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WOMEN ENTREPRENEURSHIP FRAMEWORK IN ALBANIA

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Review

Abstract

Women's entrepreneurship is an important driver of economic and social development even in developing countries in Europe such as Albania. In a country that opened to a market economy more than 30 years ago, women's participation in entrepreneurship remains low compared to male entrepreneurs. There are several external factors affecting women's entrepreneurship. External factors are divided into two categories: the entrepreneurial environment and the entrepreneurial ecosystem. The business environment includes economic, socio-cultural, political and technological factors. The entrepreneurial ecosystem includes policies, access to finance, entrepreneurship education, entrepreneurship support structures and networks. Considering the fact that external factors related to the entrepreneurial

environment and the entrepreneurial ecosystem for women entrepreneurs in Albania have not been investigated so far, the aim of this research is to investigate the relevance and importance of external factors within both categories of women's entrepreneurship in Albania. For this purpose, a qualitative methodological approach was used. Specifically, the research was conducted on two focus groups with 12 female entrepreneurs. The focus group interview was conducted in Albania, online and in person in March 2021. The results show that all external factors are important for the entrepreneurship framework for women in Albania, but access to finance, entrepreneurship education and networks are the most important.

Keywords: *women entrepreneurship, entrepreneurship environment, entrepreneurship ecosystem.*

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1. INTRODUCTION

Women entrepreneurship has been considered as an undeniable resource of economic growth even if the participation of women in the entrepreneurial activity has been lower compared to men (OECD,2012). In developing countries and developed countries the main social problems such as exclusion, poverty and inequality can be resolved with adequate strategies based on gender equality that have been associated with women entrepreneurship (Scott et al., 2012). Entrepreneurship refers to the act of creating a new business venture or reinventing an existent business through taking advantage of new opportunities. Whereas Buttner and Moore (1997) define women entrepreneur as a woman who has created a new business, who owns at least 50% of it while this business has been operating and she is actively engaged in managing it. Furthermore, OECD (2004) defines women entrepreneurship as the establishment, management, growth and death of an entrepreneurial venture. Women entrepreneurs are considered as a group of women that did not follow the traditional family path but that decided to explore business opportunities (Mills and Bossfeld,2003).

Previous research on women entrepreneurship has focused on comparing the differences between women and men entrepreneurs focusing on the role of gender in determining entrepreneurial activity. Green and Cohen (1995) concluded that there is no difference between women and men entrepreneurs. An entrepreneur is an entrepreneur independently from gender. Briley (1989) did not find any relevant difference between women and men entrepreneurs, stressing that there are even some common characteristics between women and men entrepreneurs such as being the first born, being from a middle upper-class family, being the daughter of a self-employed father, having an educational degree, being married with children or having previous experience in entrepreneurship. Shane and Venkataraman (2000) estimate that there were differences between women and men entrepreneurs that were reflected in the fact that men entrepreneurs usually have more experience than women entrepreneurs and they projected higher expectations in the projection of their business activity. Education backgrounds of women and men entrepreneurs were similar, and women were more likely to have a higher revenue in their businesses and to have low/ risk and return in their businesses. Men spend likely more time in their new business and women entrepreneurs have larger households. In the entrepreneurship research field, it is suggested to go beyond the gender lenses on women entrepreneurship because entrepreneurship is a dynamic process where women can create and build their business.

Albania is a small developing country located in South-Eastern Europe. Albania has had for more than 50 years a communist totalitarian regime with a centralized economy system. The country opened its market in the beginning of the 90s. The transition to the market economy was not an easy process, the country remains

