### Project

**Project acronym:** INFORM  
**Project full title:** CLOSING THE GAP BETWEEN FORMAL AND INFORMAL INSTITUTIONS IN THE BALKANS  
**Grant agreement no.:** 693537  
**Funding scheme:** H2020-INT-SOCIETY-2015  
**Project start date:** 01/04/2016  
**Project duration:** 36 months  
**Call topic:** INT-10-2015  
**Project web-site:** [https://formal-informal.eu/en/](https://formal-informal.eu/en/)

### Document

**Deliverable number:** M2.2.  
**Deliverable title:** Women’s entrepreneurship between production and reproduction  
**Due date of deliverable:** 30 Sep 2017  
**Actual submission date:** 30 Sep 2017  
**Editors:** Nirha Efendić, Orlanda Obad, Ines Prica, Tea Škokić, Vjollca Krasniqi, Danijela Gavrilović  
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**Reviewers:** Eric Gordy and Predrag Cvetičanin  
**Participating beneficiaries:** UCL  
**Work Package no.:** WP2  
**Work Package title:** EMPIRICAL DATA GATHERING  
**Work Package leader:**  
**Work Package participants:** UCL, IEF, UM, CISAR, CESK, IDSCS, QKHA, SRK, RSU  
**Estimated person-months for deliverable:** 4 months  
**Dissemination level:** Public  
**Nature:** Ethnographic research/Report  
**Version:** 1.0  
**Draft/Final:** Draft  
**No of pages (including cover):** 69  
**Keywords:** women, entrepreneurship, gender, everyday life, economy, South-East Europe
Working Paper

Women’s entrepreneurship between production and reproduction

Report on the ethnographic work carried out in Bosnia and Herzegovina, Croatia, Kosovo, and Serbia

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September 2017
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1 Introduction and hypothesis of research

According to the Library briefing of the European Parliament: „Female entrepreneurship is important to the European Union (EU) for both gender equality and economic growth. Yet, while women are catching up on labour markets, the gender gap in entrepreneurship is still wide“ (Library briefing of the European Parliament, 30. 4. 2013.). The latter conclusion on the gender gap in entrepreneurship is the result of research by an international research program Global Entrepreneurship Monitor (GEM, 2010), which in 2012 concluded „that female entrepreneurs are not adequately empowered and supported for the creation new business start-ups. There are numerous reasons, but the key ones globally are cultural and societal attitudes and access to resources and opportunities“ (Ferk 2013: 51).

Despite these generally witnessed economic and social obstacles for women entrepreneurship, the European measures aimed at the employment of women in the South-East European countries, aside from the introduction of women’s quotas as a basic predisposition of gender equality, are focused on women’s entrepreneurship and self-employment as a salutary solution to the economic position of women in an area which is characterized by women’s unemployment, unequal pay, lack of social integration, lack of inclusion in the economic processes, unpaid home labor, etc.). 1 In that regard, numerous studies, as well as national strategies, have already resulted in a string of established EU policies which are aimed at correcting the contextual (women’s educational choices; women’s horizontal and vertical segregation in employment; science and technology, innovation and inventions are concepts mostly associated with men; stereotypes about women; traditional views about the role of women in society), economic (innovation sector requiring substantial investment and women being seen as less financially credible than men) and the so-called soft obstacles (access to technical, scientific and general business networks, lack of business training, lack of personal/entrepreneurship skills) for the establishment of an entrepreneurial, and especially innovative, model of women employment policies (Evaluation on policy: Promotion of women innovators and entrepreneurship, 2008).

The attempt of implementation of these measures, or, rather, the reality check, points to the „lack of consistency and a good combination and correlation of bottom-up and top-down initiatives“ with further recommendations being limited to measures which do not

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1 „(...) the women’s employment rates in the Western Balkan countries are lower than in the EU and the policies to support equal opportunities are key for the economic and social development. According to the Western Balkans Investment Framework (2012), the gender employment gap in some of the Western Balkan countries is very large: the employment rate of females in Kosovo was 67% below that of the males, 41% in BiH, and above 30% in the Former Yugoslav Republic of Macedonia and Albania. There is a need for the governments to implement measures for reducing the gender pay gap and, as a consequence, the gender pension gap. In the region the female entrepreneurs are discriminated against when trying to secure loans or credit for their businesses, and still often face barriers based on gender stereotypes. There is also a need for the countries in the region to consider the creation of mentoring schemes and support programmes“ (Ferk 2013: 51).
“require significant national and/or EU funding”, such as encouraging the establishment of mentorship networks, etc. (Ferk 2013: 55). 2

In that view, ethnographic research on the production and nature of the informal practices of women entrepreneurship in South-East Europe, which would uncover the hidden „gaps“ of the implementation of EU policy recommendation, is determined by the very fact of the previously evidenced, classified and recommendation—covered “gaps”, and also the subsequent „meta-gaps“ which are disclosed in their partial implementation. Regarding the latter, most of the EU suggestions are aimed back “at the outpost”, through the calls to national governments for the full implementation of the measures suggested. This claim is supported by numerous documents which promote women’s entrepreneurship in the countries of SE Europe, such as national strategies on women entrepreneurship, or their incorporation into the strategies of the development of entrepreneurship in general, gender-sensitive statistics tracking, the making of the women entrepreneurship database, etc. The greater number of women entrepreneur associations, their increased networking and cooperation, especially among the ex-Yugoslavian countries is noticeable, as well as a series of projects financed by the EU or the governments of EU members.3

It is to be expected that, in such circumstances, the problems of women’s self-employment and entrepreneurship in the Western Balkans are to be primarily found in the obstinate socio-cultural predispositions of the (post)transitional societies, be it the corruptive behaviors which are considered one of the basic obstructions of the „normalization“ of the economic processes, or the characteristics of the social and cultural context which pose additional challenges to women in the processes of reaching economic independence through „entrepreneurial behavior“ which is traditionally related to male characteristics (such as recognizing opportunities, visionary intelligence, risk-taking, etc.). In addition, women are, in the circumstances delineated by systemic discontinuities and perpetuation of crises which enhance the elements of social re-traditionalization, still or all the more chained to their roles of mothers, wives and homemakers, which may be defined as an additional obstacle for the starting of their own jobs and careers, as a part of the usual performance of „entrepreneurship“.

Taking into account these predispositions, this research was led by the hypothesis that the gender dimension of the problematic of informal practices, which would lead to the bridging of the existing „Balkan circumstances“, is related to those rooted practices of gendered performances, which destine women to having certain skills, competencies and strategies, that may also be linked to certain forms of entrepreneurship. It refers to a large span of activities and behaviors in the service of empowering the family economy, or, in a wider sense of social reproduction, from knowledge linked to traditional women’s

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3 An example of such international project is “Women Entrepreneurship - A Job Creation Engine for SEE” (http://www.gtf.hr/en/activities-projects/past-projects/women-entrepreneurship/).
jobs - the making of objects, child-rearing, care for the elderly, etc. - to the strategies of rational economization in the times of scarcity or the uncertain legal framework.

Such positioning of women in the economic segment is part of the practice of survival linked to lower classes in times of crises in most of the Balkan societies, but the question remains to what extent it can be identified in the standard terms of entrepreneurship, and how much are they a mere product of necessity and the economy of scarcity.

In order to avoid the methodological dilemmas linked to the broad definition of the term “women’s entrepreneurship” we included in our research the experiences of entrepreneurial activities of women who belong to middle and higher classes, and also to the more standard concept of business success, which imply earnings and profit, and which bear stronger links to the concept of women’s financial independence and emancipation. Such a concept is, on the other hand, expected and compatible with the policies of empowering of women’s entrepreneurship and women’s rights which are derived from EU initiatives.

2 Methodology

The research was undertaken in four countries: Bosnia and Herzegovina, Serbia, Kosovo and Croatia. On the basis of a common body of questions, through semi-structured and unstructured interviews the researchers aimed to examine the individual attitudes of women entrepreneurs in small and medium-sized enterprises (SME) regarding their status, motivation for entrepreneurship, expectations regarding their work, obstacles and advantages of self-employment, networks or help they use. The research encompassed women who perform their business activity in both formal and informal business sectors. The questionnaire which was used in the interviews is divided into five parts: Personal and business profile, Networks, Life/work balance, Formal rules and informal practices and Leadership. Each part was elaborated in a series of questions which were aimed at gaining in-depth insight into the experience of women’s entrepreneurship, the business and private everyday lives of women, formal and informal models of business-making, and the gendered differences they noticed along the way.

The qualitative perspective of ethnographic research approaches each life story as unique and it enables the interviewees to model their own narrative of their activity as entrepreneurs, to determine the criteria of success (or unsuccessfulness), to describe the context in which they work and acquire home earnings, and also to define the „female principle“ of the economy. While the subjects of the economy and economic

4 One should bear in mind that the concept of entrepreneurship is primarily widened in its patriarchal meaning, which covers everything from multi-million businesses to the basically precarious workforce. In that view, the „female“ widening of the term is not a novelty, but it inscribes itself into the existing pattern within all of its neoliberal deviations.

5 „The international definitions on informal sector, adopted in 1993, include small and unregistered enterprises, paid and unpaid workers in these enterprises and casual workers without fixed employers“ (Esim 2001). In our research, formal sector encompasses all registered business activities, while informal are all unregistered activities within the grey economy.

6 The questionnaire, together with the table of interviewees is to be found in an annex to this article.
relationships have a long history within ethnographic research, “ethnography of gender as an entrepreneurial practice and of entrepreneurship as a gender practice (or in other words a ‘thick description’ of the processes that position people as ‘men’ and ‘women’ within business practices and as ‘entrepreneurs’ within gender practices) is an approach still little used in the literature” (Bruni et al. 2004: 62). We tried to examine, through an ethnographic approach, the attitudes of our interviewees regarding gender capture in formal and informal institutions and practices related to entrepreneurship. We were interested in how much gender roles, even in the statistically ever-growing percentage of women entrepreneurs, change, or, to what extent are they a consequence of gender biases which emerge „from social norms based on accepted ideas about masculinity and femininity, for example, associating masculinity with rationality, power, boundary setting and control, and conversely associating femininity with its opposite—passivity, care, emotion and irrationality“ (Waylen 2013: 4).

Altogether, we talked to 24 women from both urban and rural areas, who varied in terms of their age, education, class, property and the size and area of business they started. We also examined secondary resources, such as statistical data, national strategies on women’s entrepreneurship, various EU policies, research from the Global Entrepreneurship Monitor, etc.

