

Article

Women Entrepreneurship: Challenges and Perspectives of an Emerging Economy

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Abstract: Women entrepreneurship is considered by many researchers as an imminent phenomenon of the 21st century, especially for developing countries. Due to its contribution to the economy and society, recent studies have focused on investigating its motivational factors, as well as achievements. Moreover, researchers have come up with different entrepreneurial perspectives in different societies and cultures and have called for further analysis. In this context, the main purpose of this research was to assess the driving factors, challenges, and perspectives of woman entrepreneurship in a post-communist country context. As part of the data collection process, a survey was conducted with 36 female entrepreneurs operating in the capital city of Albania, Tirana. The study results reveal that, even though there are no significant differences between the percentage of women who feel that they are being discriminated against and percentage of female entrepreneurs who perceive that their gender has positively affected the business growth, there is a positive significant difference regarding the percentages of women entrepreneurs who have been supported by their families and partners and those who have received heritage from their families. Special attention is addressed to the different factors that women experience in terms of entrepreneurial development. Another aim of this research is to provide different recommendations to be taken into consideration by the policymakers to improve the entrepreneurial ecosystem in Albania.

Keywords: woman; entrepreneurship; challenges; emerging economies; Albania



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1. Introduction

Women entrepreneurship is viewed by many scholars as an emerging phenomenon of the 21st century, as women not only work vigorously in order to have a wellbeing, but they also maintain their families (Rashid and Ratten 2020). Scholars have analyzed their entrepreneurship attributes, such as business competence, performance, and entrepreneurial orientation, with the purpose of helping them to recognize the most appropriate aspects of their performance and driving factors, as well as motivation (Corrêa et al. 2021). Other studies have focused on mapping and categorizing implications referring to their policy, managerial, and practical aspects, with the aim to raise awareness of the policies to be undertaken on overcoming their entrepreneurial challenges (Corrêa et al. 2022). However, “every region has its own social and cultural challenges affecting differently to women entrepreneurs” (Rashid and Ratten 2020, p. 37). This raises the necessity of conducting more qualitative and quantitative research that investigates further and helps us to understand the phenomena of developing countries better (Rashid and Ratten 2020).

According to GEM (2022b), women in developing economies are much more likely to start their own businesses than those in high-income countries, with approximately 25% of women in low-income countries and 13% in lower-middle income countries compared to approximately 10% globally. The reason for this is the fact that these women value entrepreneurship as a way to find better incomes for their families.

Meanwhile, the study of Godany and Mura (2021) showed that, besides objective factors directly related to economic ones, subjective factors, such as non-economic goals, are important

factors in the success of entrepreneurial activities led by women. According to this study, the independence gives female entrepreneurs the opportunity to have free time and therefore be able to perform their family responsibilities more flexibly (Godany and Mura 2021).

Whereas Albania, also supported by the fact of it being within the territories of the Western Balkans, was, for 50 years, under an eager dictatorship regime, Western Europe was experiencing a period of great development and wealth (Asllani et al. 2014; Berisha et al. 2022; Xheneti and Smallbone 2008). The presence of the free market created optimal conditions for trading, and a new concept was born as well: globalization. In other words, whereas the rest of the world was moving forward in giant steps, Albania was somehow left behind because of isolation. In these terms, the concept of entrepreneurship did not exist in the Albanian people's mentality, considering that it applies a centralized model of economy (Ferizi and Kruja 2018; Koka et al. 2021). Whereas, in a perfect market competition, there are three actors in the economy—the government, the firms, and the consumers—in this case, there were only two: the government and the consumer. In such conditions, the government occupied the main role of distributing the goods and services and the Albanian people shared the common property with each other, as well as the government (Asllani et al. 2014; Ahmeti and Kruja 2020; Xheneti and Smallbone 2008).

However, after the regime fall in 1991, Albania started to experience the free market. In a world in which female participation is gaining a large amount of support and also considering the fact that Albania is concerned with making forward steps toward its integration into the European Union (Kruja and Hysi 2020; Shkrepa and Kruja 2021), this study is thought to be of great importance in terms of highlighting the main motivations behind women entrepreneurial initiatives, as well as the main reasons for female discrimination in entrepreneurial actions, in the hopes of conducting relevant changes and fixing the current situation as a practice for getting closer to European Union integration.

As a country that has been in the communist regime for such a long time, also accompanied with the presence of a patriarchal approach, the success of female entrepreneurs has been substantially limited (Kruja 2013b; Kruja et al. 2019; Kruja and Kadiasi 2020; Kruja and Berisha 2021). In this context, the main purpose of this research was to assess the main factors under the support vs. discrimination of women entrepreneurs, where attention will be assigned to the case of Albania.

The reason for focusing on this area is to enrich the literature of this topic in terms of the country being studied, and to update the relevant results in the already published research regarding this topic. On the other hand, another reason is also to highlight the presence of such phenomena in Albania, and the respective recommendations will aim to "help out" the country regarding EU integration in the context of fixing the gender equality problem as an important factor, as well as regarding the entrance in the common zone.

Therefore, this paper not only aims at contributing to the existing literature on women entrepreneurship through investigating the case of a developing country such as Albania, but also focuses on contributing, with recommendations, an increasing awareness to entrepreneurs and policy makers on the importance and impact that women entrepreneurs have on country development and EU integration, in the context of supporting overcoming their challenges as an important factor, as well as regarding the entrance in the common zone.

The paper used descriptive statistics and a chi-square test analysis for 36 surveys filled by female entrepreneurs to address the following research questions and hypotheses:

RQ1. *What is the motivation behind starting an entrepreneurial venture?*

RQ2. *What are the supporting factors and/or discrimination factors when a female takes entrepreneurial activities?*

RH1. *There is a significant difference between the probabilities of women entrepreneurs with respect to their perceptions of female gender positively affecting the business performance.*

RH2 (a, b, c, d). *There are significant differences between the probabilities of women entrepreneurs who have received (a) heritage, (b) family support, (c) partner support, and (d) a bank loan.*

RH3. *There is a significant difference between the probabilities of women entrepreneurs who feel as though they have been discriminated from the opposite gender.*

Thus, our paper is organized as follows: the second section offers an overview of the main findings of the literature in terms of female entrepreneurship, the third part of the paper presents the data and methodology applied to verify the research hypotheses, the fourth section describes the results of the descriptive analysis, the fifth session treats main discussions on the subject, and the final section reflects the conclusions and implication of this research.