a developing economy with the main ambition to adhere to the European Union. Small and medium enterprises are considered an important motor for economic growth and for job creation in the country. In the Global Entrepreneurship Monitor, there is no statistical data about Albania. There are statistical data about North Macedonia and Montenegro where the Female/Male Total Entrepreneurial Activity (TEA) is respectively 0.4 (GEM, 2016) and 0.56. According to the last annual report of National Institute of Statistics “Women and Men” (INSTAT, 2018), only 25.9% of businesses in Albania are owned by female entrepreneurs. 84% of women entrepreneurs operate in the service sector and 19.6 % of women entrepreneur’s own businesses with more than 50 employees. There is only one strategical national document on women entrepreneurship “The action plan for supporting women entrepreneurs in Albania 2014-2020). Women entrepreneurship in Albania was rated according to several criteria such as policies that support and promote women entrepreneurship, education and training on women entrepreneurship, financing on women entrepreneurship and women entrepreneurship network. The main target actions of this action plan were the support of policies, education and training, financial support and competition, networking. An important accent was put on increasing women entrepreneurship participation in the rural areas of Albania. There are not currently specific national strategies that target women entrepreneurship, although in the Albanian government there exists a specific Ministry of Entrepreneurship. In December 2021, it was approved the Law for the Start Ups. All the individuals in the Republic of Albania that want to test their business idea can self-declare in the e-government portal of e-Albania. There will be a specific register for Start Ups, facilitators and institutions. Individuals will have the possibility to have tailored support and advice from the Ministry of State for entrepreneurship for a period of 24 months from the moment of registration in e-Albania. There is not yet a targeted package that focuses on supporting women’s Start Ups.

There are different factors that affect women entrepreneurship such as access to finance, access to markets, access to training, access to networks and access to policymakers (Mahbub, 2000). Women entrepreneurship is considered to be influenced by factors such as religion, ethnicity, age and marital status (Khattab, 2002). Some of these factors such as networking, access to finance and human resource and training can be identified even in the Western Balkan region according to the South-East European Centre of Entrepreneurial Learning (2014). Another important factor that influences women entrepreneurship is motivation to be self-employed, these factors can be categorized as compulsion factors when they are motivated by necessity and attraction factors when they are motivated by opportunity (Monaci, 1998). Ahmed (2014) considers that the factors that influence women entrepreneurship can be divided into pull and push factors. Push factors can be considered as barriers for women entrepreneurship such as career

path development, the traditional roles of men and women in families and problems that are issued from the specific structure of the labour market. Pull factors can be considered as drivers for women entrepreneurship such as the desire for autonomy and independence, different incentives and family inspiration. Other authors will group factors that affect women entrepreneurship into external factors and internal factors. According to Khan et al. (2021), internal factors may refer to the need for achievement, risk-taking and self-confidence as well as family support and motivation. External factors may refer to economic and socio-cultural factors.

The entrepreneurship environment might include factors such as social, economic, political and cultural context that can facilitate the creation of new business ventures (Leite,2015). Entrepreneurship ecosystem refers to a complex system that can be composed by policy (leadership and government), finance (financial capital), culture (success stories and social norms), support (infrastructure, support professions and non-governmental organizations), human capital (labour and educational institutions) and markets (early customers and networks) (Isenberg, 2011).

There are no current studies on the factors that determine women entrepreneurship framework in Albania. Therefore, the main aim of this study is to explore in a first stage the relevance of external factors that determine women entrepreneurship framework in Albania and in a second stage the importance of the factors will be analysed. The nature of this study is exploratory therefore qualitative methods were used. Two focus groups interviews that were realized with 12 women entrepreneurs operating in different business sectors in Albania. Focus groups were realized during the month of March 2021 combining the online and face-to-face modality due to the Covid-19 restrictions.

In the second section of this paper literature review will be presented. The third section will present research methodology whereas the fourth and fifth section will present results and conclusions.

2. LITERATURE REVIEW

The external factors that influence women entrepreneurship can be divided into two main categories which are entrepreneurship environment and entrepreneurship ecosystem.

2.1. Entrepreneurship environment

2.1.1. Economic factors

Economic environment includes macro factors (employment, income, inflation, interest rates, taxes, saving rates recessions) and micro factors (the size of the market, competition, availability, and quality of suppliers, the reliability of the venture within the supply chain). Taxation influences entrepreneurial activity in different forms, it provides incentives and rewards for the creation of new ventures (Elert et al., 2019), and in some cases, tax incentives can increase self-employment and entrepreneurial activity. The tax system can encourage risk-taking, and progressive taxation can discourage risk-taking for entrepreneurial activities. Income tax rates as well influence entrepreneurial activity as they affect the quality of innovative ideas, the number of start-up businesses and patent applications and where entrepreneurs decide to locate. Taxes as well may affect the distribution of returns and this can decrease or increase the risk-taking attitude of the entrepreneurs (Carroll and Viard, 2012). Market-size is another important economic factor for the development of entrepreneurial activity. Yasuhiro et al. (2012) suggests that an increase in the density of the population leads to higher incentives to become entrepreneurs. Entrepreneurship is a source of job creation, according to Birch (1979), 66% of net employment growth in the American economy was generated by the creation of small and medium enterprises. In recent years self-employment has grown significantly, self-employment has been confused with entrepreneurship whereas some scholars consider self-employment as a flexible form of employment (Shane, 2008).

