

Business Orientated to Women and Her Impact on Economy (Case Kosovo)

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Abstract

Women, 60 years earlier demanded their basic rights, employment rights, education and equal right with men in society - especially, their rights in their family. Nowadays, women lend a hand to the world with combination of huge sacrifice, hard work and vision. Their skills are performed in high performance and education gained brought them into a position of power and influence in business, political participation and influence in society. As we can see, a woman in the world today plays crucial part in society as well in economic development. Why has the expansion of women's economic ,education and political rights coincided with economic development in one society? A radical change is taking place in the world, which includes the changes in relation to their work places, their homes, markets, and peaceful struggle for influence women greater participation in politic as well as in society. Women, today earn a lots of money from her work and those money they spend on products that they wish facilitate her life. It is also well known that women saves her money and also have the knowledge to invest them in correct way . Today, one billion women participate in the global job - this number will going to grow to 1.2 billion over the five next years. It's already the time to understand that "The Economy which will be oriented to women will have a big impact on the global economy ". After the war (1999), political developments, have naturally given their own impact on social and in economic development of Kosovo. The work on this article is doing by used all data concerning for the impact of Kosova's women in society but also in the economy, have seen under perspective of increasing its role in society and in the economy. The analysis show also their leadership role in public and private sector as well, convinced that if a women empower economically the society will develops economically too and we are trying to understand themselves and the perception of women in this process and their commitment. As the primary data for preparation of this article we were conducted using questionnaires from 35 Kosovo's women from urban and rural areas that have made to understand us, their role in economic development. And as a secondary data were used published reports by relevant Kosovo Institutions and books by different authors.

Keywords: Women, Power, Consumer, Business, Market, Economy

1. Introduction

Since 2000, Kosovo has made much progress towards the integration of women, in government programs, that makes them enjoy more freedom and power than ever before. Kosovo as a young state, has dedicated more attention to gender equality and this dedication of the Government is manifested by consolidation legal framework which guarantees and protects the rights of women, beginning from the constitution which encompasses general principles of equality and non-discrimination. All this laws protects women from special provisions that protect them from discrimination that have occurred in the past. This provided that Kosovo's government has created the law on gender equality law on protection against domestic violence (LAW No.2004/2).

And this has helped to develop after the war women have increased rapidly in comparison with previous decades. Now Kosovo's women has more than ever marked growth and advancement in education as well as professional sphere. Women have become the dominant engine of the economy worldwide, and are the primary drivers of changing spending patterns and accelerating social change across the globe. The "movement" has only just begun: women will demand more, better goods, will grow economically, and will take more leadership jobs.

Education and financial independence gives women clearly understood that its influence includes every segment of life. Every day we see more and more of her influence on the continuous and various segments of the global economy. This quiet social and economic revolution is taking place as well in Kosovo society. It is a revolution of ,by and for women-driven by a desire for more: for ongoing education, better ways to nurture themselves and their families, increased success as executives and entrepreneurs, higher earnings and better ways to manage and leverage their accumulated wealth. Worldwide, women can be seen as important and a revolutionary opportunity for many businesses How we can see this revolution ! A quiet economic revolution is now in the world , 1 billion women work. More than half of university students worldwide are women. The female economy will have a global impact grater than the BRIC countries

.This economy represents the most important commercial opportunity in our lifetime. But women want every day more! What more do they want from the revolution in earning power, commercial influence, and political clout they are already so successfully waging. Women want more. More what? Above all more time! (Women Want More, Michael J. SILVERSTEIN & Kate Sayre)

From this request of women for more time and complexities that comes with playing multiple roles on here lifetimes, is one big commercial opportunities for different businesspeople who develop product and services. Worldwide women is the most important customers, she is spender but they primary savers, as well.

Women are the world's most powerful consumers. They are the big spenders, whether you're talking about households, corporate purchasing, or small businesses (Marti Barletta Marketing to Women)

As we can take in consideration some statistics; Consumer spending accounts for two third of the economy and women make 80% of all consumer purchasing decisions.

The majority of corporate purchasing agents and managers are women. And women entrepreneurs account for 70% of new business start-ups. (Marti Barletta Marketing to Women).

The rise of the worldwide female economy will challenge assumptions about how companies do research, how they develop products, how they sell and merchandise, and how add services to their value proposition. (Silverstein, 2009, 9).

