2016).

According to a report by the Balkans Policy Research Group (BPRG, 2019), Kosovo has the most advanced law on gender equality in the region. This law is seen as of fundamental value for the state and for the people, obliging all executive and other bodies to have equal representation between genders, meaning 50%-50%. However, laws in Kosovo remain advanced mostly on paper, because reality shows that women are still limited in their opportunities to lead and decide for themselves or others (Balkans Policy Research Group, 2019).

Inequality in society starts from childhood and it builds up to be reflected in the workplace as well. Data shows that the difference between men and women who finish university and get a job is significantly large. Data shows that while up to 52.1% of women finish university however, only 12.7% manage to get a job; whereas for men, 47.9% of men finish university while 46.6% get a job (Balkans Policy Research Group, 2019).

Figure 10. Employment with regards to education level for men and women



Source: Balkans Policy Research Group, 2019. Women in Politics: gender (In)Equality in Politics and Decision-Making. Retrieved from: https://balkansgroup.org/wp-content/uploads/2020/02/BPRG_ARTIKULL-_PaBarazia-gjinore-n%C3%AB-politik%C3%AB-dhe-vendimmarrje-shqip-WEB.pdf

Discrimination of women and the ineffective Kosovo's laws with regards to gender equality are directly reflected in the low number of employed women or why they remain in very low positions. Implying that women are not as capable as men when it comes to making decisions that hold a heavyweight for the family or especially the country (Balkans Policy Research Group, 2019).

Discrimination of women can be seen even through the LAW NO.03/L-212 on Labor. Up to now, in 2019, the law on parental leave referred only to the mother and not the father. Article 4, paragraph 4.4, asking whether fathers have a right to take parental leave, the law used to say that they may, only if the mother dies or abandons the child (Misini & Plakolli-Kasumi, 2017). This law has been updated in 2019, saying that, the father may take of the parental leave of the mother after she has taken the first 6 months (Misini & Rexha, 2019). It shows that until 2019 the idea of only the mother taking parental leave seemed acceptable by the government, emphasizing this strong belief of Kosovo's society that the mother should be the one to take care of the child while the father should be the provider (Balkans Policy Research Group, 2019).

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

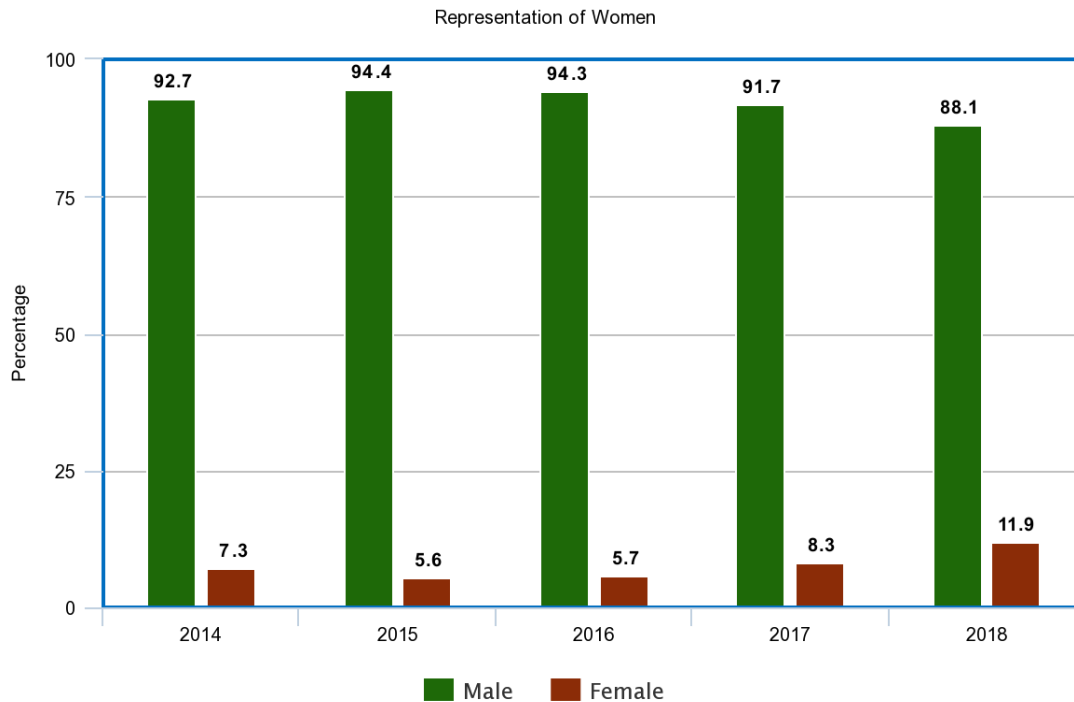
Attempts have been made to increase the participation of women in different spheres, socio-economical, and political as well. The law on gender equality gives women the right to equal participation in these sectors and more. This law was approved by Kosovo's government, in 2015, while before that, the assembly of Kosovo passed a law on gender quota in the parliament which required that 30% of the seats be held by women and the rest, 70% by men (Balkans Policy Research Group, 2019).

The implementation of the law on gender equality seems to be more of a paper factor rather than a reality. In 2019, Kosovo had 22 ministers, 21 of them being men and only 1 was a woman (Xhambazi, 2019). Furthermore, during the presidency of Atifete Jahjaga, the number of women advisors was equal to that of men, while during the presidency of Hashim Thaci, all of his advisors were men (Balkans Policy Research Group, 2019). This shows that the law on gender equality, approved by the parliament of Kosovo, lacks proper respect even by the government and its representatives who are the ones that approved it in the first place. The low number of women in leadership positions is visible even at the municipal level. Kosovo has 38 municipalities, and none of them have a woman mayor (Balkans Policy Research Group, 2019).

The low number of women representation in the government is significant in the senior-decision making positions as well. According to data from the Government of Kosovo, the number of women representatives in senior decision-making positions has been quite low compared to male representation. In 2018, women representatives filled out only 11.9% of the decision-making positions in the Government (Balkans Policy Research Group, 2019).

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Figure 11. Women representation in decision-making in Government



Source: Balkans Policy Research Group, 2019. *Women in Politics: gender (In)Equality in Politics and Decision-Making*. Retrieved from: https://balkansgroup.org/wp-content/uploads/2020/02/BPRG_ARTIKULL-_PaBarazia-gjinore-n%C3%AB-politik%C3%AB-dhe-vendimmarrje-shqip-WEB.pdf

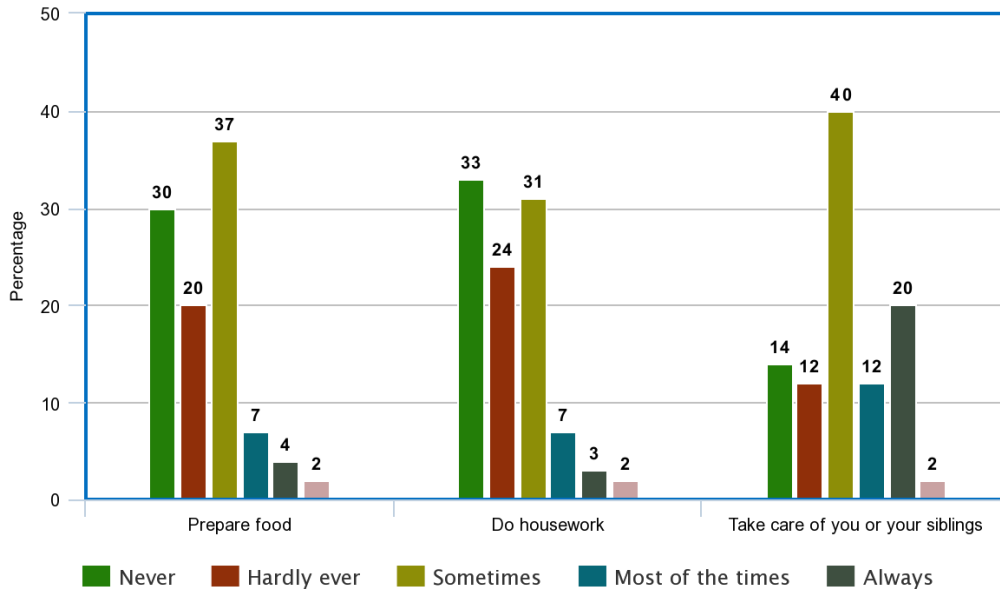
There are several obstacles that women face and which are reflected in their low representation in politics. One of the main reasons is related to the gender stereotype that women are not capable of being politically involved. Other reasons are that women are expected to complete domestic care activities, which, first and foremost are unpaid, and ultimately it limits the time women have available. Because of household obligations, they are also unable to participate in several political events, which limits their abilities to network with other people (Farnsworth et al, 2018).