2. Study Background and Literature

Research on women entrepreneurship was initiated by spotlighting their attributes (Greene et al. 2003; Mirchandani 1999), followed thereafter by a shift on the macro-level elements and their impact (Minniti and Naudé 2010; Jamali 2009; Ahl 2006). Women entrepreneurship is rapidly increasing globally (Brush and Cooper 2012); however, in developing countries, a higher enterprising (15%) is evidenced compared to European ones (6%) (GEM 2019). Nonetheless, Anderson and Ojediran (2022) evidenced that women entrepreneurs in developed countries are attracted by opportunities, whereas those in developing countries seem to be stimulated by necessity. Moreover, developing countries are portrayed by fragile and unconsolidated institutions (Xiong et al. 2020). However, research has evidenced that female enterprising can be critical in these economies flourishing (Anderson and Ojediran 2022). Boosting entrepreneurial activities as well as enhancing the economic positioning of women entrepreneurs in developing economies through a more appropriate recognition of tools that empower them can advance their access to entrepreneurial opportunities (Ajjan et al. 2014; Kelley et al. 2012). From this perspective, Naser et al. (2009) found that receiving financial support, more specifically during the establishment phase, would be critical in motivating starting the business.

In many countries, women continue to represent a small portion of the workforce. While entrepreneurship can be an effective way to help them gain financial independence through finding work, on the other hand, the lack of education or even access to the latter, different relevant trainings, business support, finance, and many mentorship measures is a difficult challenge for them (Zenelaj and Kruja 2017; Kruja and Berberi 2020; Kruja and Berisha 2021). Differences among males and females in entrepreneurship also appear in terms of obtaining the initial capital to fund their businesses. This statement is also supported by a study of Verheul and Thurik (2001), emphasizing the fact that female entrepreneurs use a small amount of capital to establish their businesses.

However, regarding Albania, it being a developing country, women discrimination in terms of entrepreneurship and the academic research related to them has not been distributed equally (Pereiro 2016). In these terms, along with many other factors, females started to experience the first instances of discrimination in terms of business practices (Alite 2013). With the establishment of democracy, the process changed: men started taking entrepreneurial initiatives. The same action was followed by women, although in a lower percentage. In this context, different studies reviewed the strong practice that most Albanian people followed in terms of not allowing women to participate in the same activities as men, such as in the case of entrepreneurship (Mustafaraj 2017). In this stage, women with a strong desire and abilities expressed the will to enter such activities but were faced with many discriminatory behaviors. Among many others, another factor that explained the discrimination concept toward women entrepreneurship was also highlighted in the research conducted by Coleman (2012): women also face difficulties when applying for loans, which is more evidenced when talking about business loans. Another very

important factor regarding this issue is also in terms of the support of the partner as it has an impact on the successful achievement of the other party's goals.

Still, there seem to many differences between men and women in Albania: according to the 2011 Time Use Survey conducted by INSTAT, on average, women work two hours more per day than men. In 2011, the former Minister of Labor, Social Affairs and Equal Opportunities (MoLSAEO), supported by UN Women, was engaged in the calculation of the gender wage gap based on the methodology of [Oaxaca \(1973\)](#), [Blinder \(1973\)](#) and [Lemieux \(2002\)](#). For its calculation, the LSMS 2005–2008 module of employment served as the basis. The calculation resulted in a gender wage gap in favor of men by approximately 18%, and it was found to be almost twice as high in rural areas. In 2013, approximately 140,000 Albanians returned to the country, where 133,544 at the age of 18–64 were men according to INSTAT and IOM Albania. Returnees were willing to invest their knowledge, skills, and financial capital gained abroad in income-generating activities, where women faced many difficulties and discrimination in this market in terms of entrepreneurship.

In Albania, women dominate the micro-enterprise sector, showing their true potential as entrepreneurs, employers, and economic actors. Given the historical development of the Albanian economy during the transition period, many women have started their own businesses; however, starting and maintaining a business has been more difficult for women, especially for two reasons: political and patriarchal.

The attitude toward the development of the female entrepreneurship sector and the policies and actions associated with it must be based on the understanding that innovative women, who understand the needs of most of the customers, undertake investment and innovation leading to development, since they make up the largest number of customers. They represent many talents: in their businesses, they provide many new jobs, reinvest most of their profits in the family, work for it, are more sensitive to the social issues that they face, are regular taxpayers, and can reduce poverty by contributing to economic growth by creating new jobs and increasing the income of poor people. However, female entrepreneurs are at an extreme in the local ecosystem: they lack funding and long-term capital, a base that establishes sustainable businesses.

Under these conditions, where carrying out business is considered as a daily challenge by women, the central elements of a business-friendly macro-environment would include peace and political stability, good governance, policy predictability, transparency and accountability, and sound macroeconomic policies. For many women businesses, bureaucracy, obstacles, arbitrary decision making, corruption, and confusion over the obligation to enforce ineffective rules and practices have increased cost and uncertainty, preventing investment, and, even worse, eliminating market access ([Hysa 2011b, 2011a](#); [Mansi et al. 2020](#)).

[De Vita et al. \(2014\)](#) stated that young female entrepreneurs occupy a significant role among women entrepreneurs in the 21st century. Moreover, scholars such as [Anderson and Drakopoulou \(2009\)](#) concluded that family businesses have a direct impact on the decision of the younger generation to become entrepreneurs.

[Byrne et al. \(2016\)](#), researched how gender differences arise when the marital status of men and women is included in terms of entrepreneurship and their progress in this process. When compared to men, they found that women who undertook entrepreneurship steps were single and presented lower entrepreneurial intentions due to the family responsibility given to them ([Byrne et al. 2016](#)). However, other studies have found that it is easier for married women to become entrepreneurs, considering the support that they receive in terms of either financial issues or family, household, and children responsibility ([Panday 2018](#)). Nevertheless, it seems that single mothers have higher incentives to move forward for the sake of their children and to maintain their family, as well as to be successful ([Ismail et al. 2016](#)).

[Farzana \(2018\)](#) identified some factors as a rationale for venturing into new businesses, such as the need for achievement and the wish to be financially independent. Among others, carrying on the family business, having freedom in decision making, and boosting self-confidence and empowerment are also included ([Rathirane 2013](#)).

Research on entrepreneurship and its process in Albania started since the beginning of the 21st century, a decade after the first entrepreneurial experiences in this market. The focus of the researchers has been on investigating the obstacles and barriers that SMEs deal with within this transitory market (Bitzenis and Nito 2005; Xheneti and Smallbone 2008; El Alaoui et al. 2016; Kruja 2013a, 2013b; Asllani et al. 2014; Kruja 2020a, 2020b; Hysa et al. 2021; Kruja and Berisha 2021). Around the world, mostly in developing countries, there is a clear need to boost the female's economic participation and make more considerable steps toward gender equality (Meunier et al. 2017). The Albanian economy requires qualitative and quantitative expectations to encourage women entrepreneurs toward goals (Berhani and Hysa 2014). They should aim to increase employment, improve the business climate, and lend opportunities for their businesses (Manta et al. 2021). The government should actively support the female entrepreneurship network, considering women as a specific group, and should promote networking platforms for women in business through annual events and business competitions and design gender-responsive education and training curricula for women (Kruja and Kalluci 2021). Taking all of the above into consideration, this study provided a stable theoretical framework for implementing the most relevant methodology with the proper tools to meet the research objectives.

