

# DIGITAL TRANSFORMATION OF WOMEN-LED BUSINESSES IN KOSOVO DURING COVID-19 PANDEMIC

Received: 14. 9. 2023.

Accepted: 9. 4. 2024.

DOI <https://doi.org/10.30924/mjcmi.29.1.9>

Preliminary communication

UDC 005.342-055.2:004](497.115)“201/202“

**ABSTRACT** This paper aims to examine how digitalization played a vital role in enabling women-led businesses to navigate the challenges of the pandemic and explore the strategies they implemented for this purpose. Many countries were unprepared to cope with such a catastrophic situation, leading to significant consequences across various sectors. Therefore, this study emphasizes the importance of digitizing business processes and provides insights into how businesses have adapted to this challenge. In addition, the paper includes a thorough analysis of studies conducted by various authors who have explored this topic. This research paper is a qualitative case study and draws on primary and secondary data sources. The primary data was obtained by distributing questionnaires to selected companies to gain insights into their working methods throughout the pandemic. From the information gathered, it is evident that digitalization became imperative during the pandemic. However, this transition came with challenges in adapting the workforce to remote working arrangements. It is worth noting that the companies examined in this study are run by women, a particularly affected demographic during the pandemic. In terms of government decisions, several business support packages were adopted. This paper argues that women-led businesses should receive more support to operate more freely, digitize their work processes, improve well-being, and increase both turnover and the number of their employees.

**KEYWORDS:** *digitalization; small and medium enterprises (SMEs); female entrepreneurship; COVID-19; Kosovo*

## 1. INTRODUCTION

In March 2020, the World Health Organization declared the COVID-19 outbreak, attributed to the SARS-CoV-2 virus, a pandemic (Ducharme, 2020). The COVID-19 pandemic became a global challenge that forced countries to adapt in various ways due to its unprecedented and unfamiliar nature. It was iden-

tified as the cause of the economic downturn that affected the entire world. It spread rapidly and caused immense damage to the global economy, resulting in personal, emotional, psychological, societal, economic, and cultural distress. The impact of this pandemic is likely to leave long-lasting scars on all aspects of life (He, 2020). The rapid spread of the virus to multiple countries led to a significant economic crisis on a

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global scale. While previous pandemics have impacted society, the long-term economic, behavioral, and societal consequences of the current crisis are still uncertain due to a lack of comprehensive research on these aspects in the past (Donthu, 2020). Nonetheless, the pandemic has dealt a severe blow to demand, as emergency shutdowns have forced people to stay indoors, leading to a significant drop in consumer spending and business investment (Meyer, 2021).

The economic impact of the pandemic was felt immediately, as there was a sudden drop in aggregate demand and supply. The widespread closure of businesses aimed at controlling the virus led to a decline in aggregate supply, while a decrease in consumption and investment led to a decline in demand (Seetharaman, 2020). All segments of society have been affected by the COVID-19 pandemic. However, it has had a particularly profound impact on vulnerable groups, including the elderly, the disabled, the infirm, the marginalized, and those living in poverty (Donthu & Gustafsson, 2020). Countries have responded to the pandemic differently, with no standard approach. Various measures have been taken to mitigate the effects of the pandemic, such as the imposition of restrictions, the closure of many activities, and the reduction of staff. These measures aimed to overcome the pandemic as smoothly as possible and with minimal consequences.

Remote working has shown that various companies and businesses that have managed to digitize work processes have overcome this difficulty better than those that have not. In some countries, more than a third of work is done at home (Dingel & Neiman, 2020).

The COVID-19 pandemic has significantly impacted economic activities worldwide, with ripple effects in all regions of the world (Verma, 2020). In response to the pandemic, governments worldwide have implemented emergency measures, including lockdowns, travel restrictions, testing, quarantine, and economic aid packages. These measures aimed to promote social distancing and contain the spread of the disease while minimizing negative economic impacts. However, their effectiveness and impact were uncertain. For example, while lockdowns may reduce the number of new infections, they may also increase economic distancing, negatively impacting the jobs and incomes of millions of people (Ashraf, 2020).

The COVID-19 pandemic has caused an unprecedented global health crisis and a crisis in global trade, investment, and the economy. According to Handoyo (2020), global trade in goods declined significantly from 12% to 32% in 2020. One of the most notable effects of the pandemic has also been the rapid adop-

tion of digital technologies in various sectors.

