

CHALLENGES OF WOMEN ENTREPRENEURS IN THE DEVELOPING ECONOMY

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Abstract

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Entrepreneurship takes a very important role in employment, improving economic and social indicators. The importance of enterprises is great for both developed and developing countries, so they are known as the key to the economic development of a country (Sharma & Gaur, 2020). Entrepreneurial women and their importance is a topic of discussion in itself in all countries of the world for the sake of gender equality in every economic and social aspect. This research aims to analyze the challenges of women entrepreneurs in the case of Kosovo. The research paper uses extensive literature and is based on secondary data provided by the Kosovo Agency of Statistics and various official reports and primary data provided by the survey, also, this work is realized based on the primary data. The purpose of this paper is to highlight the challenges faced by women entrepreneurs in transition countries, specifically in the state of Kosovo. The sample included 87 women entrepreneurs. The findings of the research paper show that childcare, care for the elderly, and access to finance remain challenges for women entrepreneurs in the case of Kosovo. The research paper further recommends increasing government support and government programs to support women entrepreneurs in all types of businesses and economic activities.

Keywords: Entrepreneurial Women, Challenges, Government Support, Gender Equality

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1. INTRODUCTION

Entrepreneurship is very important for a country's economy, especially when it comes to a developing country with a protracted transition process such as Kosovo. Entrepreneurship is the process of searching for new opportunities in the market, in unknown and dangerous circumstances, effectively and efficiently combining the factors of production to offer a completely new or modified product or service, to make a profit and business growth, while, the entrepreneur is the person who seeks new opportunities in the market, takes the risk, makes

the best possible combinations of factors of production to offer something new, realize profit and ensure eventual business growth (Ramadani & Shuklev, 2012).

Kosovo has made enough progress toward economic growth by enumerating a large number of reforms in the economic field which is also our field of interest in this research paper. Developing countries are always associated with numerous problems of financial stability where access to credit is very difficult, especially for women entrepreneurs. Of course, there are some common challenges that persist for women entrepreneurs around the world

regardless of industry: lack of funding — inability to get capital is the biggest entrepreneurial challenge, low self-esteem as well as market saturation.

Entrepreneurship, in general, plays a crucial role in generating new jobs, innovation, and creativity while the entrepreneurial woman has a special role throughout society.

This topic is important because it addresses the main challenges of women entrepreneurs in the case of Kosovo as a Western Balkan country that has inherited many economic and especially political problems added here Kosovo's war with Serbia.

When it comes to entrepreneurship this research paper becomes even more important as a very high impact of entrepreneurship is expected in the economies of developing countries, where entrepreneurship represents the use of the potential for creativity and innovation to be applied in practice and thus increase labor productivity. Sajjad, Kaleem, Chani, and Ahmed (2020) emphasize that in developing economies, another challenge for women entrepreneurs is the use of technology, where through the latter they can be competitive in other countries, based on this competition they can develop their business even more, or any other possible cooperation globally.

Kosovo was chosen as a case study for this research paper because Kosovo is a country in transition and the challenges faced by entrepreneurs are great, especially women entrepreneurs. Studies in this field are deficient for Kosovo, so this study can make a special contribution to this field.

The scientific research questions raised in this research paper are:

RQ1: Do women entrepreneurs face a problem with balancing social life, family, and business in the case of Kosovo?

RQ2: What are the dominant sectors of women's employment in the case of Kosovo?

RQ3: What are the main challenges of the woman entrepreneur in the case of Kosovo?

The main objectives of this research paper are:

1. Analyze the trend of women entrepreneurs in the case of Kosovo over the years.

2. Analyze the dominant sectors concerning the deficient ones of women entrepreneurship in the case of Kosovo labor market indicators for women over the years.

3. Present key challenges from different individual experiences of women entrepreneurs including the source of funding, borrowing, and doing business.