3. Methodology

Considering that this study aimed to collect, analyze, and present data about an existing phenomenon, it can be assessed as descriptive research. Moreover, through this research, testing the level of women entrepreneurship performance and support versus discrimination was addressed. This study aimed to bring incentives to other researchers to test the theories concluded by the initial researchers.

Regarding the type of data, it was generated through surveys distributed to the female entrepreneurs in Albania operating in different industries and business units during November–December 2019. The data were quantified and processed through statistical methods in order to conduct the relevant results in terms of answering the research questions and hypothesis.

The chosen method for reaching out to the female entrepreneurs was via e-mail through a Google Form questionnaire format. In total, there were 47 questionnaires sent, but only 36 female entrepreneurs answered the questionnaire.

A limitation of this research is the fact that very powerful businesses in Albania directed by women refused to complete the questionnaire.

In 2015, almost half of females owned/administrated enterprises concentrated in the prefecture of Tirana, followed by Vlora, Lezha, and Fier, where women own/manage around 1/3 of businesses. On the other hand, the prefecture with the lowest share of women as business owners are Kukës (21.8%) and Diber (25.7%) (INSTAT 2016).

In this study, surveyed entrepreneurs are from Tirana, but some of their businesses also operate in other cities, such as Durrës, Kruja, and Lezhë, mainly in the "Food and Beverage" industry, followed by "Fabric and garment", "Retail shops", and "Pharmacies" businesses.

4. Results

4.1. Sample General Characteristics

Most of the female entrepreneurs that are part of this study (approximately 75% of them) are in the age range of 21–30 (Table 1), emphasizing the juvenility of the female entrepreneurs in Albania. Nearly 70% of them have a family member who became an entrepreneur. This is mostly because of the facilities that the family members' established businesses may provide to them, or even the entrepreneurial mindset that they may have created in these new entrepreneurs.

Given the results of the survey, the female entrepreneurs who formed part of this study were divided into married and single ones, in which the latter comprised around 70% of the females under study.

Table 1. General characteristics of the sample.

| | | Total | |
|------------------------------------|-------------------------|--------|-------|
| | | N = 36 | (%) |
| Age | <20 years | 4 | 11.1% |
| | Between 21 and 30 years | 27 | 75% |
| | Between 31 and 40 years | 3 | 8.3% |
| | Between 41 and 50 years | 2 | 5.6% |
| Family Entrepreneurship Background | Yes | 25 | 69.4% |
| | No | 11 | 30.6% |
| Marital Status | Single | 25 | 69.4% |
| | Married | 11 | 30.6% |
| Kids | No | 17 | 47.2% |
| | Between 1 and 3 | 15 | 41.7% |
| | >3 | 4 | 11.1% |
| Business age | <1 year | 11 | 30.6% |
| | Between 1 and 5 years | 18 | 50% |
| | Between 5 and 10 years | . | 2.8% |
| | Between 10 and 15 years | . | 2.8% |
| | Between 15 and 20 years | 12 | 13.9% |
| Business Industry | Food and beverage | 7 | 19.4% |
| | Fabric and garment | 3 | 8.3% |
| | Retail shop | 3 | 8.3% |
| | Beauty shop | 1 | 2.8% |
| | Pharmacy | 3 | 8.3% |
| | Jewelry and flower | 1 | 2.8% |
| | Other | 18 | 50% |

Source: (authors' own elaboration).

From the questionnaire results, it can be observed that approximately 47% of the females in this study have no children, while around 42% have one to three children and the rest have more than three children. Considering that approximately 30% of the questioned females were married (11 of them) and, from this question, there are approximately 53% that have children, this leads to another assumption: there are also female entrepreneurs who are single (neither divorced nor widowed) that have children.

As for the duration of conducting business, also considering the great participation of young females in this empirical study, it is understandable for the duration to be low. Approximately 50% of them operated their businesses for 1–5 years, while approximately 31% of them operated their businesses for less than a year. This leads to another assumption: there are many new businesses that have been established in the past few years, giving incentives to believe that the business area in Albania is increasing and that there are many new established businesses that operate in the country.

Regarding the business industry, half of the questioned females do not seem to be operating in any of the listed alternatives, whereas approximately 20% of them are part of the “Food and beverage” industry. On the other hand, based on the results of the questionnaire, equal percentages are distributed among “Fabric and garment”, “Retail shops”, and “Pharmacies”. Even though Albania is an agricultural country, meaning many of the domestic businesses are based on this industry, there is no update for rural women entrepreneurs and their employment in this field. Micro-enterprises (one to four staff) are a dominant feature in the Albanian economy, of which 62% are active in trade and in hotels, bars, and restaurants, providing male-dominant jobs.

4.2. Motivation behind Starting an Entrepreneurial Venture

Approximately 53% of the respondents stated that they formed part of the private sector prior to initiating their own business (Table 2). On the other hand, around 20% of

them worked in the public sector, whereas the rest had never worked before and only one of them had previously been a housewife.

Table 2. Motivation to venture into business.

| | | Total | |
|--|------------------------------------|--------|-------|
| | | N = 36 | (%) |
| Previous Job Status | Housewife | 1 | 2.8% |
| | Private sector | 19 | 52.8% |
| | Public sector | 7 | 19.4% |
| | Never worked before | 9 | 25% |
| Motivation for venturing into Business | Dissatisfied with the previous job | 3 | 8.3% |
| | Support from family | 4 | 11.1% |
| | Support from government | 7 | 19.4% |
| | Interest in business | 12 | 33.3% |
| | Family business | 10 | 27.8% |

Source: (authors' own elaboration).

When referring to the major reasons for venturing into the entrepreneurial process, the main reason seems to be the family business (approximately 28%), meaning that these females obtained great support from their family and that their new entrepreneurship lies in the same industry as their family, which is what mostly happens in Albania. On the other hand, approximately 34% of them expressed that they have a personal interest in business in terms of growth.

Given the incentives that have led these females to undertake the respective steps of becoming entrepreneurs, the generation of enough income to support themselves and their families has occupied a considerable percentage compared to many other alternatives and possible reasons (Figure 1). Another reason seems to be the growth of their business and consequently employing others (approximately 15% of them).