Economic and social security is an important aspect of women security. In this regards, the right to work play an important role in achieving this basic standard, the status of women has changed, from the past decades in Kosovo society as well. Every day is increasing number of more students, working place new position at the decision-making level.

Women, including those from Kosovo, are increasingly requiring higher education, better jobs better health conditions, higher incomes, healthiest food for them and their families, and also seeking for greater achievements in professional life and their careers.

Objective of scientific paper is to reveal life of women from Kosovo what they anticipate from their life and work. Besides, it is important to figure out way of spending life was on professional and private manner. Who is responsible for household expenses, are they, women, those who make decision on purchase- if yes, which is the strongest category they are focused on. Social status of Kosovo women extend of impact on economy and consumption. Products sort of service the most desirable and dearer for women of Kosovo. Entire objectives of scientific paper is to assemble all questions raised from business and other interested parties into one basket where those answers could be used as a useful guide from everyone to get closer to the most powerful contemporary consumer – Woman.

2. Role of Women in Kosovo's Economy

Generally in Kosovo, women are the least likely to finish schooling, to engage in the private economy, to own land and businesses and to run for political office. A family friendly work-place is one where it is easier for employees to balance their work with their personal life, while completing both their family and work obligations.

Meanwhile, family friendly policies are the law, regulations and social policies which recognize the importance of family in society and contribute towards meeting the needs of children, parents, family members with special needs and the older generations.

Examples of family friendly policies include flexible working times, sharing of the same position by two or more people, opportunity to switch to part time, allowing work away from the worksite, maternity and paternity leave, parental leave during the day, family medical leave, and child and elder care.

Moreover, in the workplace, there can be family oriented events and family oriented environments.

In the quest for empowering women, one must not forget the importance of creating favorable conditions, which would allow women to strive and realize their potential. Considering the difficult living conditions in Kosovo, including high unemployment and high persistence of poverty, it is crucial that women are a part of gainful employment and thus contribute to family subsistence.

Currently, in Kosovo family friendly policies in the workplace are not the norm.

However, apart from cultural ties to family and structural obstacles in terms of lower educational attainment, women also tend to sacrifice professional advancement because workplaces are not tailored to the specific needs of families.

For women, who in general carry the heavier weight of tending for households and children, existence and promotion of family friendly policies can play a key role in increasing female participation in the labor force.

In Kosovo, economic empowerment is conditioned upon a set of economic, societal and cultural factors, which

hinder women's potential or make it more difficult for women to realize their ambitions. Limited ownership of property by women, lack of financial resources and lack of government support are some of the key factors obstructing the development of more pronounced entrepreneurship among women.¹⁴ In combination, these elements have led to lower awareness among women on the entrepreneurial possibilities and a general lack of confidence, which is a necessary ingredient for successful entrepreneurs.

About 99.9% of businesses owned by women in Kosovo are micro-enterprises, with between 1 and 9 employees. Only 0.01 percent of the businesses are small or medium enterprises, and none of them are large enterprises. The average woman owned business has 3.07 employees, compared to 5.27 employees for a business run by a man.¹⁵ Based on the records from the Ministry of Trade and Industry, only about 11 percent of businesses registered in Kosovo are in women's ownership.¹⁶ Even with these low numbers, many of the businesses registered to have women owners, are solely such for the purposes of easier access to grants or other facilitating condition, whereas they are de facto owned by men.¹⁷ According to the Business Start-Up Centre, the average capital required to start a business is between 4000 and 5000 Euro.¹⁹ Donors and banks are reluctant to finance start-ups since the likelihood of failure is significantly higher, especially for the ones run by women. Moreover, the limited number of grants are mostly available for start-ups of young people or to businesses that have traditionally benefited from donor support. There is significantly less support for established businesses looking to expand, or older (in age) entrepreneurs who are starting up their business. (Report Women in Kosovo's Economy, Hope Fellowships, Economy Committee 2014)

In the Kosovo Government, number of female minister is not satisfactory, in particular considering the Article 3 of the LGE, in the Governmental Cabinet, out of 6 Deputy Prime Ministers, 2 are 33% female and 4 are 67% are male, while among 18 ministers, only 2 are 11% are female and 16 are 89% male. (Report; Research and Monitoring the implementation of the law on Gender Equality).