2.1.2. Social and cultural factors

Social and cultural factors of a country include value, attitudes, norms, practices, institutions, stratifications and related ways of society. From the sociological perspective, men and women are attributed specific stereotypical roles with the society that has attributed gender roles. The theory of gender roles developed by Eagly (1987) estimates that to be acceptable in specific societies men and women must develop specific stereotypical roles. Gender stereotypes reflect the emotional perceptions of men and women in different societies. Attributing specific roles to genders results in men's dominance in the labour market and in entrepreneurial activity. Entrepreneurship and the business environment are more related to rational behaviour that is more compatible with men rather than the emotional behaviour that is compatible with women.

Hofstede (1980) developed four cultural dimensions, which are power distance, uncertainty avoidance, masculinity/femininity, and individualism/collectivism. The cultural dimensions that are traditionally related to entrepreneurship are individualism, power distance and uncertainty avoidance. Mc Grath et al. (1992) compare entrepreneurs and non-entrepreneurs in eight cultural contexts. They conclude that entrepreneurs, in general, tend to have high power distance, high individualism, high masculinity and low uncertainty avoidance. House and Javidan (2004) suggest that there are nine dimensions that can be used to analyse the role of culture in entrepreneurship: power distance uncertainty avoidance, institutional collectivism (collectivism I), in group collectivism (collectivism II), gender egalitarianism, assertiveness, future orientation, performance orientation, human orientation and these can be manifested into cultural values and into cultural practices. No specific reference was made to the role of gender and culture in entrepreneurship.

2.1.3. Political factors

The political environment refers to government policies and programs influencing the creation of new ventures and the general business environment within a country (Ibeto, 2011). Political risk includes geopolitical elements associated with elements of disruption, instability, or political change that can affect business operations and business opportunities in a country or across countries (Jodice, 1984; MIGA, 2010). Political stability will be reflected in greater entrepreneurial activity resulting in an increased entrepreneurship and wealth (Dutta et al. 2012). Rule of law is another important factor for women entrepreneurship. Political participation and women empowerment together with rule increase women participation in entrepreneurship (Golz et al, 2015).

2.1.4. Technological factors

Information and Communication Technologies (ICT) development is one of the main drivers of economic and social development that has transformed the business environment (Lucas et al., 2013). Digital transformation came as a condition to meet innovation needs (Nguyen, 2006). ICT technologies are applied for manufacturing, operational, marketing and other activities within business organizations. ICT has provided increased opportunities for women entrepreneurship and previous research has shown that ICT can empower women in developing countries and it can contribute in increasing women participation in the entrepreneurial activity especially for these women whose businesses operate online or

involve several digital components (Badran, 2010). There still exists a gender digital gap in entrepreneurship especially in developing countries such as Albania.

2.2. Women Entrepreneurship ecosystem

2.2.1 Policies on Women Entrepreneurship

At the EU level, tailoring adequate policies on women entrepreneurship has always been a priority. The European Commission's DG Enterprise and Industry actively promotes women entrepreneurship in the European Union (DG Enterprise and Industry, 2008) within the European Charter for Small Enterprises, a portal on women entrepreneurship has been created as well. The European Commission has launched The European Network to Promote Women's Entrepreneurship (WES) (European Commission, 2009).. In 2011 it was founded the European Network of Mentors for Women Entrepreneurs; in the same year, the European Parliament adopted a resolution of women entrepreneurship considering it is developed as a long-term process. Women entrepreneurship policies should address issues such as market, institutional and implementation failures that women face into entrepreneurship. Common approaches of targeted policies on women entrepreneurship are coaching, training, mentoring, developing women focused entrepreneurial networks and facilitating access to finance and other support structures (OECD, 2022).