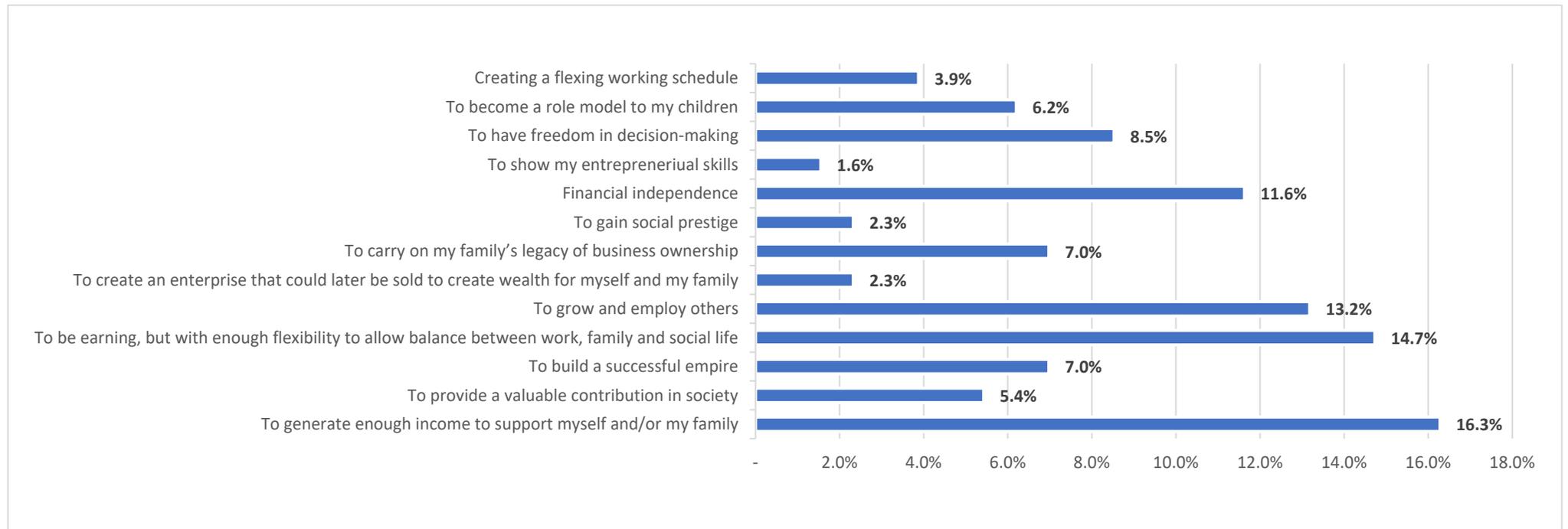


Figure 1. Motivation to start business (N = 36). Source: (authors' own elaboration).

4.3. Support vs. Discrimination

Most of the surveyed entrepreneurs stated that they mostly obtained their resources of funding their businesses from loans from their families (Table 3). Some of them (approximately 33% of them) answered that their own savings were the initial capital for the establishment of their businesses. A small percentage stated that they obtained a loan from banks, while only one female obtained their initial sources from an inheritance. The small percentages of the previously mentioned alternatives are accepted, considering the patriarchal nature of the Albanian people, in terms of not leaving considerable inheritance to their female members.

Table 3. Support vs. discrimination.

| | Total | |
|---|--------|--------|
| | N = 36 | (%) |
| Capital resources | | |
| Own savings | 12 | 33.3% |
| Loan from family | 17 | 47.2% |
| Loan from banks | 3 | 8.3% |
| Inheritance | 1 | 2.8% |
| Others | 3 | 8.3% |
| Bank loan approval | | |
| Yes | 17 | 46.43% |
| No | 19 | 53.57% |
| Family support | | |
| Yes | 34 | 94.44% |
| No | 2 | 5.56% |
| Partner support | | |
| Yes | 28 | 78.13% |
| No | 8 | 21.88% |
| Gender discrimination | | |
| Yes | 18 | 50% |
| No | 18 | 50% |
| Female impact on growth of business performance | | |
| Yes | 22 | 61.11% |
| No | 14 | 38.89% |
| Employees' male/female ratio | | |
| Male dominant | 10 | 27.78% |
| Female dominant | 13 | 36.11% |
| Equal | 13 | 36.11% |

Source: (authors' own elaboration).

In cases in which the questioned females applied for a loan, for approximately more than half of those who applied, their loan was not approved. This can be mainly related to the fact that the number of females that own any property is considerably low compared to men; this fact lowers their probability of getting any loan approved considering that they do not possess any type of wealth to leave as a collateral.

There seems to be a very supportive approach from the questioned females' families, given that approximately 95% of them (34 out of 36 females) enjoy the support of their families, whereas only 2 of them do not.

Regarding the females who have a sentimental partner, approximately 22% of them expressed that they were not supportive of their initiatives. Nevertheless, there is also another specific case: women who had tried to establish their own enterprise were found to have faced a range of discriminatory practices during the process; for example, when trying to rent space or submit the required documents. They often are forced to seek the

support of male family members, who then act on their behalf to circumvent gender-specific discrimination.

When asked about the ease of females conducting business in Albania (Figure 2) on a scale from 1 to 10, 50% of the respondents perceived it as difficult; meanwhile, around 22% of respondents recognized it as easy or very difficult. Very few entrepreneurs (5.6%) have had very easy experiences in their entrepreneurial journey.

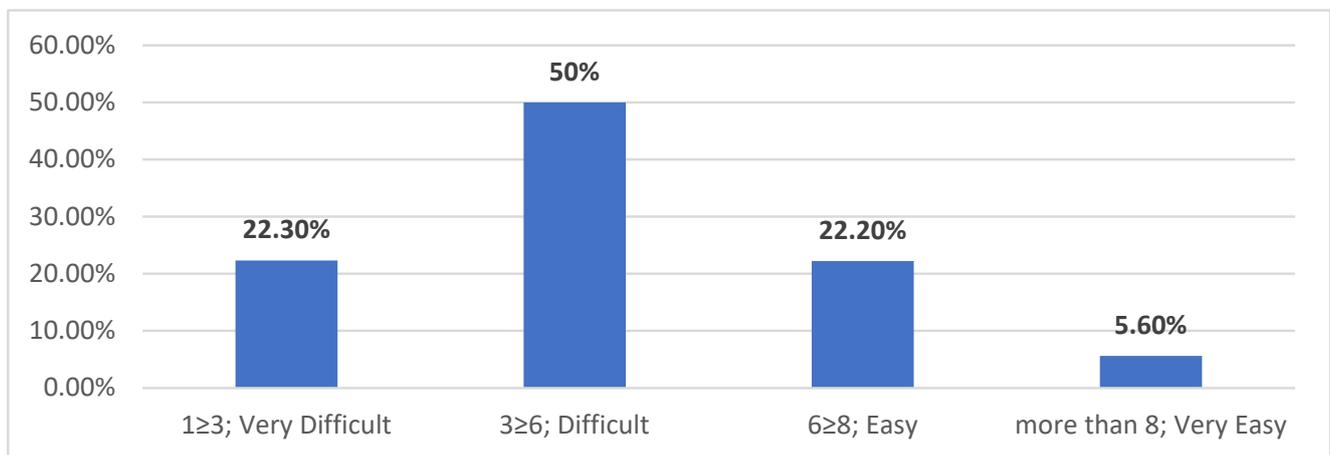


Figure 2. Ease of conducting business in Albania (N = 36). Source: (Authors' own elaboration).

