

UNIVERSITY OF LJUBLJANA
FACULTY OF ECONOMICS

MASTER'S THESIS

**THE FACTORS AFFECTING SUCCESS AND PERFORMANCE OF
WOMEN ENTREPRENEURS IN KOSOVO**

Ljubljana, September, 2015

EDONA HAXHIU

AUTHORSHIP STATEMENT

I, the undersigned Edona Haxhiu, a student at the University of Ljubljana, Faculty of Economics, (hereinafter: FELU), declare that I am the author of the master's thesis entitled: THE FACTORS AFFECTING SUCCESS AND PERFORMANCE OF WOMEN ENTREPRENEURS IN KOSOVO, written under supervision of prof. dr. Tea Petrin.

In accordance with the Copyright and Related Rights Act (Official Gazette of the Republic of Slovenia, Nr. 21/1995 with changes and amendments) I allow the text of my master's thesis to be published on the FELU website.

I further declare:

- the text of my master's thesis to be based on the results of my own research;
- the text of my master's thesis to be language-edited and technically in adherence with the FELU's Technical Guidelines for Written Works which means that I,
 - cited and/or quoted works and opinions of other authors in my master's thesis in accordance with the FELU's Technical Guidelines for Written Works, and
 - obtained (and referred to in my master's thesis) all the necessary permits to use the works of other authors which are entirely (in written or graphical form) used in my text;
- to be aware of the fact that plagiarism (in written or graphical form) is a criminal offence and can be prosecuted in accordance with the Copyright and Related Rights Act (Official Gazette of the Republic of Slovenia, Nr. 21/1995 with changes and amendments);
- to be aware of the consequences a proven plagiarism charge based on the submitted master's thesis could have for my status at the FELU in accordance with the relevant FELU Rules on Master's Thesis.

Ljubljana, September, 2015

Author's signature: Edona Haxhiu

TABLE OF CONTENTS

INTRODUCTION.....	1
1 ENTERPRENEURSHIP.....	2
1.1 Definitions of Entrepreneurship.....	2
1.1.1 Entrepreneurship in economic theory.....	3
1.1.2 Entrepreneurship in management literature.....	4
1.2 Benefits of Entrepreneurship	5
2 WOMEN’S ENTREPRENEURSHIP.....	8
2.1 Literature Review on Women Entrepreneurs	8
2.2 Statistics on Women Entrepreneurs	10
2.3 Factors Affecting Women’s Entrepreneurial Activity.....	12
2.3.1 Access to loan and finance	13
2.3.2 Lack of collateral	13
2.3.3 Access to markets	13
2.3.4 Access to education	14
2.3.5 Access to networks	14
2.3.6 Access to policy makers	14
2.3.7 Work-family interface	14
2.3.8 Legal barriers and procedures	15
2.3.9 Lack of societal support.....	15
2.4 Differences between Women and Men Entrepreneurs	15
3 ENTREPRENEURSHIP IN KOSOVO.....	18
3.1 Background Information on Kosovo Economy	18
3.2 Overview on Entrepreneurial Activity in Kosovo	20
3.3 Entrepreneurship programs in Kosovo	21
3.3.1 Kosovo Youth Development Project (KYDP) - (2006 - Active)	22
3.3.2 KYDP - Training Programs.....	22
3.3.3 Community Development Fund (CDF) - (1990 - Active).....	23
3.3.4 Kosovo Private Enterprise Program (KPEP) - (2008 – 2012).....	23
3.3.5 Business Support Centre Kosovo (BSCK) - (2006 - Active).....	23
3.3.6 Innovation Centre Kosovo (ICK) – (2010 - Active).....	24
3.3.7 Management Development Associates (MDA) - (2009 - Active).....	25
3.3.8 Enhancing Youth Employment Project (EYE) - (2012 - Active).....	25
3.3.9 Horticulture Promotion in Kosovo (HPK) - (2000-2012)	26
3.3.10 Kosovo Association of Young Entrepreneurs (KAYE) – (2011 - Active).....	26
3.3.11 Innovations Lab Kosovo – (2010 - Active).....	26
3.3.12 Encouraging Young Entrepreneurs (EYE) – (2012 - Active)	27