The rest of this research paper is structured as follows. Section 2 reviews the literature. Given that the case study is Kosovo, in Section 3 data on the representation of Kosovar women in the labor market are presented. Section 4 presents the research methodology, while Section 5 introduces the research results. Section 6 includes the conclusion and recommendations.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Does entrepreneur simply mean "one who organizes, manages, and assumes the risks of a business or enterprise" ("Entrepreneur", n.d.) or if it carries an additional meaning of foresight and innovation? The answer, perhaps unsatisfactory, is that it can go

in either direction. However, in the 21st century, the entrepreneur is much more than just a risk-taker to make money. The entrepreneur is considered as an innovator and far-sighted, as a generator of new jobs, etc.

One of the most important catalysts in the economic development of the country is enterprises, where a partial role in this field in recent years are given by women entrepreneurs, as their number is constantly increasing, not only in developed countries but even those in transition (Anandalakshmy & Ashokkumar, 2018). Women entrepreneurs are fighting for their achievements by facing great challenges and problems, where these problems can be addressed by making their families aware of the opportunities open to these women and encouraging them (Nirmala & Subranami, 2021).

Based on the report of the Riinvest Institute (RIINVEST, 2017), the overall empowerment of women is closely linked to their economic empowerment, both in terms of employment and entrepreneurship. Although women in Kosovo represent a small proportion of business owners, this report shows that their businesses are an important part of the socio-economic structure in Kosovo. The findings of this research show that women business owners have relatively low turnover, are concentrated in low value-added sectors and employ a very small number of workers. However, the positive side of this is the fact that most women have started their own business, relying on equity, motivated mainly by the potential income from such enterprises, and despite the challenges they have encountered, show determination in advancing their business. Yet many different reports from different associations and organizations reflect different challenges for a woman in business. They face external and internal challenges. The internal challenge is known as the one which can question the credibility of a person for the realization of his dream regarding entrepreneurship. These elements can have a positive or negative response, where their treatment depends on how they will be treated (Binti & Noorzeli, 2015; Rahim, Fabeil, & Pei, 2017).

In developing countries, more women are employed in the agricultural sector. Studies show that 37% of women worldwide are employed in agriculture, while 47% are in the service sector (The Asian Development Bank [ADB], & the Asian Foundation, 2018).

In fact, even in successful cases, women-owned businesses face many barriers that hinder their development and expansion (Bami, 2019). The first difficulties they face are financial insurance, especially when it comes to banks (Coleman, 2000; Vershinina, Rodionova, & Marlow, 2015; Freel, Carter, Tagg, & Mason, 2012). Evidence that women entrepreneurs face financial problems, or rather loans, is evidenced by research conducted by Vial and Richomme-Huet (2017). Based on the statements of the above-mentioned authors and many other authors, the first hypothesis of this research paper has been raised:

H1: Women entrepreneurs in the case of Kosovo have difficulty accessing funding.

Some of these difficulties women face in running a business include managing family care time, such as preparing food and caring for children.

Given that in traditional societies, the role of women has various limitations, including the family, where these limitations are then also challenging for opening or developing their business (Sharma & Gaur, 2020). High levels of stress and overload (housekeeping, childcare, lack of time and energy) are just some of the challenges faced by women entrepreneurs (Panda, 2018). In addition to these barriers, they face several other obstacles, such as various training, easier access to credit, lack of adequate guidance and advice related to entrepreneurship, lack of proper negotiating position, lack of experience in financial planning (Hisrich & Brush, 1986; Ramadani, Hisrich, & Gërguri-Rashiti, 2015). Also in research done by Ogundana, Simba, Dana, and Liguori (2021), the biggest obstacles faced by women entrepreneurs are motherhood and other household issues as well as macro-environmental factors such as socio-cultural constraints and unfavorable economic conditions. Based on the conclusions of many authors, especially those mentioned above, the second hypothesis of this research paper has been formed:

H2: Balancing business and family life is the main challenge for women entrepreneurs in the case of Kosovo.

Longoria (2018) in her research found that women entrepreneurs in transition countries face many challenges compared to men, so they do not have the same comparison with them. Their biggest challenge is securing the finances to start a new business. As such, women entrepreneurs may be at a disadvantage over men, which undermines the integrity of the enterprise from the point of view of key stakeholders (Verzhinina, Rodionova, & Marlow, 2015).

