

**докт. СУЕЛА ГЕРДЖЕ**

*УНИВЕРСИТЕТ „ФАН С. НОЛИ”, КОРЧА, АЛБАНИЯ*

**ПРЕДПРИЕМАЧЕСКИ РЕСУРСИ ЗА ЖЕНИТЕ  
(Фокус върху случая с Албания)**

**ENTREPRENEURIAL RESOURCES FOR FEMALE  
(Focus the Albania Case)**

**PhD student SUELA GERDHE**

*UNIVERSITY OF “FAN S. NOLI”, KORCE – ALBANIA*

**Abstract:** The social-economical development of a democratic country is based on an active civil society, where the ability of individuals, both man and women can be developed on equal level. In Albania, traditionally women have participated in economical, social, life and have reached high levels of educations but currently their status is very controversial.

Culture influences upon many activities and is one of the most debatable fields nowadays in the business world. Material aspects which are expressed in the real life of a business and ideals that are expressed through values and beliefs are reflected in the individual initiative. The article presents a theoretical and practical treatment of economic development, social structure and especially cultural effects, as determinatives of entrepreneurship. Culture affects upon the values, beliefs and attitudes of the Albanian female, making it a definite phenomenon of their business.

Furthermore, we will explain the variations in entrepreneurship and the successful implementation of programs and policies which aimed to increase women’s entrepreneurial activity. The participation in business activities must be encouraged, supported and oriented from the social policies and governmental programs.

**Key Words:** Business, Differences Gender, Entrepreneurship, Cultural Effects, Social Systems, Economic development.

**Introduction**

The role that women play in business world in developed and developing countries is very important. In poor countries it appears that fewer women participate in entrepreneurial activities. The rates of female entrepreneurship vary dramatically across nations. The entrepreneurship gender gap measures the difference between the number of men and women participating in entrepreneurship activity. The latest data show that among the countries with the largest entrepreneurship gender gaps are nations like Poland, Argentina, Norway, and Greece, while countries with smaller gap include South Africa, Peru, Portugal, and Japan.

What explains the extent of this entrepreneurship gender differences for Albanian’s business?

What is impact of the social structure and the economic circumstances, in the determination of female entrepreneurial activity?

How varied determinants in males and females?

Which are the opportunities that governmental programs must offer and what is the impact of educational structures and social system?

Governments and non-profits around the world are actively promoting entrepreneurship through a variety of programs and policies. Entrepreneurship policy ideas are often imported from one country to another and rarely differentiated by gender. But if the impetus for entrepreneurial activity varies with gender, national culture, or economic circumstance, similar policies may work well in some situations but not in others. Up to an extent

we can explain the variation in entrepreneurship gender gap and present the best programs and policies which will aim the increase of female entrepreneurial activity.

It is the role of the state that stimulates entrepreneurship through the implementation of programs and policies. These entrepreneurial policies are successfully established in different countries and the difference in genders is very small. However, their impact in the increase or decrease of the gender gap is strongly related with the economic and social structure or with national culture.

Despite the growing role of women among entrepreneurs and small business owners, the academic work and the role of the state in entrepreneurship has neglected the gender factor. On the other side

- There is a global difference gender in entrepreneurship

- There are not adequate data and publications or direct investigations regarding the participation of women in entrepreneurship?

- The conclusions are come from the contrast of differences between male and female entrepreneurs

Three possible channels through which policies and programs might increase the rate of female entrepreneurial activity are:

- venture financing
- social networks
- national culture

### **The gender differences in Entrepreneurship**

- The factors that define its shape and size in Albania

The biological differences between male and female are universal and unchangeable. The attributes, relationships and the opportunities of each gender are built and learned by the society through the process of socialization. It's the family, the society and the mentality that grows men and women, so each gender changes in time and space. In today perception the gender is related with the social and cultural definition of man and woman, the way that society distinguishes them and the role that

has assigned for each one of them. However, the gender demonstrates the roles, the responsibilities and the tendencies upon values, beliefs, characteristics and attitudes.