The pandemic has prompted many global communities to move from offline to online modes of operation. In response to the restrictions on people's movement triggered by the pandemic, there has been a significant reevaluation of jobs, products, and services, including the activities of religious communities, which have traditionally been firmly rooted in the offline sphere (Sabaté Gauxachs et al., 2021).

This paper examines the impact of digitalizing work processes during the pandemic, focusing on women-owned businesses in Kosovo. Women are among the most vulnerable members of our society, facing significant challenges in both their professional and personal lives. Therefore, the pandemic has profoundly impacted women and their businesses. The paper examines how women have managed to navigate this difficult period by adapting their work processes to digital platforms and the challenges they have faced.

The research gap addressed in this study relates to a relatively under-researched area in which there has been limited research in our country on the impact of the pandemic on women-led businesses. Unfortunately, in the context of Kosovo, very little previous research addresses this specific topic in depth. Therefore, this research initiative provides a valuable opportunity to make a substantial scholarly contribution in this field, providing crucial insights into how women-led businesses have effectively addressed the challenges arising from the pandemic. This paper seeks to offer insight into the challenges businesses face to provide a comprehensive understanding of the steps necessary to minimize adverse effects and facilitate a smoother transition through this challenging period for businesses.

## 2. LITERATURE REVIEW

According to McKinsey (2020), the COVID-19 pandemic has ushered in new ways of conducting business, requiring organizations to rethink their operations and the role of physical offices in enabling safe, successful, and fulfilling careers (Catalyst, 2020).

Adopting digital technologies in both organizational and operational environments has identified digitalization as one of the major trends transforming society and the economy and bringing about changes for companies (Parviainen et al., 2017).

Digitalization refers to integrating digital objects such as bitstrings into various aspects of business processes, tasks, products, and services, leading to significant changes in how businesses are conducted (Grover, 2020). Several publications have discussed

the digital strategies and organizational changes that industries need to effectively execute digital transformation, often using case studies to illustrate these concepts (Horlacher & Hess, 2016). These publications also include ideas such as innovation capacity, capability frameworks, organizational ambidexterity, and digital maturity models, which link business processes and organizational cultures to adopting and effectively using digital technologies.

As Matt et al. (2015) point out, digitization has significantly improved the information processing capabilities of companies by converting information into a digital representation. To take advantage of these benefits, organizations have implemented IT strategies and relied on information systems, such as increasing the agility and consistency of business processes, as highlighted by Röglinger et al. (2012).

The concept of a digital future has been discussed for some time, but the COVID-19 pandemic has significantly accelerated its arrival. In today's socially distanced reality, technology has become an indispensable tool for millions of individuals. Around the globe, people confined to their homes have relied on technology to stream entertainment on platforms like Netflix, make purchases on Amazon, and communicate with others via apps such as Zoom (Xayrullaevna et al., 2020).

McKinsey defines digitalization as using digital technologies to increase productivity and boost economic growth. Using digital technologies in different company areas increases productivity in many ways. The COVID-19 pandemic has acted as a catalyst for the widespread adoption of digital technologies in everyday life. The far-reaching changes this trend will bring to the socio-economic system are already evident and expected to be unprecedented.

According to the study by Radanliev et al. (2020), various countries have implemented digital surveillance methods to manage the COVID-19 pandemic, with some countries operating independently to gather, analyze, and exchange data. The digitalization of pandemic management is progressing rapidly worldwide, with automated and autonomous connected devices providing real-time data to artificial intelligence algorithms.

The impact of the COVID-19 pandemic, such as supply chain disruptions, changes in customer behavior, store closures, and increased demand, will continue to affect the business environment. Online retail, in particular, has been significantly impacted by the pandemic, leading to an increase in the number of transactions and customers, as noted by Akram et al. (2021).

The need for social distancing, remote working, and the closure of business premises has led to an ac-

celeration of digitalization. This trend has resulted in a rise in online sales and e-commerce for half of the entrepreneurs in the study, along with increased use of technology to boost business productivity and develop new technology-based products and services. Entrepreneurs have also noticed a greater willingness in society to embrace technology. These findings suggest that there is an opportunity to capitalize on this trend by taking action to support digitization. However, many businesses have yet to embrace technology fully, and offers are available to connect them with relevant digital skills (Stephan et al., 2020).