Given that women entrepreneurs can have an impact on competition, productivity, and the growth and development potential of a country was not so well known, it was one of the reasons why women did not receive sufficient support from their surrounding society so that they increase their potential as successful entrepreneurs (Radović-Marković, 2015). Another challenge faced

by women entrepreneurs is the theft of ideas, as they are presented to financiers, for subsidizing or obtaining loans (Dahl, Bergstrand, & Peric, 2020).

While the third hypothesis of this research paper is constructed based on the assertion of the aforementioned research as follows:

H3: Socio-cultural factors are a challenge in themselves for the entrepreneurial woman in the case of Kosovo.

The challenges of the entrepreneurial woman are numerous and are a topic of debate in economics. Other challenges such as social expectations, funding, trying to get serious, owning personal accomplishments, building a support network, balancing business and family life, dealing with the fear of failure (Fernandes & Sanfilippo, 2020).

3. REPRESENTATION OF KOSOVAR WOMEN IN THE LABOR MARKET

Kosovo is a young post-war state that itself has undergone many changes in every sphere and field including economic, political, legal, social, cultural, and technological.

In general, it has implemented many reforms and this is strongly felt in the labor market indicators which will be reflected in this section. Further in this research paper, we will notice that Kosovar women remain even less represented in the labor market compared to men, and also the number of women entrepreneurs is much smaller compared to men entrepreneurs. Based on the data of the Kosovo Agency of Statistics, the main indicators of the labor market in Kosovo will be reflected.

In the tables presented below, all data are presented in percentages.

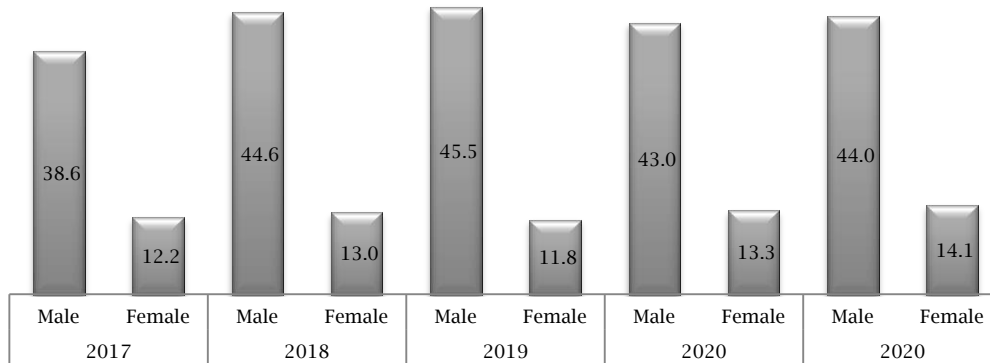
Table 1 shows the labor force participation for women, where there is an increasing rate of female participation in the labor force, although it is a very small increase, while in terms of the inactivity indicator, the percentage remains the same.

Table 1. Labor market indicators in Kosovo for women for 2017–2021

Year	Quarter	Degree of labor force participation	Degree of inactivity	Employment to population ratio (the employment rate)	Unemployment rate	The unemployment rate among young people (15–24 years old)
2017	TM1	19.8	80.2	13.0	34.6	60.4
	TM2	20.0	80.0	12.7	36.6	60.2
	TM3	20.2	79.8	12.5	38.0	64.8
	TM4	19.9	80.1	12.5	37.1	68.9
2018	TM1	16.6	83.4	11.8	28.7	62.7
	TM2	17.4	82.6	12.0	30.6	63.2
	TM3	19.3	80.7	12.6	34.8	62.5
	TM4	20.5	79.5	12.7	38.0	69.3
2019	TM1	19.5	80.5	13.3	31.6	60.8
	TM2	20.4	79.6	13.7	32.7	62.9
	TM3	22.2	77.8	14.1	36.6	60.4
	TM4	22.4	77.6	14.2	36.6	57.6
2020	TM1	20.3	79.7	14.1	30.6	53.6
	TM2	17.6	82.4	12.1	31.4	62.8
	TM3	21.5	78.5	14.1	33.1	61.0
	TM4	23.8	76.2	15.5	33.5	53.7
2021	TM1	22.7	77.3	15.9	29.7	53.5