The gender gap consists in unequal conditions of male and female during the fulfillment of their human rights as they contribute and take advantage of economic, politic, cultural and social developments. This gap raises a lot of questions about the equal evaluation and the position that men and women take in the society. Males and females are not complete partners in the communities or societies where they live, due to the differences in their genders. Discriminating policies lead on devaluation of female beliefs, activities, and skills. Women are identified by their different needs and interests. Although the fulfillment of practical needs play an important role in the improvement of their standards of leaving, this doesn't change their disadvantaged position. These are strategic interests related with matters of power, control, changes and legal rights. Gender integration must be established so that equality between genders will be part of common policies. Gender integration is the reorganization, the improvement, the development and the evaluation of all the politic processes. As a result gender perspective will be part of all policies and the only preoccupation of all political and social actors. According to the European Commission, gender integration is the systematic integration of respective situations, priorities and needs of male and female and all policies involved, with the only purpose the decrease of gender gap.

### **The Social and Economic Development during Transition Period**

Out of all statistics and research papers of this phenomenon and other differences between males and females which results in a gender gap in entrepreneurship all over the world, the form and the size of gap in Albania, as a case in research, is higher than the other countries, due to the social, economic and cultural phenomena.

The start of women business in the tradition period for the socialism to free market economy, dates 1990, accompanied by lack of proper legislation regarding the fiscal system, import and exports. In the year 1993-1994, it start the privatization of the state enterprises which gave an impetus to the creation of the private sectors.

The developing tendency in Albania have influenced powerfully upon this tendency for the individuals, group of individuals or different institutions. If in the previous times, the decision to establish a new business or to achieve capital transactions was something unusual, today this has become something ordinary and common. The capitalism in Albanian originated not from the state reforms, but from the individual initiative and the economic crisis, that doubtless reflected into the business tendency. Today, it is discussed and talked about adaption and immunization of the developing processes taking as an example the European development.

But, do we have the right to accept that these tendencies are the same for males and females?

Do they influence equally upon the economic and social development of free enterprises?

Which role will play the policies in the incentive of entrepreneurship?

The development and the economic welfare determine the form and the size of the gender gap. The degree in entrepreneurship is, 24.2% for female and 75.8% for male. The distribution model of the incomes, the level and the financial support for new ventures is a stronger determiner for the females than for the

males in Albania. The macroeconomic reforms and their reconstruction at the beginning of the 1990-s reduced the labor demand in Albania, following the examples of those countries which experienced the economic transition. The country felt a reduction in the labor market participation especially for the females.

In current market situation the low rate of employment in females is related with the following reasons;

- The closure of a great number of previous industrial activities
- The development of specific economic activities orientated towards the employment of males in such sectors as construction and trade
- The rural and urban movement of population. This movement declined the opportunities of women who come from the rural areas to be employed. Their low education level and the high level of technology that entered in Albania played an important role in the reduction of number of employed females.

The above mentions are some of the reasons that lead to an inadequate income in Albanian females, related with a lack of initiative by their part.

The analysis of the employment rate in years shows that during the 1993-2007 period, the employment rate in women was evidently lower than in men. All the data shows a discrepancy in job market between males and females. According to INSTAT, in 1989 the employment rate was 85% in women and 94% in men, to decrease in 50-60% in 1990 in both sexes as is shown in the below chart. In 2004 the employment rate reached 38.9% in women and 61.2% in men. This difference is still hold nowadays.