This leads up to the idea that Kosovo's society reflects the social perspective of gender norms. This means that the culture of a society sets out rules and regulations on which behaviors are acceptable, thus, reflecting how men and women should behave. These rules are strongly related to the culture and traditions passed by family members (OSCE Mission in Kosovo, 2018). OSCE Mission in Kosovo conducted a research with regards to gender equality. One of the sections of the research was the illustration of childhood experiences, seeing how gender norms are set early on, and how family obligations are divided between men and women. The results for the latter showed that within the sample of 3000 peoples (men and women), 64% of women and 73% of

men agree that the majority of the duties with regards to child care such as changing diapers or feeding the child, fall under women’s responsibilities (OSCE Mission in Kosovo, 2018).

Furthermore, when the participants were asked about the father's obligations within their family while they were growing up, the results can be seen in the figure below.

Figure 12. Household chores of men's father or male figures at home while growing up



Source: OSCE Mission in Kosovo, 2018. A Men's Perspective on Gender Equality in Kosovo. Main Findings from the International Men and Gender Equality Survey. OSCE Mission in Kosovo. Prishtinë. Retrieved from: <https://www.osce.org/files/f/documents/7/e/382507.pdf>

This gives support to the assumption that both men and women have already fixed obligations at home, obligations which are divided based on how “manly” or “womanly” they are perceived to be. Emphasizing the point, that the majority of the time, men do not engage in “womanly” perceived obligations due to fear of shame that would be associated with that behavior. The same thing is expected for women, to not engage in “manly” perceived obligations (OSCE Mission in Kosovo, 2018).

METHODOLOGY

This project analyzes women’s position with regards to ownership in the business sector and the many struggles that they face before and after entering this industry. This project will suggest potential solutions whereby increasing the number of women business owners, it will result in a positive effect on the social and economic aspect of Kosovo.

The first stages of the project consist of analyzing the main problems that women face before and after entering the business industry. It also looks at what has the government done so far to support women business owners and to create an environment that is more appealing to women. The opinions and experiences regarding the low number of women business owners are collected through a survey and the semi-structured interviews with three types of targeted groups.

1.1 Primary Data

-Interviews and Survey -

An important aspect analyzed in the research paper is the role of the women in society, and how it has impacted women and men in business. To better understand the roles in society, the research paper comprises of a quantitative portion and qualitative portion. The quantitative portion of the research paper includes a survey with 156 students (age: 18-29). Through this survey, the attempt was to get answers on the level of education of their parents, the presence of aggressive behavior (domestic violence) in their families, their mother's inheritance from their family, and their viewpoint on allocating the responsibilities in child caring (see annex 1.1).

The qualitative analysis includes the semi-structured interviews conducted with participants belonging to the age group 45-60 years old, women and men from rural and urban areas, to see what they think about the role of women in the society. The questions from the survey are different from the questions with the age group of 45-60 since the latter is an interview and not a survey. The reason why the interviewing method was used instead of the survey option was because of the lower utility of smart gadgets by the age group of 45-60. The respondents were given open-end questions, and thus the analysis on this part focuses on the most frequently elaborated aspects related to women empowerment and their role as business owners.

The interviews with the age group 45-60, are comprised of 9 questions, 32 participants, 18 of the women (56%), and 14 men (44%). The main questions revolved around, the reasons why the number of women business owners is very low, the struggles that women might face in the business sector, the support from the government for increasing the number of women business owners, and the differences between women and men as business owners (see annex 1.2).

All the information collected helps to better understand how these generations see women's role, and whether mentality has a crucial role in women's participation in business, or whether it is just a superficial excuse used to deviate the focus from the real factors that are affecting the low number of women entrepreneurs.

Lastly, part of the analysis for this research paper is based on the information collected through interviews with women and men business owners. The interviews had 11 questions, with 17 business owners as part of the interview, 9 of which were women (53%) and 8 were men (47%). These interviews helped illustrate the position of women in the society, their hardships in the business sector, their treatment in it, and particularly the factors that have led to low representation of women in business. The survey and the interviews serve as a way to reach a large audience in a short amount of time, hence, decreasing the possibility of having selection bias, and low representation.

1.2 Secondary Data

Secondary Data was used by presenting several variables and connecting them with the topic, which is the low number of women as business owners. The variables were identified through a literature review of existing publications by the Republic of Kosovo, organizations, NGO's such as Democracy for Development Institute, Kosovo's Women's Network, Riinvest Institute, international organizations such as OSCE and EULEX, as well as local newspapers. This analysis also includes statistical data analysis and documentary analysis, which helps to fill in informational gaps that the interviews did not reveal.

1.3 Limitations

Limitations from the interviews and the questionnaires were their strict format, and at times the inability to have the responder answers on a deeper level than what the question was asking. Also, contacting the business owners was another limitation, because for many of them the contact information that they provided on the "Business registration agency of Kosovo" was either outdated or incorrect.

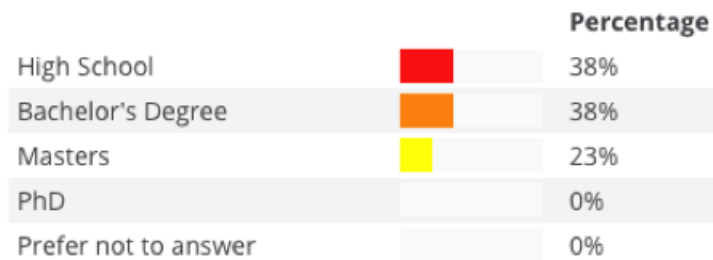
DISCUSSION and RESULTS

Survey results (age 18-29)

The answers from the survey helped better comprehend how students see the role of women in society and serve as information with regards to education and inheritance, which stand to be two of the many factors that affect the opportunity of women in starting their own business.

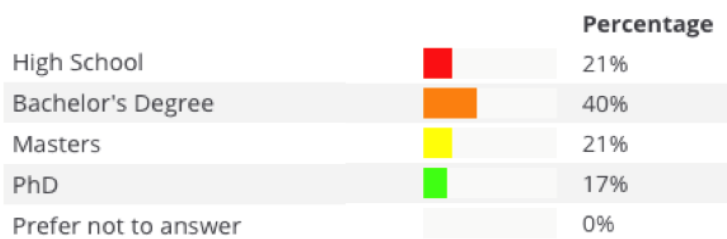
The results from the survey showed higher level of education for fathers compared to mothers: while 40% of the respondent father’s had a bachelor’s degree, 38% of respondents stated that their mother has only a high school degree.

Figure 13. Mother's level of education



Source: Survey with students age 18-29. (2019)

Figure 14. Father's level of education



Source: Survey with students age 18-29. (2019)

Regarding the experience of aggressive behavior (domestic violence) in their families, a quarter of the respondents stated that they have experienced aggressive behavior in their families.

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Figure 15. Experience of aggressive behavior in the family



Source: Survey with students age 18-29. (2019)

Further, the majority of the respondents, answered that their mothers have not inherited anything from their family.