Source: Authors' calculations based on Kosovo Agency of Statistics, <https://ask.rks-gov.net/en/kosovo-agency-of-statistics>

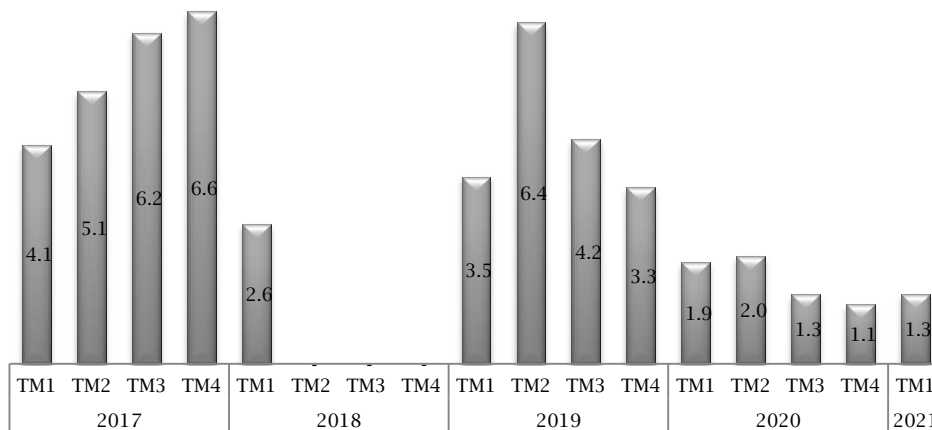
Figure 1. Employment to population ratio (male/female) for 2017-2021



Source: Authors' calculations based on Kosovo Agency of Statistics, <https://ask.rks-gov.net/en/kosovo-agency-of-statistics>

Figure 1 shows the employment ratio to the population in Kosovo for females and males. Based on this figure, it is clear that there is inequality between the two sexes as the female gender is less representative compared to the male gender.

Figure 2. Part-time work for Kosovar women in response to childcare for 2017-2021



Source: Authors' calculations based on Kosovo Agency of Statistics, <https://ask.rks-gov.net/en/kosovo-agency-of-statistics>

Figure 2 shows the reason for the employment of Kosovar women on a part-time basis because they are a very important topic in this field of the research paper. Childcare remains a major challenge for Kosovar women even during this research. However, with the data from the Kosovo Agency of Statistics, we can see that Kosovar women tend to work part-time as a result their reason to take care of children has decreased.

Table 2. Business owners by gender structure for 2015-2020

Year	Male owner	Female owner	Mixed male and female owner	Total
2015	2,013	467	-	2,480
2016	1,745	301	205	2,251
2017	1,445	257	219	1,921
2018	1,883	480	38	2,401
2019	1,846	646	74	2,566
2020	1,909	612	71	2,592

Source: Authors' calculations based on Kosovo Business Registration Agency (Agjencia e Regjistrimit të Bizneseve të Kosovës, ARBK, <https://arbk.rks-gov.net/>)

Based on Table 2, the number of male-owned, female-owned, and mixed-business businesses, where it is noted that the number of female-owned businesses increases over the years, is still very small compared to male-owned, which is quite worrying.

4. RESEARCH METHODOLOGY

This research paper uses the theoretical literature that addresses women's entrepreneurship in the case of Kosovo and beyond. In general, the reviewed literature refers to various sources such as scientific articles, books, various official reports of local and international agencies.

Primary data were provided through the method for collecting primary data specifically the online questionnaire (see Appendix), in which 87 women entrepreneurs are involved. The online questionnaire has been selected as the method for achieving the goal for the sake of ease of use. The questionnaire was distributed online on social networks with calls for completion of women

entrepreneurs. The sample is specifically intended for women entrepreneurs who with their individual experiences will enable us to carry out this research.