The national reports are autonomous in their varying points: the legal framework, economic development, local stereotypes regarding women in business, the threats and opportunities they are surrounded with. This is why, in this research, they are presented separately, together with their conclusions and recommendations, while their analysis, the general conclusion and recommendations and the literature used are to be found at the end of this report. The reports are also structurally different, in accordance with the disciplinary differences among the researchers and, more importantly, the ethnographic findings, which does not lessen the possibility of comparative reading, as well as the general understanding of the problematic of women’s entrepreneurship.

3 Bosnia and Herzegovina. Women’s informal entrepreneurship in the time of crises

In post conflict societies following the disappearance of many large companies from the marketplace, with the majority of people have been left without a regular monthly income, resilience becomes a challenge both for women and men. Still, Helms (2013) finds that men and women have reacted differently to the changed socio-economic environment: they had rather different approaches to problems, and they relied on different habits and skills. Women traditionally used to engage in gender-defined jobs, which mostly included different types of services and handmade crafts. Moreover, women were generally less involved in the public and formal private sector (Halilovich 2014). Consequently, if a
A woman wanted to contribute the household budget, she was expected to participate more often in the informal sector of the economy and in different informal practices that are connected mainly to customs and traditions inherited from the past.

Through these different informal practices, women developed different economic activities, which helped them to reduce financial pressure in their households, supporting in that way their male counterparts – who were considered as the person primarily responsible for household finances. Within these informal activities, women generated additional income by knitting, embroidering, growing local vegetables, renting spare rooms, cooking, and very often looking after children and elderly persons of other families. The arrival of capitalism in this region at the end of the last century, with a newly imposed system and new ‘rules of the game’ for society, changed the formal sector, indirectly supporting these informal practices on the ground. A new gap between the formal institutional environment and informal gendered practices was opened. Women naturally responded to these challenges, operating within this gap and developing informal activities that might push them one day into legality.

### 3.1 The beginning of informal networking and the spillover towards formal institutionalization

Almost certainly, all of the registered women entrepreneurs were aware of the power of the phrase “informal networks”, although each of them felt the presence of different networks and strongly relied on them. Very quickly after the war in the 1990’s and some normalization of the market, a number of women had been involved in “network marketing”, firms and offices that appeared in the region before the new phenomenon of social networking appeared on the Internet. Others saw an opportunity to start work through micro-credit organizations, while a third group simply joined with others, not formally establishing non-governmental organizations, but wanting to preserve the practice of socializing that had decreased with the departure of traditional practices and mores. As women entered into the formal market, demand for the increased involvement of other women in house and child care increased, which also boosted the informal labour sector. In order to share information with other women, they started to build and strengthen social networks. This explains the phenomena of an increased number of NGO organizations appearing after the last conflict in the Balkans (Brkovic 2016). Before the last war in the Balkans, women were less involved in labor market, as Halilovich pointed out, but had some connections mostly inside their families. Therefore, women generally used social networks as the basic resource to communicate their needs or to advertise their interest on the labor market. This means that they built networks in a planned fashion and they have been keeping them as a sort of capital. They needed a means to implement their ideas. The next challenge for women was the enforceability and marketability of good ideas through different networks; we report some examples from BiH below:

1. An interesting example is the sale of Tupperware plastic dishes for carrying food. Wealthier women were buying special good quality plastic dishes at a high price and at traditional informal women’s gatherings where an authorized representative of
Tupperware would give a presentation. The invited women would order or buy some plastics. They would also arrange the next presentation, usually in the next fifteen days in another house (usually in the house of one of the women present).

(2) The appearance of microcredit organizations would assure fast financing, without the requirement of guarantors, to people who had a “doable” idea. Returnees have been using this means to build greenhouses, to expand stables, and to set up farms where they would produce milk or other products made from milk. These kinds of activities were traditionally completed by women – from milking cows to producing cheese. The credits were taken frequently by females because they knew that some informal practices could support certain activities for which women could not predict the overall costs, and consequently could not finance through standard banking procedures (such as a joint activity for picking raspberries or network sale).

(3) Widespread use of the phenomenon of social networks via the Internet (Facebook) in the recent post-war period was also very popular among the housewives, not always and exclusively for the purpose of fun and entertainment. Agile women simply moved the idea of network marketing into the virtual space. They were posting interesting crafts or advertising their own recipes or traditional dishes for free on their Facebook profiles. Better results were obtained by those women who had a wider social network. Some of them formed small crafts firms after frequent orders for the relevant activities. This crafts production would be then formalized and they would employ a number of workers who would recruit from informal contacts or from informal networks. Other women, who were busy with formal jobs, used social networks for finding additional help with housework or child care.

3.2 A woman in formal practice

According to the GEM (Global Entrepreneurship Monitor, 2008) data for Bosnia and Herzegovina, among women aged 18–64, 7% are entrepreneurs, while among men of the same age 11% are entrepreneurs. According to the Labour Force Survey (2015) implemented by the Agency for Statistics of BiH, among those aged 15 - 64, 24% of men are self-employed, while only 15% of women were in the same position. According to the basic socio-demographic characteristics, women entrepreneurs are mainly middle-aged women, mostly from urban areas, with secondary education, married and living in mid-size families and households with children (Labour Force Survey, 2015). Women are mainly engaged in the services sector where 66% of them are employed. Efendic et al. (2015) in their study report that women are less frequently registered as formal entrepreneurs than men. Still, those who decide on such a move have stronger ambitions for the expansion of their businesses than the average male entrepreneurs. Although BiH women are less engaged in business, their entrepreneurial ambitions are not lower, but are limited by some other determinants which deserve deeper investigation.
3.3 Ethnographic research with women entrepreneurs in Bosnia and Herzegovina

The initial ethnographic work is based on six in-depth interviews with women entrepreneurs implemented in the central and eastern parts of the country. The interviews took place over the period June-August 2017, and included formal interviews, non-formal talks and participant observation. Three of the interviewed women are engaged in additional economic activities apart from their everyday obligations (they are aged 35-46 years, married women with two children each). Only one is on the path to formalising her job, despite facing a number of obstacles in this intention. The other two are rather satisfied with their “additional” earnings which they generate informally. It seems that they are not willing to formalise their supplementary economic activities because of the possible costs that they could face if they enter the formal sector of the economy. The procedures for registering jobs are quite long and exhausting. It takes a lot of time, a lot of patience and money. It is rather clear that the costly formal institutional environment has opened this gap and contributed to the perception that informality is the only way things can be done. The next three are self-sustaining entrepreneurs. Apart from these six interviews, the research is extended with an extra two women. One of them has already been interviewed as an entrepreneur, but is active in politics as well. The other two come from two different fields. All of them are relevant examples for better understanding informal practices. We took these interviews from a doctor, a lawyer, and a politician.

Through our analysis of the interviews conducted, we have identified three types of informal practices used on the ground. The first one is simply a category of women whose economic activities are fully informal, with all their entrepreneurial activities implemented informally. The second category are those who have formalized their businesses, they are conducting a formal business, but frequently use informal practices to complement their regular activities. Contrary to this example, the third category of women are those who are using informal networks to substitute formal institutional failures. However, our observations on the ground also imply that the process of setting up and running a formal business was mainly driven and supported by informal practices, primarily, informal networking.

a. Informal entrepreneurs

The first woman that we investigated is a hairdresser. She worked in a beauty salon before, and after delivering her baby she could not work formally. But, she was quite happy with her life since her husband could earn enough income for the whole family. But, as the costs with the baby were increasing, to support and achieve the same or a better standard of living she needed a job to earn some extra income. Finally, she decided to open an improvised informal salon in the basement of her house and to arrange treatments at a time when somebody could look after her children. When she was asked why she did not register her business, she complained about working hours but she also mentioned some other concerns:

At this moment, I am not in a position to do such a thing because of my younger child. I would never be able to do 9 AM -5 PM formal working hours, which is a
real barrier for me! However, I worked for a woman before having a baby, and that salon is closed now: not just because of my absence, but due to a lack of customers. The owner was a nice and supportive lady, she helped me when I needed help with a job. I owe her. (BiH 1, hairdresser)

The second woman is a professor of German who has a formal position in a public school. However, she wants to financially support her parents and she informally sells cosmetics. She orders the cosmetics through informal channels using her networks from the BiH diaspora, since during the war she was living in Western Europe where she knows a lot of people. She uses her external network outside BiH to get supplies, but she also relies on a growing internal network of people to whom she sells these products. She did not make any kind of formal agreement as she is satisfied with her primary job. But, still, she is encouraged to do some extra economic activities to financially support her mother who is looking after her children. Her story is the following:

This is the only way that I can earn some extra money, not a lot, but still enough to help my mother, to buy something for her. She looks after my children, and doesn’t want anything in return, but I buy something for her from time to time; recently it is usually medicines. I am lucky because I know a lot of people, otherwise I could not sell anything in this way (through the network). (BiH 2, professor of German)

The third woman is a housewife who tried to find a formal job several times, but she was not successful. Finally, she started to do what she knows best – she started to knit jumpers and other fancy clothes for children and sells them on the market. When she started, she advertised her products on Facebook and in a short period of time she attracted a lot of customers. Still, she is not willing to formally register her job because she thinks that she doesn’t have enough initial capital to cover all necessary costs of formalizing her growing business. Despite the fact that she is earning some money by meeting the existing demand in the market, she still dreams about the security which exists in the public sector. She said:

I am almost in my fifties and would be happy to have a formal job in a public sector because it will give me a permanent income and social health protection in case that I get sick. (BiH 3, weaver)

b. From informality to formality today

The next three women are different because they are running their own businesses which are formalised. Interestingly, all three were rather forced to take on business initiatives because they were either the only financial supporters of their families, or they could not live a decent life with the low income earned by their male members. In all of the examples, the women were pushed to sacrifice their time which was earlier devoted to the family, the children or parents, to make progress. Simply, they were not completely happy with their financial independence since they were forced to fight for self-sustainability. They actually worked hard because they had to work, or because of a lack of male support.
One of them is a business owner whose company offers translation from several world languages. She said:

"The procedure of registering a job is horrible. It takes a lot of time, patience and money. Apart of that there are a lot of prejudices and assumptions that women are weaker and less reliable entrepreneurs than men. Me and the group of my colleagues who were mostly women, we had to take the initiative, because we all were employed in a firm that was run by a man. That firm went bankrupt due to very poor management. We were left alone but realised that there was still demand for that kind of service on the market and we decided to set up our own business…" (BiH 4, interpreter)

The second and very young woman sells special cookies with very posh and rare recipes and distributes them to some prominent restaurants in the capital city. She started informally and after having initial success she registered her company, having a vision of a sustainable firm with “serious” partners and good prospects. Her long term ambition is described by this statement:

"The only thing that I can do now is to work harder to develop my job and to become more familiar with the market…" (BiH 5, cake producer)