In Kosovo, before 1999 the number of women in work force was extremely small. This small number of women who had the luck to work were women who worked in private business and in primary and secondary school as a teacher. In health Institutional mainly as a nurses and very a few doctors. But this fact has changed after the war, especially the last few years, where the government through the "Law on Gender Equality" and various programs for gender equality and women's economic empowerment, focuses on advancing the role of women in the economy, politics, education etc. (Kosovo Action Plan for the empowerment of women from 2011 to 2013).

Despite all these efforts to empower women it is still far from the desired position in relation to other women in the world. In the world as well as in Kosovo is not unknown topic of women's influence in decisions about purchases for the home. Since mostly women are the ones who buy for their families, for men, children, colleagues, parents, etc., this feature makes purchasing multiple women as influential force in the purchase, also in Kosovo market.

3. Research Methods

The methodology of the research is based on two types of primary and secondary data. As primary data are used questionnaire consisting of 33 questions. The respondents were from urban and rural areas in Kosovo. For preparation of this article we were conducted using questionnaires from 35 Kosovo's women, of which belong to different social status, ages ect. The method used to find these data in this research report are: arithmetic mean and percentage (frequency).

Survey questionnaire included in the three groups of questions:

- Personal questions for the woman,
- The main questions that have retaining the article,
- And the third part is the questions themselves are connected with businesses that offer products and services and how they analyze consumer women
- In the first part of personal questions, are these results;
- Champion according to social status; as; Single -20% ;Married 74% and Divorced 6%.
- Champion by geographic area ; The questionnaire is focused mainly in urban areas with 70% participation and 30% are rural
- Champion according to professions which have; from total of 35 women of them ; Sales 2 ; students 4, teacher 3 ,Secretary 11, professionist 3, manager 1 ,Economist 2 and House holding 9.
- Champion also including their age and that translated into a percentage; from 20-25 years; -13%; 26-35 years; -18% and 36-50 years-19%.

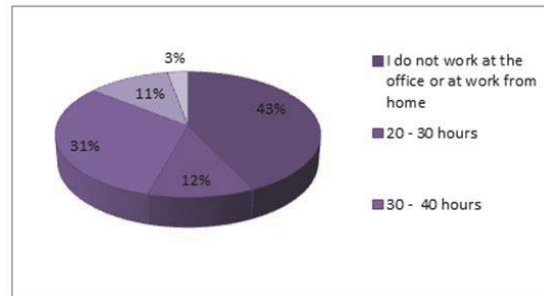
The results of the survey respondents appears that about 77,14% they have a children and 22,86% they don't have.

3.1 Analysis Results

Results represented beneath derive from questionnaire which was conducted aiming to gather valuable data which were later used and shown on science paper. Objective of this questionnaire was to obtain information from the first hand that will attain main aim set – observing closely life of women- customer habits, customer power, power of decision making on purchase and their purse impact on businesses.

3.1.1 Questionnaire

1. On average how many hours per week you spend working (in the office work as well as work from home)?



2. How many hours on average per week you spend on the following activities?

How many hours per day you spend on those activities		%
Watching TV	11.59	11.48
Using the Internet (for pleasure – just social)	7.5	7.44
Reading	9.53	9.44
Personal Hygiene	12.83	12.71
Cleaning	11.93	11.82
Cooking	9.90	9.82
Laundry	6.05	5.99
Bought for house	4	3.96
Shopping for myself	4.21	4.18
Shopping for others	5.64	5.59
Socializing	4	3.96
Take care for children / school	9.58	9.49
Family Activities	4.15	4.12

3. Who is responsible for household activities as followings?

We conclude that out of 35 respondents shows that 18.88% of respondents do self cleaning, 20.1% of them make their partners, 13.5% of them clearing their parents or grandparents, 21.5% of them make payment. Then to cooking largest percentage is 16.8% which means the surveyed women carry themselves in Shopping most make their partners 22.89%, 41.18% children to care for animals, 15:38% of women caring for children themselves , 20:50% for car care partners, 41.18% children yard care, laundry care for 20.98% of the surveyed women themselves, 13:29% care for the maintenance of the house itself, and 26.51% partners make the household.