Feng and Savani's (2020) research showed no gender differences in self-rated work productivity and job satisfaction before the COVID-19 pandemic. However, women reported lower work productivity and job satisfaction during the lockdown than men.

### 2.1. Digitalization difficulties

The COVID-19 pandemic has revealed various long-standing weaknesses and issues in businesses, especially concerning the transition from physical to virtual interactions in daily activities, as highlighted by Ancillo et al. (2021).

According to Rodríguez et al. (2020), it is important to note that not all types of information can be successfully digitized. The complexity of the process does not determine the success of the digitalization process, but rather by the objectivity, simplicity, and clarity of the analog information that is translated into binary code, as well as access to software that can relate basic information to each other and make sense of it. Therefore, the complexity of the transaction process does not determine the feasibility of digitizing transactions.

Amankwah-Amoah et al. (2021) argue that despite the numerous opportunities offered by the COVID-19 pandemic to adopt digitalization, most companies have responded with inconsistency, paradoxes, and contradictions. Moreover, to ensure the efficiency of this digital system, it is essential to have a conventional infrastructure that is ideally the most advanced one (Sassen, 2015).

Companies worldwide rely to varying degrees on digital software to run their supply chains. Those who have adopted a fully digital chain are better equipped to maintain communications and operations despite the disruptions caused by the COVID-19 pandemic. However, many companies still rely heavily on physical, paper-based processes and require the physical presence of all partners to run their supply chain effectively (Tasnim, 2020).

The COVID-19 pandemic has hit the global economy hard, leading to labor shortages, factory closures,

and supply disruptions that have significantly reduced production, resulting in massive layoffs and lost sales. The increased uncertainty caused by the pandemic has led to a decrease in spending by consumers and businesses, with many postponing or canceling their investment decisions.

## 2.2. Remote work

The COVID-19 pandemic has forced many employees to work remotely via video conferencing services and messaging applications. It is, therefore, crucial to investigate how knowledge workers manage the challenges of adapting to new work environments and how technology can enable them to maintain normal business operations. It is also important to examine the impact of the pandemic on organizations, individual behaviors, and society as a whole (Ågerfalk et al., 2020).

To revive and recover the economy, it is crucial to increase digital adaptation. Rising internet usage rates worldwide indicate the need to adapt to minimize economic losses during unprecedented events such as the COVID-19 outbreak. Numerous national and international companies in the private sector have stated that their operations will continue to be based on digital platforms after the pandemic. This suggests that the new normal focuses on building a future in online environments and industries such as artificial intelligence and data mining (Gencer, 2021).

The COVID-19 pandemic has significantly impacted how people work, with many individuals choosing to stay at home to avoid catching the virus or complying with government instructions. As a result, numerous businesses have shut down, and a considerable portion of the workforce is now working from home. According to Ozimek (2020), the transition toward remote working can potentially solve many issues associated with having a traditional office-based workforce. Upwork, a leader in remote work for almost twenty years, has witnessed and facilitated the adoption of flexible working arrangements, enabling both companies and freelancers to reap the benefits. Remote work allows companies to break geographical barriers in hiring and accessing the best talent, regardless of location. It also allows freelancers to collaborate with clients and companies worldwide, creating new growth opportunities.

According to Bloom et al. (2021), the COVID-19 pandemic caused a significant transition to remote work, with around half of American workers performing paid work from home in the spring of 2020. According to Marston's (2020) research, many organizations are considering a hybrid virtual model combining remote work with in-office work as they

plan for the post-pandemic future. This decision is supported by the significant productivity increases observed during the pandemic.

Waizenegger et al. (2020) state that the COVID-19 pandemic has created a special situation for remote work that differs significantly from previous research. In contrast to previous remote working situations, COVID-19 has forced employees to work from home without much planning, and their mobility is restricted. This challenges employees to manage tasks, communicate, negotiate home spaces, and maintain their well-being. Knowledge workers must adapt to these new working conditions and unfamiliar digital platforms to ensure that work can continue as usual.