The third woman had a one-year contract in the public sector, coming several years after she graduated in law at the University of Sarajevo while waiting for this position. Having in mind that she could stay there without a monthly income after the contract expired, she decided to set up a domestic farm for producing and selling beef, as she lives in a rural area. She registered her business because she wanted to ensure a stable demand at the market, and permanent customers. She spoke about some possible projects in the future with a lot of ambitions and concerns:

"Now we sell our products in the market. That means that we sell meat to the customer who offers a higher price to us. But, at the end of this year, we are planning to get in touch with merchants who will export bigger amounts of beef abroad. For that step, we had to approach the procedure of formalising the job." (BiH 6, farmer and politician)

c. 1. Formal business with informal practices used as complements for formal institutions

We talked to a woman who is a psychiatrist in training, and works at the state hospital, with a very specific kind of patient. She works in the formal sector where attitudes toward patients are very strict, but still uses some informal practices to complement certain formal constrains. Her experience is described with the following words:

"As a doctor, as a psychiatrist to be I can say that our patients are not in a very good social position, so some kind of informal help can be very useful to them: not just bringing food to them on a daily basis, but showing them that they are important to someone. That also can be very important. This good tradition..."
comes from informal practices and it definitely needs to be saved. (BiH 7, psychiatrist in training)

c. 2. Formal business with informal practices used as substitutes for formal institutions

The next interviewee is a lawyer, self-employed and self-sustaining. She opened her practice two years ago and already had some experience in this field. After starting her business, she worked hard to collect enough revenue to cover the fiscal levies to the state. She tried to be efficient and one of her strategies was to establish a network with relevant judges who will support her case by being proactive and probably working harder than average. She increased her reputation quite quickly. Apart from that she was forced by a strong desire to obtain economic independence and a self-sustainable life in this post-socialist environment.

I am always driven by a desire to achieve more. My next ambition is to become a notary. The current law does not give me the possibility to finalize contracts, but I have to get a stamp by notary; hence, I am not independent. I wish to become a notary. But there are a lot of prejudices within our society that women are weaker and less reliable in business. (BiH 8, lawyer)

Another interview was with a lady who is an active politician. She wanted to be involved in politics primarily to reach the network of people gathered around one political party. She said that:

To achieve anything in this city, I mean to find a job or to sell some goods that I produce, I had to be close to politics. Since I did not have anyone there, I decided to get involved by myself. My friends supported me, and once I was in I immediately noticed its benefits. Today, I know a lot of people and, thanks to these contacts, I can finish many activities fast. E.g. I can sell some products from our farm quickly now. (BiH 6, farmer and politician)

Both of these interviews imply that these women are using informal practices based on informal networking to substitute for some of the inefficiencies generated by the formal institutional environment.

3.4 Concluding remarks

Our ethnographic research implies that in general women aspire to independence and a self-sustainable life in this post-socialist society. This huge motivation is stimulating to many of them to succeed (BiH 8, lawyer). However, in doing so, the women in Bosnia and Herzegovina are still facing a lot of prejudices, including that they are weaker and less reliable in comparison to men (BiH 4, interpreter). When we analyse their entrepreneurial initiatives, we find that the main reason for their success was established connections, including friends, acquaintances and other people they know. The
“network of people” would probably be the crucial words in women’s entrepreneurial ambitions. The same could probably be said for men’s ambitions but it appears that women had to work harder. One of our respondents even decided to join a big political party, not because of her real political orientation and ambitions, but because of the related possibility to use a wider network of different profiles of authorities among political acquaintances (BiH 6, farmer and politician). A large network of people is treated as capital, and accordingly, everyone on the labour market tends to have a large network with different people.

In post-socialist societies, when one system had fallen down, and another one is in the process of being established, the centre of events control moved from the state to the individual (Brkovic 2016). It seems that the most successful individuals were those who had a large network of people helping them to get a job done. Indeed, Efendic et al. (2017) find that those households who had more informal links in different institutions were also more successful in dealing with consequences from the latest crisis in the Southeast European region.

Very soon after the collapse of socialism, adroit people saw the point, and took initiatives. In that race, there is a lot of ambiguity (Ledeneva 2001): they ran for position in a state which was suffering systemic changes, and they also competed for the wide and valuable network of people around them. The first step involved a race for power, which would give them further power to do favours. Later on other benefits would arrive. However, it is not always easy to receive a favour from people you know, since everybody in the network has expectations of each other. Hence, the first unwritten rule is contained in the exchange of favours (BiH 6, farmer and politician).

Informal networks, as an informal practice, are most visible in the trading sector, health, and enrolments in prominent schools. If a person asks his/her acquaintance for help in gaining access to medical treatment, he/she will probably be free to ask later on for another kind of favour, for example to help with the enrolment of a student at the university. If you are in a position to give a favour to someone, this means that you have power in an informal sense. Since everybody knows about that tenet, most people tend to have “some favours in reserve” in order to “credit” somebody that can be used later on. That is the first most popular manner of widening the network of people: offering a favour, not for money, but for having a “reserve” of favours (BiH 1, hairdresser). In starting a business, things are quite similar – you first have to be sure that you know enough people. Good advertising was very often recognised as a condition for success, but not the only one. The good reputation of a product and “loyalty” of the market have to be bought by power, position and influence in the society (BiH 8, lawyer). For example, if a singer sells a line of designer outfits, she is probably selling her celebrity at the same time.

However, the virtual changes brought some positive impetus. The widespread use of the phenomenon of social networks via the Internet in the recent post-war period was very popular among housewives, youngsters and among all those people who enjoyed meeting others and somehow recognised the “power of network” (BiH 2, professor of German and cosmetics seller). Active women simply used the contemporary tool for making a network of people – from the ground in to the virtual world and vice versa.
Good advertising among their wide range of acquaintances will ensure the successful sale of their products, but there is no good advertising if it reaches only a small audience. And, what is more important, there is no way to develop extensive trust from customers without merits/credits and recognition.

To sum up the main implications of our ethnographic research: women use informal practices widely. While many of them operate fully informally, which means that everything they do is some sort of informal practice, the majority who run formal business or work in state sectors inevitably use different informal practices. Since every formal business can be partly informal (de Soto 1989), this is what we find on the ground as well. We recognize informal networking as the most dominant and visible informal practice. Setting up a company was mostly done by relying on personal informal networks, and once the business is established, this informal practice does not stop, but it evolves. Informal networks are then used either to support their business acting as a complement, or more often as a substitute to different formal institutional barriers. Through them people also generate reserved capital that they can use if they need it.

4 Croatia. Alternative models of caring entrepreneurship

A hypothesis of this research was that Croatia, with its status of a full EU member, would stand out regarding the successfulness of the implementation of at least some elements of measures directed towards the employment of women entrepreneurs. In the past ten years a numbers of laws have been adopted which regulate the social position of women, and especially their position on the labour market. Together with the existing laws, Croatia has passed some important strategic documents, which may be considered the framework for the development of women’s entrepreneurship. The first such document was Croatian Strategy of Women Entrepreneurship Development 2010 - 2013, which came out of the implementation of the National policy for the promotion of gender equality (from 2006 to 2010). The reasons for the definition of a separate strategy of development of women entrepreneurship were to be found in the domination of men in entrepreneurial activity, the prevalence of unemployed women, the non-existence of long-term vision and consistent policy aimed at closing the gap between the participation of women and men in entrepreneurial activity, the insufficient interconnectedness of various institutional actors devoted to the development of entrepreneurial capital on the local and state level, as well as the growing at-risk-of-poverty rate for women, and especially those of older age. A series of later documents could, as well, testify that Croatia stands out from the Western Balkan context at least by its nominal implementation of the European directives present in its strategic national documents, but that it, judging by the identification of difficulties and the seemingly identical list of recommendations for the “better action compatibility of actors and stakeholders”, also fits within the broader context of South-East Europe.
4.1 Opportunities for and/or necessity of women’s entrepreneurship

In this research were included three female entrepreneurs from Zadar and three from Pula, cities located in Dalmatia and Istria, regions which, besides the capital of Zagreb, demonstrate the highest entrepreneurial activity of women (Strategy 2014: 10). It was mostly about female entrepreneurs in tourism, from the owner of a single apartment to the owner of a hotel, who were aged 40 to 60. One of our interviewees was, besides working in tourism, employed as an elementary school teacher, while the other was the former owner and the director of a shoe factory, and is today employed with a university while also being the president of the local affiliate of an international association of women entrepreneurs. All of our interviewees have families with one to three children and are either married or widowed.

Our interviews only partially confirm the finding of the Global Entrepreneurship Monitor (Strategy 2014: 10), according to which women in Croatia are much more likely than men to become entrepreneurs because of necessity, and not opportunity. Before starting their own businesses, most of our interviewees already had experience in entrepreneurship, either from a family business, or as employees in a larger firm.

The main motive was, I worked very long in big corporations and if you have the support, or you are strong enough and you consider you have knowledge, then in some moment one wants to try something on his own and move away from the strongly structured and set up firm. (CRO 5, co-owner of an agency for cultural tourism)

To be honest, when I look back, if something else were offered to me at the time, something more challenging, say, for example, to work for somebody else I probably would have accepted. But considering that… It did not, I decided to do my own. I would not say that it was some exorbitant wish, but I simply did not see some other, well, possibility, and I had enough self-confidence, I mean, trust in myself that I can earn my own salary. (CRO 3, owner of a tourist agency)

Even when the primary motive is necessity, the motivation and gratification are not solely financial.

So this is how I cover the expenses (…) yes, it is financial, mostly financial, but it simply becomes interesting and joyful, you perform that business with joy, you meet new people, lead interesting conversations with people and so, well, when I have the time I devote myself more to the guests. (CRO 6, apartment rental)

According to the Croatian Strategy of Women Entrepreneurship Development 2014. - 2020. women entrepreneurs are, concurrently with the results of research in other European countries, faced with obstacles and difficulties such as the availability of financing (insufficient information regarding the sources of financing), information (lack of advice, mentorship and access to entrepreneurial networks), market and education (the lack of training and educational programs and schooling for technology intensive ventures).
Women do not network as well as men. They do not have the time because they already have two jobs. (CRO 4, president of the Association of Business and Professional Women)

But, besides these modern and post-modern, articulable obstacles, women are still faced with persistent gender discrimination.