Secondary data have been provided by the Kosovo Agency of Statistics over the years to present the number of businesses run by women in the Kosovo case as well as the number of female employment concerning the total workforce. In a separate section are presented labor market indicators for women in the case of Kosovo. Primary data were tested through the SPSS program which included descriptive statistics analysis, these analyses are also used in the research done by Kumar, Raghuvanshi, Maindola, and Choudhary (2021), where through this analysis we were able to derive the meaning of the primary data (Watson & McGowan, 2019; Ogundana et al., 2021), frequencies

where through this the mean, median, and mode are calculated to help us to analyze the results and draw conclusions and Chi-square test for hypotheses testing, this test is also used by Ziberi, Rexha, and Gashi (2021). All the results are presented using tables in the following section.

5. RESEARCH RESULTS

This section of the research presents the results of this research, where the descriptive analysis will be presented in the first part, while the verification of the hypotheses based on the respective analyses is given in the second part. Eighty-seven (87) women entrepreneurs are included in this research.

Table 3. Descriptive analysis

<i>Age</i>				
	<i>Frequency</i>	<i>Percent</i>	<i>Valid percent</i>	<i>Cumulative percent</i>
15-25	18	21%	21%	21%
26-35	39	45%	45%	45%
36-45	30	34%	34%	34%
Total	87	100%	100%	
<i>Settlement</i>				
Urban	54	62%	62%	62%
Rural	33	38%	38%	38%
Total	87	100%	100%	
<i>Marriage status</i>				
Married	13	15%	15%	15%
Unmarried	5	6%	6%	6%
Married-with children	69	79%	79%	79%
Total	87	100%	100%	
<i>When did you open the business?</i>				
Before a year	36	41%	41%	41%
Two years ago	39	45%	45%	45%
More than 3 years	12	14%	14%	14%
Total	87	100%	100%	
<i>Have you had difficulty securing financial means?</i>				
Yes	78	90%	90%	90%
No	9	10%	10%	10%
Total	87	100%	100%	
<i>You have opened the business</i>				
With equity (savings)	15	17%	17%	17%
With loans (credit)	30	34%	34%	34%
Partly own funds partly loans	42	48%	48%	48%
Total	87	100%	100%	
<i>The challenge for a woman in business is the family</i>				
Yes	69	79%	79%	79%
No	18	21%	21%	21%
Total	87	100%	100%	
<i>Social-cultural factors are challenges for woman entrepreneurs in Kosovo</i>				
Yes	72	83%	83%	83%
No	15	17%	17%	17%
Total	87	100%	100%	
<i>Balancing business and family is a challenge for woman entrepreneurs in Kosovo</i>				
Yes	75	86%	86%	86%
No	12	14%	14%	14%
Total	87	100%	100%	

Source: Authors' calculations.

In this part of the research paper, we continue with hypotheses testing. The Chi-square test was used to test the hypotheses. In this case, the variables are categorical and the t-test is based on the significance level of the asymptotic

significance (2-sided) to evaluate the hypotheses. If the asymptotic significance (2-sided) is less than the alpha condition 0.05 then the research paper hypotheses are accepted otherwise the hypotheses are rejected and the alternative ones are accepted.

Table 4. Processing cases in testing

	<i>Case processing summary</i>					
	<i>Valid</i>		<i>Missing</i>		<i>Total</i>	
	<i>N</i>	<i>Percent</i>	<i>N</i>	<i>Percent</i>	<i>N</i>	<i>Percent</i>
<i>When did you open the business?</i>	87	100.0%	0	0.0%	87	100.0%
<i>Have you had difficulty securing financial means?</i>	87	100.0%	0	0.0%	87	100.0%

Source: Authors' calculations.

To test *H1* the survey questions were taken as a basis: When did you open the business and have you had difficulty securing financial means? The total number of responses is 87, 100%.

In Table 5, we see that 36 women entrepreneurs who stated that they had difficulty securing financial resources opened their business a year ago, 39 of

them — two years ago and 12 — three years ago of which 3 said yes and 9 of them no.

Based on the level of importance of the asymptotic significance (2-sided) which is in the value of 0.000 the condition *p* is met — value less than 0.05 thus accepting *H1* (Table 6).

