

Women entrepreneurship in developing countries: A European example

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This research investigates women small business entrepreneurship in Albania. The purpose is to provide contextual information to potential future (women) entrepreneurs about how to get into business and overcome challenges. The 11 interviewed Albanian women entrepreneurs explain how they survive a difficult patriarchal society. Contemporary developments in Albania are explained and a comparison is made of recent entrepreneurship research. The results of the research show seven themes: (1) strong relationship between previous experiences and the decision to become self-employed, (2) influence of educational and family background on women's motivation and career development, (3) gender issues relating to start-up and operating of businesses, (4) major impact of gender on financial related issues, (5) differences in creating networks between men and women, (6) perceived negative career influence because of being women, and (7) similarities with the contextual characteristics of successful Dutch entrepreneurs as found in recent research (Gehrels 2012). Overall conclusion: Albania is developing but still has challenging conditions for women small business entrepreneurs. Further research is suggested in other developing countries.

Keywords: women entrepreneurship, small businesses, Albania, gender challenges

Introduction

The second OECD Conference of Ministers responsible for SMEs (2004) stipulated the need for researchers to address women entrepreneurship in small and medium-sized enterprises. Attention is needed for the matter because women entrepreneurship has been identified as an enormous untapped source for future economic growth. Furthermore, the participation of women in entrepreneurship has traditionally been significantly lower than that of men. As a group, women – and their potential contributions to economic advances, social progress and environmental protection – have been marginalised (OECD 2012).

Sixty to ninety percent of all companies in the tourism industry sectors' 'hotels' and 'travel agencies' can be categorised under SMEs or even micro-enterprises (Keller 2005). It is therefore fair to say that the issue of women entrepreneurship in SMEs is very important for the tourism industry and its further development. The OECD (2004) concluded that better qualitative information, besides better statistics, is needed to profile women entrepreneurs. Research into the barriers to start-up and growth will create more awareness of the enormously important role of women entrepreneurs for the future of worldwide economy and the tourism industry in particular.

Since SMEs are also considered as the major drivers of economic growth in developing countries, it makes it even more interesting to look at women entrepreneurship in countries like Albania (Europe's poorest country). The issue of entrepreneurship for women in Albania remains challenging, and limited research is available (UN Women Jobs 2013). Beqo (2008) looked into women entrepreneurship in her home country, Albania, and came up with findings about the

situation based on the perceptions of 11 women entrepreneurs in the capital city of Tirana. These entrepreneurship narratives are compared here to materials that became available after the initial research took place. The purpose of this research paper is to provide more, although moderate, enlightenment about one of the most closed countries in Europe and its business climate for women small-business entrepreneurs.

Literature review

The role of women in society has evolved over time and the male-female relationship has changed significantly over the past decades. Historically, women's responsibility was to look after the children and to take care of the household, which in today's society, fortunately, is no longer the sole case (McClure 2009). At the beginning of the 20th century more job occupations became open to women. The first policewoman was appointed in Los Angeles in 1910. Even though it was still uncommon for married women to have jobs at the beginning of the century, WWII changed this significantly. Women had to work while the men were in the war away from home and this further progressed after the ending of the war (Lambert 2012).

One of the acknowledged reasons for women to become self-employed is the glass-ceiling phenomenon. Most of the time, women start their own businesses after they have encountered institutional barriers and gender discrimination in their previous work positions. Hisrich and Brush (1983) reported that 42% of entrepreneurial women become involved in a new venture due to job frustration in their previous position. Women choose to become entrepreneurs more often than men, and as reasons they cite a better work-life balance

and economic necessity as the main motivations for starting a business (OECD 2012).

A woman entrepreneur is defined as a female who has initiated a business, is actively involved in managing it, owns at least 50% of the firm and has been in operation one year and longer (Buttner and Moore 1997). According to this definition, it is clear that to qualify as a woman entrepreneur the willingness is needed to start an activity, to be able to manage it and to be involved in it. Related to the changes in the global market and the continuous flow of information, the importance of networking has to be taken into account. Women are sometimes excluded from informal networks and consequently lack access to real-time information through the grapevine (Buttner and Moore 1997). Both women and men benefit similarly from associations created by their networks, although women's networks differ from men's networks in the sense that women consider personal and emotional connections more important than men.