## 2.3. Research questions

This study raises the following research questions:

1. How have women-led businesses adapted to the challenges of the pandemic?
2. What were the most significant challenges faced by the companies during the pandemic?
3. Did businesses undergo digitalization of their work processes during the pandemic, and if so, to what extent?
4. What were the biggest obstacles to digitizing business operations?

## 3. METHODS

This qualitative case study employs a methodological approach that incorporates both primary and secondary data sources. Primary data was obtained through the distribution of questionnaires to carefully selected companies, aiming to investigate their strategies for managing operational challenges during the pandemic. Meanwhile, secondary data sources draw upon various professional and academic literature, including research papers by local and international experts who have explored similar themes. The study uses a case study methodology to investigate the research questions comprehensively. The case study method has been chosen because it is suitable for providing a deep, contextually rich, and qualitative understanding of the digitization of work processes, which aligns with the research objectives. Case studies can contribute to theory development by providing empirical evidence and insights that can be generalized or compared with existing theories. This method is well suited to collecting rich, qualitative data.

The research data has been carefully analyzed and has led to a series of recommendations to im-

prove the operational efficiency of women-led businesses by transitioning their processes online. The step-by-step research process, including data collection, analysis, and interpretation, is as follows: selection of research cases, data collection, conducting interviews, and development of a structured interview guide with questions consistent with the research objectives, organization, and categorization of data, ensuring anonymity and confidentiality, data analysis, interpretation of the findings in the context of the research objectives, a summary of the main findings and their significance, and preparation of recommendations for future research or practical applications.

As the COVID-19 pandemic has emerged relatively recently worldwide, a limited body of research focuses on the specific context of Kosovo. Therefore, the case study methodology has been strategically adopted to investigate the impact of the pandemic in Kosovo. This method allows for an in-depth exploration of the phenomenon in its unique local context.

As part of this research, five women-led businesses were selected as case studies. The selection of these businesses was based on specific criteria, placing a significant focus on businesses owned by young women in the country. The deliberate selection allows for a comprehensive examination of how these companies have overcome the challenges posed by the pandemic and enable an assessment of whether they have embraced digital transformation.

The companies were selected randomly, and the cases represent different industries, encompassing the manufacturing and service sectors. The selected companies in the five largest cities in Kosovo are recognized for their significant potential for industrial growth. These companies have a relatively long market presence, ranging from 2 to 8 years. In terms of the number of employees, they fall into the micro and small enterprises category. In addition, the products and services these selected companies offer have not only found a solid position in the local market. However, they are also actively exported to the wider regional market.

Data was collected through online interviews using a semi-structured questionnaire, each typically lasting around 25 minutes. The questionnaire consisted of 19 questions, starting with basic inquiries about the company's field of activity, year of establishment, and number of employees. It then covered topics such as the impact of the pandemic, financial aspects, digitalization efforts, and the challenges encountered during this transformation process. Extensive notes were carefully recorded during the interviews to ensure no important information was omitted.

The paper's conclusion includes relevant recommendations on the topic, providing guidance on the

importance of digitalization and offering insights into best practices for women-led businesses. In exploring this topic, it was found that there is a notable lack of research in this area in the country. Therefore, further research in this area is important. The uniqueness of this paper lies in the fact that it examines the digitalization of work processes in women-led businesses during the pandemic, thereby filling a critical gap in the existing literature. Furthermore, this research paper provides an in-depth assessment of the impact of the pandemic on women-led businesses and serves as a foundation for subsequent studies. Consequently, other researchers can replicate this study, underscoring the indispensable importance of digitalization in business operations during such a challenging time.

According to the Kosovo Agency of Statistics (KAS), our country has about 600,000 female workers. Unfortunately, only 14.4% of these women are employed. Moreover, it is noteworthy that only about 10% of the registered businesses are owned by women, as reported by the same source (KAS, 2020).

## 4. RESULTS

### 4.1. Research context

The global pandemic had a profound impact, affecting Kosovo and many other countries worldwide, with the private sector bearing a significant burden. The management of the pandemic within the country has exhibited unique characteristics. As a result of the pandemic and the strict lockdown measures, many businesses have scaled back their operations, which has led to many of them involuntarily laying off their employees.