There are surroundings in which you come and talk and you feel that he considers you, only because you are a woman, and he does not know you, that what you are saying is of no importance to him, because what’s the point of a woman’s opinion. This is what used to happen to me. (...) That is an extremely patriarchal, or, way of leading the firm. Because if after the meeting you go for a beer without women and there you finalize the deal concerning a certain business, and I am the boss, but I am not there, I am not invited, that means that you can never be on the same level as men. (CRO 5, co-owner of an agency for cultural tourism)

Our research findings point out that women’s entrepreneurship which is started as a necessity, as well as that which is more based on opportunity, is confronted with same string of obstacles, such is the lack of social services and dependence on the support of immediate family members.

In sum, the woman is an entrepreneur who has to work the whole day or she is employed and works until 10, 11 pm or the whole night, just as her husband does, in different firms, manual trade and other institutions where workers’ rights are being systematically lost. And entrepreneurial infrastructure: the system of daycare, the system of care for the elderly, sick (…) parents is underdeveloped or poorly developed. (CRO 4, president of the Association of Business and Professional Women)

Work-life balance is where one of the widest gaps opens up in women entrepreneurship. This gap is partially bridged by traditional practices of intergenerational and women solidarity, or (under)paid female work force. While some of the interviewees are solely responsible for household chores, others reply that they share this responsibility with their husbands or that they hire the help of other women. It is implicitly clear from the interviews that women are still those who take the responsibility for the organization of domestic life.

I took my work to the maternity hospital and everybody laughed afterwards that I was not, in my head I was not on maternity leave, that is me. So, again, if I were not like that I would not be that. So, again, personally and primarily the family was the biggest support because I have the most understanding from my family and that is why I love them so much and I am so relaxed regarding the job. (CRO 1, director of an apartment complex)

From his side, only his mother is alive and she is great at watching over the kids and everything which is needed because there is less time when those starting begin, and from my side only my mother is alive also, and she helped us
financially a bit, in that first year. (CRO 5, co-owner of an agency for cultural tourism)

I mean, I say, I managed in such way that my laptop went with me everywhere (…). I think that it may be because of that reason that women choose professions which enable and give enough space so you can raise a child. (…) I don’t believe that there are I don’t know how many women who are the owners of big, strong firms, and with a pack of children around them. As much as we try and impose on ourselves to be successful at both, I think it is very hard. Someone will always suffer here. (CRO 3, owner of a tourist agency)

4.2 General obstacles and women entrepreneurship

Almost equally important as gender-related obstacles, the female entrepreneurs enumerated a series of general obstacles which are imposed on entrepreneurship in Croatia, such as high taxes, numerous para-fiscal charges, „red tape“, collection of receivables, and, especially, unclear and ever-changing regulation, which opens up the space for arbitrary decisions of various institutions in charge of inspection.

We meet such strange para-fiscal charges, strange procedures, too extensive procedures, many times I have thought about what is the worst in the life of an entrepreneur and it is that insecurity so that you do not know if you caught it all, will tomorrow someone come from this inspection or the second or the third (…) we are still, I think, legally unsure. (CRO 5, co-owner of an agency for cultural tourism)

Simply, look, there are rules which are at odds with each other, laws which are at odds and because of that sole reason you cannot work by the book because if you respect one you violate the other. (CRO3, owner of a tourist agency)

Economic literature recognizes some peculiarities of women’s entrepreneurship in comparison to the „male models“, such as greater security of job posts, increased care for the employed, quality of interpersonal relationships, greater investments into the education of the employed, willingness to team work, flexible working hours, longer maternity leaves for the employees, carefulness when taking a loan. Also, women enter service trades such as tourism because of their supposed social sensibility and also because it requires less initial capital (Turk 1999). Although these value-laden conclusions are prone to critiques on the ground of gender stereotyping, our interviewees did define their style of female leadership in that view. Therefore, it may be justifiable to pose the question of the possibility of interpelation of such caring entrepreneurship in the economy and entrepreneurship in general.

In such situations you have to be soft, flexible, you have to know how to listen, you have to know how to react. Now, from experience, women were shown to react better, they are, how to say, less… Simply, more ready to listen. (CRO3, owner of a tourist agency)
If I am on a position of a director, I believe it is by my example and through my work I can motivate my workers to work, and not through my ordering, directing and such. So, I am a kind of a person if needed, I will help in the room, the bedmaker, and enter the room. The last year, when we had problems with the chef I was the first one in the kitchen and helped (...), I believe that in that way and solely in that way I can make this principle work. (CRO 1, director of an apartment complex)

I believe so, there are differences because I look at the person as a whole and that is why my husband sometimes reproaches me because I enter the depth of the problem and everybody has their own family problems and financial and who know what. Well… I believe I drain myself a bit too much in that part in which you try to help them settle this and that. To their accommodation (...). Even outside the job, it is not solely that, but people cherish that, as well. (CRO 2, hotel owner)

It was the will to develop something on your own, in a way you believe is the best, we wanted to go back because of the children, for them to grow in a smaller place, so that we have more time for them, which we really do. I believe that in Zagreb we could never give them the first three years they got here (...) because this is still tourism so that the business is intense let’s say, from March until October, but if you set the business right than in functions after a while (...). Of course, it is sometimes psychologically challenging because it is a burden for the people and the salaries, will it be successful (...). But in principle I am satisfied. (CRO 5, co-owner of an agency for cultural tourism)

The last quote speaks to the fact that women entrepreneurs are independent from the “ideology” of the entrepreneurial spirit, or the female conquering of the “male” territory, their stories are very much grounded. Women introduce other values into the performance of the concept of entrepreneurship, the grand narrative of the entrepreneurship is reduced and rationalized to real outcomes and reachable aims, which may be considered a form of positive informal practice.

4.3 Concluding remarks

Despite the existence of the gender-sensitive Strategy of Women Entrepreneurship Development since 2010 and the presence of the gender criterion encompassed in the Crafts and Trades Register, the unemployment records, the statistical data, which are keen on detecting the status of women in the workforce, this research points to the permanence of certain problems in women’s economic and entrepreneurial activities. The gap which opens up between public policies and practices of everyday women’s lives as entrepreneurs detects either the lack of implementation or the cultural and social misappropriation of relevant solutions to problems.

The most important gap opens up between the dominant understanding of entrepreneurship as a competitive, ever-growing and conquering activity and its female performances, which are more directed towards solidarity, empathy and everyday life, which includes family obligations. The examples of bridging this gap point in the direction
of caring entrepreneurship, one which is taking less risks, is more considerate of work-life balance, one which is more concerned with keeping jobs than expansion, as is already acknowledged in the literature, but insufficiently accepted and recognized as an equally valid economic behavior. Equally, bridging the gaps which includes support of the family and immediate social surrounding, as a way of good informal practice which is culturally nested, may be applied as a successful model of entrepreneurial development in South-East Europe in general. Still, without systemic economic and social support for caring entrepreneurship, women are left to devise their own, small-scale, everyday solutions, which sometimes draw upon the socialist legacy of emancipatory social infrastructure, such as affordable and accessible daycare and retirement homes, extensive and secure maternity leaves, strong and accessible social state, and legacy of women’s rights, and, at other times, upon the more traditional, South-East European intergenerational solidarity and general reliance upon close social relationships.

In sum, considering the general lack of concern of the state for small and medium-sized enterprises, which is evident in the general set of obstacles the entrepreneurs face in their work, and also its orientation towards the big corporations, it is unlikely that the state will solve the specific, gender-based problems which arise in women’s entrepreneurship, which is generally located in the SME sector.

Therefore, the gender-sensitive, fine-tuned documents which are the legacy of the pre-accession period of Croatia’s harmonization with EU’s regulations and cultural values, remain on the surface, without real political and social implementation. At the same time, while we discuss the fine-tuned documents and strategies related to one tiny segment of the female population, the rise of the ultraconservative right in the Croatian society and politics endangers the tenets of multiple waves of feminist struggles. Or, in the words of one of our interviewees:

Social insecurity, the loss of rights of women mothers, not to say a word about those movements to abolish abortion, encroach into the most intimate sphere of lives of women entrepreneurs and business women. A lot of sociologically negative things are going on and it is a pity that we are taking this direction.

5 Kosovo. Formalising Informality: Women’s Entrepreneurship in Kosovo

5.1 Introduction

In Kosovo, the formal economy includes higher participation of men than women. Consequently, the employment rate for women is approximately 18 per cent, in contrast to 55 per cent for men. There is occupational segregation, with women tending to work in lower paid sectors such as health and education. It is estimated that women own 5-11 per cent of the businesses registered in Kosovo. Women-owned businesses are small enterprises comprising 1-9 employees. On average, they have 3.07 employees,
compared to 5.27 for the businesses run by men. Only three per cent of commercial bank loans go to women. Women’s businesses mostly deal with the vegetable trade, processed foods, artisanal products and services like caretaking, hairdressing, home maintenance and cleaning (ORGUT 2014: 17).

The informal sector is thought to comprise approximately 10 per cent of the Kosovo economy, and the majority of those involved are likely to be women (ibid.: 17). Economic informality lies in tax evasion and labor informality. It is estimated that 37 per cent of the total labor force is unreported, among which agriculture is the sector where labor force is declared the least, with only a 30 per cent rate (RIINVEST, KFOS, Friedrich Ebert Stiftung 2013: 21). Informal labor is precarious labor, as it does not provide entitlements to social security protection, health services, legal access or redress and compensation. A number of different strategies by state and non-state actors have been used to tackle the informal economy and they have driven many economic activities to become formalized. As most of these economic practices have been women-led, strategies to formalize the economy have affected women’s informal economic activity. The World Bank has played a big role in formalizing the economy in Kosovo. As Anna Danielsson has pointed out, the strategy of the World Bank has been premised on “top-down regulatory arrangements and institutional improvements to formalize informality” (Danielsson 2016: 247). Following on this strategy, the Kosovo Business Women Network/ Women Business Association SHE-ERA has played a significant role in the formalization of women’s informal economy.8

5.2 A note on method

In an attempt to understand the gender dynamics in the interplay between the formal and informal economy in the context of women-led businesses in Kosovo, a number of interviews were conducted with women entrepreneurs who have recently formalized their economic activity. The interviews included three women-led enterprises in the fruit cultivating industry, two in fruit and decorative tree production/cultivation, and one in dairy farming. These enterprises are located in rural areas of the municipalities of Gjakovë/Djakovica and Malishevë/Malševä in the south-west part of Kosovo, Kamenicë/Kamenica in the east and Vushtrri/ Vučitrn in central Kosovo. The interviews were premised on a semi-structured questionnaire that sought answers on four broad but interrelated areas: personal and business profile, networks, life/work balance, formal rules and informal practices, and leadership.