Employment by sectors, 1996-2006 End of the year

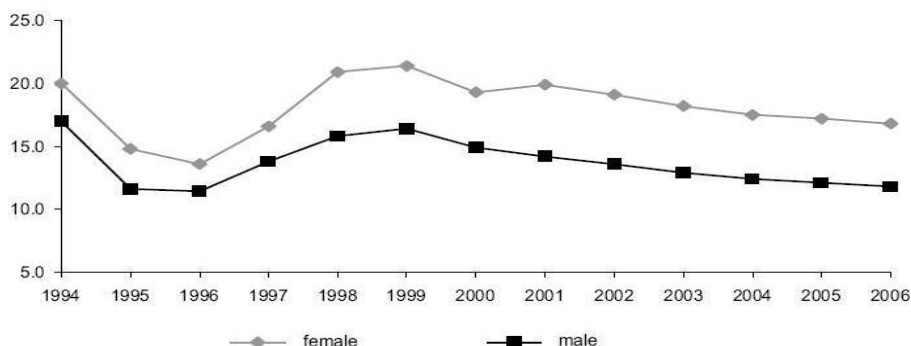
| Year | Employment | Public sector | Non agricultural private sector | Agricultural private sector | Employment rate |      |
|------|------------|---------------|---------------------------------|-----------------------------|-----------------|------|
|      |            |               |                                 |                             | Female          | Male |
| 1996 | 1,115,760  | 238,850       | 115,910                         | 761,000                     | 47.8            | 72.6 |
| 2000 | 1,068,190  | 191,166       | 116,024                         | 761,000                     | 49.3            | 71.2 |
| 2001 | 920,569    | 188,965       | 205,267                         | 526,337                     | 39.6            | 63.8 |
| 2002 | 920,144    | 186,065       | 207,742                         | 526,337                     | 39.0            | 62.8 |
| 2003 | 926,225    | 181,417       | 211,169                         | 533,639                     | 38.8            | 62.2 |
| 2004 | 931,217    | 176,065       | 213,000                         | 542,152                     | 38.9            | 61.2 |
| 2005 | 932,102    | 175,015       | 214,935                         | 542,152                     | 38.5            | 51.4 |
| 2006 | 935,058    | 169,000       | 224,058                         | 542,000                     | 38.1            | 58.8 |

Of course we can not exclude from our analysis the index of labor forces participation which has been increased during the years. This index is the one which shows the increase of women entrepreneurial capabilities in Albania. The official records of INSTAT, MPCs and registration office provide worrying information regarding the participation of women in job market. Although the data are not so optimistic, they don't show a shortage of women contribution in the economic development of the country as the unpaid jobs are excluded from those numbers. These data don't show the commitment of women, but infringe their rights and decrease their revenues. Under

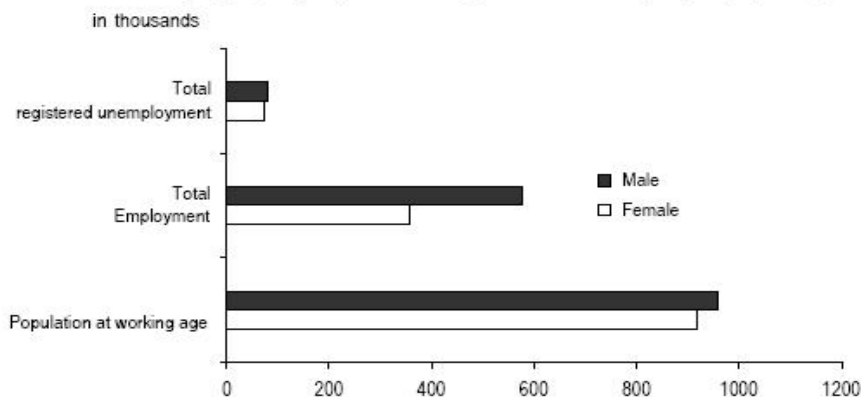
these circumstances we lack entrepreneurship.

During the first years of transition, women were the first who lost their jobs. This was improved in the coming years, (1993-1996) because of the increase number of new ventures. The massive movement from rural to urban areas enlarged the informal economy as well, and the role of women in this process was huge. For these families located in suburban areas of the cities, the man was responsible for the family's income, while the role of women was restricted in taking care of their families, diminishing the opportunities to be part of job market.

Unemployment rate by sex



## Population at working age, employed and registered unemployed, by sex, 2006



### Labor Forces Participation 2003-2007.

| Year | Total | Male  | Female |
|------|-------|-------|--------|
| 2003 | 58,9% | 70,5% | 46,7%  |
| 2004 | 57,7% | 68,6% | 46,4%  |
| 2005 | 51,3% | 58,5% | 46,6%  |
| 2006 | 56,5% | 66,6% | 45,9%  |
| 2007 | 56,7% | 67,4% | 45,6%  |

The long period of transition brought small opportunity for the Albanian female. Lack of special employment programs, the high rate of unemployment and often the discrimination

and job abuses are some of the main reasons of massive migration of the population which reduced the opportunities and the number of successful businesses. The professions chosen by women, depended to a great extent to the opportunities of the labor market which demanded little initiative and a limited capital.