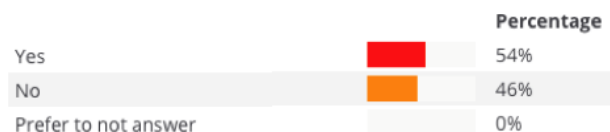
Figure 16. Mother's inheritance from her family



Source: Survey with students age 18-29. (2019)

As for whether the mother should take on larger responsibilities regarding child caring (feeding, changing diapers, bathing) 54% said yes, while 46% said no. It shows that yet again even with students of ages 18-29, the mother is still expected to be the caretaker of the child.

Figure 17. Should only the mother be responsible in child caring



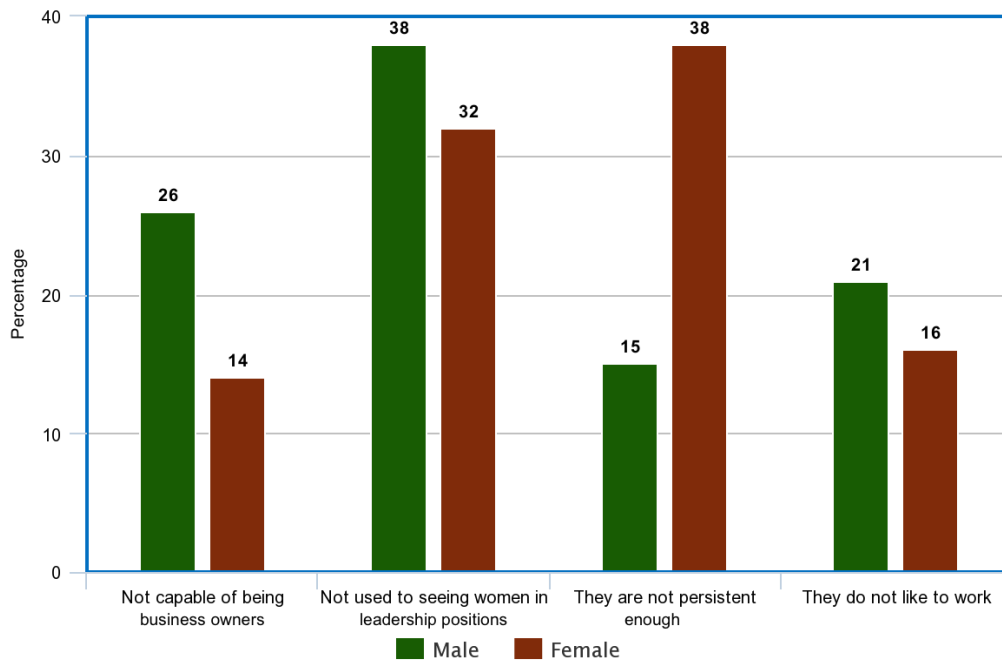
Source: Survey with students age 18-29. (2019)

Interviews results (age group 45-60)

The results from the interviews with the 45-60 age group showed variety in the answers and also differences between answers from the men and the women interviewees. When the interviewees were asked about the reasons why they think the number of women business owners is low, the answers varied. The main answers that the interviewees gave were: not capable of being business owners, not used to seeing women in leadership positions, they are not persistent enough, and that they do not like to work. 26% of the men interviewees stated that women were not capable of

running their own business compared to 14% of women interviewees who answered similarly. The answers with the highest percentages were “not used to seeing women in leadership positions” with 38% from the men interviewees and 32% from the women interviewees, and “they are not persistent enough” with 38% from women interviewees and 15% from men interviewees.

Figure 18. Low number of women in the business sector

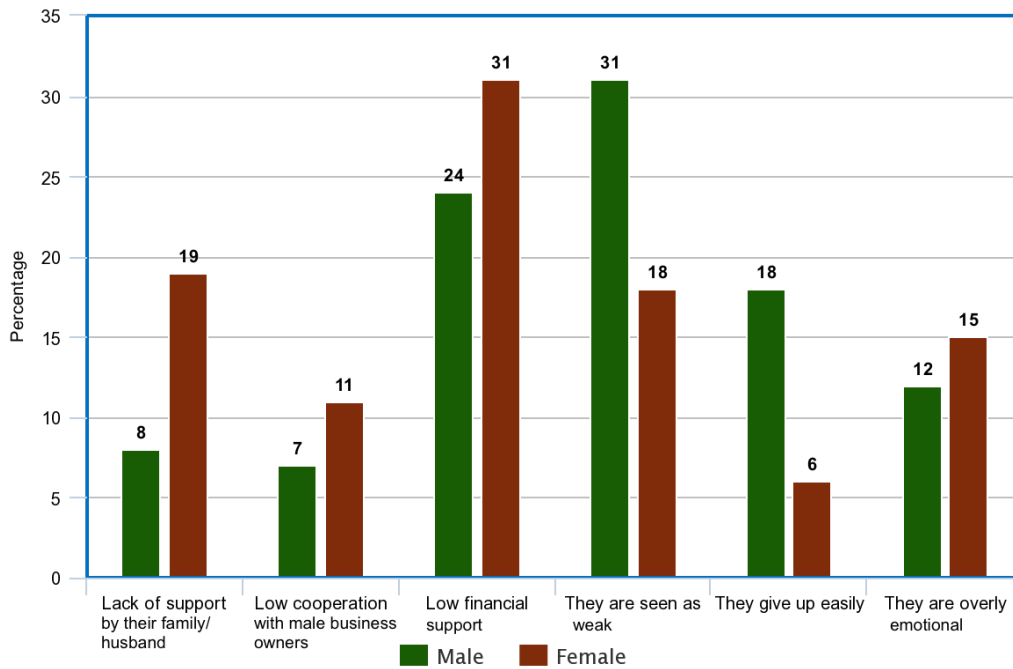


Source: Interview with 45-60 age group. (2019)

Some of the answers from the interviewees when they were asked about the struggles that women might face while running their businesses were: low support by their family, low cooperation with male business owners, low financial support, and they are seen as too weak to deal with the risks of the business. While other answers were: women tend to give up very easily, they are very emotional so they make decisions without thinking, and they have no set goals so they do not know where their business is going. 31% of the men interviewees stated that the main struggle for women is that they are preconceived as weak. While for women interviewees, 31% of them stated that women business owners have low financial support whether from their family/husband or lack of previous work experience.

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

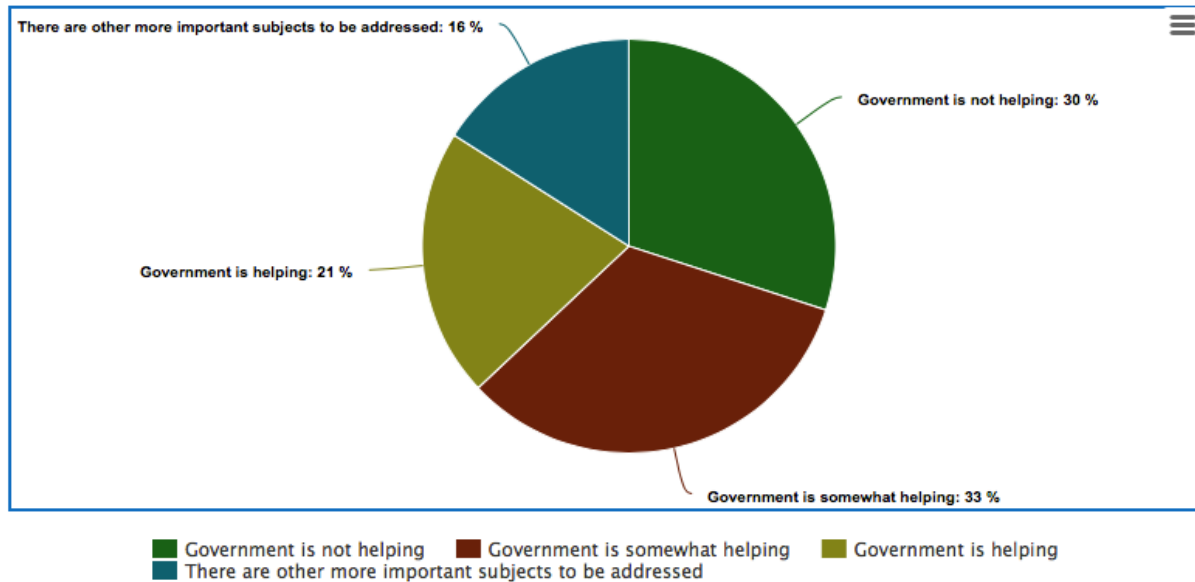
Figure 19. Struggles of women as business owners