5.3 Women’s Entrepreneurship between ‘Production’ and ‘Reproduction’

Here we highlight the main findings. All the businesses are new and have been established/formalized with the support of the Kosovo Women Business Association

8 The Kosovo Business Women Network/Women Business Association SHE-ERA is a non-governmental organization. It supports business women by providing information, partnership and networking opportunities, training and advice on access to lending and finance. In addition, the Network also advocates on economic development issues of special interest to women (see more at http://she-era.org/eng/?page_id=478).
SHE-ERA. As can be seen from the following quotes, the business activities are grounded in the economic field related to the family’s history of economic practice.

I grew up in the city. Upon completion of my secondary education, I got married. My husband’s family lived in this village. I started my family life here in the village. I was unemployed and my husband was unemployed too. My husband’s family has for generations produced and cultivated trees. It has been a family business and a way of life. I have grown to love this work and extended it to a formal business. (KOS 1)

My family members had no employment. We did work on our land cultivating crops and cattle, selling products in the local market. This was a small-scale business and the income generated from the agricultural goods enabled our family to carry on without seeking welfare protection. Farming has always provided sustenance for our family. It has given us the means to meet our needs. Therefore, it is business as usual, just that now it involves more people and paper work. (KOS 2)

Gender is a basic structuring principle of the political economy. Gender structures the fundamental division between paid and unpaid labor, assigning women’s primary responsibility to the latter. Feminists have long problematized the social constructions of gender through the division into public – work and private – home spheres. The political economy of the household is gendered, unequal and power-driven. As Naila Kabeer has pointed out, ‘competing stories about the household have always implicitly been about competing stories of gender relations within the household and have differed according to whether the storytellers viewed the household as a site of altruism or power’ (Kabeer 2000: 103). Nancy Folbre has argued that while the ideals of family life offer a model of social co-operation, in real life it has been governed by strict legal rules, economic practices, and cultural norms, giving men authority over their wives and children (Folbre 1993: 98). The data from our research drives home these points. Women entrepreneurs demonstrate the ‘double burden’ and the tension between production and reproduction. Whilst running a business they also take care of the family. This juggling of paid work and home care is very much present in the lives of the participants in the research – even more so, as their business activity is close to home. They all run a business as well as having the primary responsibility for the household chores and, in several instances, caring for the elderly. They all stated that they have long work days. This is notable in the following quotes:

My working day is long. I wake up before sunrise and go back to sleep late at night. With one hand I run the business and at the same time I keep an eye on the family and do all the work at home - cooking, cleaning, ironing. As the saying goes, a woman’s work is never done, I live by this proverb even more intensely, as I do paid and unpaid work at the same time. (KOS 1)

I have often pondered how it would have been for me to work elsewhere. To have a clear division between paid work and home, to work 8 hours outside the home environment. My work is not an 8 am to 4 pm job, but 7 am to 7 pm. It would have been easier perhaps to have had a job outside my home, so I would not
have to move constantly between work and household chores. I am with one hand on business-related work and with the other hand doing household chores. I often feel overwhelmed, but this is how things are and it is important to maintain both worlds as well as possible. Even though sometimes I find it really hard. (KOS 2)

Domestic work is undervalued in economic terms. Moreover, domestic work worldwide is unregulated and relegated to the informal sector. As a consequence, domestic work is both unmonitored and unpaid. This has far-reaching consequences for gender equality and on the broader economic level. Unpaid care work has an impact on women’s educational achievement, labor force participation, mobility, as well as political participation and representation. It maintains the gender gaps in the economy both at the macro and micro levels. To undo the gender gaps, the state should enact policies on the redistribution of care work and also expand the availability of care services (KWN 2016: 8).

For the women entrepreneurs interviewed here, the formal economic system in Kosovo is gendered. They evaluate the business climate as highly competitive, male dominated and discriminatory against women. The biggest barrier for them, however, is the lack of access to financing, loans and grants. Only in one case (KOS 1) did a woman entrepreneur receive some financial support from the municipality. Women entrepreneurs often have to seek financial support from family members living abroad. This confirms an earlier finding on the important role of the Kosovo diaspora for small and kinship-based enterprises in Kosovo (FID 2009: 11). Overall, the research participants state that they abide by formal rules in their business exchanges and they report no informal activities. In terms of labor, they employ mostly women and occasionally men from the community in which they live, often on a daily remuneration basis.

For participants in the research, networking is not a new concept. They are part of the formal network of the Kosovo Women’s Business Association. They place importance on networking and perceive it as a space for sharing skills, business models and practices, as well as leadership visions. They are also making use of the social networks through social media to expand their economic affairs. For women entrepreneurs, success in business comes with hard work, persistence, and “learning by doing.” They stated that:

Nothing in life comes easy, I believe. In school, I studied hard. I have always strived to gain everything based on merit. Many people think that success sometimes comes with luck or some push from friends and family. I don’t subscribe to that. For me succeeding requires hard work and dedication. Hard work is always rewarding. It makes me happy and I feel fulfilled. I also want to be an example for my children, so that they see that hard work never gets lost, and that it in the long run, it always pays off. (KOS 2)

At first, I was concerned about how I will manage to run a business. I have no formal education in business and entrepreneurship. Paper work was totally unknown to me. I slowly started to acquire more and more information. I have learned by doing. I have been persistent and worked hard. I have familiarized myself with the rules and regulations. I study everything thoroughly. I seek
assistance when I need, and I learn something new every single day. This is so exciting. (KOS 4)

Regarding leadership, there is a shared understanding among women entrepreneurs that leadership has been associated with men. Yet they perceive women’s leadership to be different from that of men. They stated that

Women make better leaders. A woman leader pays attention to different needs, as women have learned this from being mothers, wives and sisters. Girls are socialized to pay attention to the needs of family members, to support mothers, and be more attentive to the family’s needs. Later in life, women as mothers and wives take on the role of the guardian of the home and family affairs. They always keep asking the family members how to do something, what to cook, what they like, etc., and this extends into leadership too. I refer this to myself but also to the other women in my network. (KOS 1)

Women are responsible and caring. They have been socialized to think about the family and show compassion to those closest to them. If a mother works outside the home, her daughters take on some of her work at home. Boys can continue their everyday life without being troubled by housework when the mother is at work. This is part of the culture and gender division of roles. Women are expected to be responsible and to care for family members and participate in the household chores. This has a lasting impact throughout women’s lives. (KOS 3)

Women in business show more interest, dedication and respect for rules. They also consider many sides and seek wider participation in decision-making. Women are not encouraged to take risks as men often are. I think that at the back of her mind every woman knows that women are judged more harshly for every step they take in life and business. They won’t take chances; they don’t want to be put under scrutiny, and the last thing any woman would want is to be ascribed any blame for misconduct. (KOS 4)

Women are not only ambitious and diligent in work. They are also supportive to the co-workers and family. If a women co-worker is pregnant or has little children at home, a woman leader knows how that feels, and thus she can be more supportive and understanding. Not only regarding women’s specific issues and conditions that make women good leaders, but also because of the care they provide to the family. (KOS 5)

What these quotes indicate is that women ascribe different qualities in women’s leadership styles in business. According to them, women express leadership styles that are caring, supportive, democratic and inclusive, and respectful of formal rules.

5.4 Concluding remarks

Women’s entrepreneurship in Kosovo offers the potential for economic development. This goes against the tendency to consider the lack of women in the labour market and limited economic empowerment as a consequence of overall poor economic growth.
fact, as our research indicates, it is the other way around, the gender-blind strategies for economic growth. Women’s formal economic activity is part of the women’s vision for empowerment. They have chosen to abide by rules in their economic affairs and leadership as they see this model of conduct, along with hard work, as a guarantee for success. Women’s visions on leadership, even though seemingly embedded in essentialist views of femininity, offer a model of business premised on ethics and accountability. However, whilst women’s formal economic activity may expand the horizon for women, it does not free them from the responsibility for home and care work. Thus, the formalization of women’s economic activity does not add value to the non-market work that women perform at home in their daily lives. Subsequently, this leaves untouched the gender order and inequality in both the public, economic sphere, and the private family domain. Moreover, the economic activities of women does not lessen the ‘double work’ and thus it does not translate into equality in everyday life.

6 Serbia. Work All Day and Night and You Will Succeed

6.1 Introduction and Research Hypotheses

This research into women entrepreneurs on the territory of the Western Balkans is characterized by its focus on the relation between formal and informal practices in the region. Namely, previously conducted research has mainly excluded women who have not registered their shops and thus positioned themselves within the circle of entrepreneurs (Babović 2012a, Popović Pantić 2014). In fact, they cannot be included in the group of women entrepreneurs by strict definition, even though they are those who provide sustenance for their families and themselves through their activities. This research attempts to shed some light on the relation in question, and to show why certain women remain in their businesses outside of the formal frameworks, why they are not able to register their activities and perform them in accordance with the legal regulations, while other women manage to do so, and to find out whether this problem has anything to do with the gender dimension.

6.2 Differences in social contexts

Marina Blagojević, presenting a comparative analysis of the connection between changes in values and “gender modes” in countries in transition, states that various elements exist alongside one another within a single dominant matrix, and that these

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9 In the studies on women entrepreneurship, male and female entrepreneurs are defined as persons who are the founders of enterprises (which encompass the business forms defined by the Law on Entrepreneurs) within which they perform their own independent activities, i.e. persons who are registered as male or female entrepreneurs with the Business Registers Agency of the Republic of Serbia, as well as (co)owners of companies registered with the Agency (regardless of their share in a company) in one of the following legal forms: limited liability company, partnership company, limited partnership, joint-stock company, regardless of whether they employ other people or not, yet under the condition that they perform one of the leading managerial/executive roles within that company (board membership and functions of general directors).

10 Informal economy, by definition, represents a part of the total economy that does not fall under the gross domestic product (GDP) of a country, nor pays state taxes, and which, according to the experts’ assessment, comprises three quarters of the total economic activities in the world.
elements represent a type of mixture of different layers of historical time, at the level of individual or group values, attitudes and practices, thus rendering the differences between countries more quantitative than qualitative, even in the cases of the countries currently in various phases of the accession to the EU (Blagojević 2007: 89). This social context affects women’s entrepreneurship equally as do general social conditions – a high level of unemployment and the impossibility of finding a job, followed by unsatisfactory working conditions that force women to embark on their own business ventures. What comprises the “female side of the story” is the traditional link between a woman and household chores, care for the elderly and children, as well as prejudices against women “in business”, outside of traditionally female vocations and roles (Lee Badget and Folbre 2012).