On the other side, their educational level and life style point out that a lot of women with small and average income level, under the pressure of fear and embarrassment had limited possibilities to establish their position in the societies where they live.

Very often women are obligated to accept a job with a lower status and

income. This is not related with the lack of willingness for self perfection, but with the need to survive.

#### **Self employment and the enterprises**

The involvement of women in private businesses is still very low. The women entrepreneurs in 1994, reached 21%, in 1996, 16,8%, in 2000 18%, and in 2007, 24,2% The female activities are mainly related with:

- trade and wholesale
- services (health, beauty services, legal services)
- agriculture and industry (diary products, textiles, publications, seamstress and handcraft)

In the agricultural sector, a large percentage of women, 96%, is managed by men between ages 25-50 and women in the ages of 60s. According to INSTAT (2005) only

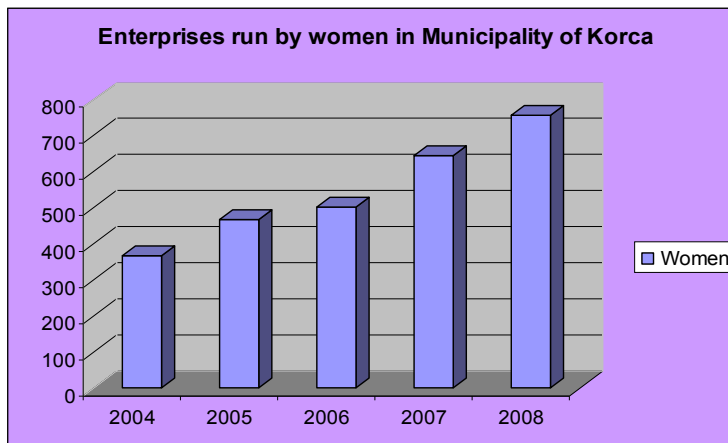
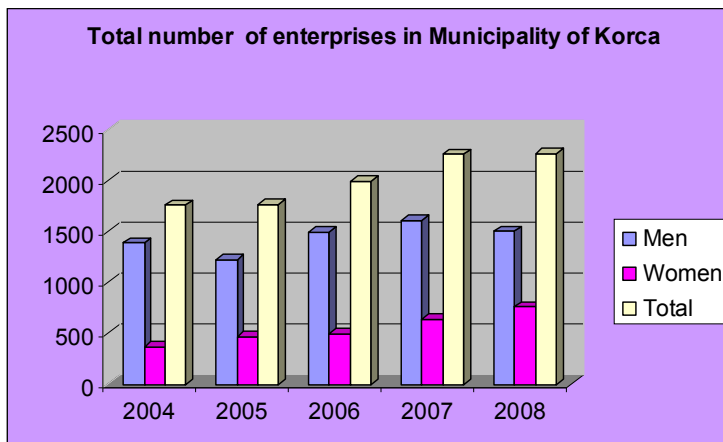
17% of business entrepreneurs are women. During 2006-2008 periods this rate changes in 18% and is accepted to decrease even more due to the economic crisis. The biggest number of enterprises ran by women, is concentrated in the cities of Tirana (31%), Durres (8.7%) and Elbasan (6.2%). 85% of these business ran by women is concentrated in the urban areas and only 15% in the rural ones. In order to increase the participation of women we must enlarge the possibilities and create

facilities in financing new ventures in order to encourage the effective establishment of businesses. The government in collaboration with the Ministry of Labor and Equal Chances, The Ministry of Agricultural and foreign agencies will create the right mechanisms in order to monitor the implementation of these programs.

In the region of Korca, the data secured from the Chamber of Commerce and the Taxes-

Revenues Department of Municipality of Korca are presented in the below table:

| Year | Men  | Women | Total |
|------|------|-------|-------|
| 2004 | 1386 | 368   | 1754  |
| 2005 | 1225 | 466   | 1761  |
| 2006 | 1488 | 501   | 1989  |
| 2007 | 1609 | 643   | 2252  |



As we can see, there is a small participation of female in entrepreneurship, and the explanation is homologous with the phenomenon treatment in the Albanian case.