3.3.13	Young Entrepreneur Program (YEP) – (2010-2015)	27
4	WOMEN ENTREPRENEURS IN KOSOVO	28
4.1	Methodology Applied	29
4.1.1	Research questions	29
4.1.2	Design of the questionnaire	29
4.1.3	Data collection procedure	30
4.1.4	Response to the survey	30
4.1.5	Limitation of the study	31
5	EMPIRICAL FINDINGS	32
5.1	Findings and Analysis of Data from the Survey on Characteristics of Women Entrepreneurs	32
5.1.1	Profile of women entrepreneurs	32
5.1.2	Characteristics of women entrepreneurs	35
5.1.3	Reasons to start own business	35
5.1.4	Legal status of businesses	36
5.1.5	Location of the business	36
5.1.6	Source of skills for running the business	37
5.1.7	Experience	38
5.1.8	Number of employees in the business	38
5.1.9	Employment by gender	39
5.1.10	Family entrepreneurial history	39
5.1.11	Involvement of women entrepreneurs in business activities	40
5.2	Training Programs for Women Entrepreneurs	41
5.3	Findings from the Survey on Factors Affecting the Performance and Success of Women Entrepreneurs	43
5.3.1	Economic factors	43
5.3.2	Legal and administrative factors	48
5.3.3	Social and cultural factors	52
5.4	Findings from in-depth interview with Women in Business Organization	56
5.3	Comparison of Factors that Affect Performance and Success of Women Entrepreneurs	58
	CONCLUSIONS AND RECOMMENDATIONS	59
	REFERENCES	63
	APPENDICES	

LIST OF FIGURES

Figure 1: Main Benefits of Entrepreneurship	5
---	---

Figure 2: Framework: Linking Entrepreneurship to Economic Growth	6
Figure 3: Main Differences Between Men and Women Entrepreneurs	17
Figure 4: Male and Female Early Stage Entrepreneurial Activity (TEA) in 2014, by Geographic Regions	18
Figure 5: Sample Population	31
Figure 6: Education Level	32
Figure 7: Age	33
Figure 8: Marital Status	34
Figure 9: Family Size	34
Figure 10: Respondents Reasons to Start Own Business	35
Figure 11: Legal Status of Business	36
Figure 12: Location of the Business	36
Figure 13: Source of Skills for Running the Business.....	37
Figure 14: Experience.....	38
Figure 15: Number of Employees Hired	38
Figure 16: Male and Female Workers	39
Figure 17: Family Entrepreneurial History	40
Figure 18: Involvement of Women Entrepreneurs by Sector.....	40
Figure 19: Support to Women Entrepreneurs.....	42
Figure 20: Formal Trainings.....	42

LIST OF TABLES

Table 1: Entrepreneurship Concepts in Economic Theory.....	4
Table 2: Women's Entrepreneurship Literature- Developmental Milestones.....	9
Table 3: Total Entrepreneurial Activity (TEA) Rate by Gender, until 2012.....	11
Table 4: Registered Enterprises in Kosovo based on Numbers of Employees- 2011	21
Table 5: BSCK Supported Businesses	24
Table 6: Access to Loans and Finance	43
Table 7: Access to Markets	44
Table 8: Access to Different Business Trainings	44
Table 9: Access to Information and Networks	44
Table 10: Managerial Skills.....	45
Table 11: Experience in Business Ownership	45
Table 12: Land Ownership	46
Table 13: Inheritance	46
Table 14: Access to Technology	46
Table 15: Access to Inputs (raw materials)	47

Table 16: Optimism for the Future Growth of the Business	47
Table 17: Analysis of Economic Factors	48
Table 18: My Business is Supported by Government.....	49
Table 19: Access to Policy- Makers.....	49
Table 20: Business Registration Procedures	49
Table 21: Obtaining a Loan.....	50
Table 22 Interest Rates Charged by Banks	50
Table 23 Bank Support.....	51
Table 24 Government Grants	51
Table 25 Taxes Charged to Businesses	51
Table 26 Analysis of Legal and Administrative Factors.....	52
Table 27 Prejudices and Gender Bias	52
Table 28 Society Attitudes	53
Table 29 Relationship with Men Entrepreneurs.....	53
Table 30 Networking.....	54
Table 31 Gender Inequalities/Discrimination	54
Table 32 Family Support.....	54
Table 33 Time to Spend with Family.....	55
Table 34 Low-level Risk Taking Attitude.....	55
Table 35 Cultural Influences	56
Table 36 Analysis of Social and Cultural Factors.....	56
Table 37 Comparison of the Major Factors Affecting the Performance and Success of Women Entrepreneurs	58
Table 38 Analysis of Correlations.....	59

INTRODUCTION

Entrepreneurship is considered to be the main source which creates a new value in the market place and society. All around the world entrepreneurship is viewed as the backbone of the economic development. Entrepreneurs do perceive a lot of business opportunities through which they generate jobs, reduce unemployment and produce sustainable economic development. The creative ideas of entrepreneurs have advanced the world today as it is in different fields such as science, technology, and culture (Gerlach, 2014). Therefore, in recent times, the importance of entrepreneurship has become increasingly apparent to governments which are placing entrepreneurship at the center of their economic development agenda.