It is interesting to note that according to the Eurostat data for Serbia and elsewhere in the region (Bosnia and Herzegovina), the percentage of self-employed women is higher than in the EU (Babović 2012a: 33). In Serbia there is an association of women entrepreneurs that organizes a series of activities and which conducts programmes in education, and the motivation and inclusion of women into certain forms of entrepreneurship, programmes and projects. However, not one of our respondents was a member of this association. Similarly, there are studies that deal with the assessment of the environment for women-owned businesses and those that deal with specific areas of women’s entrepreneurship and certain parts of the female population (for example, women in rural areas), however, the influence of these activities is relatively small and unrecognized by our respondents, with the activities initiated ceasing with the end of the project.

According to the GEM (Global Entrepreneurship Monitor) data, in 2007 in Serbia, among women aged 18–64, 7.9% were entrepreneurs, while among men of the same age, 19.9% were entrepreneurs. According to the Statistical Office survey on the workforce (2015), among those aged 15 to 64, 28% of men were self-employed, while only 14% of women were in the same position. According to the basic socio-demographic characteristics, women entrepreneurs were mainly middle-aged women, mostly from urban areas, with secondary education, who were married and living in mid-sized families and households with children (Babović 2012b: 5). Women mainly engage in trade and services.

### 6.3 Ethnographic research findings

The respondents were women entrepreneurs of various profiles and levels of success. The interviewed respondents consisted of a cake decorating shop owner, a psychotherapist, a masseuse turned psychotherapist, a beautician, and a bookkeeper. Two of the entrepreneurs performed their activities in legally registered companies (the cake decorating shop and bookkeeper). The other three entrepreneurs perform their activities informally, as part of the black market. This was mainly the case of self-employment and small enterprises.
6.4 Business and family

Women mostly engage in independent businesses out of necessity and the need to provide sustenance for their family or children after a divorce (two of the respondents). They typically started their own businesses following the closing down of the company that they used to work in, an inability to find a job or unsatisfactory working conditions, with none of them doing what they are doing as their first choice (all of our respondents).

One of the main characteristics of women’s entrepreneurship is great endurance, patience and persistence despite difficulties. The respondents themselves recognize these characteristics as being crucially influential to their success.

You can choose – whether you want to try this as well; I got divorced and had to do everything myself. I even had some offers to go to Canada and Australia. I didn’t want to go and take care of kangaroos. That was my choice. I was sure that if you worked here day and night, and worked smartly, you had to succeed, and I was right. (SRB 5, bookkeeper)

Women entrepreneurs are under pressure due to combining family and business obligations, yet it is interesting that jobs are first divided in the closest family (above all, they rely on their husbands, less often on their wider family, grandmothers, grandfathers, which could be expected in Serbia) and that the entrepreneurs emphasize that it is the family that suffers because of the business. Sometimes grandmothers are there to help by cooking and looking after children (in the case of one of the entrepreneurs).

What complicates female entrepreneurship in Serbia, based on the testimony of one of our respondents, is the regulation of the status of a woman who has just given birth in relation to shop ownership, which actually forces her to operate within the informal sphere.

However, then I can’t, as a female entrepreneur, take maternity leave but, for example, my husband would have to do it, who can’t do it as well... I mean, he can’t because he would have to pay for it, and he’s already working and there’s no need to pay for it or find someone else who would take the leave and then hire me. So that simply complicates things further. (SRB 2, psychotherapist)

6.5 Business climate

They evaluate the business climate as adverse, along with the relation of the state towards both male and female entrepreneurs. Despite these difficulties, it is important that four respondents want to expand their business, earn higher qualifications, innovate, visit trade fairs, and invest. Ambition is present and it results in success.

Well, in fairs, mainly in fairs. Rimini holds the biggest confectionery fair, and I often visit that fair in Rimini, almost every year. And that is where I mainly draw my
ideas from since people from all over the world go there to present what they're doing. (SRB 1, owner of cake decorating shop)

We heard a similar story from the bookkeeper who has worked patiently on creating the image of her firm and developing the business. And the most interesting case is that of the masseuse, who realized while doing her job (very successfully) that the greatest problems that people have stem from psychological issues, which led her to finish psychology and continue working as a psychotherapist within the informal practice, equally as before.

They receive exclusively recommendations for their work, they stick to professional relations and product and service quality rigorously, they do not want to develop a close familiarity with clients, and they do not establish informal connections with their clients.

The entrepreneurs employ mostly women, even when the job at hand is not exclusively women's. They have prejudices towards men as workers. They believe that they cannot communicate with them as successfully as with women.

Since this is the manufacture of cake decorations, to me it’s a woman’s job. Although I had a male candidate once, he was really nice, he tried so hard and promised that he would learn everything if I only chose him. (SRB 1, owner of cake decorating shop)

I can’t imagine a guy sitting here all day in the office and... What would we talk about? About hormones, children, love, sex... well, it’s just not going to happen. (SRB 5, bookkeeper)

They do not want to avoid employing relatives and friends so as not to get into conflicts and ruin relationships.

The respondents believe that women as entrepreneurs have a different style, more understanding for female workers’ problems (pregnancy, sick children) – i.e. the ethics of care.

They do not feel discriminated against by their business partners just because they are women, such cases are present (they boil down to expressing prejudice against women as leaders in business), but not crucial to business success, which is more affected by market laws, an inability to collect payments and other things, which they stress as very important.

All of the respondents have said that they have had bad experiences with bank loans, projects, grants, etc. They rely exclusively on their own strength, with loans and resources obtained through political and other connections. If you have the proper connections, auditors will not pay attention to you even if you work illegally.

It’s just that the majority doesn’t have anything registered, they work illegally and nobody bothers them. While we who are official, legal, as soon as you put “Agency” on the door, here they come rummaging through your stuff...looking
whether you can smoke or not. For example, I can’t smoke, and still I do; do you have a doormat, do you have an umbrella, that thing for umbrellas, and then they write you up. And the guy working illegally just locks himself, draws the curtains and it’s as if nothing happened. I know some colleagues who got their clients by joining a party and the tax office sending five clients to them. (SRB 5, bookkeeper)

According to our respondent, an experience she had with grants provided by the state for starting one’s own business and self-employment was connected to writing a project for the future business. However, in order to have a greater chance of receiving the grant, she relocated her company fictively to another place, since she had some connections there, and the writing of the plan and programme was only pro forma.

Through certain connections, naturally. Bojnik is a small place, there are a lot of friends, some of them in that Bureau as well. So our shop was registered in Bojnik then. We deregistered from Niš and registered again in Bojnik so that we could be registered as having a shop there. So, if auditors came, we could say that our shop was registered in Bojnik, and that this here was only our beautician and hairdressing branch, while the shop proper was in Bojnik. (SRB 4, beautician)

First, it is necessary to find a connection so as to receive a grant, and then it becomes the subject of various manipulations by entrepreneurs themselves. Our respondent emphasizes that there is always danger of not succeeding in your endeavour within the first year (with the eventual success being one of the conditions for not having to return the funds) that would result in one having to return the grant as a loan, which deters entrepreneurs from entering such arrangements in the first place. The lack of trust in institutions is so great that one of the entrepreneurs (SRB 3, masseuse turned psychotherapist) devised her own retirement plan.

You have to set aside around a hundred euros a month for your pension, and I was setting aside that amount until I saw fit to buy real estate. So, for the first ten years of work I bought my first real estate, then another one for the next ten years, and when I retire, I’m going to rent one and live in the other, while the question remains when and if I would ever be able to retire.

### 6.6 Formal and informal

They work illegally, in unregistered shops, and they do not feel good about it. They make ends meet in various ways, register their enterprises fictively in smaller municipalities due to lower taxes (SRB 4), and give their products to other entrepreneurs with registered shops to “declare” them (SRB 5) They avoid registering their shops or offices because of the unregulated vocational status (the psychotherapist), an inability to regulate their maternity leave as shop owners, and high taxes.

It’s just too much. It’s a lot of money. I mean, you have to earn that money. Only for the contributions, for example, I need more than 30,000 for the two of us; then over a hundred euros for the rent, then the electricity, it amounts to an expense of some 500-600 euros. And what about the material and the rest. It’s
impossible. So that’s how we decided to do it this way. Since we’re sort of out of the way, where the inspection doesn’t come often, we decided to take a risk. So, if they come, they come, what can you do. (SRB 4, beautician)

On the one hand, it’s because I’m not, at this moment, earning enough to cover all my expenses and be able to work and live. On the other, this activity is a bit problematic and can’t be formalized at all. I mean, there is an option of registering psychological counselling. (SRB 2, psychotherapist)

They believe that it would be better if they could work legally. The two successful entrepreneurs emphasize that they work exclusively in line with the prescribed measures and pay taxes, despite the fact that even they had problems with achieving that status in the beginning.

6.7 Concluding remarks

Women entrepreneurs in Serbia face the same problems as men do, however, these are still accompanied by additional issues that stem from gender. While we cannot draw general conclusions from our limited material, our findings are based on in-depth interviews with five female entrepreneurs, and also on the research literature on this topic and the results of projects implemented with the aim of examining and improving female entrepreneurship. This is an indicator that the topic in question is being discussed, and that entrepreneurship is frequently viewed as a means to reduce the unemployment of women in Serbia.

It is interesting that women engage in their own business activities only after they have been laid off or cannot find a job, get divorced or have financial problems, meaning that this is not their first choice. Each of the respondents either has a history of working for different companies or searching for a job. When they start working in their own company, one characteristic of their work as entrepreneurs is diligence, a desire to improve and pursue further education in the function of professional development. Great perseverance is the main trait of women entrepreneurs. When talking about their style of management, it can be stated that it is filled with understanding for women in the situations specific for “the female working habitus”, such as pregnancy, a sick child, etc. They are prejudiced against employed men, and they tend to employ women even when men are competing for the same position in their company.

All women emphasize that their families suffer because of their jobs, and they have all stated that their husbands or their families help with looking after the children. Relying on institutional solutions is more difficult due to the working hours and the amount of work they need to put in every day. Their priority is securing a roof above their heads and an existence for their families.

The topic of informal business is related to the topic of women’s entrepreneurship since we have managed to find many forms of informal business in our small sample. However, what we have noticed is the desire for formal business activities and opting for informal practices only when necessary. One of the respondents told us that she was unable to go on maternity leave as the owner of a company. Their distrust in institutions goes so far...
that one of the entrepreneurs has decided to purchase apartments to ensure a peaceful old age, because she does not believe in the pension system. The business discrimination of women is present everywhere, yet it is not their main problem and it boils down to a derisory relationship. The more serious problems are high taxes and the political distribution of jobs, projects, and other deals in the contemporary Serbian society.