In terms of the distribution among males and females in the business of the respondents, there seems to not be any dominant gender, considering that they are both nearly equal (Table 3). When questioned about ever feeling discriminated from the opposite gender entrepreneurs, the answers were equally distributed as 50/50. However, in general, there seems to be a higher ratio of females being discriminated by their fellow colleagues. Moreover, approximately 61% of the respondents admitted that employed females positively affected their business performance, whereas the remaining respondents stated the opposite (Table 3).

In this study, females were even asked about the most discriminatory statements that they have faced during their entrepreneurial journey (Figure 3). In this regard, three of the main discriminatory statements are as follows: "Females do not have leadership and management skills", with approximately 25% of the total answers, "Females should stay at home with the children/work until they have children", and "Females should not lead male employees".

The surveyed females believe that what helps most in establishing and expanding the businesses owned by women is creating an effective network communication between businesses; they believe to be better in terms of establishing good relationships with people, and thus also business relationships, considering that they are generally more kind, better at public speaking, without foregoing the fact that the majority of businesses are owned by men, and, at specific occasions, are more empathic towards women (Figure 4).

When talking about the barriers that women think of facing during their business growth, it seems that the one that impacts them the most is taking care of their home and family; this is extremely linked with the maternal side of women and especially of Albanian women. The second barrier is the lack of capital and of opportunities on how to raise this capital (Figure 5).

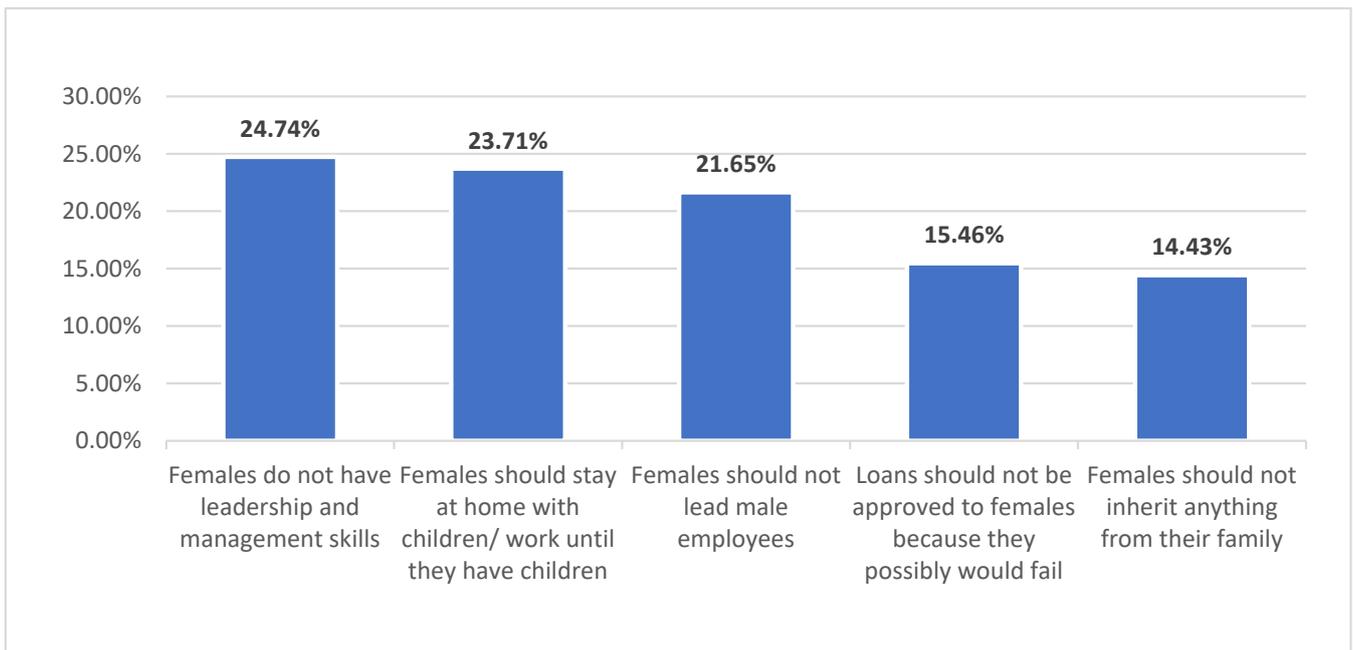


Figure 3. Most discriminatory statements (N = 36). Source: (authors' own elaboration).