Another important point to consider is the motivation of women to be self-employed. Monaci (1998) identified as the dominant factors that influence motivation of women entrepreneurs to be between 'compulsion' factors ('starting out of necessity') and 'attraction' factors ('seeing entrepreneurship as an opportunity'). As one of the 'attraction factors' self-employment can be seen as a way to supplement an inadequate household income. Women search for opportunities such as self-employment in order to increase the level of income which otherwise may be insufficient to meet their needs. Women get attracted to entrepreneurship because of the flexibility it can give to balancing work and family responsibilities. Entrepreneurship provides a channel for women deciding to leave dependent employment in organisations where they often have frustration in their work and lack of opportunities to progress. On the other hand, 'compulsion' factors can relate to a search for independence and autonomy in work, and for professional self-fulfillment. Entrepreneurship for women means more economic freedom, asset and property ownership, decision-making, and therefore greater economic empowerment (UN Women Jobs 2013).

The entry of women into entrepreneurship seems to be a complex mix of constraints and opportunities, of external impulses and subject aspirations. The main sector preferred and attracting women entrepreneurs is the service sector (Bruni et al. 2005). The tendency for choosing the service sector is not random but has particular reasons:

- women mostly have knowledge of and experience in the service sector
- when they lack specific technical skills it tends to keep women from starting businesses in the manufacturing and high tech sectors
- because of difficulties in obtaining financial resources, women choose low capital activities, like those in the service sector.

Fay and William (1993) consider the idea that the greater need of women to balance work and family commitments may make entrepreneurship more appealing than salary generating work to some women. Even though self-employment often requires long workdays, it can also offer the possibility for greater flexibility in structuring the day, which is similar to findings among Dutch small business entrepreneurs (Gehrels 2012). This can be considered an important factor, which

influences the decision making for those women who have family and are willing to achieve their goals as well. In contrast, Bruni et al. (2005) define gender as a linguistic artifact, a theoretical framework, a feminist invention, an effect or a consequence of a system of difference, as well as a quasi-object whose meaning is enacted in appropriate situations.

This research into women entrepreneurship focuses on Albania, a parliamentary republic in southeastern Europe. Albania was a communist country for more than 50 years, in which Enver Hoxha's dictatorship was the most consistently Stalinist of the socialist regimes in Europe and together with that of Romania, the most brutal. Centralisation was maximal, politically and economically. Zickel and Iwaskiw (1994) explained the way of governing in Albania as where isolation from the outside world was achieved through a combination of enormous restrictions on movement and a government stranglehold on the dissemination of information. The Marxism feminism school makes a strong claim about the relationship between a woman's domestic labour and her market labour. This is a key determinant in understanding the disadvantaged economic position of women compared to men in Albania as a Stalinist society (Butler 2003).

According to INSTAT (2005), Albania has the youngest population in Europe. More than 39% is under 25 and the median age is 31.2 (CIA 2013). It is the poorest country in Europe (ranked 120 on a world level) with the highest level of unemployment and the lowest GDP per capita income. The communist government's first priority on coming to power in 1945 was restraint of private ownership. Collectivisation of land began in 1946; by 1967 private agriculture and properties had been eliminated. To fulfill its second most important objective of full employment, it was necessary to disguise unemployment by over staffing. Much of the surplus was carried by the agricultural sector in which 50% of the workforce worked. Industry was primarily based on mineral extraction and consumer goods manufacture. In the last months of communist rule in early 1991, there was almost total economic breakdown (Zickel and Iwaskiw 1994).

At the end of 1995, according to INSTAT (2005), private enterprises run by women constituted 21% of the total compared with 79% conducted by men. The percentage of women owners is growing and at present women own 25.7% of businesses (UN Women Jobs 2013). The percentage of business ownership in Albania is significantly lower than commonly in developed countries. For example, in the UK 48% of female entrepreneurs own businesses in the service sector, compared with 36% of male entrepreneurs (Small Business Service 2003).

The largest number of registered businesses is in the capital Tirana with 31% and a smaller percentage in the other nine cities (Bezhanj 2001). INSTAT (2005) notes that 85% of businesses are in urban areas and 15% in rural. The women's businesses are concentrated in commerce, services, and less in other sectors. The reasons for the high percentage of women in commerce and services are connected to the system of privatisation in the early 90s that passed the shops or property to the shop assistants, who were mainly women. This system has been further developed into family business with their spouses. Women working in the service sector, especially those with a university degree, are more professionalised to offer their services on a private-business basis (Bezhanj 2001).