However, the role of entrepreneurship and entrepreneurial culture in economic development in some countries has often been undervalued. Additionally, there is a huge gender imbalance in entrepreneurship where women face persistent obstacles that deteriorate their progress (Wall Street Journal, 2015). In many developing countries, the idea and practice of women's entrepreneurship was not common. Therefore, the gender differences in entrepreneurial activity are influenced by a number of factors affecting mostly women entrepreneurs.

Kosovo has faced many challenges during its transition trajectory. Due to many occurrences in the last decade, the economy of Kosovo was devastated to its ground level. The development of entrepreneurship and small firms are perceived as the foundation that might help Kosovo in its economic recovery process. Small and Medium Sized Enterprises (hereinafter: SME) have the ability to resolve some of the economic problems arising from the transformation process from a centrally-planned economy to a market economy. Despite this important role, little attention has been paid to SME business environment which forms the main part of Kosovo private sector economy, accounting for approximately 80% of employment (Kosovo SME Promotion Program, 2014). Moreover, the majority of established SME's are owned by men. Women in Kosovo are still less active as entrepreneurs- at least in formal terms. Only 13% of SME's are owned by women and another 3% are co-owned by women while the remaining 84% are owned by men (Kosovo SME Promotion Program, 2014). These facts indicate that more than the half of the population is not part of the entrepreneurial activity. Women in Kosovo are facing numerous hindrances which prevent them to have access and control over the given economic benefits.

The **purpose** of this master thesis is to define the factors affecting the success and performance of women entrepreneurs in Kosovo. The **research design** for this study is a combination of desktop and empirical research, based on in depth interviews, surveys and online research of reliable published studies, reports, articles, academic literature and journals.

Explanatory and descriptive approach has been used for the purpose of analysis and topic explanation.

This thesis is organized as follows. The **first chapter** discusses entrepreneurship as defined in economic and management theory, as well as the economic benefits of entrepreneurship. The **second chapter** presents the literature review on women's entrepreneurship, which mainly includes the statistics of women entrepreneurs, factors affecting women's entrepreneurial activity, and differences between women and men entrepreneurs. The **third chapter** presents background information on Kosovo economy and entrepreneurial activities as well as entrepreneurship programs offered to existent and potential entrepreneurs. The **fourth chapter** presents the research objective and methodology used, and the **last chapter** presents the main findings and analysis of factors affecting the success and performance of women entrepreneurs.

The qualitative research of the project presents answers to **the following research questions**:

1. Which are the key factors affecting the performance and success of women entrepreneurs?
2. Which are the business sectors in which women entrepreneurs are mostly involved?
3. What is the support given to women entrepreneurs in Kosovo at present and how to improve it?

The main **limitations** in undertaking this research study were the small sample population, the lack of recent statistical data on women business ownership, the honesty of respondents, the hesitation of the respondents to fill in the questionnaires, and locational limitations.

1 ENTERPRENEURSHIP

1.1 Definitions of Entrepreneurship

Throughout the history many scholars have been making contributions to the academic literature on entrepreneurship. Among the most significant historical contributions were those of Cantillon, Marshall, Schumpeter, Knight, Kirzner, Schultz, and Shane & Venkataraman, who advanced the understanding of the entrepreneur's role in the economy. Furthermore, important contribution to understanding of the entrepreneurship concept has also been given in the field of management, notably by scholars as Drucker, Stevenson, Timmons, and Pinchot.

1.1.1 Entrepreneurship in economic theory

Richard Cantillon was the first economist who perceived the entrepreneur as the key economic factor. According to him, an entrepreneur is an arbitrageur who equilibrates the economy by bearing risk or uncertainty. In his theory an entrepreneur is not a production factor but an agent that takes risks for equilibrating supply and demand in the economy (Iversen, Jørgensen&Malchow-Møller, 2008).

Marshall equated entrepreneur with the business “genius”, which he considered as a special class of individuals. They have special personal characteristics such as artlessness, above average ability to coordinate and innovate and are susceptible to risk. He does not differentiate entrepreneurial function from the managerial function (Cuevas, 1994).

Later on Schumpeter argued that an entrepreneur is an innovator. He points out that an entrepreneur does not necessarily invent new combinations but, it is his ability to identify how the new combinations can be applied in production. In addition he argued that entrepreneurs move the economic system out of the static equilibrium by creating new products or production methods, thus making other products obsolete. This is called creative destruction which is seen as a driving force of economic development of capitalism (Iversen,Jørgensen&Malchow-Møller, 2008).