Source: Interview with 45-60 age group. (2019)

When asked about the support and activity of the government to increase the number of women business owners, 30% of the interviewees do not believe that the government is doing anything in this direction and they do not expect this number to increase yet. While 21% of interviewees believe that the government is helping in this direction. It is important to mention that 16% of the interviewees did not see this matter as important and believed that there are more important factors to be addressed by the government such as poverty, corruption, and education, rather than increasing the number of businesses owned by women.

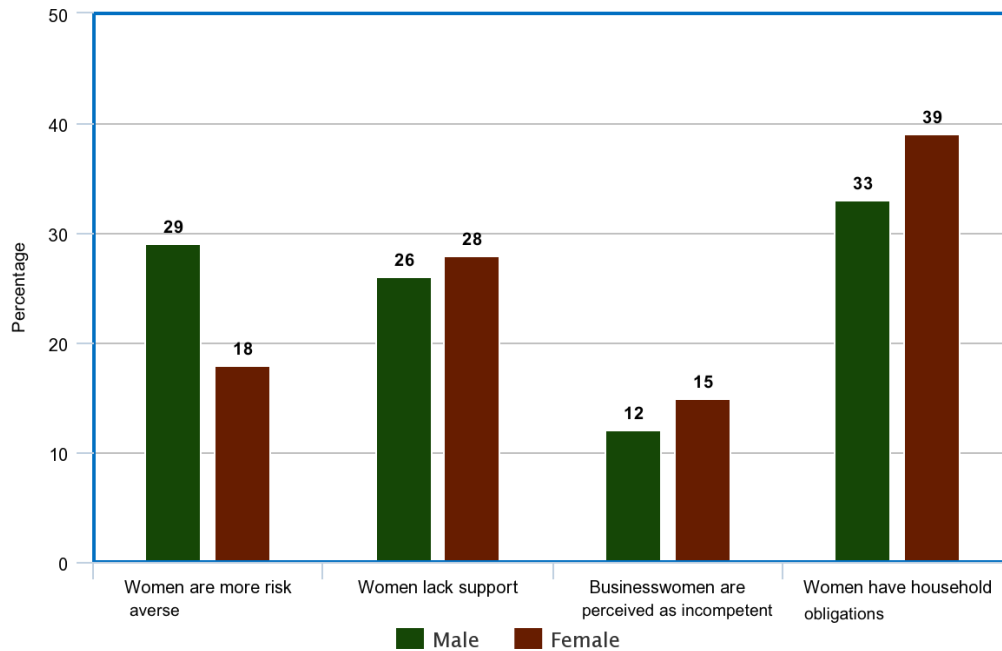
Figure 20. Government support



Source: Interview with 45-60 age group. (2019)

As for the differences between women and men as business owners, 29% of the men interviewees said that women are more risk-averse. However, the reason why they fear taking risks is that they are not financially as stable as men, hence, they choose a more secure way rather than taking chances. Additionally, 28% of women interviewees stated that the reason why women do not take risks is that they do not have the support that men have, especially from their families, where they see women business owners as less capable of running a business compared to men. However, the majority of both men and women interviewees saw that household obligations are a significant difference between men and women as business owners because women are usually the caretakers at home.

Figure 21. Differences between men and women as business owners



Source: Interview with 45-60 age group. (2019)

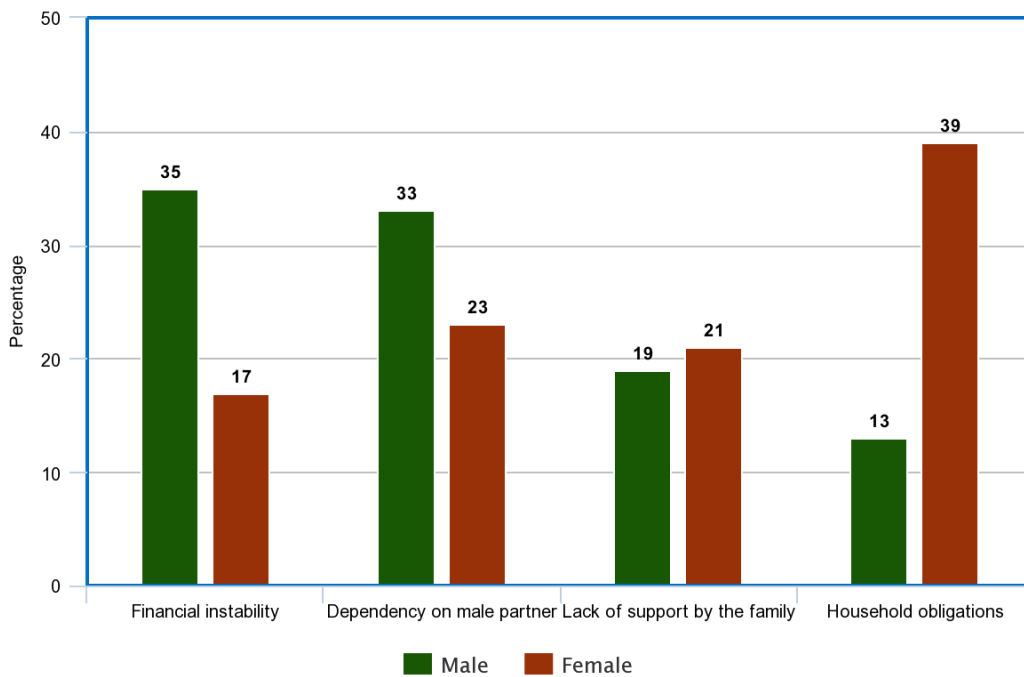
Interviews with women and men business owners

Besides the interviews with the age group from 45-60, other interviews were conducted with women and men business owners themselves. The questions were constructed in that way where the main focus fell on the struggles that they face before and after they opened their business, the reasons why there is a low number of women business owners, the struggles that women face in the business industry, and the support by the government.

When asked about the low number of women business owners, there were similarities and differences among the received answers. Men business owners felt that the main reason why there is a low number of women business owners is because women tend to depend highly on men thus, they do not have financial stability. Regarding household obligations, there is a significant difference in how men and women see this. While 39% of women interviewees saw this as a reason for the low number of women business owners, only 13% of men interviewees felt that household obligations play a role in the inability of women to open their own business.