Education is one of the values that has traditionally been looked up to in Albanian society, especially by women since the communist regime. Albanian women in general have higher educational standards than men.

In recent years, significant progress has been made in developing the national legislation to promote the protection of women's rights as basic human rights, and encourage equality between men and women in economic and public life. The Albanian government has legally sanctioned equality between men and women as a subject of law, and women now enjoy equal treatment while having equal rights and obligations. As far as international documents are concerned, the Constitution, in Article 122, Section 2, states expressly the supremacy of ratified acts over domestic laws that are at variance with these acts or agreements (Fullani 1999). According to the Ministry of Work and Social Affairs (2005), the platform of the Albanian government on the equality between men and women for the period, 2002–2005 has the following major directions: (1) gender equality in power and decision making; (2) economic and social affairs; (3) health, and (4) education. Even with the existence of legislation on women's rights today, Albania still is going through a transitional period. The present lack of political mechanisms to effectively enforce existing laws has resulted in drastic gender inequality, which directly affects the efficiency of the economic development process. Gender stereotypes and traditional mentalities, especially patriarchal ones, defend the structural inequality between men and women and the unequal power relations between them.

Violence against women may appear in the workplace as well. This kind of violence, even though in many cases not recorded in judicial decisions, exists in many forms. As Bezhani (2001) stated, the reluctance of women to denounce this kind of violence has to do with the fear of losing their jobs, as it is known that over 85% of managers at workplaces are men. It is a fact that women by having fewer possibilities in finding a job position try to maintain what they have despite the discrimination towards them. Economic violence is another form of abuse in which women are the major victims. Traditionally men have controlled and dominated the financial income of the family, and have enjoyed the power of making financial decisions in the family. The patriarchal mental picture of Albanian society and the evaluation of women as untrustworthy figures affect money matters. The current practices and approaches of men in many cases and areas create the mentality that property belongs to men and that a woman cannot enjoy the right to property, even though such a legal right in fact exists. This is a dangerous suppression of women's substantive rights, which hinders women's entitlement to ownership (Bezhani 2001).

Positive signs of Albania becoming more open and accessible for the rest of the world can be found in the past few years. Tourists visiting Albania claim to experience an unexpectedly open atmosphere, improved infrastructure and entrepreneurship in the service industry, making a strong effort to please their customers (Janssen 2013). The American Hotel and Lodging Educational Institute (AHLEI), the world's biggest provider of training courses for the hospitality industry, became active in Albania between 2011 and 2013 with the help of USAID. In order to improve professionalism in Albania's hospitality sector, AHLEI established working partnerships with the University

Marin Barleti (UMB) to set up diploma programmes in tourism and with the Destination Management Organization (DMO) to offer certified hospitality training programmes for working professionals (AHLEI 2013). In line with positive signals coming from Albania, the UN Women in July 2013 started an application procedure for an international consultant (United Nations Development Programme (UNDP 2013), who is expected to promote women entrepreneurship in Albania.

Methodology

To explain the nature of women entrepreneurship in Albania, we considered a sample of 11 women entrepreneurs in the capital Tirana. Tirana was chosen because the chances for finding entrepreneurs who would be able and willing to speak to the researcher could be expected in an urban environment. Semi-structured interviews were done in 2007 by the female native Albanian researcher in order to have a trustworthy interview setting in which the women entrepreneurs would be willing to share their experiences. In Table 1 below, age, education, marital status, family composition (children), and type of small business of the 11 respondents are given.

The transcripts of the interviews were analysed one by one and themes were generated through reading and re-reading. The themes were put into a structure to identify their meaning and relevance. In 2013 the co-author of the research went back to the literature which included research among entrepreneurs in the Netherlands (Gehrels 2012). He compared the Albanian women entrepreneurs' narratives to the contextual characteristics of successful Dutch small business entrepreneurs. Furthermore, recent publications were consulted to investigate what the current situation was in Albania. Finally, an international expert on Albania was interviewed to verify the findings. This second round of investigation was aimed at putting the original interviews into a broader perspective.

Results

The 11 interviews generated seven important themes.

- (1) A strong relationship exists between Albanian women's previous employment experiences and the decision to become self-employed.