This study focuses on five selected companies to investigate their responses to this pandemic period, their coping mechanisms, and the extent to which they have been able to digitize their operational processes. The analysis of five companies from different sectors shows that the ongoing digitalization during the pandemic has been an unstoppable transformation. However, it has also brought challenges in adapting the workforce to remote working. The companies analyzed in this study are all led by women. This demographic stands out as one of the most affected groups during the pandemic, impacting their professional and personal spheres.

The table below shows some characteristics of the businesses included in the survey.

**TABLE 1.** Background of analyzed companies

Characteristics	Company 1	Company 2	Company 3	Company 4	Company 5
Sector	Manufacturing	Manufacturing	Manufacturing	Services/ Manufacturing	Services
Main activities	Producing food products	Skincare products	Bridal products	Weight loss and keto products	Digital services
Year of foundation	2012	2018	2020	2020	2019

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**Company 1** produces children’s drinks and exclusively distributes an exclusive distributor of cheese, olives, and some Turkish food products. It is a family business established in 2012 with 19 employees and led by an ambitious businesswoman educated abroad. The company has many years of experience distributing consumer goods that end up on the shelves of retail and wholesale markets in Kosovo. The company distributes a comprehensive range of products. It is supported by an international supply chain to meet all the demands and needs of consumers in Kosovo and the regional market with its products.

**Company 2** was founded in 2018. It is a natural and organic skincare company, the first of its kind in Kosovo, committed to producing handmade products using natural, sustainably sourced ingredients. It has five employees and is led by a woman who strongly believes in harnessing the power of nature by using premium natural ingredients to create a wide range of healthy skincare products. The owner is very committed to building an international brand promoting a healthier personal care approach.

**Company 3** was founded in 2020 and has three employees. This company offers products for brides and various personalized products, which can be a very interesting gift. Recently, the company expanded its activities to the baby sector and now offers various products for children.

**Company 4** offers organic products and a ketogenic diet program. It was founded in 2020 by a young and ambitious entrepreneur. The main field of business activity is promoting health through organic, natural, and sustainable products and acting sustainably and ethically as a business.

**Company 5** was founded in 2019 and offers a wide range of services, including market analysis, identifying opportunities, creating an action plan, making the monthly content plan, testing the audience (on a small budget), increasing alignment at every step, analyzing/ measuring the impact of each action, finding creative forms to say what is heard, creating effective marketing campaigns.

**4.1 Investigating the impact of COVID-19 and digitalization**

The table below presents the key findings from the interviews that were conducted. This paper includes case studies of five women-led businesses from different industries, aiming to explore their response to the pandemic and assess their operational strategies during this challenging period.

The pandemic has affected all business areas equally. Company 1 and Company 4 reported partial closure, while Company 2 and Company 3 experienced a transition from traditional to digital business during this period. Company 5 had to suspend its activities in compliance with the government’s measures to protect against the spread of COVID-19.

This tough period was accompanied by difficulties of various kinds, which, according to the cases in the studies, include Declining sales and difficulties in collecting money from sales for Company 1, lower revenues, loss of customers, or delays in completing orders for Companies 2, 3, 4 and 5.

In terms of the digitalization of work processes, companies have indicated that they are either in the process of digitalization for Company 2 and Company 3 or have not digitized at all due to the nature of the business, such as the production of food for Company 1, which was impossible as a process. Those that have gone digital, such as Company 4 and Company 5, have benefited from the process by reducing costs, increasing demand, increasing productivity, or responding more quickly to consumer needs.

On the other hand, the digitalization process was not easy. It was accompanied by certain difficulties: higher costs for digitalization, as Company 1, Company 2, and Company 4 assumed, additional training for employees at Company 3, and difficulties adapting to working from home. This process also had financial implications, such as reduced turnover and income.