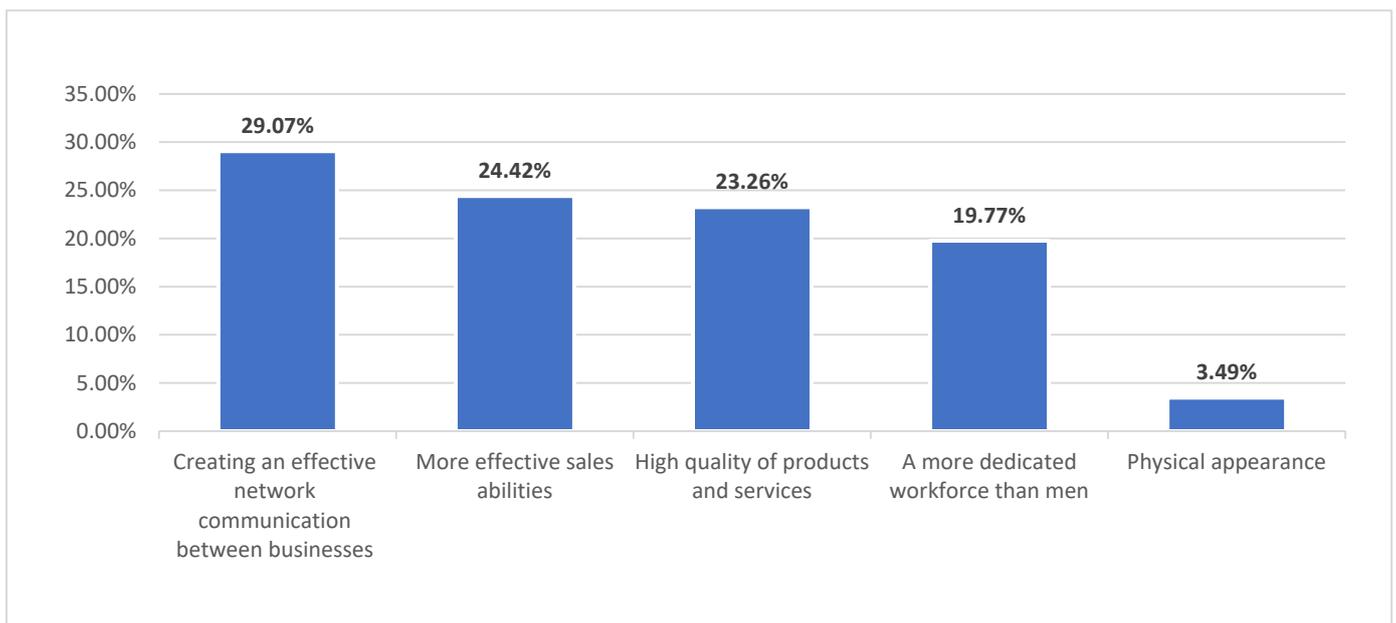


Figure 4. Factors affecting businesses performance (N=36). Source: authors' own elaboration.

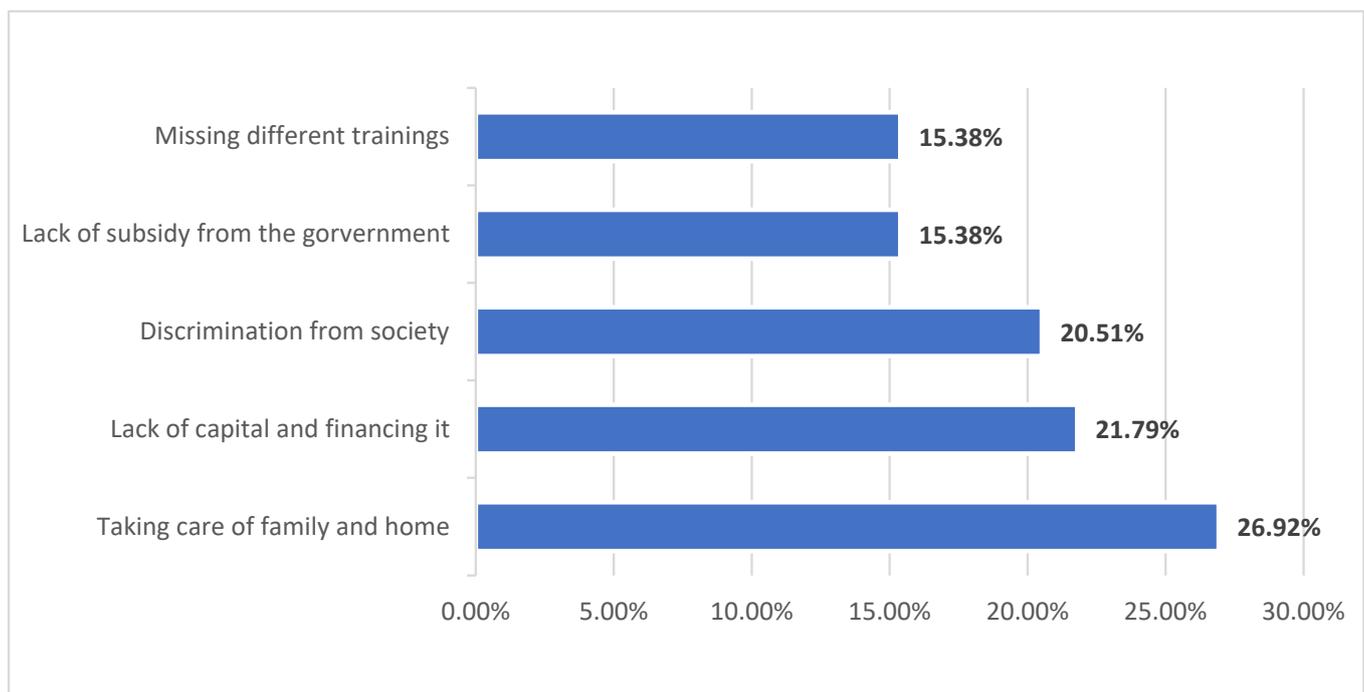


Figure 5. Barriers encountered (N = 36). Source: authors' own elaboration.

4.4. Level of Women Entrepreneurship Performance and Support vs. Discrimination: Testing of the Research Hypothesis

Nonparametric tests are an appropriate technique for hypothesis testing in cases when the sample size is small, and they are suitable for data types such as ordinal or nominal ones.

In order to test the research hypothesis on determining the difference between the probabilities of occurrence among the respondents' performance as women entrepreneurs and the level of support, as well as the level of discrimination, a one-sample chi-square test was performed on the data collected from the surveys. The chi-square test statistic identifies whether sampled percentages can be considered as equal (i.e., null hypothesis) or different from each other (i.e., alternative hypothesis). The test was applied on the following three hypotheses: RH1, RH2 (a, b, c, d), and RH3.

Table 4 reports the hypothesis test summary. Asymptotic significance refers to the p value, where, if $p < 0.05$, the research hypothesis is accepted. Moreover, the larger the chi-square value, the more the data "fit" the hypothesis.

Table 4. Hypothesis test summary.

| Hypothesis | H1 | H2a | H2b | H2c | H2d | H3 |
|-------------|--------------------|--------------------|---------------------|---------------------|--------------------|--------------------|
| Chi-Square | 2.189 ^a | 4.568 ^a | 29.432 ^a | 10.939 ^b | 0.310 ^c | 0.027 ^a |
| df | 1 | 1 | 1 | 1 | 1 | 1 |
| Asymp. Sig. | 0.139 | 0.033 | 0.000 | 0.001 | 0.577 | 0.869 |

^a 0 cells (0.0%) have expected frequencies of less than 5. The minimum expected cell frequency is 18.5; ^b 0 cells (0.0%) have expected frequencies of less than 5. The minimum expected cell frequency is 16.5; ^c 0 cells (0.0%) have expected frequencies of less than 5. The minimum expected cell frequency is 14.5. Source: authors' own elaboration.