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Figure 22. Reasons why the number of women business owners is low



Source: Interviews with women and men business owners. (2019)

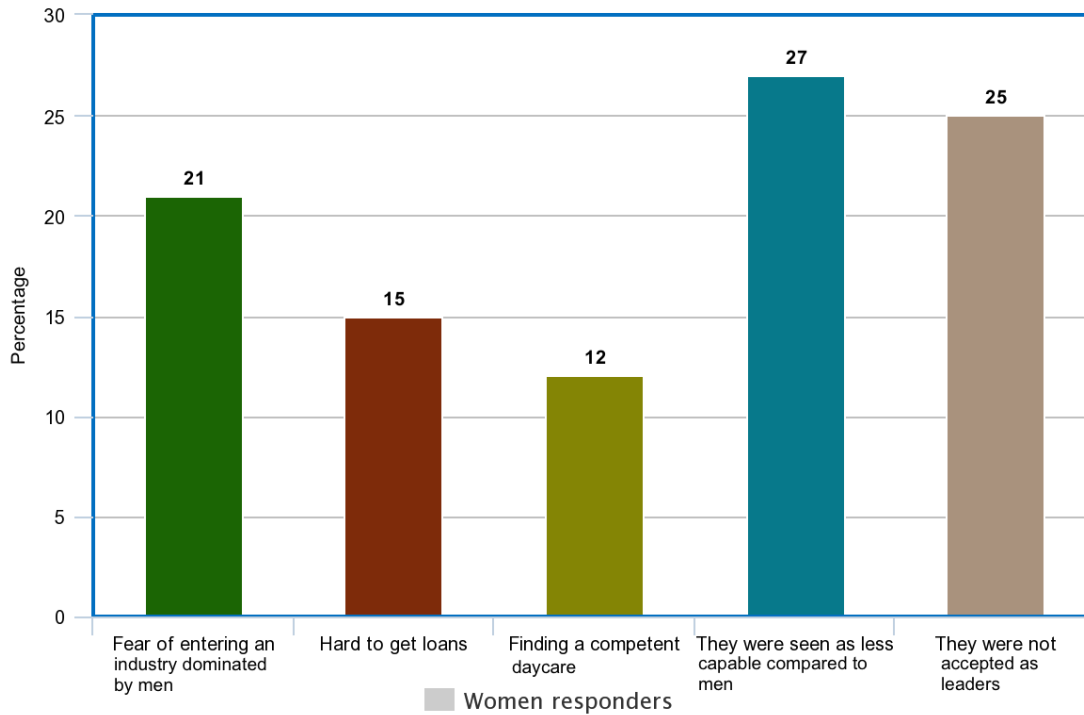
The allocation of household tasks between men and women up to recently has been simple, however, now many women do not agree with the idea of them being staying at home mothers and highly depending on their husbands. Women want equality in terms of freedom, and this freedom requires a new allocation of household tasks, an allocation that is strongly resented by the male partner. It is why men who are business owners do not see the household obligations to be a problem for women, because there is normality attached to that. Several of the men business owner interviewees stated that, if a woman wants to lead a business, they also need to be able to complete their household obligations.

Women interviewees listed some of the struggles before and after creating their businesses. 25% of the women business owner interviewees feared entering the business industry since men mostly dominated it. 15% of them also stated that it was hard to get loans from the bank because they had no collateral. Finding a competent daycare was a struggle for 12% of the women interviewees. Two of the main struggles that women interviewees expressed were their acceptance and their treatment in the business industry. 27% of the women interviewees stated that they were treated differently from men and they were seen as less capable. While 25% of the interviewees said that

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

men are normally accepted as leaders while they were not, thus, they needed to prove for a long time that they were capable of business leadership.

Figure 23. Struggles for women as business owners



Source: Interviews with women and men business owners. (2019)

The reasons mentioned above by women business owners confirm the reasons elaborated in the literature review. These women business owners stated that they face struggles with getting loans because they have no collateral, which is correlated with the fact that a majority of women inherit little to nothing from their families. Consequently, this increases the hardships of getting a loan without collateral, which could have potentially been the asset inherited from their family.

The limited opportunity to get a loan has caused women business owners, to finance their business with their savings, which as they state, “was close to nothing” due to lack of inheritance. With a very low initial investment, many of these businesses do not expand, and many even dissolve due to the inability to bear the many costs that come with it (taxes, workers, products, rent, utility costs).

Many of the interviewed women business owners stated that they have given up on their inheritance because of fear that if they ask for, it will affect their relationship with their family

members, especially their brothers. While for some who have inherited properties from their family, their relationship with their brothers has been negatively affected and they have hardly any communication with them because their brothers cannot accept the fact that their sister is competent to inherit from the parents after she has gotten married. It illustrates the lack of support and respect that even family members (brothers) have towards their relatives (sisters).

For many of these interviewees (men and women business owners), women are capable of working equally as men, however, when asked about equal inheritance, the majority of them answered that they would give their daughters more inheritance than they would their son. Their reasoning was because their daughters are weak and they need more support than their sons, especially financially. This illustrates that the will is there to create equality however, the way of doing so is not the most efficient one. That is because, using that type of logic to give more to their daughter than to their sons, there is an indirect message that can be transferred to their daughters causing doubt, and making them question their capabilities. After all, if they were equally capable they would not need to inherit more than their brothers. It shapes their daughter's opinion that they might be capable, however, they cannot be equally as capable as their brother since their parents are letting them inherit more than her brother.

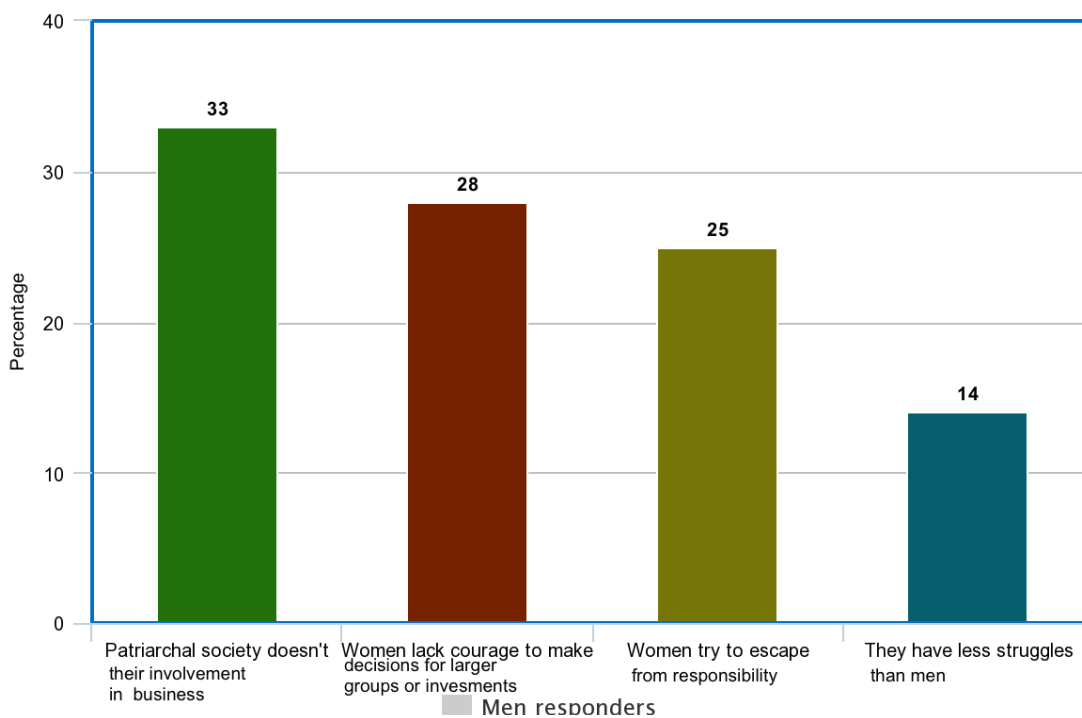
Resentment from family members has been most obvious concerning women's decision to start their own business. Some of the women business owner interviewees stated that they had no support from their husbands, which affected their relationship and led to divorce due to the strong judgment from their male partners. However, they stated that even with low financial stability due to the divorce they did not give up on their goal of running their businesses, however, they believed that cases, when the woman was this determined, are very low. Even these interviewees said that the main reasons why they managed to continue their business after the divorce was due to their family's support which accepted their divorce and their determination to grow their business.

An important specific answer to mention by one of the woman business owner interviewees was that a great problem in Kosovo's society is that women have already internalized the lifestyle of going to the gym and staying on social media all day, while the husband does the work, thus, to them, they are not interested in working hard and generating income.