Given the far-reaching impact of the pandemic on the private sector, there is uncertainty about

**TABLE 2.** Key research findings

Characteristics	Company 1	Company 2	Company 3	Company 4	Company 5
Effects of COVID-19	Partial closure	The transition from traditional to digital commerce	The transition from traditional to digital commerce	Partial closure	Suspension of activities
Difficulties faced	Declining sales and difficulties in collecting money from sales	Declining revenues	Lower revenues and loss of customers	Lower revenues, loss of customers, and lower sales	Lower revenues, loss of customers, and delays in order processing
Digitalization process	No	In the process of digitalization	In the process of digitalization	Yes	Yes
Benefits of switching online	/	Faster response to customer inquiries	Increased productivity, Increased demand, Faster response to customer inquiries	Increased productivity	Increased productivity
Disadvantages of digitalization	Higher costs	Higher costs	Additional training for current employees	Higher costs	/
Financial impact	Decline in sales	Decline in sales	Decline in sales	Lower incomes	Lower incomes
Recovery time	3-12 months	More than a year	3-12 months	More than two years	Less than three months
Difficulties in adapting staff	No	No	No	Yes	Yes
Online advertising has had an impact on sales growth	No	No	Yes	Yes	Yes
Remote work or office	Office	Office	Office	Office	Office

how long it will take businesses to recover from this challenging period. The expected recovery time varies considerably, with estimates ranging from three months to two years. According to the responses, Company 1 and Company 3 are likely to recover within 3-12 months, while Company 2 is expected to take more than a year. Company 4 is facing a longer road to recovery, with expectations of more than two years. Company 5, however, remains optimistic and anticipates a recovery time of less than three months for its business.

When asked if the company promoted their products/services online and if this impacted sales

growth, they answered positively, while no change was seen for Company 2. In addition, the companies were asked if they would like their work only to take place online. All of them emphasized that they do not want this and consider office work more appropriate than remote work. The digitalization process, as the surveyed companies' feedback shows, is a complex journey that brings both benefits and challenges. The companies participating in the survey do not feel adequately prepared to embark on this digitalization journey.

In summary, the interviews conducted with women entrepreneurs reveal that although the dig-

italization of work processes has its benefits and is in line with the contemporary trend of business organization, it may not be the most suitable approach at this time, given the nature of the products/services offered by these companies. The companies featured in this study, therefore, claim that working in a physical workplace is more convenient and productivity-enhancing compared to teleworking. As a result, several women-led companies in our country consider digitalization challenging and are currently unprepared to shift their operations to an online paradigm.

## 5. CONCLUSION AND RECOMMENDATIONS

The initial phase of the pandemic was a major challenge for everyone involved. There was great uncertainty at the time and a lack of clear guidance on how to behave. As a result, women-led businesses faced several challenges in running their operations. Feedback from respondents indicates that the pandemic has had a particularly negative impact on women-led businesses, with the only positive aspect being the increased adoption of digital working processes.

Despite the challenges associated with digitalization, such as increased costs and the need to adapt staff to remote working, companies have seized the opportunity to improve their online presence, allowing them to respond quickly to customer needs and strengthen productivity and demand. Digitization in times of extreme disruption can serve multiple purposes. It can enable individuals and organizations to maintain connectivity and support efficient remote working scenarios while raising concerns about potential privacy violations of stakeholders (Bai et al., 2021).

On the other hand, according to the companies' responses, there were numerous challenges, including loss of sales, declining sales and customer numbers, escalating costs, and the difficulties associated with the transition to remote work. In the context of the COVID-19 pandemic, many studies have examined the impact of the lockdown on entrepreneurs. However, the existing literature lacks insights into the struggles of female borrowers turned entrepreneurs during this crisis (Kuckertz et al., 2020; Shepherd, 2020).

All businesses affected by the pandemic, especially those run by women, need a helping hand to recover from this situation. Overcoming the challenges such a crisis poses is a challenging task without external support. The government is the primary source of help that can be most effective in this endeavor. It can assist in tax relief, financial obligation relief, and various economic recovery packages. These measures

would greatly facilitate and accelerate the recovery process for businesses, allowing them to recover more quickly from the effects of the pandemic and continue to operate successfully.

Recent reports show that the pandemic has disproportionately affected small businesses led by women, particularly in the services, social care, and food sectors. The only positive impact of the pandemic on the companies discussed in this paper is the shift toward digital business, which has helped mitigate some of the costs associated with traditional operations. According to Demirbaş et al. (2020), telework, online working, and working from home are forms of work discussed worldwide for many years and have already been implemented by some companies. The capacity to digitize employees' workplaces significantly reduces economic concerns.