### **Venture Financing and Gender Gap.**

Female entrepreneurs use less start-up capital than do male entrepreneurs. The conventional explanation for this gap is:

- Women do not have as much access as men to venture funding. But it may also be that women do not seek venture capital to the same extent as man, for several possible reasons. Perhaps they fear encountering bias against women in the allocation of start-up financing.

- Female entrepreneurial activity may be less capital-intensive than male activity because of the kinds of business sector that affect female entrepreneurs (consumer retail, health and beauty services). In other words, female entrepreneurs may simply need less capital than do male entrepreneurs.

- Women are more financially risk-averse than men and “try to do more with less” to avoid increasing their financial obligations. Because risk-aversion is a well-defined component of national culture that varies across nations, answers to questions about gender and risk-aversion in different national contexts are even more illusive.

- Female entrepreneurs exhibit fear of failure in a high degree and, that is connected with their nature.

- Financial support for the entrepreneurs that employ women above 35 years, divorced or with social problems with a sanctioned initiative in 2002. This initiative has to be promoted and implemented faster as the families ran by women has less income than the one ran by men.

The women nature accepts more easily the environmental uncertainties than men, but in the Albanian case female has more economic and financial uncertainties rather than environmental. On the other hand women can manage better the feeling of uncertainty. Under such circumstances the existence of the supportive policies will help in the improvement of the financial tools

and qualification of programs. These policies are related with the governmental taxes and loan programs. Today these programs are not sufficient enough to stimulate the participation in entrepreneurial activities. Financing these ventures will bring higher benefits than the predicted one. However, of great importance are the implementation of policies that will stimulate the participation, and the role of academics in these issues is essential. It is indeed true that female entrepreneurs are more risk-averse than male entrepreneurs due to,

- Programs related with non-profit sector
- Micro-finance projects
- Extension of small loans short terms periods

The above might help women entrepreneurs to gain confidence in their abilities or to build creditworthiness. Governments might consider more extensive partnering with non-government micro-finance programs, or they could explore how official programs might effectively scale-up the micro-finance model.

The deep changes of the education system, the opening at the world and the strengthening of the economic position will have positive consequences, but I think it will remain a matter of the future not just of the present.

### **Social Support**

Entrepreneurs commonly cite the positive role that networks of other entrepreneurs or related professionals, play in their start-up activities. In developing countries, as in the Albanian case, the social support toward female community must be larger than that toward male. Exploring homologous experiences may exceed the borders of a country and these contacts in many cases may substitute their formal relations.

Because the government institutions in Albania are even weak or corrupted, the successful women entrepreneurs must depend on the informal networks where their projects may be accepted and approved. For most of the successful women entrepreneurs, the key of their

success is the support from friends and their family. The role of the family has always been approving and supporting rather than decision-making. We have to point out that this is only a small percentage of the people who took the questionnaire.

The beliefs and the attitudes inside and outside Albanian families have support small changes in respect of the women free actions. Analyzing these social networks we conclude that Albanian women entrepreneurs are concentrated in specific geographic areas, having limited access in the business world and being prejudiced for the most of the time.

### ***Bodies the support the women entrepreneurs***

Among the bodies women in business are:

- The government through the Women Department Established in 1992, Currently named " Women and Family"Committee under the supervision of Council of Ministers. It aims to foster women participation in all spheres of life via the development of social policies, improvement of legislation, co-operation with local governments. The range of issues that it is dealing with, is border than women and business. In the framework of the assistance and promotion of women participation in business it has conducted three training courses, sponsored by the government and international organizations.

Main foreign institutions and agencies that have provided support to women business

- **USAID** through project has been one of the main donors for business the strategy and plans for development of women via the Committee "Women and family", it has in focus also the NGO-s and continues to play the coordinators role donors community for strengthening the civil society in Albania.

- **SNV** (The Netherlands Development Organization) with its programs on poverty reduction with a focus on women, with still in the future promote the production and trade of agricultural products especially in the Northern-east part of country.