7 Analysis

7.1 Institutional framework

In each country included in our ethnographic research study, the process of harmonisation with EU requirements has modified its legal framework primarily with respect to the promotion and guarantee of women’s and/or gender rights, policies related to (self)employment of women and development of platforms for women’s entrepreneurship. Thus, women entrepreneurs act within different institutional frameworks. While Croatia and Serbia already have either a separate strategy for the development of women’s entrepreneurship or a separate chapter on women’s entrepreneurship within the general strategy of entrepreneurship development, Kosovo and Bosnia and Herzegovina have yet to develop such strategies. This difference may also imply a significant difference in the status that women entrepreneurs hold in the region. However, gender-sensitive strategies have not been shown to guarantee overcoming the gaps detected in them. Although the countries in our study are at different stages of accession to EU – from Croatia being an EU member country to Serbia holding a candidate status to Bosnia and Herzegovina and Kosovo as potential candidate countries for EU membership – GEM studies indicate that they are at a similar level when it comes to the status of women entrepreneurs. According to the statistical data, these countries are efficiency-driven economies, and the numbers on entrepreneurial activity of women reflect the regional average (GEM – Women’s special report, 2015). The differences observed at the level of national recommendations show unequally developed institutional frameworks and point to the need for development of gender disaggregated business data and analysis, especially those concerning the impact of government programmes on women-led businesses, and more institutional regulation of some traditional informal activities or institutional support for women’s initiatives, ensuring measures to support their sustainability. Nevertheless, as Croatian examples show, the gap that opens up between public policies and practices of everyday women’s lives as entrepreneurs indicates either a lack of implementation or the cultural and social misappropriation of relevant solutions to problems. This implies their mostly declarative purpose and a lack of political will to carry them out, in accordance with political options in power. The results based on our conversations with women entrepreneurs in the four countries reveal the systematic weakening of both social and work infrastructure inherited from socialism, along with a continuous questioning of existing women’s rights. There is also a noticeably underdeveloped “women–friendly” environment for women’s entrepreneurship in a sense of regulating maternity leave, partial or flexible working hours, diverse and targeted forms of support to women entrepreneurs even in gender-oriented jobs, such as cleaning, looking after children, organizing events, and renting apartments. Even when women overcome gender gaps
and work within the formal sector, they encounter the same problems as their male counterparts: a huge number of para-fiscal charges, high taxes and unnecessary bureaucratisation. Given the general lack of state concern for small- and medium-sized enterprises detected in our study and its orientation toward big corporations, it is unlikely that the state will solve the specific, gender-based problems that arise in women’s entrepreneurship.

7.2 Personal and business profiles

To show the range and variability of performance of female and entrepreneurial roles, we used the ethnographic method. The collected narratives illustrate the personal, political and social multidimensionality of entrepreneurial experience. Our study included women entrepreneurs who create profit within the formal and informal economy, belong to different social classes and use different forms of informal practices. All these factors determined their motivation to start a business, their expectations, the types of business they run and, finally, the availability of financial support and loans. As shown in our study, the general aspirations of these women are independence and self-sustainable life in the economic sense in a post-socialist society. Still, the reasons may be different. Women engage in independent businesses out of necessity and the need to provide sustenance for their family or children after a divorce; because of the closing down of the company that they used to work at, the inability to find a job or unsatisfactory working conditions; because the business activities are grounded in the economic field related to the family’s history of the economic practice; but also because of the challenge and gratification, which are not solely financial. Most commonly, the motivation of these women is associated with the type of business they started and the sector – formal or informal – in which they work. The lower their social class, the more informal work they do, the stronger the inability to transfer to formal sector, and the greater the risk of poverty. In addition, it is noticeable that women from lower social class, in order to survive or increase their family revenues, find employment in traditional gender-specific jobs that usually include providing different types of services and handmade crafts. These women mostly work in the informal sector of economy, using typically informal business practices.

The arrival of capitalism in this region at the end of the last century, with a newly imposed system and new ‘rules of the game’ for the society, which changed the formal sector, indirectly supported these informal practices on the ground. A new gap between the formal institutional environment and informal gendered practices was opened. Women responded to these challenges, operating within this gap and developing informal activities that might push them one day into legality. On the other hand, as women entered the formal market, the need was created for increased involvement of other women in home and child care. This also boosted the informal sector. The women all report having negative experiences with access to financing, loans and grants. In most non-EU member countries, they rely exclusively on their own strength; loans and resources are obtained through other connections, e.g. in the Kosovo case, from family members living abroad. Even when they receive some financial support from the state or municipality, as they do in Croatia, these women say that the procedure of getting non-refundable funds or loans, including EU grants, is complicated. Women entrepreneurs who belong to the middle or upper social class, who are mostly employers and all work
in formal service sector, usually complain of previously mentioned general obstacles to entrepreneurship. Although, if women are less present in business, it does not mean that their entrepreneurial ambitions are lower, but obviously limited by other determinants, which are mostly, but not always, gendered.

7.3 Networks

Our female participants interpreted the concept of network differently, which may lead to a conclusion that their reports reflect the social understanding and evaluation of networks. The meaning of network ranged from the importance of entrepreneurial networking and being informed to informal practices of solidarity to corruption and clientelism.

Faced with obstacles and difficulties such as the (un)availability of funding, information, market and education, these women emphasize the importance of women’s entrepreneurial networking. Formal networks and platforms are important for sharing skills, business models and practices, and leadership visions. They are also creating social networks through social media to expand their economic affairs. If they have no financial means for advertising, they use social networks to sell their products. Virtual networking seems to fit well in the traditional forms of trade in which, in addition to advertising, having high-quality products and regular buyers are still important. For women entrepreneurs in the informal sector, selling through social networks provides an opportunity to expand their business network, ensure greater financial means in the long run and thereby, leads to legalisation of their businesses. The examples from Bosnia and Herzegovina also show how networks frequently get supplies from the diaspora.

South-Eastern European cultures traditionally rely on wide informal personal networks usually made up of family members, colleagues, neighbours and acquaintances. This seemed to be one of the most valuable social assets. However, our study showed that individual women entrepreneurs were faced with negative consequences of such social relationships. On a personal level, they did not want to avoid employing relatives and friends so as not to get into conflicts and ruin relationships, but on the institutional level, they faced corruption and clientelism, primarily in the form of politically-motivated distribution of projects and funds. Irrespective of the development of democratic procedures in decision making in the countries included in our study, the interviewed women more often than not highlighted the non-transparent allocation of funds for business development, strong rootedness of economic transition “winners” in political networks, and state capture models of “mutual favours” as common practices in the political and economic elite, which all wash over the entire society and cease to be a traditional form of solidarity and support.

7.4 Life/work balance

Life-work balance is one of the widest gaps that opens up in women’s entrepreneurship. The women emphasize the ‘double burden’: while they run a business, they also have to take care of the family. This juggling of paid work and home care is strongly present in the lives of the participants in our research, all the more so if they are involved in a family business or work close to home. Although some of the women said that they shared the
burden of household chores with their husbands or partners, in most cases they confessed that the primary responsibility for the household chores was theirs, including, in several instances, care for the elderly. Women entrepreneurs are under pressure because they have to combine family and business obligations and they all pointed out that it was the family that suffers because of the business. Relying on institutional solutions is even more difficult for them, because kindergarten working hours are inadequate, there is no before or after school care and not enough nursing homes for the elderly.

The above shows the still present, deeply rooted gender-based division of housework, where women continue to do most unpaid home-related work. In addition to entrepreneurship, which requires a different organization of time and work than a company job or family obligations and household chores, the women often emphasized the tension between „production and reproduction”, between two jobs. As Hila Keren points out: “It is also important to recognize that despite the common belief that female entrepreneurship (including mompreneurship) represents women’s freedom of choice and autonomy, for some women this hard work is more a product of limited choices and heightened vulnerability” (Keren 2016: 107).

This gap is partially bridged by traditional practices of intergenerational and women’s solidarity, or (under)paid female work force. Even when they have help, women are still those who take the responsibility for the organization (logistic) of domestic life. However, this type of bridging the gaps which includes the support of the family and immediate social surrounding, as a way of good informal practice which is culturally nested, may be applied as a successful model of entrepreneurial development in South-East Europe in general. Formalization of such a model of help provision correlates with the strategic solutions used by women to combine their professional and private lives, should include subventions for babysitting and taking care of the elderly or helping with domestic chores. Still, the formalization of this practice would make sense only if applied within the general strategies for development of entrepreneurship, which do not include gender stereotyping of household activities and family obligations, and contrary to the neoliberal agenda according to which the welfare states rely more on women’s informal care.

### 7.5 Formal rules and informal practices

Whether they work in the formal or informal economic sector, this very fact determines the type of practices in which entrepreneurs engage. Informal (self-) employment necessitates a greater number of informal practices, as reflected in the description of business activities of women who do not own registered companies or craftworks, as already listed in the part on private and business profiles. Almost all women who work informally want to start a formal business and want to reduce using informal practices out of necessity.

The female participants in our study who run formal businesses, especially those who are employers, say that they abide by formal rules in business exchanges and reported no informal activities. Only one of them admitted that she awards her workers for a job well done by paying them in unrecorded cash and she uses this practice due to high taxes imposed by the state. Some of the women mentioned informal discriminatory practices
against women, including one participant who referred to situations where men conclude deals or finish work in an informal setting after an official meeting, but their female colleagues are not invited to join them. Although this form of discrimination hidden in an informal practice is not specific to business culture in SE Europe, in professional and scientific literature, it is almost exclusively associated with Balkan re-traditionalization of female gender roles (with an increase in ethnic and age discrimination) as evidence of patriarchal character of our societies.

Some examples of informal practices have been mentioned previously in the section on networking: social networks that facilitate the expansion of business and leading to greater profits to ensure the essential capital for starting a registered company. Other examples include traditional women’s get-togethers at which products are bought and promoted, experiences exchanged, and the network of favours expanded. Also, informal practices of female (mostly family members) solidarity and support were shown to be essential for sustainability of women entrepreneurship. “Grandma’s service”, when grandmothers take care of children while parents are at work, is the most common informal practice in SE Europe, on which a large part of the home and social economy is based.