Although previous research on the effects of the pandemic on entrepreneurship is scarce (Henry, 2020; Orser, 2020; Welter et al., 2020), this article offers unique and valuable insights into women's entrepreneurship and may contribute to the development of theories in this area. Moreover, it provides practical guidance for policymakers in formulating effective strategies to support women-led businesses during the challenges posed by the pandemic crisis. Torres et al. (2023) indicate that although women tend to use the internet less frequently and intensively than men, there are no significant differences in the likelihood of women having internet access compared to men since 2000.

Digitalization plays a central role in the contemporary world. However, despite its importance, the reluctance of women-led businesses to embrace digitalization suggests a need for further efforts in this area. The most obvious finding of Alam et al. (2022) is that adopting digital marketing tools positively impacts the perceived digital transformation of SMEs. More specifically, the use of social networking platforms and web presence significantly impact the perception of SMEs' digital transformation.

Although several business support packages were approved in the context of the government's decisions, none were specifically tailored to women-led businesses. With this in mind, it is believed that additional support should be provided for women-led businesses. Such support would enable them to operate more flexibly, facilitate the digitalization of their operations, increase overall well-being, and lead to higher sales and more workers. According to a study by Kaberia and Muathe (2021), most MSMEs are severely impacted by income and employment, necessitating strategic restructuring to ease the economic burden. Without government support, these ventures cannot survive the disaster. Governments



must, therefore, support these MSMEs in terms of income and employment by using the relevant policies to:

- *Improve online visibility:* Encourage women-led businesses to actively promote their businesses and activities on social media platforms to expand their online presence.
- *Invest in skills development:* Promote tailored soft skills training programs focusing on social media management to empower women entrepreneurs with the necessary skills to do business effectively online.
- *Supportive financial initiatives:* Advocate for implementing various support packages, including financial assistance, to improve the operational capacity of women-led businesses.
- *Tailored business support:* Develop and promote specialized business support initiatives tailored to cater to women-owned businesses, creating an environment that fosters growth and success.
- *Taxation strategies:* Explore and implement strategic tax policies, such as tax exemptions, to reduce the financial burden on women-led businesses.
- *Accessible low-interest financing:* Facilitate access to low-interest loan programs that enable women entrepreneurs to secure capital to expand and develop their businesses.

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## DIGITALNA TRANSFORMACIJA ŽENSKIH POSLOVNIH PODUHVATA NA KOSOVU TIJEKOM PANDEMIJE COVIDA-19

### SAŽETAK

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Ovaj rad ima za cilj istražiti kako je digitalizacija odigrala ključnu ulogu u omogućavanju poslovanjima kojima upravljaju žene da se nose s izazovima pandemije te istražiti strategije koje su implementirale u tu svrhu. Očito je da mnoge zemlje nisu bile dovoljno pripremljene suočiti se s takvom katastrofičnom situacijom, što je dovelo do značajnih posljedica u različitim sektorima. Stoga, ova studija ima za cilj naglasiti važnost digitalizacije poslovnih procesa i pružiti uvide u to kako su se poslovanja prilagodila ovom izazovu. Osim toga, rad uključuje temeljitu analizu studija koje su proveli različiti autori koji su istraživali ovu temu. Ovaj istraživački rad je kvalitativna studija slučaja i oslanja se na kombinaciju primarnih i sekundarnih izvora podataka. Primarni podaci dobiveni su distribucijom upitnika odabranim tvrtkama kako bi se dobili uvidi u njihove radne metode tijekom pandemije. Iz prikupljenih informacija jasno je da je digitalizacija postala neophodna tijekom pandemije. Međutim, ovaj prijelaz donio je izazove u prilagođavanju radne snage za rad na daljinu. Vrijedno je napomenuti da su sve tvrtke pregledane u ovoj studiji vođene od strane žena, koje su bile posebno pogođena demografska skupina tijekom pandemije. U smislu odluka vlade, usvojeno je nekoliko paketa podrške poslovanju. Ovaj rad tvrdi da poslovanjima kojima upravljaju žene treba pružiti više podrške kako bi mogla slobodnije poslovati, digitalizirati svoje radne procese, poboljšati dobrobit te povećati i promet i broj zaposlenih.

**KLJUČNE RIJEČI:** digitalizacija; mala i srednja poduzeća (MSP); žensko poduzetništvo; COVID-19; Kosovo