2.2.2. Access to finance

Women entrepreneurs may have diverse financial needs, and there is a variety of financial support provided by different institutions for the different financing needs of women. Access to finance can be described as the ability of an individual or of an organization to obtain financial services, credit, deposits, grants, insurance products, and other risk management products (Demirgüç-Kunt et al., 2008). Chen et al. (1996) conclude that women may have fewer opportunities than men to access to finance and finance fear rejection seems to be more evident among women entrepreneurs (Leitch and Hill 2006), and it may discourage women in looking for external sources of financing. In developing countries, it is very common that informal loans from family and friends are preferred to loans to financial and non-financial institutions (Ngyuen et al., 2006). Women are more likely to be constrained in terms of access to capital. Women have difficulties regarding collateral requirements, in finding a guarantor (Fletscher, 2006). Women are more risk averse than men and they are more involved in household issues,

they lack financial literacy and negotiating skills with financial institutions. Women who are used to internal and family funding may fear to take loans from financial institutions.

2.2.3. Entrepreneurship education

Entrepreneurship education aims to transform the knowledge and abilities of individuals in terms of entrepreneurship, (Holmgren et al., 2004). Entrepreneurial education can be defined as teaching activities that instruct and train the students for entrepreneurship and about entrepreneurship. Entrepreneurship is a career path and career development opportunity for individuals enrolled in formal and informal education programs (Gelderen et al., 2008). Traditionally, research in entrepreneurship education is focused on entrepreneurship in universities and formal education settings. Different programs in entrepreneurial education aim to link entrepreneurial education with entrepreneurial intention and entrepreneurial orientation. Previous research on women entrepreneurship has shown that entrepreneurial education is positively related to business performance (Maresch et al., 2016).

2.2.4. Support structures for women entrepreneurship

Business incubators that can be defined as infrastructures that provide shared space, training and mentoring support, support services, and network provision to entrepreneurs (Bergek and Norrman, 2008). Incubators can provide entrepreneurs with assistance for the promotion of their businesses and access to different networks and groups and entrepreneurial education complements Business incubators are important infrastructures for promoting entrepreneurship, especially in developing countries. Business incubators usually target young entrepreneurial projects with growth potential. Amezcua and McKelvie (2011) concluded that business incubators might be more beneficial to women than to man.

2.2.5. Entrepreneurial networks

Entrepreneurial networks facilitate the acquisition of resources, and they increase the chances for opportunity exploitation (Aldrich and Zimmer, 1986). Entrepreneurial networks are divided into two categories: formal networks that include government, distributors, customers, suppliers, and competitors in established

associations or other structures; informal networks include informal contacts of the entrepreneurs such as family, friends, and acquaintances (Birley, 1985). Arringle et al. (2013) explain that entrepreneurial networks provide access to financial resources especially for the nascent entrepreneur because at the Start-Up phase entrepreneurs might lack necessary knowledge and skills to obtain loans from financial and non-financial institutions consequently networks are an alternative for the access to finance. Baron and Markman (2000) conclude that entrepreneurial networks provide entrepreneurs possibilities to secure venture capital and to increase their sale performance. Women develop more informal networks with whom they share a high degree of trust and women entrepreneurs engage in smaller networks.

3. RESEARCH METHODOLOGY

This research is exploratory, there are no previous studies that explore the external factors that women entrepreneurship in the Albanian context. The aim of this study is to explore the importance and the relevance of external factors in the women entrepreneurship framework in Albania. Therefore, this study uses qualitative research methods. There were two stages of data collection. The first stage consisted of desk research based on the revision of the specialized literature in the field of women entrepreneurship. External factors that determine women entrepreneurship framework were identified. The second stage consisted of two focus groups interviews that were conducted with 12 women entrepreneurs each in Albania in the month of March 2021 in Albania through which was collected the primary data of this research. Focus group technique is a group interview technique that can simulate discussion and generate debate among participants (Domegan and Fleming, 2007). Purposive sampling is a technique widely used in qualitative research for the identification and selection of information rich cases in order to cope with the limited use of resources (Patton, 2002). Research must identify individuals who are knowledgeable about the phenomena and they show a willingness to participate.