Knight’s contribution was in recognizing the difference between risk and uncertainty. He argued that the main function of the entrepreneur is to assume the uncertainty related to unique events such as: shifts in consumer taste (Iversen, Jørgensen&Malchow-Møller, 2008). He conceptualized entrepreneurial profit as rent on the ability to assume uncertainty.

Kirzner claims that alert entrepreneurs discover and exploit new business opportunities, which moves the economy toward the equilibrium where no additional information can be discovered (Iversen, Jørgensen&Malchow-Møller, 2008).

According to Schultz entrepreneurship is closely connected to the disequilibrium situation and it is the entrepreneur’s ability to efficiently allocate resources and deal with situations (Iversen, Jørgensen&Malchow-Møller, 2008).

Shane andVenkataraman argue that entrepreneurship involves the study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them (Ahmad, & Seymour, 2008).

According to Tyson, Petrin, and Rogers (1994) the traditional definitions of entrepreneurship fall into four main categories: 1) entrepreneurship as innovation (Schumpeter,1911); 2) entrepreneurship as risk-taking (Cantillon,1755); 3) entrepreneurship as stabilizing force (Kirzner,1973; 4) entrepreneurship as founding or owning and managing a small business; an entrepreneur is considered the one who starts and owns a business within several years.

An alternative summary of some of the main entrepreneurship concepts in economic theory is given in Table 1.

Table 1: Entrepreneurship Concepts in Economic Theory

Year	Economist	Entrepreneurial Attributes
Classical Era of Entrepreneurship Concept		
1755	R. Cantillon	Entrepreneur as speculator
Neoclassical Era of Entrepreneurship Concept		
1890	A. Marshall	Coordination, Innovation, Arbitration
1911	J. Schumpeter	Innovation
1921	F. Knight	Making decision in an uncertain environment
Modern Era of Entrepreneurship Concept		
1973	I. Kirzner	Arbitration and alert to profitable opportunities

Source: Adapted from S. Alam and G. Mohiuddin, *Chronological development of entrepreneurship concept – A critical evaluation*, 2014, American Journal of Economics,4 (2), 130-135.

1.1.2 Entrepreneurship in management literature

In a rather short time period there is an extensive literature dealing with the issue of entrepreneurship in management literature. Among the most well-known authors are Peter Drucker, Howard Stevenson, Jeffrey Timmons, and Gifford Pinchot (Prokopenko&Pavlin, 1991).

According to Drucker, entrepreneurship is perceived as perceptiveness to change and the entrepreneur is one who always searches for change, responds to it, and exploits it as an opportunity. He therefore defines entrepreneurial management as a form which is opened to

innovation and willing to recognize changes as an opportunity rather than a threat (Drucker, 1985, p. 28).

Stevenson explains entrepreneurship as the process in which value is created by pulling together resources to exploit a given opportunity (Stevenson et al., 1985, p. 16).

According to Timmons entrepreneurship is the ability to produce and make something from almost nothing (Timmons, 1989, p. 1.).

From the perspective of Pinchot, an entrepreneur is an innovator. His contribution to the subject of entrepreneurship is that he coined the term “intrapreneur” where he differentiated the role of entrepreneurship inside the organization from that outside the organization (Pinchot, 1985. p. 287).

As the review of different theoretical definitions of entrepreneurship shows, definitions reflect a diverse set of ideas on the role of entrepreneurship in the economy, involving innovation, uncertainty-bearing, opportunity-seeking and management/coordination.

1.2 Benefits of Entrepreneurship

Throughout the theoretical literature, there is evidence which demonstrates first, that the impact of entrepreneurship on economic growth differs between countries depending on their level of development, and second, that entrepreneurship creates various benefits as presented in figure 1.