- **EC**, through the PHARE program has financed several project of women NGO-s, the project on creation of new working posts for women in two sewing workshop and publishing house.

- **GTZ**, The German project for support of SME-s has offered assistance for the support, training and promotion of 192 women entrepreneurs.

- **SOROS**, Foundation (OSFA) supports the women NGO-s activities through the Women Programs.

Despite the progress reached, from the above institutions there are acknowledged also weaknesses. For all bodies there is not yet compiled a long- term strategy for assistant women in all phases of the business, there is no collaboration between them to prepare a combined program of assistance for women. The training is mostly academic and there is no follow- up to monitor the implementation in practice.

The NGO-s supporting the women entrepreneurs.

There are more than 64 active women NGO-s in Albania from which, 16 have facilitated the participation of women in business or their employment. They operated mainly in the capital ( about 11) and in the main cities of the country, based on the need of developing the small private business in those areas.

The women NGO-s that assist women entrepreneurs try to encourage them to undertake a business and get employed.

Among these organizations can be mentioned:

1. Legal Women Group and Women Center that have prepared recommendations on the Labor Code in 1995 and the impact on women status. Nine of their recommendations have been adapted by parliament.

2. the independent Women Forum with 16 branches indifferent cities has opened two sewing businesses in two cities.

3. The Independent Association of business and Entrepreneurs Women within branches in 15 cities and 200 members, 20% of who run a business. It has



conducted round tables, training for businesswomen, and a national study on businesswomen with the support of GTZ.

4. Women's Center as a coordination unit of activities of women NGO-s has contributed to the support women from different districts. It has provide also a rich literature useful for women running a business.

5. The Association Law and Rights of Rural Women is the only one that is promoting the rural women entrepreneurs. It has conducted several trainings courses on business running field.

6. The Association for Promoting of women in business with its center in Vlora has branches in four districts and has supported projects for participation of women in business, around 70 training workshops with women funded by international organizations in and outside Albania. The majority of NGO-s that supports women entrepreneurs has broader objectives, rather than specifically supporting women businesses. There membership is usually limited. Their activities related to the field of training, studies and public discussions.

The impact of business NGO-s In the support of women Entrepreneurs has been insufficient. The problems have derived from lack of experience, lack of trust in their role and the strengthening of the role of entrepreneur women themselves.

Nevertheless, as a matter of fact, the women movement in support to women entrepreneurs is becoming more massive and consolidated. The positive trend for increasing the number of branches in other districts has to be followed by the increase of the membership. The NGO-s are becoming more and more representatives of specific interest of women entrepreneurs of those that aim to start a women business and of interest of women entrepreneurs of those that aim to start a women business and of women that wont to improve the managerial skill, before begin engage into a real business.

### **National culture and the gender differences in entrepreneurship**

The study of national culture under current developing circumstances is of vital importance. The expansion of businesses outside their origin countries is a common phenomenon, while the challenges are more present than ever. Not taking under consideration the above mention facts may lead a lot of initiatives to failure.

Based on the multidimensional treatment of national culture conducted by Hosted, we will present the influence that some of these dimensions play in the entrepreneurial activities of male and female in Albania, and the gap tendency between the two genders.

Despite of the gender, the entrepreneur's activity is strongly influenced by the type of his character, his collective or individual tendencies and the scale of risk taking. All these factors can not be treated separately from the dimensions of the national culture. While the entrepreneurship in an individual society is looking for the opportunities which can guarantee high individual advantages, the entrepreneurship in a collective society is looking for opportunities which can assure advantages for the whole group. These opportunities include coordination and interaction as well.

The Albanian society has been for a long time a collective one and the group was its main social unit. Today, this attribute does not longer exist and there is a risk of losing the collective features as well. The relationship group-individual includes less collective actions and even less multiple help for the person. Nowadays, the competition between persons is stronger than ever tending to extreme points. Each member of society is motivated by economic factors and his own welfare and prosperity stands higher that that of the group.