This relationship is derived from the negative atmosphere that the women faced while being employed. Respondent 2 expressed the feeling in detail:

The women had to work very hard ... at home and with their children. Working schedule started at 6 a.m. ... So working ... was very hard because at the same time I had to send my kids to the nursery at 5.30 a.m. and leave them with the guard or cleaner of the nursery as the nursery used to open at 6 a.m. After that I used to ride the bicycle to work which was few km from my house. Work was asked on 8 formats during the 8 hours shift so I could not leave anything for tomorrow because I would be labeled a deserter and could end up in prison for agitation and propaganda up to 10 years. If you could not finish the job you would be given a warning and if it happened for a second time it could have penalty consequences. The stress working at that time was immense.
[Respondent 2]

Table 1: Respondents

| | Age | Education | Marital & children | Small business |
|-----|-----|----------------------------------|--------------------|--------------------------------|
| 1. | 32 | university degree (UD), law | Married & none | Consultancy in law |
| 2. | 44 | UD, engineering | Married & 2 | Constructing firm |
| 3. | 34 | UD, economics, finance | Divorced & 1 | Fashion atelier |
| 4. | 40 | UD, economics/ planning/commerce | Married & 3 | Insurance agency |
| 5. | 26 | UD, foreign languages | Married & 1 | Language centre |
| 6. | 21 | UD, electronic engineering | Married & 1 | Consultancy: licenses & brands |
| 7. | 29 | UD, chemical engineering | Married & 1 | Decorating & colour advising |
| 8. | 43 | UD, medicine | Married & 2 | Medical service centre |
| 9. | 30 | UD, design | Married & 1 | Beauty parlor |
| 10 | 37 | UD, history, geography | Married & 2 | Coffee bar & kindergarten |
| 11. | 30 | UD, economics, business | Married & none | Advisor in home appliances |

Important and vivid issues such as low salary, long working hours and insufficient time which could be dedicated to family and children, made it unpleasant for the women to be employed. Another respondent who owns two small businesses explains the motives to start her own businesses like this:

My sole motivation in opening my first business was to go out of the house and work ... to have my own money and to be independent economically ... for my second business it was passion to take care for kids and to teach them. [Respondent 10]

Entrepreneurship appears to be almost like a necessity, although there is also the pull factor of being able to build a more balanced life in terms of family commitments.

(2) Educational and family background influence women's motivation and career development.

The women entrepreneurs interviewed considered it indispensable to have at least a university degree in order to obtain the skills needed to be able to perform independently and successfully in the market. Respondent 1 made an appeal about the matter to all females:

I would like to make an appeal to all females in general and the new generation in particular to dedicate more time to education because it's the door that will open the opportunities for independence and self-respect as well as respect from others. [Respondent 1].

Secondly, family business inheritance, guidance and trade tradition, inspired and motivated the women entrepreneurs in this research. However, more than just for inspiration they evaluate their families as an enormous help in their success. This logic originates from the tradition in Albanian society, in which the phenomenon of collectivity among family members is visible and strong, as described by this woman:

I see my business as the main tool to maintain my family as well as to invest for my children's future in education and life. At the same time I see my business as a strong family business which I will pass on to my children. [Respondent 2]

On the other hand, the women's motivation for being economically independent especially from their spouses visualises and marks the influence and pressure by men, and the desire and needs of women to minimise this influence in order to live a harmonious life. Thirdly, it became clear that some of the women entrepreneurs benefitted from some international exposure of either studying or working abroad, or in

international contexts. Respondent 1 even encouraged her husband to take the opportunity for getting work experience abroad despite the fact it meant they would see each other rarely:

Yes, I know the value that I have gotten from a foreign diploma, in Albania, and this is why I encouraged him [her husband] to take this initiative. [Respondent 1]

(3) There are gender issues in Albania relating to start-up and operating of businesses.

Arbitrary taxes are imposed by the Tax Institution in Tirana, at which the employees are mainly men. The mistreatment was described as follows:

Whenever I went there, they would see me as a female and they would go forever with my documents. For example, when I needed to pay the taxes they would immediately charge the maximum taxes. [Respondent 3]

This is usually done in order just to exploit the women entrepreneurs by considering them as weak and without protection and this shows how gender influences the professional development of women entrepreneurs. The fact that they, as a solution to the problem, try to find a man figure to get along with the employees in order just to get a fair treatment means that they find it impossible to fight for the right themselves. The same scenario as described applies to the License Institution. In their private lives, women entrepreneurs do not hesitate to build a family and have children. Most of them have argued with their spouses, who in the beginning showed scepticism about their abilities to enter the entrepreneurial field. One respondent remembers:

At the beginning it was difficult not to see myself as a slave but as a female. [Respondent 10]

These arguments most of the times were the biggest challenge to face, not only in the beginning but also on the long run. Husbands of women entrepreneurs started appreciating them and their professional aptitude only after seeing the financial wellbeing coming from their wife's business, as this respondent stated:

... my husband ... is still surprised that everything is the fruits of my own work and determination ... [Respondent 7]

It stipulates the strong personalities of the women entrepreneurs if one realises how they persisted in their efforts, despite the enormous challenges they faced.