Taking into consideration the Covid-19 pandemic, one focus group was realized online and recorded via the platform Microsoft Teams and one focus group was realized face-to-face. The focus groups were recorded, and participants agreed for the recording of the focus groups and they agreed as well to be mentioned only with their initials in the doctoral thesis and that the information that they have given will be used only for research purposes. The language of the focus groups was Albanian, the focus groups were moderated by an external moderator. The first focus group had as main aim to discuss the relevance of the external factors of traditional women entrepreneurship framework in Albania. In the second focus group participants discussed the importance of the external factors on the

Start Up Ecosystem of women entrepreneurship in Albania. The composition of the focus groups was as follows.

Table 1. External Factor of Women Entrepreneurship framework - Focus group 1

Nr.	Name of the entrepreneur	Name of the Company	Sector of the business
1	S. Tuci	Primes Communication	PR and Marketing Agency
2	J. Sokoli	Eja Consulting	Consulting Company
3	E. Moto	EMI Coaching and Consulting	Trainings and Consulting
4	V. Begolli	AlbGroup & Women Chamber of Commerce	Training Academy Cleaning services Software solutions
5	A. Bajraktari	Balkans Capital	Legal & Tax advisory

Table 2. External Factor of Start Up Ecosystem Women Entrepreneurship - Focus group 2

Round table, Tumo Center

Nr.	Name of the entrepreneur	Name of the Company	Sector of the business
1	L.Shomo	Easy Pay	Fintech
2	F. Duro	Innvest	Investment Fund
3	G.Ahmeti	Life on a Boat	Boatbuilder
4	P. Rexha	Design by Pana	Furniture
5	K. Binjaku	Union Of Chamber of Commerce and Industry	NGO
6	J. Dhiamanti	Dhiamanti Glass	Artwork
7	F. Dardha	Phi Concept Studio	Engineering & Architecture

Thematic analysis used to analyse the qualitative data collected from the two focus groups Codes were developed and grouped in themes related to the factors that were identified in the literature review. Data extracts were sorted in a constant comparison to identify commonalities and differences. Similar and related codes that could be aggregated to form a major idea or a bigger overarching theme (Braun and Clarke, 2006, Saunders et al., 2009).

4. FINDINGS

All the external factors affect women entrepreneurship in Albania however some of the factors are more dominant. The participants of the focus groups underlined that the socio-cultural context in the Western Balkans does not encourage women to take any risks in the process of risk taking and decision-making. In Albania in particular we have inherited a model from communism where parents encourage female daughters to finish a university degree and to work for the public or the private sector. One participant shared her experience where she admitted that in her family even her husband was not encouraged to undertake any entrepreneurial activity because his family wanted him to have a job in the public or private sector. There is also an absence of role models of self-made entrepreneurs and the climate of women entrepreneurship is not very supportive. Even some projects of international organizations with the aim to encourage and boost the representative's women entrepreneurship in Albania had a short-term focus without long-term impact.

Most participants of focus groups admitted that they need to keep entrepreneurship as a side job not as their main activity due the instability of the economic factors in Albania and the fluctuations of the business cycle. The innovation that some women entrepreneurs brought in their sector was due to the demand for such inventions. One participant showed an innovation that she brought in the Albanian market through offering consulting services because there was a need for enhancement of technology in this sector. Even though her business was going very well, she was also having a side job in order to accomplish the duties of her family.

Businesses run and owned by women remain still of small-size in Albania that have from one to five employees. There have not been specific policies that targeted women entrepreneurs especially in terms of taxation.

Political situation in general in the Albanian context is yet unstable and as such is more a barrier rather than an incentive to women entrepreneurship in Albania. The rule of law, corruption and lack of policy making are problems that affect women entrepreneurship and entrepreneurship in general.

Access to finance remains a problem for most women entrepreneurs as there has been financial aid and different international grants targeted women entrepreneurs but in the case of Albania they are not well managed. The biggest part of investments in the country is owned by men entrepreneurs.

Networking also plays a very important role in the development of entrepreneurship and participants expressed the desire to encourage mixed networks between

male and female entrepreneurs. There are several opportunities for networking for female entrepreneurs that were initiated individually. Women entrepreneurs can access different networks depending on the needs of their businesses.

There are a few support structures such as hubs and incubators and accelerator programs in Albania and there were a few success stories shared among participants of the second focus group that helped them to accelerate their businesses. Different support structures target different stages of an entrepreneurial journey since the start of an idea, the development and the investment.