The main reason of a small inherited gap-gender was the fact that for many years the Albanian society was a collective one. The entrepreneurship wasn't related with a single person, but was the privilege of a specific group which took planning and controlling actions. Man and women were

equal to collective decisions or to all the goals that they have to achieve. During communistic years, entrepreneurial tendencies were imposed by the centralized economy. Passing from a collective to an individual society, the gap between the two genders keep growing, holding all the attributes that characterize the entrepreneurship between male and female. The reasons of this growth consist on:

-The individual features were easily accepted by men

-Albania had a long tradition in trade and enterprise before the dictatorial system. This tradition which was hidden for so many years, made its appearance after 90's, in the end of communist era, showing once again the tendency to pass from one generation to another. The Albanian men set up individual enterprises which were small and consisted mainly in trade.

- We have to accept the fact that the customs and religions (70 % of Albanian population was Muslim) play an important role in the absence of women from business world. The reluctance of women from new initiatives may have religion origin as well.

-Albania is located in the heart of Balkan Peninsula, a favorable geographic situation, but the world behind Albanian borders was unknown till 1990s. There were the men who first took the initiative to explore the new "land" taking advantage of growth opportunities.

In societies where dominates institutional collectivization, the culture of organizational and social institutions encourage collective actions and collective allocation of resources, while international cultures support more the enterprises running by women rather than by men. In these cultures, family, network and friendships are the main factors that support entrepreneurship. Once the Albanian society is moving from institutional collectivization to individual cultures, the creation of a supporting community for women entrepreneurs is of vital importance.

In societies where family, collective and group support has not the same influence as before, the attention of entrepreneurs turns to state, financial and academic policies.

### **The uncertainty avoidance and gender differences**

Another cultural dimension strongly related with the entrepreneurial activities is the uncertainty avoidance. The cultures with high uncertainty avoidance, or the cultures that do not accept easily changes, have low rate of women involved in entrepreneurship. The latter, don't react only against beliefs and cultural values, but also against entrepreneurial activities. In such societies, where uncertainty is considered as integrated part of reality, women are risk takers in the same level as men are.

What results has this cultural dimension in Albanian women?

How this dimension affects the gender differences?

In Albanian society is noted a high rate of uncertainty which appears mostly in women. This is not always related with their temper. In the current political and social condition of the country, women feel threaded by the unknown situation and the luck of written and unwritten laws and orders. Being a conservatoire in decision making may lead in trustless relationships. Nowadays a lot of women feel more comfortable in friendly rather than in competitive partnerships.

There is not a correct way of thinking or acting for a woman in the Albanian society, as this way is generally dictated from the common opinion. Sometimes, in front of unfamiliar situations, innovative decision making may be confronted with individual tendencies (low aggressive rate in women).

In the Albanian business world the competition is unavoidable. The establishment of an individual and organizational consensus very often is not encouraged. The individual competition sometimes tends to be natural. Under these circumstances there is almost impossible to

establish a professional or business consensus, which means that the opportunities for women decline.

On the other hand women are more flexible than men, seeking out new ways to present their ideas. These aspects make possible the existence of high tolerance of uncertainty which may lead in high entrepreneurial tendencies. But only a limited number of women may manage this tolerance. As a result, the gap gender in entrepreneurship will keep be high.

Once the aspects of national culture define the potentials of men and women to undertake a risky project or to put efforts into new ventures or activities, there are policies that should affect the cultural characteristics of a country.

The feeling of uncertainty is something personal, but it can be transferred and become even stronger if it passes through different essential institutions as family, school, state and organizations. Based on these determining factors, we can evaluate and implement the correct policy which will affect the cultural characteristics of a country.

In cases where the entrepreneurial activities do not match with what we mention about uncertainty and risk taking, policies that will stimulate the cultural conscious of entrepreneurs must be established. Such policies are more effective as Albania tends to reach the standards of developed countries.

These policies must include:

- Special programs which will not only support the intellectual education of Albanian women, but will change their attitudes and their individual values, tending to approach an even more integrated psychology.

- The increase of advertising and public relationship campaigns.

- Rewarding programs and publication of past successful experiences and initiatives.