The test results show that the research hypotheses H2a, H2b, and H2c are confirmed, indicating a difference between the percentages of women entrepreneurs who have received heritage from their families (H2a), those who have been supported during their entrepreneurial journey by their families (H2b), and those supported by their partners (H2c).

However, research hypotheses H1, H2d, and H3 are rejected, demonstrating that no significant differences exist between the percentages of women entrepreneurs with respect

to their perceptions of female gender positively affecting the business performance (H1), women entrepreneurs who feel as though they have been discriminated from the opposite gender (H3), and women entrepreneurs who have received a bank loan (H2d).

The study results reveal that even though there are no significant differences between the percentages of women who feel as though they have been discriminated and the percentages of female entrepreneurs who perceive that their gender has positively affected the business growth, there is a positive significant difference regarding the percentages of women entrepreneurs who have been supported by their families and partners and those who have received heritage from their families (Figure 6).

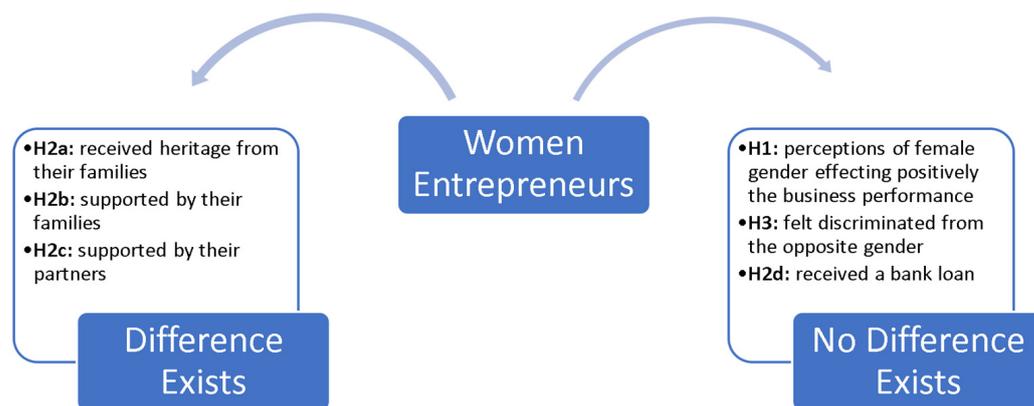


Figure 6. Difference existence between women entrepreneurs and other factors.

5. Discussions and Recommendations

As evidenced from many researchers, women entrepreneurship is an impending phenomenon of great relevance and importance to the 21st century. Many studies have focused on researching their entrepreneurial peculiarities, motivational factors, and performance drivers to align with practical and managerial implications to overcome their barrier. Nevertheless, conducting regional research is fundamental to understanding how socio-cultural factors peculiarly influence women entrepreneurs' performance, and the current study investigates this in the context of a post-communist developing country. In this regard, a great motivation would be increasing awareness in the public of the challenges faced by women entrepreneurs and building practices to improve and facilitate the ecosystem in which they operate.

There have been some other studies regarding similar subjects to the one of this research but for their own countries, which concluded their own results. In these terms, many researchers have stated results relevant to the questions that are part of the questionnaire. For instance, in line with our results, [De Vita et al. \(2014\)](#) stated that young female entrepreneurs occupy a significant role in the number of women entrepreneurs in the 21st century, as also evidenced in this study's results. Moreover, in line with [Farzana \(2018\)](#), [Rathirane \(2013\)](#), and [GEM \(2022b\)](#), the main incentives that have led females to undertake the respective steps of becoming entrepreneurs identified through our research are the generation of enough income to support themselves and their families and the growth of their business and consequently employing others.

[Anderson and Drakopoulou \(2009\)](#) stated that family businesses have a direct impact on the decision of the younger generation of these families to become entrepreneurs. In addition, an empirical study conducted in Italy from [Cesaroni and Paoloni \(2016\)](#) stated that there is a strong bond between females and their families that leads to their great support in the initiatives that they undertake. This is common with the outcome of our work, which mentions that, for most of the women, their family as well as receipt of heritage were main supporting factors. However, our study also evidences that female entrepreneurs face difficulties when applying for loans, which is consistent with the research conducted by

Coleman (2012) and the recommendation of GEM (2022b), which address the need for the further support of women in emerging economies to have access to finances.

Different studies have concluded that partners act as key stakeholders in the success that female entrepreneurs experience: their support boosts the female initiatives and their motivation to continue growing (Nikina et al. 2015). As evidenced by Overall et al. (2016) too, our study also resulted in partner support having a significant impact on the successful achievement of women entrepreneurs. However, on the other hand, there are also studies that state that partner support is very low, such as in Eastern countries, where there is a more patriarchal approach (Guleviciute and Bauboniene 2015). In the research conducted by Byrne et al. (2016), it was stated that gender differences arise when the marital status of men and women is included in terms of entrepreneurship and their progress in this process, similar to our case. Moreover, on the other hand, there are assumptions that it is easier for married women to become entrepreneurs, considering the financial support and family, household, and children responsibility, given that the pressure is somehow easier to manage (Panday 2018). Nevertheless, it seems that single mothers have higher incentives to move forward for the sake of their children, to provide for them, and to be successful (Ismail et al. 2016).

Regarding the area of operating the business, female entrepreneurs seemed to stay in line with the foreign literature, in which, in a study conducted by Grant Thornton (McCarthy 2016), it is emphasized that “Food and beverage” and “Retail” are two of the main areas in which female entrepreneurs mostly operate. The main industries that Albanian females mostly operate in are the services sector, retail, tourism, and other freelancing professions. Taking into account the fact that technology is rapidly developing with all over the world (Avram and Hysa 2022), the involvement of women even in the IT sector is quite important. The higher percentage of females once forming part of the private sector is somehow related to their created mindset of continuing being part of this sector as well, whereas the percentage belonging to the public sector is associated with lower salaries, especially in developing countries such as Albania, where there exist limitations in spreading out their ideas and their dependence on one single and fixed outcome (Goyal 2016), without foregoing their willingness to achieve something big since the majority of the questioned females are very young (age range of 21–30 years). Considering the young age of the questioned females, it can be assumed that their great interest in business issues is related to their willingness to move forward (Ferri et al. 2018).