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Men interviewees when asked on what struggles might women business owners face after creating their own business, their answers were different from what the women business owners elaborated. 33% of the men interviewees believed that the patriarchal society remains an obstacle for women before and ever after they start their own business. However, according to them, there are other obstacles that women face. Around 28% of the men interviewees stated that women lack courage when it comes to decision making because they do not like to take risks and they do not have certainty when making important decisions. Some of the interviewees also stated that women try to escape from responsibility, which is an important part of a business.

Figure 24. Men's perspective on the struggles faced by women business owners



Source: Interviews with women and men business owners. (2019)

The listed reasons show a different perspective from the women business owners' answers. These answers become part of the group of people who do not see factors such as inheritance, obligations, loans, and lack of support as being deterministic parts in a woman's ability to open her own business. According to 14% of the interviewees, women in the business factors face even fewer struggles than men, and that is strongly related to their gender. According to them, women use their gender as a way to help them expand their business, close new deals, and increase their business profit. Which even if their gender helps women, it shows that there is different treatment

for women because of their gender. Seeing women business owners as escapers of responsibility and lacking courage, are both traits that have been attached to women and which affect them while they operate their business. Traits like this decrease the competencies of women, and their opportunities to cooperate with other male business owners because of a low desire from their male partners to cooperate due to fear that they will be left carrying all the responsibilities.

An important aspect of the interviews was that for some men interviewees, women are seen as unwilling to work because they like to be highly dependent on men. As one of the business owners stated, “women like to sit around and not do anything that requires hard work”. According to the men responder’s women continually stand by the idea of “why work when the husband can bring home the meat.” It is another reason why for some of these interviewees the number of women business owners is very low, and why the blame cannot be completely put on the patriarchal society.

Another question that both men and women business owners were asked was regarding the support they have received from the government. All of the interviewees stated that they have not received any support from the government. The only time that they are visited by government representatives is through inspections, while with regards to grants or funds, they have not received any and have not even heard that there are any available, neither for start-ups nor, for businesses owned by women. It shows that there is yet work to be done by the government to inform both male and women aspiring entrepreneurs on the grants and donor possibilities that could potentially help the newly formed businesses.

Discussion

The limiting factors highlighted in the literature review were confirmed and elaborated throughout the survey and interviews results. If women are left without inheritance, the hardships of getting a loan increase, especially if they are not as financially stable compared to men.

An important factor, which determines the economic direction of a start-up is the ability to finance the expenses (investments and other costs). Women are limited in their ability to get loans to cover the business operating expenses ultimately affecting their ability to even open a business. Along with that high dependency on the male partner plays a significant role in the ability to open a

business. The male partner especially in patriarchal societies, including Kosovo, is known for favoring the option of women to work less or not work at all. The several economic reasons and large dependency on male partners elaborated by women business owners in the interviews show the substantial impact that those factors have on women's ability to create financial stability for themselves without depending on others. Hence, with this high dependency on others and lack of training and education, women rarely get involved in the business sector despite the high interest in certain sectors of the industry.

The low inheritance for women, this elaborated as an important factor by several interviewees. The interview results reiterate that unequal inheritance limits women in their ability to have a supportive financial background to start a business. That is because, without proper assets inherited to them, women lack the collateral, which banks require for specific loans regarding their business. This is closely related to the fact that in Kosovo's society the woman is yet seen as the one who gets married and does not bring any profit to the family while the man as someone who takes care of the parents, that is why the man should inherit while the woman should depend on the husband. This mentality with inheritance has brought women many steps back from increasing their role in society, especially in the business industry.

Furthermore, the low number of public daycares, the infrastructure of these daycares, low number of children being able to enroll in them, expensive daycares, lack of pedagogues, psychologists, and speech therapists, low level of education by the teachers and most importantly limited attention paid to the improvement of these daycares by the government are all factors that have affected the women's ability and willingness to join the business world. The government has not been able to build efficient mechanisms, which promote child caring as an obligation for both parents and not only the mother. Thus, the patriarchal society continues to see that women are responsible for child-caring. Due to that, the heavyweight of child-caring limits women through lack of time and opportunities to pursue entrepreneurship, especially when the initiatives by the government in helping women and their families in this direction so far has not been effective.

Lastly, if the society continually labels women as being weak and not belonging to the business industry in which they would be equal to men, then this type of thinking will be imbedded in

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

women and will continue to increase their fear of pursuing activities, that are not approved by the society and continue minimizing their courage to pursue their goals of becoming entrepreneurs.

RECOMMENDATIONS

Takin into consideration the above-discussed components in relation to the low representation of women in the business industry, it is pivotal that important changes take place in several aspects not only in the bottom level of the society but also with regard to the legal system as well. Below are the following recommendations that would improve women representation in the business industry.

- **Improve the existing and increase the number of training programs for women in entrepreneurship, business, and STEM fields (Science, technology, engineering, and mathematics).** These spheres are the ones in which Kosovo's society has labeled as being male-oriented, hence there is a very low number of women in them. If women up to now did not have the opportunity and ability to join these sectors but they had an interest in, these training programs would be the way to do so, hence, increasing their skills in these sectors.

- **Provide more subsidies and grants with regards to businesses that have women owners.** These could be in the sense of an easier way for women to get loans that they can use towards their business. Also, another way could be by decreasing the taxes for the businesses which are owned by women, this way it incentivizes them to innovate and improve their businesses because the money that they would spend on taxes now they can use on refining their business.

- **Raise awareness among women about grant opportunities for women entrepreneur/business owners.** Women are still unaware of donations that come from outside of the country concerning opening new businesses that are owned by women. Hence, the government needs to improve the communication of these donations towards women, this way encouraging them by knowing that low financial stability should not limit them in regards to pursuing their goals in the business sector.

- **Review of Kosovo's Law on Inheritance-** an important aspect that we saw throughout this research paper was that Kosovo's laws are very well formulated however when it comes to their implementation, and the part of monitoring and controlling them, there is still a large gap in this part. The law on inheritance still has many loopholes in it when it comes to the

inconclusive aspect that both the notary and the court are eligible to deal with the out contentious procedures of inheritance. Furthermore, with regards to renouncing the inheritance, this can be done in front of a competent body which is not specified. Hence, leaving this many loopholes in such a significant law increases the ability for many families to go around it, and significantly lower the opportunity for women to have access to the equal inheritance. Hence, this law needs to be reviewed by competent legal actors.

- **Campaigns to target young men and women on the importance of inclusive inheritance.** Since the majority of behaviors are a pattern that is transferred from parents or other family members to children, it increases the possibility that if the mother has not inherited anything from their family, the daughter and the son will see this as normal and embody this in their behavior in the future with regards to inheritance. Therefore, these campaigns will serve as a way to teach children the opposite of what they might be experiencing at home, and helping them comprehend the importance of inclusive inheritance from childhood so that they would be able to transfer this idea to their children in the future.

- **Remove the practice of municipalities to tax both the women and the male partner if the real estate/property is in both of their names.** In some municipalities such as Podujeve, each owner should pay tax on that property individually, causing double cost to the family, and also most of the time leading to the decision for the property to be put only under the male partner's name (Ekipi Monitorues Mobil i EULEX, 2016). Hence, by removing such activity, one promotes and encourages the idea of setting real estate under both the women and the male partner if they are married and if that assessment has been bought/attained after the marriage. This encourages women in the sense, that since they usually do not inherit property from their family, it helps them understand that, they do not have to financially depend on their husbands.

- **Increase in the number of public daycares.** Since daycares are one of the factors that limit women in their ability to create their start-ups, because of the obligation of taking care of the children, hence, increasing the number of daycares could be one approach to this issue. Furthermore, specifically for Prishtina, the increase in the number of public daycares will help decrease or remove completely the discrimination that is taking place in the city with regards to enrolment in daycares.