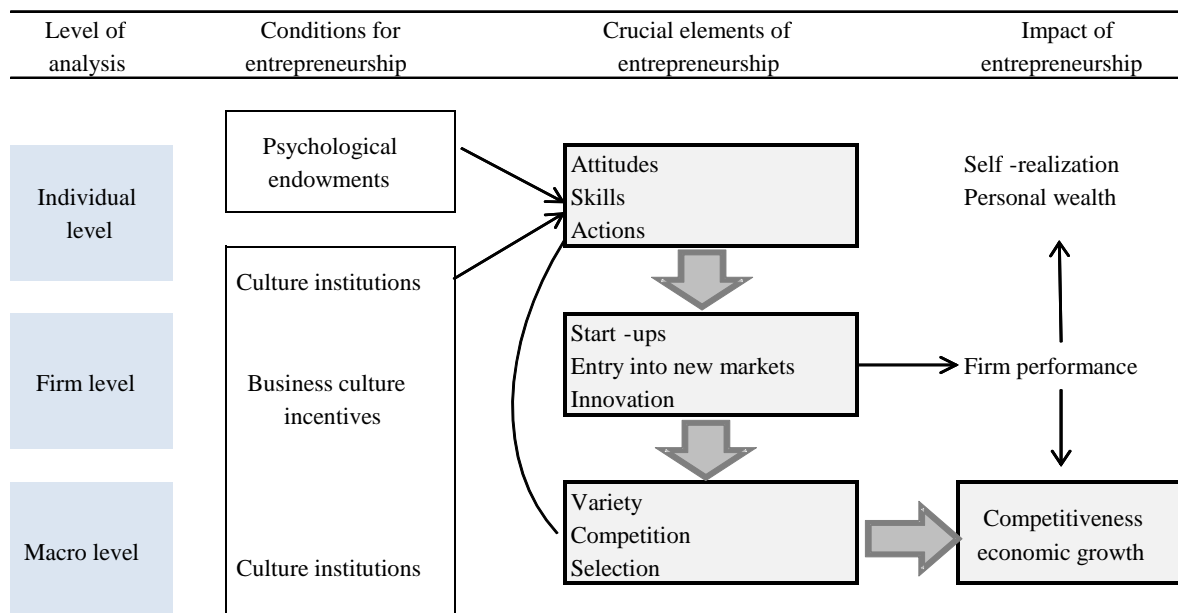
Figure 1: Main Benefits of Entrepreneurship



Many researchers have confirmed a link between entrepreneurship and economic growth. Recent empirical papers support the hypothesis that entrepreneurship contributes to economic growth through transforming knowledge into new products, new jobs, and new firms. Many empirical studies have found a strong relationship between entrepreneurship and economic growth both at national and regional levels (Handerson, 2006).

Audretsch and Thurik (2004), for example, have identified knowledge spillovers, increased competition, and diversity among firms as the three major mechanisms underlying economic growth. All of them are connected to entrepreneurship. Further, Karlsson and Nystrom (2008; in Audretsch, 2011, p.180) have found that about two-thirds of empirical studies on entrepreneurship and growth have a common conclusion that there is a positive and strong correlation between knowledge, entrepreneurship and economic growth.

Figure 2: Framework: Linking Entrepreneurship to Economic Growth



Source: R. Thurik and S. Wennekers, *Entrepreneurship, small business and economic growth*, 2004, *Journal of Small Business and Enterprise Development*, 11(1), p. 51

Another hypothesis how entrepreneurship boosts economic growth is through increased competition induced by the creation of new firms. According to Audretsch and Thurik (2004; in Handerson, 2006) not only an increase in the number of new firms improves the competition for new ideas, but greater competition between firms enables new firms specialize

in a specific new product or service. This occurs because the required complementary inputs are more likely to be accessible from small firms than from large firms. The empirical evidence, from Glaeser et al. (1992) and Feldman and Audretsch (1999), supports this hypothesis. It has been shown that an increase in local competition is accompanied by higher growth performance in that area (in Handerson, 2006).

Figure 2 shows a framework of linking entrepreneurship to economic growth developed by Thurik, and Wennekers (2004).

It has also been argued that entrepreneurship supports economic growth by providing diversity among firms. According to Jacobs (1969; in Handerson, 2006), it is the diversity of firms within a niche market that promotes knowledge externalities, innovation and economic growth.

Stel, Carree and Thurik (2005) have analyzed the impact of entrepreneurial activity on national gross domestic product growth in a sample of 36 countries. They used a multiple measure of entrepreneurial activity from the Global Entrepreneurship Monitor (hereinafter: GEM). Total Entrepreneurial Activity (hereinafter: TEA) is the ratio of active population that is engaged in start-up activities, or those who are owners of an enterprise not more than 3.5 years. They found that TEA has a positive impact on economic growth when GDP is higher than \$20,000 per capita and when the level of development is increasing thereafter (Stel, Carree & Thurik, 2005).

Audretsch and Keilbach (2005) used the data from West German regions and analyzed the relationship between entrepreneurial activity and regional growth. They found that regions with higher levels of entrepreneurial activity had higher levels of gross value added output and higher rates of labor productivity. Moreover, this study also emphasized that the importance of entrepreneurship to economic growth would differ according to the level of urbanization since the knowledge spillovers are greater in urban areas. Their research confirmed the relationship between entrepreneurial activity and growth being stronger in urban areas than in rural regions (Audretsch & Keilbach, 2005).