Education and technological development are a must for the increase of the women entrepreneurship ecosystem. There is a need to educate women entrepreneurs not just in managerial skills but in soft skills and ICT and digital learning skills are a must for the entire existence of businesses nowadays. One participant gave an example that there are a lot of businesses that operate through social media but most of the time that do not have the appropriate skills to deal with social networks especially in the field of e-commerce.

The most important factor for most of the participants in order to thrive and achieve success was the financial and economic factor especially in the Albanian context. Participants considered that access to finance was crucial for women entrepreneurs and women still experience constraint not only in financial institutions but as well as in other sources of financing for their entrepreneurial projects. Women entrepreneurs should be open to acquire new skills and to be open to build networks and synergies especially mixed networks with men entrepreneurs.

5. CONCLUSIONS

This study identified the external factors that define women entrepreneurship framework in Albania. The factors were grouped in two categories that consists of women entrepreneurship environment and women entrepreneurship ecosystem. Women entrepreneurship environment is composed of economic, socio-cultural, political and technological factors. Whereas women ecosystem entrepreneurship environment is composed from policies on women entrepreneurship, access to finance, entrepreneurial education, support structures on women entrepreneurship and entrepreneurial networks. There were no previous studies on external factors that affect women entrepreneurship in Albania and this research analysed the relevance of external factors in defining women entrepreneurship and women ecosystem framework in Albania and their importance. The analysis of qualitative data from two focus groups interviews have been realized with women entrepreneurs and women in start-up ecosystem entrepreneurship, determined that in women entrepreneurship framework economic factor, socio cultural factor

political factor, access to finance, networking, support structures and entrepreneurship education and technological factor were relevant in building women entrepreneurship framework in Albania. The most important factors are access to finance and entrepreneurial education and networking. This is a consequence of the lack of women entrepreneurship culture in the country. The main practical recommendations for policy makers are to include more specifically in national strategies and actions the development of women entrepreneurship through concert action-oriented decisions such as facilitation of the access to finance into tailored financial schemas dedicated to women entrepreneurs as well as to increase capacity building for women entrepreneurs. Higher education institutions in collaboration with policy makers should better assess the need for entrepreneurship education for women and girls in Albania and they should foster the entrepreneurial spirit and entrepreneurial education. The variables identified from this qualitative research can be operationalized and transformed into quantitative variables and can focus on exploring the links with internal factors that affect women entrepreneurship in building women entrepreneurship framework in Albania. The main limitation of this study is that it does not offer any comparison with other countries of the region that are following the same development path as Albania.

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Pregledni rad

Sažetak

Žensko poduzetništvo važan je motor gospodarskog i društvenog razvoja čak i u zemljama u razvoju u Europi kao što je Albanija. U zemlji koja je otvorena tržišnom gospodarstvu prije više od 30 godina, sudjelovanje žena u poduzetništvu i dalje je nisko u usporedbi s muškim poduzetnicima. Postoji nekoliko vanjskih čimbenika koji utječu na žensko poduzetništvo u Albaniji. Vanjski čimbenici podijeljeni su u dvije kategorije: poduzetničko okruženje i poduzetnički ekosustav. Poduzetničko okruženje uključuje ekonomske, društveno-kulturne, političke i tehnološke čimbenike. Poduzetnički ekosustav uključuje politike, pristup financiranju, poduzetničko obrazovanje, potporne strukture poduzetništva i mreže. Vanjski čimbenici koji se odnose na poduzetničko okruženje i poduzetnički ekosustav za poduzetnice u Albaniji, nisu do sada istraživani. Stoga, cilj ovog istraživanja je istražiti relevantnost i važnost vanjskih čimbenika u okviru obje kategorije ženskog poduzetništva u Albaniji. Za ovu potrebu ovog istraživanja korišten je kvalitativni metodološki pristup. Točnije, istraživanje je provedeno na dvije fokusne skupine s 12 poduzetnica. Fokus grupni intervju je realiziran u Albaniji, online i u prisutnosti u ožujku 2021. godine. Rezultati pokazuju kako su svi vanjski čimbenici važni za poduzetnički okvir za žene u Albaniji, ali pristup financiranju, poduzetničkom obrazovanju i mrežama ipak imaju najveći značaj.

Ključne riječi: *žensko poduzetništvo, poduzetničko okruženje, poduzetnički ekosustav.*

JEL: L21, M13