Regarding research published by Farzana (2018), many factors were mentioned as being the reasons for venturing into new businesses, such as the need for achievement (building a successful empire occupying 7% of the answers) and the wish to be financially independent, such as in the case under study in this research (around 12% of them). Many other reasons also include carrying on the family business, having freedom in decision making, which is a very important factor as well, and boosting female self-confidence and their empowerment (Rathirane 2013). However, in 2015, almost half (43%) of female owned/administrated enterprises were concentrated in the prefecture of Tirana, followed by Vlora, Lezha, and Fier, where women own/manage around one third of businesses. On the other hand, the prefectures with the lowest share of women as business owners are Kukes (21.8%) and Diber (25.7%) (INSTAT 2016). A gender analysis of internal migration patterns reveals that they are a female-dominant process, in contrast to international migration patterns. Approximately 59% of total internal immigrations are conducted by women. Because of poor economic conditions, men usually emigrate out of the country, leaving women to take care of the children. However, the main common economic feature of the internal migration of women is their engagement in informal employment (USAID 2018). However, around the world, mostly in developing countries, there is a clear need to boost the female’s economic participation and make more considerable steps toward gender equality (Hysa and Mansi 2020; Meunier et al. 2017).

On the other hand, a study was conducted by Abel, consisting of interviewing 2700 workers and investigating their approach when confronted with male or female

bosses. Their results emphasized that they would be more uninterested and unwilling to continue working in the company if they were to be criticized by a woman (Abel 2019), highlighting once more the discrimination between men and women in the workplace. Controversially, this seems to also be the case for female workers in terms of not enjoying having women as their managers/bosses. As also mentioned in a study conducted by International Labor Organization (2019), the female gender has started to be seen as a factor that impacts the business performance; however, there are many initiatives that advocate the gender diversity and wellbeing of males and females in the work environment. Gender discrimination is also evidenced in the report of GEM (2022a), which addresses, as an urgency, the support of women business owners in emerging countries due to the male-dominated sector.

Furthermore, the research conducted by Zenger and Folkman (2019), involving around 8000 people that were nearly equally divided into men and women, concluded that females outscored males on 17 out of 19 capabilities that seem to differentiate great leaders in the business environment. On the other hand, regarding females staying at home to raise their children, for some, this does not seem to be a case of being discriminated against: while the lack of financial resources is one of the main factors that lead females to undertake such actions in order to improve their lives, some females just wish to do so. This may also be due to a lack of proper maternity leave: while the world is evolving quite fast and there are many more people that are searching for jobs, the cost of childcare institutions is rising (Landrum 2018). As for the third statement, this seems to be the case almost everywhere: men do not like the idea of having a female in charge and having to respond to them (Stamarski and Hing 2015).

The latter statement was also supported by a study conducted by Williams et al. (2013), in which they concluded that sexual attraction will always be an inseparable part of any relationship between men and women. It is interesting to note that approximately 20% of the questioned females stated that what keeps pushing female-oriented businesses to grow is the fact that they represent a more dedicated workforce than men, being more engaged in their job (Fondas 2013).

Another problem that arises with female entrepreneurs is connected to their lack of education on professional training in different industries, making them very uncomfortable to try various other fields, also considering the lack of technical abilities and incentives to conduct business. Strengthening education results in a more skillful and knowledgeable population, which, in turn, puts these acquired skills and information to use in the market (Ndou et al. 2019; Secundo et al. 2019; Ndou 2021; Panait et al. 2022). The results of many studies throughout the years align with the fact that education has a positive influence on the overall improvement of the economy (Apostu et al. 2022; Vasile et al. 2007; Blessinger and Cozza 2016; Blessinger et al. 2018). This is in line with the recommendation from the report of GEM (2022b) that women in emerging economies especially need to have access to knowledge and skills.

6. Conclusions and Implications

This is a topic that, throughout the years, has been neglected by many researchers, creating large gaps in the literature regarding the subject. First, through this research, we aimed to shed light on the Albanian case regarding female entrepreneurial characteristics, incentives, barriers, and other related issues. Secondly, this research aimed to enrich the literature for the Albanian case, it still being an emerging country, and to make some comparisons with other countries. Given that no initial study has been performed in Albania regarding this matter, this research is thought to be of great importance.

The questionnaire was distributed to 36 female entrepreneurs, where approximately 75% of them were in the age range of 21–30, emphasizing the juvenility of female entrepreneurs in Albania. Nearly 70% of them have a family member who became entrepreneurs. This is mostly because of the facilities that the family members' established businesses have provided.

The majority of funding resources came from loans from their families. Only 33% stated that their own savings were the initial capital for the establishment of their businesses. A small percentage stated that they obtained a loan from banks, while only 1 female obtained their initial sources from an inheritance.

The discriminatory statements most often used toward female entrepreneurs were: “females do not possess leadership and managerial skills”, “females should stay at home and look after children”, and “females should not lead male employees”, and there were also two other important elements indicating discrimination: “not providing loans to females because their business will fail” and “females should not inherit something from their family”.

Regarding the main industries in which female entrepreneurs in Albania mostly operate, approximately 20% of them are part of the “Food and beverage” industry. On the other hand, based on the results of the questionnaire, equal percentages are distributed among “Fabric and garment”, “Retail shops”, and “Pharmacies”. The industry facing most discrimination seemed to be the IT sector. This sector has generally been represented by males, even though, around the world, with each passing day, there seem to be no differences between males and females, considering the great involvement of the latter in the field. IT and programming is an industry that is mostly operated by men and, in Albania, the number of females involved has experienced growing trends only in recent years, increasing the probability of females being discriminated by males. This somehow explains the fact that, in this business there are more men than women, and also explains why it is considered nearly unacceptable for a woman to establish an IT-oriented business.

Due to low female labor participation and similarly low entrepreneurial female participation, the concrete implications resulting from the study are as follows:

- Governments need to target concrete practices to facilitate the process of entrepreneurship, especially for women.
- Other institutions, including nonprofit organizations, have to take an active role in organizing various trainings toward females.
- Scholars have to further investigate the factors supporting women entrepreneurship and also helping to increase the public awareness with reference to this subject.
- Banks can also act as a mediatory element in promoting women entrepreneurship by providing facilities for females applying for loans.

Another identified challenge of women entrepreneurship is the existence of a patriarchal mentality in Albania toward female entrepreneurs, which needs a relatively long time to be adjusted in order to make them have equal opportunities in the labor market. The continuing barriers that women face in the labor force result from a lack of job opportunities, but also from social constraints stemming from predefined gender roles in Albania. Taking into consideration the above-mentioned statements, higher importance should be assigned to this matter and more relevant steps must be undertaken to improve the current situation.

As one of the limitations to this study was that the key entrepreneurial female leaders in Albanian business refused to complete the questionnaire, in future studies, we recommend to have these successful entrepreneurial women as a target and to examine both objective and subjective factors impacting their success. Secondly, for further research, it is suggested to have targeted research on business profiles. This would help to better understand the preferences of women in selecting sectors.

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