There are many other researchers who have tried to show that the economic benefits of entrepreneurial activity vary in different countries. In general, it is considered that high levels of entrepreneurship will correspond into high levels of economic growth. However, Wong, Ho and Autio (2005) state that having a higher degree of entrepreneurship or new business creation does not guarantee a faster economic growth. In addition, Stel (2005) has criticized use of TEA to measure impact of entrepreneurship on economic growth since TEA rate has a negative effect for relatively poor countries, while it has a positive effect for the rich countries. As noted by Stel (2005, p. 144) such results indicate that the effect of entrepreneurial activity on growth is not straightforward.

According to Acs (2006), the impact of entrepreneurship on development depends on entrepreneurial activities countries are involved in. There are two different types of entrepreneurial activities: Opportunity entrepreneurship- starting a business voluntarily to exploit a perceived business opportunity, and necessity entrepreneurship- starting a business because there is no other choice. He argues that starting a new business to exploit a perceived business opportunity may possibly lead to economic development, but it is also likely that necessity entrepreneurship might not lead to economic development. Starting a business by being pushed into entrepreneurship (self-employment) because there are no other choices can even lead to underdevelopment.

Since there are many arguments highlighting entrepreneurship benefits on national economic development, conversely, there are arguments emphasizing that entrepreneurship can sometimes be unproductive or destructive. Baumol (1990) distinguishes between productive, unproductive and destructive entrepreneurship as a result of the interdependence between institutions and entrepreneurial behavior. Institutions of society fundamentally influence the allocation of productive or non-productive activities, given their relative profitability. If for example corruption is not sanctioned, entrepreneurs will engage in corruptive activities on the expense of innovative, productive entrepreneurship. According to Wintrobe (1995; in Anokhin and Schulze, 2009) in corrupt environment, the transaction costs and other unproductive consequences of corruption limit the scale and scope of entrepreneurship and innovation and thus, the effect on economic growth.

Based on the empirical evidence presented, it is possible to conclude that entrepreneurship could be considered as an important factor of growth and economic development. Its effect, however, may differ according to the stages of achieved economic development and socio-cultural norms of the countries that either promote or restrict innovative entrepreneurship.

2 WOMEN'S ENTREPRENEURSHIP

2.1 Literature Review on Women Entrepreneurs

Women in entrepreneurship have been largely neglected in society and science. Scholars began the study of female entrepreneurship in the late 1970s, when women joined professional workforce in higher numbers compared to previous years (Parker, 2010). Although the research on women's entrepreneurship started in 1970s, a more intensified research on women's small businesses essentially dates from the mid-1980s. The increase in the number of women entrepreneurs has generated a number of important research studies investigating the issue of gender and entrepreneurship. According to Carter, Anderson and Shaw (2001) many

studies on women entrepreneurs were descriptive and mainly focused on demographic characteristics, motivations and their business ownership experiences. They additionally noted that studies that were able to adequately conceptualize and build explanatory theories were deficient, and this was considered as failure.

There are many reasons for this delay. One is that in the past women were not counted as a distinctive group of business owners in many countries. Another explanation is that there was no media attention given to women business owners and as a consequence, the area of female entrepreneurship was less likely to be studied by academics. Moreover, many scholars have assumed that there is no difference among male and female entrepreneurs (Jennings & Brush, 2013). Table 2 shows a brief chronology, highlighting the key developmental milestones in the women's entrepreneurship literature.

Table 2: Women's Entrepreneurship Literature- Developmental Milestones

Women's Entrepreneurship	Entrepreneurship
	1934: First academic book
	1953: First policy conference
	1953: First academic presentation
	1954: First policy report
	1958: First literature review
	1963: First academic journal
	1970: First academic conference track
	1971: First edited volume
	1972: First journal special issue
1976: First journal article	1976: First academic research award
1979: First policy report	1981: First academic conference
1981: First conference presentation	
1985: First academic-oriented book	
1986: First literature review	
1989: First edited volume	
1997: First journal special issue	
1998: First policy- oriented conference	
2003: First academic conference	
2007: First award recognition	
2009: First academic specialty journal	

Source: Adapted from Jennings, J., & Brush, C., *Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature*, 2013, *The Academy of Management Annals*, 7(1), 663-664.

Notably, the women's entrepreneurship developmental milestones are behind compared to the general entrepreneurship literature. Even though women have owned and managed businesses for decades, the first academic article was published by Schwartz in 1976, the first policy report was "The bottom line: Unequal enterprise in America" published in 1979, the first academic conference presentation was held by Hisrich and O'Brien in 1981, and the first academic oriented book was written by Goffee and Scase in 1985 (Jennings & Brush, 2013).