- (4) The impact of gender on financial related issues is obvious and vivid.

Finance and specifically acquiring the start-up capital is a big challenge for any entrepreneur starting a new business. In Albania the banks give loans only through mortgage on owned objects like houses, cars, etc. Because of being in a patriarchal society, the properties that a family owns are always registered in the name of the man of the house, meaning in the name of the spouse, thereby leaving starting women entrepreneurs without any financial possibilities. Respondent 11 states about this:

Then again it was my brother who was working and he took the credit from the bank. At those moments I was very angry because ... how can it be that I can't take the credit ... for the starting of my business?
[Respondent 11]

To overcome the situation, the Albanian women entrepreneurs looked for capital to be acquired from family relations, like the respondent mentioned in the example, or by saving every penny they could earn themselves.

- (5) The creation of female networks is not done in the same way as male networks.

It is important to note that networks created by women were suggested to them in most cases by their parents or spouse. The women entrepreneurs generally preferred women networks as Respondent 2 explained:

I feel more comfortable when I work with women but in my line of work there are more men than women. I feel satisfied when a deal or work relation has to do with women. For example when the finance manager is a woman, our communication goes more smoothly, the payments are done on time without reminding ...
[Respondent 2]

The women entrepreneurs usually accepted the suggested networks and built a strong connection with them because of the trust generated by the personal support from their source of information. In addition, the unavailability and non-existence of alternatives most of the time pushed them into creating connections with male networks as these are the dominant ones in the market. Some women entrepreneurs actually preferred to work with men and explicitly had a lower appreciation for dealing with other women in creating their networks.

- (6) Women entrepreneurs consider gender to have a negative influence on their career.

The women entrepreneurs in this research see their position in Albanian society and in the business environment in general as awkward and under stressful conditions, as this respondent described:

Most of females here are discriminated related to males because they [the husbands] think that we are their property. [Respondent 7]

Nevertheless, concerning their success, women feel changes in their position compared to men, which generates greater appreciation for them. In their perception, however, it will take another few years to narrow the gap. On the other hand, controversially, women seem to have been producers themselves of this aggressive society towards them and their emancipation. Respondent 6 defined the feeling as follows:

The females themselves are a product ... of this society ... they ask to be treated the same but they do not treat themselves the same ... I do not blame them but in some cases they are responsible for it themselves.

[Respondent 6]

In order to express their force, capability and determination, they defined themselves not as successful women but instead profile more like men. This phenomenon of trying to resemble the dominant part of society occurs because of the patriarchal nature and pushes true women's influence in the wrong direction in order to achieve empowerment. This situation emphasises the ongoing strong influence of men within Albanian society.

- (7) Similarities with successful entrepreneurs' contextual characteristics (Gehrels 2012).

Interestingly, there appeared to be significant overlap between the concepts and theoretical themes as Gehrels found in his research into successful Dutch entrepreneurs and the Albanian women entrepreneurs. The elements of strong will, determined and persistent individuals highly connected to their direct social environment, a strong striving for independence as well as the ability to face challenges successfully were shared. Differences appeared in the sense that the Albanian women entrepreneurs managed to overcome the enormous pressures of a highly traditional and 'women discriminating' patriarchal societal structure. Successfully dealing with the remainders of the former Stalinist communist environment presented the entrepreneurs as extremely strong individuals who face and manage their lives. Comparing their stories to the entrepreneurs in the Gehrels (2012) research confirms that these Albanian women entrepreneurs are true examples of small business initiative and entrepreneurship.