There is a chance that these programs may have a different impact in women because we can not ignore and leave out of our analysis those attitudes, differences and values which are strongly related with their

geographical position, particularly with that part of population that leaves in rural areas and small cities far away from big metropolis. These policies will be more effective if they focus directly on special educational programs which concerns women, encouraging their partnership in business. Emphasis must be given to the educational and professional entrepreneurial development of teachers, as they will be the one who will dictate the education of female in the future. This means that women with their continuous commitment will challenge the men in such activities that for a long time now were considered men's privilege.

**The developments of male-female dimension in Albania as determinative feature of a person's personality and their indirect influence in gender differences.**

Although male and female are part of society, biologically they are different, what explains the changes in their behaviors. Their social roles are partly a consequence of their biologic qualities. In each society there are specific roles attributed to men and others exclusively to women.

The professional allocation between men and women differs as well. Such professions in Albania, like secretaries, clerical workers, seamstresses, nurses etc, are dominated by women and are characterized by low income, low recognition and low self-actualization. They do not stimulate decision making and decrease the readiness to initiate new ventures or business activities.

In a traditional society, as the Albanian one, men prefer to be combative, extending this behavior to the economic activities of the modern society as well. They tend to be more competitive and inflexible than women. This is the main reason why women lack initiatives, confidence and are putted on the spot. Feeling embarrassed they are more modest than men and are looking for more security than men do, which make them less challenging. On the other side, they work harder and are more effective.

In Albania, masculinity decreases as the age increases. Today, young female show more and more technical initiatives, masculine and energetic behavior. These characteristics give them the chance to be innovative but the lack of revenues, the low social and state support force them to accept the current state, being always a step behind in entrepreneurship.

Up to a point this space between the two genders is related with the role that males and females take through the process of socialization. Albanian society has attributed to the men the role to act outside the home, while the women had to take care and support their family. This leads to some specific behaviors, attitudes and beliefs which are found in men's characters, making them persistent and aggressive. It still continues to exist a general sympathy for everything fast, strong or big. The estimation of economic contribution is measured based on the size of the profit and not on the personal performance. The involvement in business activities is a matter of faith, attitudes and behaviors. As long as these attitudes and behaviors, as element of the culture, will remain unchangeable, the gap gender will be present.

The women that are looking for new opportunities, the one that risk to take initiatives, or even the one that are trying to steal some masculine behaviors, unfortunately can not decrease this gap.

The educational forms, the direction, the support and the independence are strongly related with the way that they are handled from both society and family. These define up to a point the level of competitiveness, achievements and aggressions. In Albanian society (particularly in women), the family and the collective tendency doesn't lead in total independence, so the rate of aggression and motivation toward independence is low. In Albania not all changes are welcomed, and there is always a first resistance. It is thought that such innovative actions may destabilize or change the benefits and advantages in a long run period.

In order to secure the existence of new businesses in Albania, these companies must be part of the competition as the only way to penetrate into new markets or to expand internationally. Although insistence is an integrated part of Albanian education, the lack of experience shows that women, as part of labor force, unlike men, can not be easily adapted to new market situations.

In order to be risk takers and good entrepreneurs, women must change not only their values, beliefs and attitudes toward the market and the opportunities that it offers, but their relationships with men as well.

Considering the problems that Albanian women as entrepreneurs face today and the gap gender in entrepreneurship, we recommend the follows in order to decrease this gap:

- Reformation of educational system with contemporary information for both students and professors.
- The increase of well educated women.
- Measures that will help women to understand and estimate their potentials.
- An increase of professional experiences.

### **Conclusions and new directions for the stimulation of entrepreneurial policies for women in Albania**

During the analysis of the phenomenon under the Albanian circumstances, we came up with the below conclusions:

- First of all, a high economic and social development will decrease the gap between genders. Albania is still considered to be far way of this development.
- Secondly, although there is a lack of information regarding the demand and supply of financing new ventures running by women in Albania, we predict that the impact of financial programs will be positive.
- The characteristics of a social entrepreneurial network and the way that they are used by entrepreneurs, change according to the gender. A good knowledge of these characteristics will lead in an effective implementation of projects with

main objective the increase of woman entrepreneurs.

- Last but not least, the aspects of national culture probably shape the potential for male and female entrepreneurship to different extent,

substantiating the general idea that effective entrepreneurship policies must respond to the specific cultural characteristics of the populations they intend to serve.

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