In spite of increased research interest in recent years, women's entrepreneurship is considered as seriously under-researched field that lacks cumulative knowledge, adequate conceptualization and constructive explanatory theories (Carter, Anderson & Shaw, 2001).

Although women's entrepreneurship is still under-researched, the concept of "women's entrepreneurship" is becoming a global phenomenon by noting the important role they play in the national economy. According to Charantimath (2009), a woman entrepreneur is confident, innovative and creative, capable of achieving economic independence individually or in collaboration generating employment opportunities for others through initiating, founding and running an enterprise and at the same time keeping peace with her personal, family and social life. The concept of women's entrepreneurship is thus multidisciplinary in nature, representing economic, psychological, social, and cultural as well as environmental characteristics (Hatwal, 2012). For these reasons, the study of women's entrepreneurship has become one of the fastest growing fields of research in recent decades (Alecchi & Marković, 2013).

2.2 Statistics on Women Entrepreneurs

There are numerous studies and statistical reports presenting women's entrepreneurship activity. Women's participation in entrepreneurship varies around the world. Researchers are increasingly trying to identify the number of women entrepreneurs and their impact on economic development. The Global Entrepreneurship Monitor (hereinafter: GEM), the World Bank, the European Commission Report and other reports offer comprehensive analysis of women's entrepreneurship activity rates and impact indicators.

According to GEM (2012), it is estimated that 126 million women were starting or running new businesses in 67 economies around the world, and around 98 million were running established businesses. These women are creating jobs for themselves and also employing others. Based on the GEM survey, each woman entrepreneur employs one or more people. The Gemconsortium.org, (2012) has estimated that from seven million female entrepreneurs worldwide and five million established businesses at least six people will be employed in their

ventures. These data clearly show the impact of women entrepreneurs in the economy and on social wellbeing.

The World Bank (2013) shows that in the United States, for example, women-owned firms are growing at more than double the rate compared to all other firms and contribute nearly \$3 trillion to the economy and are directly responsible for 23 million jobs. The satisfying facts exist also for developing countries, where female entrepreneurship is also increasing. There are about 8 million to 10 million formal SMEs with at least one female owner (The World Bank, 2013).

Table 3: Total Entrepreneurial Activity (TEA) Rate by Gender, Until 2012

Country	Male TEA (%)	Female TEA (%)	Gender Gap, M-F (%)
Austria	11	8.1	2.9
Belgium	7.7	2.6	5.1
Bosnia & Herzegovina	10.4	5.1	5.3
Croatia	11.8	4.9	6.9
Finland	7.8	4.1	3.7
France	6.4	4.0	2.4
Germany	7.2	3.5	3.7
Greece	8.6	4.4	4.2
Hungary	12.8	5.8	7.0
Italy	5.7	2.9	2.8
Macedonia	9.4	4.5	4.9
Netherlands	13.9	6.7	7.2
Norway	9.8	3.6	6.2
Poland	12.6	6.2	6.4
Romania	13.2	5.3	7.9
Slovak Republic	13.7	6.7	7.0
Slovenia	8.1	2.6	5.5
Sweden	8.0	4.8	3.2
Switzerland	6.4	5.5	0.9
Turkey	17.5	6.9	10.6
United Kingdom	11.6	6.3	5.3

Source: Adapted from Warnecke, T., *Targeting the 'Invisible': Improving entrepreneurship opportunities for informal sector women*, (2013), p.10.

The study of the European Commission “Statistical Data on Women Entrepreneurs in Europe” (2014) had the objective to collect, analyze, and systematically present the most recent data on women entrepreneurs in 37 European countries. This study revealed that in 2012, in these

courtiers, 29% of entrepreneurs were women while in the 28 European member States the share of women entrepreneurs was 31 % (The European Commission, 2014).

Table 3 shows the gender gap in entrepreneurial activity rates around different countries in Europe and Balkan region, measured as the male total entrepreneurial activity rate (TEA) minus the female TEA rate. The gender gap in entrepreneurial activity is high even though women's entrepreneurial activity is increasing. This indicates that there are still difficulties in reducing the gender gap in entrepreneurial activity even in high-growth economies.

Women entrepreneurs are increasingly seen as the new engines for growth and the rising stars of the economies also in developing countries to convey prosperity and welfare (Vossenber, 2013). Marković (2007) argues that the political and economic transformation seem to be occurring everywhere with positive consequences for women to become engaged in entrepreneurial activities.

According to the World Bank report on Gender and Development (Web.worldbank.org, 2013), female-run enterprises are progressively growing all over the world, contributing to household incomes and growth of national economies

The research also shows, where women do not participate equally in entrepreneurship, the society loses out the value that can be created by half of its population (Kelley, Brush, Greene & Litovsky, 2010). Women involved in economic activities are empowered economically and they are able to contribute more to overall development. The findings of Alecchi and Markovic (2013) reveal that women participating in business are imposing a new behavioral style in business and that female durability, persistence and intuition brings business advantage.