Table 5. Crosstabulation for testing *H1*

		<i>Have you had difficulty securing financial means?</i>		<i>Total</i>
		<i>Yes</i>	<i>No</i>	
<i>When did you open your business?</i>	Before a year	36	0	36
	Two years ago	39	0	39
	More than three years	3	9	12
<i>Total</i>		78	9	87

Source: Authors' calculations.

Table 6. Chi-square test for testing *H1*

	<i>Value</i>	<i>df</i>	<i>Asymptotic significance (2-sided)</i>
Pearson Chi-square	62,740 ^a	2	0.000
Likelihood ratio	44,375	2	0.000
Linear-by-linear association	33,962	1	0.000
No. of valid cases	87		

Notes: a. 3 cells (50.0%) have an expected count of less than 5. The minimum expected count is 1.24.

Source: Authors' calculations.

In Table 7, there is a cross table for testing *H2*, in which it is noted that 36 women entrepreneurs answered yes, 39 of them who started their business two years ago have stated yes and 12 of them started operating their own business three years ago were declared no.

As we can see from Table 7 and Table 8 and the findings, *H2* is accepted, so this research paper concludes that balancing business and family is a challenge for the entrepreneur in the case of Kosovo.

Table 7. Crosstabulation for testing *H2*

		<i>Balancing business and family is a challenge for you</i>		<i>Total</i>
		<i>Yes</i>	<i>No</i>	
<i>When did you open your business?</i>	Before a year	36	0	36
	Two years ago	39	0	39
	More than three years	0	12	12
<i>Total</i>		75	12	87

Source: Authors' calculations.

Table 8. Chi-square test for testing *H2*

	<i>Value</i>	<i>df</i>	<i>Asymptotic significance (2-sided)</i>
Pearson Chi-square	87,000 ^a	2	0.000
Likelihood ratio	69,807	2	0.000
Linear-by-linear association	47,094	1	0.000
No. of valid cases	87		

Notes: a. 2 cells (33.3%) have an expected count of less than 5. The minimum expected count is 1.66.

Source: Authors' calculations.

Table 9 presents the data for two variables such as the number of employees hired and the second variable such as the social factors are a challenge for women entrepreneurs in the case of Kosovo.

them declare that social-cultural factors are the challenge for women entrepreneurs in the case of Kosovo and 9 of them with 1-3 employees declare yes the social factors as the challenge and 15 of them declare no.

As we can see, the women entrepreneurs who does not have others employees except them, 63 of

Table 9. Crosstabulation for testing *H3*

		<i>Social-cultural factors are a challenge for women entrepreneurs in Kosovo</i>		<i>Total</i>
		<i>Yes</i>	<i>No</i>	
<i>What is the number of employees you have hired?</i>	I have no employees except me.	63	0	63
	1-3 employees	9	15	24
<i>Total</i>		72	15	87

Source: Authors' calculations.

From Table 10 we see that the asymptotic significance (2-sided) meets the alpha condition of less than 0.005 thus accepting H_3 of the research

paper that socio-cultural factors are a challenge in themselves for the entrepreneurial woman in the case of Kosovo.

Table 10. Chi-square test for testing H_3

	Value	df	Asymptotic significance (2-sided)	Exact sig. (2-sided)	Exact sig. (1-sided)
Pearson Chi-square	47,578 ^a	1	0.000		
Continuity correction ^b	43,299	1	0.000		
Likelihood ratio	48,232	1	0.000		
Fisher's exact test				0.000	0.000
Linear-by-linear association	47,031	1	0.000		
No. of valid cases	87				

Notes: a. 1 cell (25.0%) has an expected count of less than 5. The minimum expected count is 4.14. b. Computed only for a 2x2 table.
Source: Authors' calculations.