- **Improve the quality of public daycares.** Many families are reluctant to send their children to daycares because of the low quality in them. Poor sanitation conditions, low number

of pedagogues, psychologists, and of competent teachers pushes families to either hire a baby sitter or have one of the parents stay at home to take care of the child which most of the time, the mother is the one who stays home. Therefore, improving the conditions of public daycares increase the ability of the stay at home parent (typically the mother), to have time to focus on her career and possibly embark on her goal of opening her own business.

- **Review the law on labor with regards to parental leave.** Up to 2019, the law on parental leave referred only to mothers, however, this changed in 2019, but still, the wording creates space for taking advantage of it, since it states that the male parent “might” take over the parental leave only if they want too, but they are not required too. Again allowing the employer to make use of this as a pretext for not hiring women due to the miss-specification in this law. Besides reviewing the law, there needs to be an intensive promotion of the normality of the male being the caregiver and involvement with regards to work inside the house. Hence, allowing the women to not see caregiving and household obligations only as their tasks but rather as being shared equally between both genders.

CONCLUSION

Social exclusion of women in Kosovo is visible in many areas, including the business sector, where women hold back from starting their own business as a result of overcrowding of this industry with men. Women are still being seen as weak and too fragile to be leaders of their own business, hence, there is a lack of support towards their empowerment in this direction. The expectations towards both genders play a significant role as to what both women and men's behaviors are. Women are still expected to be stay at home mothers, take care of the children and the elderly while the men should be the provider; otherwise it would be seen by society as a threat to manhood. Yet again these gender personifications are threatening women's role and their opportunities in the business sphere.

Limitations that women face with regards to their ability and opportunity to start their own business range from the mentality of Kosovo's society and lack of financial stability which ultimately affects their ability to get loans, to the unequal inheritance and the low number of public daycares and affordable private ones. All of these come together, and enhance the struggles of women in society and especially in their chance to enter a sector for which they have low support to start with.

Even with the low number of women as business owners, the government has done very little in this direction. The results from this current research show that many of the women business owners have not had any support from the government, they have rather felt forgotten by them instead of getting support.

In Kosovo's society, the woman has yet a long road ahead of herself to reach equality, especially when it comes to them breaking the boundaries set by the patriarchal society and being the leaders that they are not expected to be. Fighting through these boundaries is a first step and an example that is gradually being set by women who are fighting the stigma that women do not belong in the business industry. Women have yet to break the stigma of being perceived only as a caretaker, a mother, a sister, and be objectified through their gender. Despite the struggles, the limitations, the social expectations, lack of support, and the restricted opportunities, many women business owners

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

are fighting beyond those and setting an example for other women who want to be part of the business industry and be perceived as equal to men.

References

- Agjencia për Regjistrimin e Bizneseve të Kosovës (ARBK). (2018). *Raporti i indikatorëve bazë të performancës për regjistrimin e bizneseve në Kosovë për vitin 2017*. Government of Kosovo. Retrieved from: <https://arbk.rks-gov.net/desk/inc/media/89559804-7DF3-46C4-A3A7-DF4A1DB15ED4.pdf>
- Bajrami, K. & Gjellaj, M. & Rraci, E. (2018). *Edukimi parashkollor në Kosovë*. Rrjeti i Kosovës për Arsim dhe Punësim – KEEN. Retrieved from: https://keen-ks.net/site/assets/files/1445/edukimi_parashkollor_ne_kosove_alb.pdf
- Balkans Policy Research Group (BPRG). (2019). *Women in Politics: gender (In)Equality in Politics and Decision-Making*. Retrieved from: https://balkansgroup.org/wp-content/uploads/2020/02/BPRG_ARTIKULL-_PaBarazia-gjinore-n%C3%AB-politik%C3%AB-dhe-vendimmarrje-shqip-WEB.pdf
- Banjaska, I. Ryan, D. Farnsworth, N. Demiri, L. Sijarina, L. & Tershani, A. (2019). *Gender-Based Discrimination and Labour in Kosovo*. Kosovo's Women's Network. European Union. Retrieved from: https://womensnetwork.org/wp-content/uploads/2019/05/GBD-Labour-Kosovo_ISBN-978-9951-737-31-9_FINAL.pdf
- Bizneset e Hapura. (2019). *Zbuloni Gjendjen e Bizneseve në Kosovë*. Bizneset e Hapura. Retrieved from: <http://104.248.33.181/sq>
- Bullatovci, Sh. & Bruqi, Sh. & Cakoli, A. & Kryeziu, A. & Lahi, H. & Mekolli, E. & Rexhepi, N. & Uka, A. (2019). *Statistikat e Arsimit në Kosovë*. Agjensia e Statistikave të Kosovës. Retrieved from: <https://ask.rks-gov.net/media/5055/statistikat-e-arsimit-2018-2019.pdf>
- Communication for Social Development. (2017). *E drejta e pronës e grave në një shoqëri Demokratike*. Communication for Social Development (CSD). Retrieved from: <http://csdkosovo.org/wp-content/uploads/2019/03/Imovinsko-pravo-%C5%BEena-u-demokratikom-dru%C5%A1tvu-ALB.pdf>

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

- Delibashzade, Rr. & Morina, L. (2017). *Women's inactivity in the labor market – Factors hindering women's participation in the labor market*. Democracy for Development Institute. Retrieved from: https://d4dks.org/wpcontent/uploads/2017/12/D4D_PI_12_W4D_ENG_WEB.pdf
- Dobranja, D. & Mehmeti, I. & Beqiri, G. & Mati, V. & Hashani, A. (2018). *Drejt Fuqizimit: Faktorët që ndikojnë në vendimet ekonomike të grave në Kosovë*. Riinvest Institute.
- Dragusha, D. (2017). *Mjerimi i shoqerise*. Sbunker. Retrieved from: <https://sbunker.net/teh/88598/mjerimi-i-shoqerise/>
- Ekipi Monitorues Mobil i EULEX. (2016). *Gratë dhe të drejtat e trashëgimisë në pronën e paluajtshme në Kosovë*. EULEX Mission in Kosovo. Retrieved from: https://www.eulex-kosovo.eu/eul/repository/docs/Inheritance_1N.pdf
- Farnsworth, N. Morina, D. Ryan, D. Rrahmani, G. Conlon, V. & Banjska, I. (2018). *Kosovo Gender Analysis*. Kosovo Women's Network. European Union. Retrieved from: <https://womensnetwork.org/wp-content/uploads/2018/10/womens-network.pdf>
- Farnsworth, N. Berisha, A. Browne, E. Guri, N. Kastrati, D. & Rrahmani, G. (2016). *Who cares? Kosovo Women's Network*. Retrieved from: <https://womensnetwork.org/wp-content/uploads/2018/10/20161103153827186.pdf>
- Gashi, D. & Kastrati, A. & Keilman, N. & Maxharri, Z. & Sojeva, A. & Sojeva, K. & Uka, S. & Zebergja, S. (2011). *Parashikimi i popullsisë së Kosovës 2011-2061*. Agjensia e Statistikave të Kosovës. Retrieved from: <https://ask.rks-gov.net/media/1610/parashikimi-i-popullsis%C3%AB-n%C3%AB-kosov%C3%AB-2011-2061.pdf>
- GazettaExpress. (2016). *Në Pejë motra padit vëllain se nuk i jep hise nga trashëgimia*. Gazzetta Express. Retrieved from: <https://www.gazettaexpress.com/lajme-ne-peje-motra-padit-vellain-se-nuk-i-jep-hise-nga-trashegimia-268918/>

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Gjinovci, Rr. (2016). *E drejta e Grave per trashegime ne prone*. Balkan Investigative Reporting Network. Retrieved from: <https://kallxo.com/wp-content/uploads/2016/07/E-Drejta-e-Grave-p%C3%ABr-Trash%C3%ABgim-n%C3%ABPron%C3%AB.pdf>