7.6 Leadership

"Doing business is a social practice, and so too is ‘doing gender’, but the latter is less evident than the former because common sense attributes gender to the corporeality of persons and therefore to their being rather than their doing and saying. Yet when men and women set up as entrepreneurs they do not separate the two practices; instead, they reproduce the normative meaning of what it is to be a male or female entrepreneur in a single cultural model framed by a cultural as well as an economic context" (Bruni et al. 2004: 1). Descriptions of gender performance of entrepreneurship, as explained by our study participants while they talked about female leadership models, indicate that many of them are aware of the deep gender-based division of entrepreneurship. While some of them embarked from the assumption that they have to be twice as good entrepreneurs as men in order to be equal, others considered the female entrepreneurship model, characterized by an empathetic, ethical and caring approach, to be better. This especially applied to women who owned legal businesses and to employers, because they chose to abide by rules in their economic affairs and leadership as they saw this model of conduct, along with hard work, a guarantee for success. Women’s visions of leadership, even though seemingly embedded on essentialist views of femininity, offer a model of business premised on ethics and accountability. The “women’s way” of doing business is an example of bridging gaps between the dominant understanding of entrepreneurship as a competitive, ever-growing and conquering activity and caring entrepreneurship. Caring entrepreneurship, which is already acknowledged in the literature as one which is taking less risk, is more considerate of work-life balance, and which is more concerned with keeping jobs than expansion, still is insufficiently accepted and recognized as an equally valid economic behaviour. Even if these “strategies serve to reproduce traditional notions about masculinity and femininity rather than challenge them” (Ahl 2007: 233), they incorporate the potential for revalorisation of not only women’s entrepreneurship, but entrepreneurship in general.
8 Conclusion

The South-Eastern European countries which follow European policies consider entrepreneurship to be a way to improve their economic status and women’s entrepreneurship to be an unexploited resource of new jobs. The main impediment to the realization of this, now strategic, economic goal, which is repeatedly cited in official documents, policy analyses, and scientific articles, is the traditional character of gender roles that prevents women from realizing their economic potential to the full. This impediment also appears in our ethnographic research, but it cannot be boiled down to a problem whose solution would allow for an open and available approach to entrepreneurship. Entrepreneurship is not a gender-neutral field of activity where success depends exclusively on individual abilities. As may be observed from the statements of our participants, a gendered society produces a gendered entrepreneurial world, and the concept of entrepreneurship is determined by the discourse of a competitive and risk-prone entrepreneur.

Furthermore, the flow of workforce from periphery to the centre, from the East to the West, establishes the traditional position of women as cheap labour in the service sector, i.e., as predestined to do lower-paid jobs that are gender determined.

If this is the way in which these European strategies of women’s employment, in addition to the situation in transitional societies, favour the paradigm of “necessity entrepreneurship”, then the success stories of women’s entrepreneurship are primarily the result of reproduction of class paradigm, i.e., predispositions for business success that presuppose the initial economic and social capital, i.e., belonging to the middle bourgeois class or the class of transitional female winners who found their way around in today’s globalized capitalism. In this way, every instance of pushing the envelope assumes the use of additional informal mechanisms of social activity, either within the traditional set of expectations from female and intergenerational roles or in the form of attempts to establish “female entrepreneurial paradigms”. This model of solution is realized in the „gap“ that opens up between a general narrative of entrepreneurship as an emancipatory practice with predominantly male attributes (such as initial vision and idea, recognizing the opportunity, taking risk, competence, information, decision making, pillar of society, economic development, and so on) and micropolitics of women’s everyday life that is still dominated by the requirement for women to play traditional roles, now additionally burdened by the necessity of earning to support the family economy. Sociocultural differences in the EU context imply that traditional functions of immediate and extended family play a more important role in South-Eastern European countries and that, logically, independent female earning receives more support from the family. Modernisation processes that have led to a stronger social state, along with various institutions that support the equal position of employed women, become weaker or fade away in the transitional setting. This impediment to modern women’s entrepreneurship and the general impoverishment of the population, high unemployment rates, deepening of social inequalities, and the “economy of family survival” or “success stories”, lead to the process of re-traditionalization, i.e., forces women into the position of additional gap-bridging through informal practices. This is also a common way to move women away from professional entrepreneurial values derived from “male” narrative of individuality, independence, and autonomy and to move them again closer to traditional values of...
“female economy”. This economy expands beyond a strictly business domain and onto the strategies that tend to encompass completely all the conditions of reproduction of one’s own entrepreneurship, business- and family-related alike. Therefore, women’s entrepreneurship is often realized as a form of institutionalized informality against the background of formal, state-supported employment, and “informality” is reflected both as a gap and as a possible solution, which should be formalized.

9 GENERAL POLICY RECOMMENDATIONS

Continuous struggle for and the development of the achieved women’s rights.

Recognition and revalorization of female, caring entrepreneurship as a valid type of economic behavior.

Improvement of gender statistics, data collection, presentation, and availability.

Development of gender disaggregated business data and analysis and tracking the effects of the conducted projects and measures.

The political will to achieve the coherence and inter-relatedness of public policies related to SMEs in various sectors.

Institutional promotion of the support programmes for women entrepreneurs initiatives, ensuring the measures to support their sustainability.

Granting women access to loans and credits.

More institutional regulation of some traditional informal activities.

The implementation and monitoring of the existing, gender-based strategy of the development of women entrepreneurship.

Reduction in the political distribution of projects and funds.

Networking and sharing good practices of women entrepreneurs regionally and internationally.

Continuous professional development on training on finance and business advice, marketing, and training on the use of information technology and social media.
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Internet sources
www.she-era.org
ANNEX

Questionnaire

I. Personal and business profile

1. Biodata of the entrepreneur (family, education; work experience; place of work, etc)
2. Business established? (field, number of employees according to gender; present in the national market, international market, and/or both)
3. Have you had any opportunity for continuous professional development?
4. What made you move into business?
5. How did you enter the business? What have been your main motivations?
6. How do you evaluate your business experience? How do you evaluate your business success?
7. How do you define your business? Women’s business or gender neutral?

II. Networks

8. Whom do you cooperate with?
9. Networks you are part of?
10. Who do you get the support from?
11. How do you perceive the institutional framework? Is it friendly, unfriendly, professional?
12. Have you ever got support, and from whom (credit, grant, technical expertise)?
13. Who recommends your services?
14. Are you a member of a political Party?
15. Are you a member of an NGO? If yes, please tell us what is the field of the NGO?
16. Are you a member of a women’s NGO? If yes, please tell us what is the field of the NGO?
17. Are you a member of any philanthropist organization? If yes, please tell us what is the field of the organization deals with and the activities it undertakes.
18. Do you cooperate more with men or women? How do you find cooperation with men? How do you find cooperation with women?

III. Life/work balance

19. Do you think you have been successfully combining family and professional obligations?
20. Who is main financial provider for the family?
21. Who does the most of the work in the house?
22. Did you have family support in starting up the business?

IV. Formal rules and informal practices

23. What are the conditions for conducting business in (BiH, Croatia, Kosovo, Serbia…)?
24. Is it difficult to pay all duties and taxes?
25. Is there some work that must be done in the gray zone?

V. Leadership

26. Do you women offer a different model of leadership than men?
27. In what way does women’s management style differ from that of men?
28. As a woman how do you see the business affairs? Is business similarly fair for women and men?

Table of participants

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</thead>
<tbody>
<tr>
<td>hair dresser</td>
<td>BiH</td>
<td>Sarajevo, Novi Grad</td>
<td>informal</td>
</tr>
<tr>
<td>professor of German language/sells cosmetics</td>
<td>BiH</td>
<td>Sarajevo, Centar</td>
<td>informal</td>
</tr>
<tr>
<td>housewife/produce and sell handmade crafts</td>
<td>BiH</td>
<td>Vogosca</td>
<td>informal</td>
</tr>
<tr>
<td>co-owner of a translator agency</td>
<td>BiH</td>
<td>Sarajevo, Stari Grad</td>
<td>formal</td>
</tr>
<tr>
<td>producer of cakes</td>
<td>BiH</td>
<td>Sarajevo, Novo Sarajevo</td>
<td>formal</td>
</tr>
<tr>
<td>work in the public sector, politician/owner of a farm</td>
<td>BiH</td>
<td>Srebrenica</td>
<td>formal</td>
</tr>
<tr>
<td>work in the public sector</td>
<td>BiH</td>
<td>Sarajevo, Centar</td>
<td>formal</td>
</tr>
<tr>
<td>Role</td>
<td>Location</td>
<td>Name</td>
<td>Formality</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>----------</td>
<td>---------------</td>
<td>-----------</td>
</tr>
<tr>
<td>sector, psychiatrist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>lawyer</td>
<td>BiH</td>
<td>Ilijas</td>
<td>formal</td>
</tr>
<tr>
<td>co-owner of an agency for cultural tourism</td>
<td>CRO</td>
<td>Pula</td>
<td>formal</td>
</tr>
<tr>
<td>teacher/apartment rental</td>
<td>CRO</td>
<td>Pula</td>
<td>formal</td>
</tr>
<tr>
<td>professional associate at university/president of the Association of Business and Professional Women</td>
<td>CRO</td>
<td>Pula</td>
<td>formal</td>
</tr>
<tr>
<td>owner of the a tourist agency</td>
<td>CRO</td>
<td>Zadar</td>
<td>formal</td>
</tr>
<tr>
<td>director of an apartment complex</td>
<td>CRO</td>
<td>Zadar</td>
<td>formal</td>
</tr>
<tr>
<td>co-owner of a hotel</td>
<td>CRO</td>
<td>Zadar</td>
<td>formal</td>
</tr>
<tr>
<td>women-led of a firm for fruit cultivation industry</td>
<td>KOS</td>
<td>Gjakovë/Djakovica</td>
<td>formal</td>
</tr>
<tr>
<td>women-led of a firm for fruit cultivation industry</td>
<td>KOS</td>
<td>Gjakovë/Djakovica</td>
<td>formal</td>
</tr>
<tr>
<td>women-led of a firm for fruit cultivation industry</td>
<td>KOS</td>
<td>Vushtrri/Vučitrn</td>
<td>formal</td>
</tr>
<tr>
<td>women-led of a firm for fruit and decorative tree</td>
<td>KOS</td>
<td>Kamenić/Kamenica</td>
<td>formal</td>
</tr>
<tr>
<td>owner of a dairy farm</td>
<td>KOS</td>
<td>Malishevë/Mališevo</td>
<td>formal</td>
</tr>
<tr>
<td>owner of a cake decorating shop</td>
<td>SRB</td>
<td>Niš</td>
<td>formal</td>
</tr>
<tr>
<td>Role</td>
<td>Location</td>
<td>Status</td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>----------</td>
<td>--------</td>
<td></td>
</tr>
<tr>
<td>a psychotherapist with her own practice</td>
<td>SRB Niš</td>
<td>informal</td>
<td></td>
</tr>
<tr>
<td>masseuse turned psychotherapist</td>
<td>SRB Niš</td>
<td>informal</td>
<td></td>
</tr>
<tr>
<td>a beautician</td>
<td>SRB Niš</td>
<td>informal</td>
<td></td>
</tr>
<tr>
<td>owner of the bookkeeper agency</td>
<td>SRB Niš</td>
<td>formal</td>
<td></td>
</tr>
</tbody>
</table>