4. How would you evaluate the following of life today?

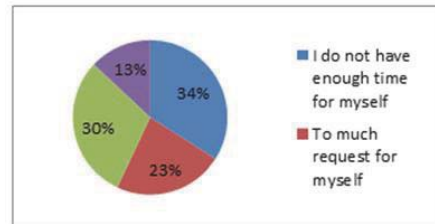
We conclude that out of 35 respondents viewed the 20:18% of women surveyed have reached their happiness, 14.89% more than the expectation exceeds the balance of their lives, 35.71% of them have a lot less than expectations the meeting, 15:52% have less than expectations in check, 21:44% have less than expectations stress and lack of flexibility, 35.71% of them far less than the expectation feel appreciated, 14.89% of respondents far exceed expectations in peace and 14.69% of them have said that stability surpasses many expectations.

5. Please tell me if the following are sources of happiness or unhappiness in your life?

We conclude that out of 35 respondents, 14.77% of them became overly happy meals, 15.91% of them made

money exceedingly happy, 55.17% of their prospects for the future made exceedingly unhappy, 14.77% of respondents their work became exceedingly happy, 19.32% of their role in society makes exceedingly happy, 37.93% of their economy made exceedingly unhappy, 30.45% of their impact on society made somewhat unhappy, 60.60% of apply not animals, and 18:18% of them made exceedingly shopping.

6. With what else kind of Challenges you face in everyday life?



7. After five years, how do you think it would have changed the following, if you have changed?
We conclude that out of 35 respondents, 62.86% of respondents think that after 5 years will be worse, 80% of them think that their happiness would be the best, 82.86% of them feel that their life everyday of their family will be better, 74.28% of them feel that their financial situation will be better, 74.28% of them think that their community outs will not be changing, 62.86% of them think the country would be better, 60% of them think that the world as a whole will be worse, and 74.28% of them think that their power in the family will not have change.

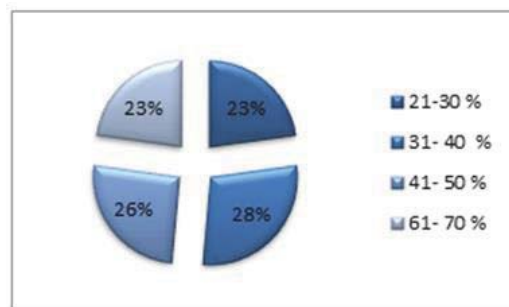
8. What else would you like to husband / your partner to do more often?

	n	%
To save more money	23	22.11
To win more money	18	17.31
Doing togethet home works	13	12.5
To developed a better financial plan	27	25.96
To plan more fun acitivities	16	15.38
To hear me when I talk	7	6.74

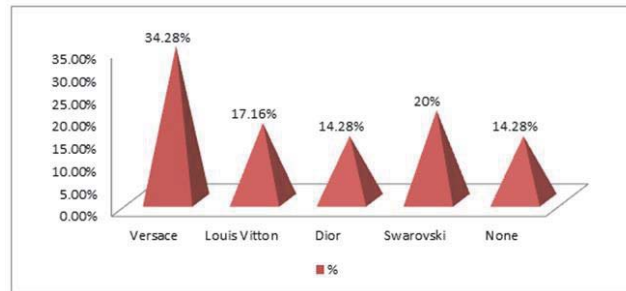
9. What big percentage of gross household income saves a year ?

Percentages	n	%
60 %	2	5.71
50 %	8	22.87
40 %	12	34.28
30 %	9	25.71
20 %	4	11.43

10. On average, what else percentage of total household expenditure have control ?

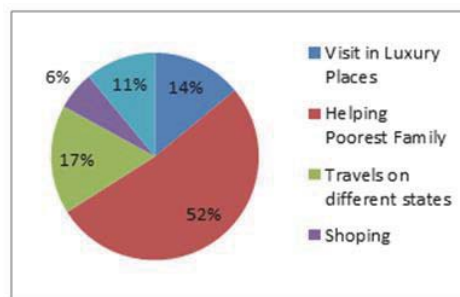


11. Which is your favorite Brands?

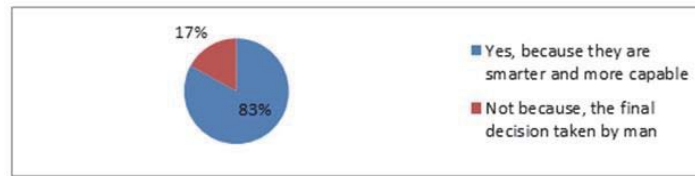


Answers offered below are extracted from questions connected with businesses that offer products and services and how they analyze women consumer:

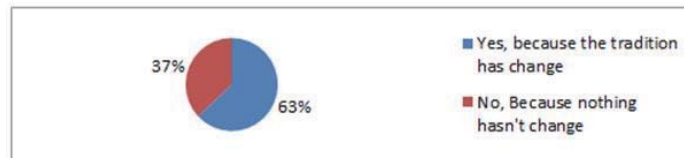
1. What are the products which meet the needs of women?
We conclude that out of 35 respondents, 19.63% of these women are not specific to cars, 12.5% of them are focused on new appliances, 15.34% of them focus on furniture, 13.64% of them focus on you pay attention bedrooms where it entered the mattresses, linen and pillows, 15.34% of them focus on dress clothes for themselves and children, 13.64% of them focus on accessories that went crying, wallet and glasses, 15.34% of them focus on cosmetic, 15.89% of them focus on meat, 14.71% of them focus on some needs which entered dairy, 18.69% of them do not focus on mobile and personal PCs and 26.18% of them do not focus on toys and games.
2. What are some services that meet the needs of women?
We conclude that out of 35 respondents, 17.98% of those surveyed women focus on domestic cleaning services, 10.81% of them are not so specific in this category, 16.55% should focus on hair care services, 11.90% of them already are focused on these needs such as doctors and dentists, 10.7% of them should focus more on oral care services which entered direction and bleaching their teeth, 11.11 of them already are focused on restaurants, 12.95 % of them should focus more on life insurance, 15.54% of them are not specified in this category of car insurance, 11.11% of them already are focused on credit cards, 19.59% are not specified in this category ISP, and 14.87% of them are not listed in this category.
3. After ten years, do you think that women will have reached more / same / less in the following dimensions?
We conclude that out of 35 respondents 18.18% of them think that after ten years will reach more influence in society, 17.56% of them think that it will reach more political power, 29.17% think that impacts on values social will be the same as today, 15.83% of them think that would achieve more in education, 18.18% of them think that would achieve more economic power and 13.64% of them think that would achieve more in opportunity professional.
4. If I had a day like a dream (unlimited budget) totally free and without obligation, what it will do that from time to wake up to lie down?



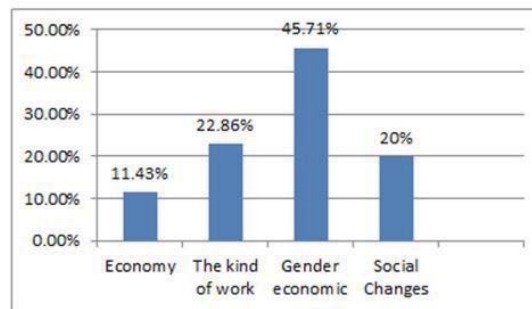
5. Which county do you think is the most favorable for supporting equality of women and would like to live there?
The most of women answer on this way : Germany 28.59 % , Norway 37.14% , USA 31.43% and Switzerland 2.8% .
6. Do you think that women in the world today have more power in decision making?



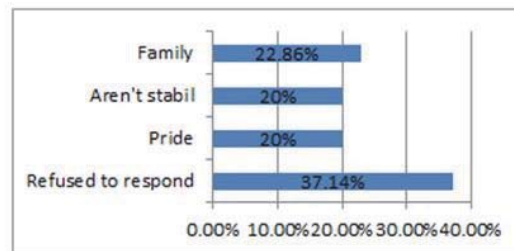
7. Do you think women today in Kosovo have more power in decision making?



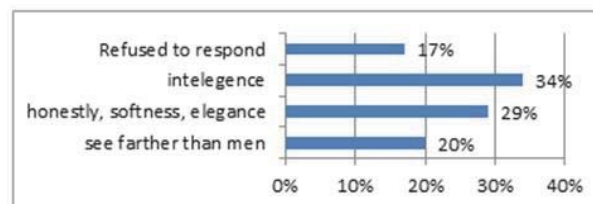
8. If you think that women today is independent than once, what else do you think that affects?



9. What else do you think I hinders women to have more power in decision making ?



10. If you think that women deserve more power, mention some qualities that they possess?



4. Recommendation

- Kosovo businesses as those that provide products / services, need to understand the real requirements of women.
- These businesses need to create a database on women's demands to have the opportunity to expand their

- business
- Increase of the number of women entrepreneurs through giving of opportunities for more access to property, capital and loans.

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