Hyseni, L. (2013). *Çerdhet e Paarritshme Publike*. Kallxo.com. Retrieved from: <https://kallxo.com/gjate/çerdhet-e-paarritshme-publike/>

Indeksonline. (2018). *Kjo është përbindja e grave që trashëgojnë pronën në Kosovë*. Indeksonline. Retrieved from: <https://indiksonline.net/kjo-eshte-perbindja-e-grave-qe-trashegojne-pronen-ne-kosove/>

Krasniqi, N. & Shefkiu, A. (2018). *Kosova me vetëm 42 çerdhe publike*. Kallxo.com. Retrieved from: <https://kallxo.com/shkurt/kosova-me-vetem-42-çerdhe-publike/>

LAW NO. 03/L-010 ON NOTARY. (2008). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=2595>

LAW NO. 04/L-002 ON AMENDING AND SUPPLEMENTING THE LAW No. 03/L-010 ON NOTARY. (2011). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=2595>

LAW NO. 06/L-007 ON AMENDING AND SUPPLEMENTING THE LAW No. 03/L-007 ON OUT CONTENTIOUS PROCEDURE. (2018). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=18304>

LAW NO. 06/L-008 ON AMENDING AND SUPPLEMENTING THE LAW No. 2004/26 ON INHERITANCE IN KOSOVO. (2018). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=18305>

LAW NO. 2004/26 ON INHERITANCE IN KOSOVO. (2006). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=18305>

LAW NO.03/L-007 ON OUT CONTENTIOUS. (2009). Gazeta zyrtare e Republikës së Kosovës. Retrieved from: <https://gzk.rks-gov.net/ActDetail.aspx?ActID=2608>

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Hasani-Llapashtica, N. (2016). *Derë e huaj*. Sbunker. Retrieved from:

<https://sbunker.net/teh/72160/dere-e-huaj/>

Mehmeti. I. & Dobranja, D. & Hashani, A. & Beqiri.G. (2017). *Ndërmarrësia e Grave: Analizë e të bërit Biznes në Kosovë*. Riinvest Insitute. Retrieved from: https://www.riinvestinstitute.org/uploads/files/2017/November/10/Ndermarresia_e_grave_1510307787.pdf

Misini, V. & Plakolli-Kasumi, L. (2017). *Employment and Labour Laws 2017: Kosovo*. Global Legal Group.

Misini, V. & Rexha, A. (2019). *Kosovo: Employment & Labour Law 2019*. ICLG.com. Retrieved from: https://www2.deloitte.com/content/dam/Deloitte/al/Documents/legal/EMP19_Chapter%2027_Kosovo.pdf

Napikoski, L. (2019). *Patriarchal Society According to Feminism*. ThoughtCo. Retrieved from: <https://www.thoughtco.com/patriarchal-society-feminism-definition-3528978>

OSCE Mission in Kosovo/UNFPA Kosovo. (2018). *A Men's Perspective on Gender Equality in Kosovo. Main Findings from the International Men and Gender Equality Survey*. OSCE Mission in Kosovo. Prishtinë. Retrieved from: <https://www.osce.org/files/f/documents/7/e/382507.pdf>

Pallaska, V. Sijarina, L. Gashi, I. Kasneci, B. & Morina, D. (2018). *What do we really know about property rights? Women 4 Women*. USAID. Retrieved from: http://www.k-w4w.org/site/assets/files/1444/final_research_report_albanian_cfare_dijme_ne_vertete_r_reth_te_drejtes_ne_prone.pdf

United Nations Department of Economic and Social Affairs. (2019). *Population Division. Kosovo Population clock:Live CountryMeters*.

Xhambazi, V. (2019). *Progresiv ne leter por me mendesi patriarkale*. Kallxo.com. Retrieved from: <https://kallxo.com/gjate/analize/progresiv-ne-leter-por-me-mendesi-patriarkale/>

Women as Entrepreneurs: The hardships of leading in a patriarchal system. Case of Kosovo

Zeri. (2017). *Paga minimale në Kosovë, diskriminuese*. Zeri. Retrieved from:
<https://zeri.info/ekonomia/133553/paga-minimale-ne-kosove-diskriminuese/>

Zeri. (2015). *Çerdhet “diskriminuese” të Prishtinës*. Zeri. Retrieved from:
<https://zeri.info/aktuale/39098/çerdhet-diskriminuese-te-prishtines/>

Appendix

1.1 Survey Questions

1.What is your age?

- 18-29
- 30-39
- 40-49
- 50+

2.What is your gender?

- Women
- Male
- Prefer to not answer

3.What is your level of education?

- High School
- Currently in University
- Bachelor's Degree
- Masters
- PhD

4.Do you or your family have a personal/family business?

- Yes
- No
- Prefer to not answer

5.What is the level of education of your father?

- High School
- Bachelor's Degree
- Masters
- PhD
- Prefer not to answer

6.What is the level of education of your mother?

- High School
- Bachelor's Degree
- Masters
- PhD
- Prefer not to answer

7.Have you ever witnessed aggressive behaviour in your family?

- Yes
- No

Prefer to not answer

8. Will your parents divide the inheritance equally between you and your sisters?

Yes

No

I don't have a sister

Prefer to not answer

9. Has your mother inherited something from her parents?

Yes

No

Prefer to not answer

10. Are women capable of being the leader of a business?

Yes

No

Prefer to not answer

11. Do you think that the mother is the one who should take more responsibility in child caring (feeding, changing diapers, bathing) than the father?

Yes

No

Prefer to not answer

12. Do you think that the woman should stay at home while the male should be the provider?

Yes

No

Prefer to not answer

13. Are women stigmatised as being weak and not competent for leadership positions?

Yes

No

Prefer to not answer

1.2 Interview Questions

With women and men business owners

1. When did you start your business?
2. What were the struggles, which you faced before opening your business and during it?
3. What made you open a business in Kosovo?
4. What does Kosovo offer to enable people to open their own businesses?
5. Why is the number of women business owners in Kosovo very low?
6. What are the obstacles that women face before opening their business, which are different than men?
7. What is Kosovo's government doing to support women business owners in Kosovo?
8. Why is the number of women business owners increasing but only in sectors such as textile, beauty salons and so on?
9. Why women even if they open a business, it is usually in a sector such as textile or beauty salon e not in industries which are labeled as if being for men such as: construction??
10. Why should men and women be equal in the business sector?
11. Up until now what has the role of the family been in your life with regards to your business, have they supported you or otherwise?

With 45-60 age group

1. Have you ever thought about starting your own business? What factors have prevented you from doing it?
2. Are businesses in Kosovo profitable?
3. What does Kosovo offer to owners if they want to open their businesses?
4. Why is the number of women business owners very low in Kosovo?
5. What are the obstacles that women face before opening their business, which are different than men?
6. What is Kosovo's government doing to support women business owners in Kosovo?
7. What are the main differences between women and male business owners?
8. Why women even if they open a business, it is usually in a sector such as textile or beauty salon e not in industries which are labeled as if being for men such as: construction??
9. Household tasks are they equally assigned between both genders or does the women have more obligations than men in this aspect?

**Consent Form for Applied Science Research Rochester Institute of Technology in Kosovo
(RIT Kosovo) Honors Project**

Project Title

“Women as Entrepreneurs: The hardships of leading in a patriarchal society. Case of Kosovo”

Aurora Bucaj, Rochester Institute of Technology in Kosovo

Purpose of the Study

This research paper seeks to explain the reasons why Kosovo’s market lacks women entrepreneurs, the hardships of entering in a business sector overpopulated by men, and the approaches that the government should take to increase the number of women business owners.

Measures

Questions are related to the topic, and they are recorded for research purposes only.

Privacy

Responses will be confidential, and will be used only with regards to this research paper for the year 2019-2020 for Rochester Institute of Technology in Kosovo.

A copy of this form will be given to you.

If you agree to participate in this research study following the above conditions, please complete the blank spaces below.

_____ Participant Signature

_____ Date