6. CONCLUSION

In this research we can find that women entrepreneurs face great difficulties, starting from the beginning of a business to their continuation over the years. Based on the results presented, the biggest challenges faced by women entrepreneurs in Kosovo are: difficulties in securing financial means either for the opening of the business, where the evidence for this is presented in Table 5 or then for its development, social factors, where this is also proven through Table 9, while through Table 7 it has been proven that balancing between family and running a business is a challenge in itself for these women. Not only do women entrepreneurs in Kosovo face these challenges, but women entrepreneurs from other countries also face these difficulties. This is evidenced by Gupta's (2021) research, where according to her the biggest challenges faced by women entrepreneurs are lack of capital, social circle, lack of support, lack of trust, the balance of personal and professional life, and building access to the operating market. Similarity to our finding that women entrepreneurs have challenges running a business and caring for a family is also shown in the research of Rai and Kiran (2020), where it is said that one of the main challenges of women entrepreneurs is balancing business management, and family care, socio-cultural barriers, and financial constraints. Also in the results presented in this research, another challenge faced by women entrepreneurs is the financial approach. Similarities are also found in the research of Adom, Asare-Yeboah, Quaye, and Ampomah (2017), where women have negative results in opening new points of their business due to family responsibilities. The same paper states that these women put family life first, and then business. However, in the same research, some of the women interviewed said that it is better to be an entrepreneur, even though it is very difficult than to be a paid employee because this has an impact on marital life and motherhood.

This research follows with some concrete suggestions to improve the position of women in the labor market and business. For women entrepreneurs to improve the current state of indicators in the labor market and to increase the number of women entrepreneurs in Kosovo, we recommend that increase awareness campaigns for women entrepreneurs, giving action opportunities for both men and women in terms of access to finance, as the latter have difficulties in this regard, to increase care for children and family even by men to alleviate the inequality which is already prevailing, to increase the number of daycare kindergartens for children at a cost affordable for families, as costs which are high comparing them to income, increase government efforts for projects to support women entrepreneurs in the case of Kosovo. Another recommendation for women entrepreneurs in developing countries is that given that we are now living in a time of globalization and digitalization, women entrepreneurs should be more accessible in other markets, improving their skills in technology. So globalization and technology developed in recent years are among the key factors that can help women entrepreneurs develop their businesses. A similar recommendation was given by Sajjad et al. (2020).

Entrepreneurship is of particular importance for the implementation of creativity and invasion also to generate new jobs. Entrepreneurial woman plays a very important role in society in general and in increasing labor productivity in particular. However, this research paper also has its limitations. In this research paper, the operating sectors of the entrepreneur woman were not differentiated but only divided according to the size of the business they exercise. For the next studies, it remains reasonable to refer to the types of current businesses according to their activity exercised by women entrepreneurs in the case of Kosovo.

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APPENDIX. QUESTIONNAIRE

The questions used for this research paper are presented below:

1. Your age:
 - a. 15-25
 - b. 26-35
 - c. 36-45
 - d. 46-55
 - e. 56-65
 - f. 65+
2. Residence:
 - a. Urban
 - b. Rural
3. Marriage status:
 - a. Married
 - b. Unmarried
 - c. Married and with children
4. Time of opening a business:
 - a. A year ago
 - b. Two years ago
 - c. Three years and more
5. The size of the business you run according to the number of employees is:
 - a. Small enterprise
 - b. Medium enterprise
 - c. Large enterprise
6. The size of the business you run according to the number of employees is:
 - a. Yes
 - b. No
7. What is the form of financing your business?
 - a. With equity (savings)
 - b. With loans
 - c. Partly with own funds partly loans
8. Do you think that the challenge for the entrepreneurial woman in Kosovo is caring for the family?
 - a. Yes
 - b. No
9. Do you think that providing kindergarten for children is a challenge in itself for the entrepreneur in the case of Kosovo?
 - a. Yes
 - b. No
10. Do you think that social factors are a challenge in themselves for the woman entrepreneur in the case of Kosovo?
 - a. Yes
 - b. No
11. Balancing business and family is a challenge for the entrepreneurial woman:
 - a. Yes
 - b. No
12. What do you think about the challenges of an entrepreneurial woman in the case of Kosovo? Do you think that in the future the number of women entrepreneurs in Kosovo will increase?
 - a. Yes
 - b. No