Finally, it can be said that gender strongly influences the entrepreneurship participation of women within the Albanian service industry. There are two major factors: work setting and social/personal factors. Obviously differences in pay between men and women, discrimination in hiring practices, lower access to financial and loans services and violence in the work place make employed women consider other ways to escape the workforce and to build up their career. Furthermore, the other major factors influencing women entrepreneurs' entrance into the market are: the difficult situation in terms of ownership rights for women and balancing professional with family life. Educational background (having a degree) and family inheritance are seen as important drivers for entering the market and success of women entrepreneurs.

Conclusion

It is important to mention that the aggressive working environment, unfair and risky, pushed and sometimes forced Albanian women to think about alternative ways to develop their careers, such as becoming self-employed. The findings on this issue confirm the phenomenon mentioned by Hisrich and Brush (1983) where they found that women become involved in their new venture due to the job frustration generated in their previous positions. Hence, the decision to become self-employed looks like a necessity and a forced choice. On the other hand, as Fay and Williams (1993) stated, the greater need of women to balance work and family commitments may

make entrepreneurship more appealing than employed work to some women. Entrepreneurship then also becomes a mode to balance professional and personal lives.

Secondly, according to INSTAT (2005), women in general have a higher education level than men, which is confirmed in the sample of this research. All the eleven interviewees were highly educated and held university degrees. They acknowledged the importance of education to their career developments. The biggest obstacle that the women entrepreneurs had to overcome was the challenge to get funding for their new enterprises. Mostly parents, friends and family members were the sources providing them with the starting capital. Getting funding from official institutions proved to be virtually impossible because of the high interest rates and substantive paperwork needed to get through the application process.

Thirdly, several authors have referred to the situation that traditionally men have controlled and dominated the financial incomes of families. Thereby the men have the mentality that property belongs to them, and this denies women's right of ownership. This was confirmed by the research, as the majority of women entrepreneurs did not consider taking loans from banks or were not able to do so. In general, women interested in becoming entrepreneurs have few possibilities or none to be able to achieve economic independence. Choosing networks for the majority of these women is strongly related to the recommendations coming from parents, friends or important persons in their lives. This finding confirms what Buttner and Moore (1997) distinguish to be the main difference between male and female networks. Overall it can be said that the success and positioning of women entrepreneurs are strongly influenced by the sum of early experiences relating to generating awareness, education, work experience and value systems and the driving powers of the particular individual (Gehrels 2007)

The Albanian women entrepreneurs in the research were definitely influenced because of being women. The challenges faced in employment pushed them to entrepreneurship. Low salaries, long working hours, mistreatment and insufficient time for family and children were the main factors motivating them to become self-employed. The change was more a necessity than a choice. All interviewees held university degrees, which allowed them to base their careful decisions on balancing pros and cons. Women in Albania find themselves severely discriminated against by men. Becoming entrepreneurs gave women a more independent position in terms of finance and power in the relationship with spouses who usually resisted their wife's business intentions. After observing the financial benefits, spouses became more cooperative. Albanian women entrepreneurs' experiences follow what can be found in the literature and because of the extreme male dominated society in Albania they are very interesting to research. The interviews confirmed the extremely traditional and conservative values of Albanian men. This pattern is alive in many other countries in the world. Albanian women who want to start a business have to be resourceful to get financing because the banks will only sign off against property, which traditionally is owned by men.

Entrepreneurs in this research indicated that they to connect to networks, preferably women led, suggested by parents and family. In the absence of alternative (womens') networks they entered the male networks that dominate the market.

Developments in Albania appear to be moving in a positive direction when looking at the information found in recent publications. Women entrepreneurship is expected to increase in the coming years thereby benefitting from the growing exposure of Albania and the further interest of both international political organisations and commercial parties. The situation in Albania at face value is not yet as suggested in recent US research (McGrath et al. 2010): "... findings show that ... successful women and men entrepreneurs are similar in almost every respect ...".

It was interesting, though, to see that the Albanian women entrepreneurs shared many contextual characteristics with the successful entrepreneurs in the Gehrels (2012) research, but adding extra strong qualities of determination and perseverance to deal with the dark side of a communist and traditional heritage.

Recommendations

Further research is needed to uncover the nature of women entrepreneurship in other areas than the Albanian capital. Most certainly, research should be undertaken in other developing countries to compare how women entrepreneurs deal with their environment and personal situations. Because of the predicted positive impact that women's entrepreneurship will have on the SME sector and particularly in the service and tourism industry, the continuation of research efforts like in this case example is needed. The direct value of disseminating the results of this research lies in providing information to potential women entrepreneurs in other (developing) countries.

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