As data indicate, women are choosing entrepreneurship as their career path. With increasing democratization, gender inequalities are decreasing thus offering a more productive atmosphere for both men and women. Empowered women can and do change societies. Women entrepreneurs create new products, new jobs, and present new solutions to management and business problems. Therefore, trends on women entrepreneurs show that women are becoming an important driving force of economic growth and social welfare.

2.3 Factors Affecting Women's Entrepreneurial Activity

Even though women entrepreneurs have grown in numbers across the world and the entrepreneurial potential of women have changed economies, still it does not mean that they are free of challenges. Women entrepreneurs have not achieved their full potential due to barriers they are facing. Therefore, there already exists a lot of research which has examined factors that affect female entrepreneurship in both, developed and developing countries. As it will be documented in the next section, women entrepreneurs are confronted with many socio

economic obstacles which historically had and still are preventing women to engage in entrepreneurial activities according to their potential.

2.3.1 Access to loan and finance

Access to finance is the most important factor for entrepreneurs to pursue growth and developmental opportunities of their businesses. According to International Finance Corporation (hereinafter: IFC)(2007), female entrepreneurs start their businesses with lower level of capital, and smaller percentage of debt finances compared to male entrepreneurs. Female entrepreneurs also lack access to obtain loans. Cantwell (2014) states that even in the 21st century women entrepreneurs in the US are still facing challenges in getting fair access to capital - only 4 percent of the total dollar value of all small business loans goes for women entrepreneurs. Women entrepreneurs take loans at less favorable terms. In many countries different studies reveal that women entrepreneurs are likely to face higher interest rates, a request for higher collateral, and shorter loan repayment time.

Therefore, access to finance is still the major obstacle which women entrepreneurs encounter.

2.3.2 Lack of collateral

Worldwide, women tend to face legal obstacles in starting a business. The World Bank report (2012; in Makena, Kubaison&Njati, 2014) shows that women own only one percent of the world's property, and the legal right of women declines with marriage in two thirds of countries. In many countries women have less inheritance rights than men. In most cases women are less likely to have land or other assets titled under their name, the inheritance rights mostly are granted to men (Agarwal, 2003; in Makena, Kubaison&Njati, 2014). The lack of property ownership limits women entrepreneurs to secure loans due to the lack of collateral.

2.3.3 Access to markets

Women entrepreneurs are often not able to access markets. Ewoh (2014), in his study of African women entrepreneurs found that women entrepreneurs lack knowledge, skills and expertise necessary for developing markets and for managing production processes. Women entrepreneurs in developing countries sometimes face gender harassment, and they may be restricted in their ability to travel and create new contacts (UNECE, 2004; Ewoh, 2014).

2.3.4 Access to education

Education and training are essential factors for achieving better performance, efficiency and growth. In many research articles it is stated that women entrepreneurs are less educated than men entrepreneurs. According to Ewoh (2014), entrepreneurs who have the necessary education and expertise in a particular business area have the opportunity for a better business performance. But getting the proper education and training is more difficult for women than men, because most of the women entrepreneurs have other responsibilities such as family and household obligations, which is very time-consuming. Therefore, the lack of proper education and training, the lack of managerial skills and experience, create difficulties for women to succeed in their businesses. According to Niethammer (2013) limited access to skills and trainings is among the main obstacle when it comes to the success and growth of women businesses.

2.3.5 Access to networks

Women entrepreneurs face difficulties to access support networks. According to Buttner and Rosen (1988; in Ewoh, 2014), the major difficulty women entrepreneurs face in not getting access to networks is because most women are victims of gender discrimination. The main existing networks and contacts are male dominated because the majority of networks that support women entrepreneurs take place after the regular working hours, what is unfavorable time for women entrepreneurs (Mahbud, 2000). The lack of access to networks could be an important hindering factor at achieving growth and success of women's businesses.

2.3.6 Access to policy makers

According to Ewoh (2014), women entrepreneurs in developing countries have little or no access to policy makers which makes them incapable to advocate policies that are in favor of their businesses. In large companies men can easily influence policies and decisions favorable to them since they have access to policy makers who are perceived as their peers. Moreover, most women in developing countries are not part of leadership positions in mainstream business organizations. This limits their contributions in policy making decisions through lobbying and negotiation.

2.3.7 Work-family interface

Another important challenge mentioned for women entrepreneurs is the combination of the family responsibilities with business, which may deteriorate the success of the business (Jennings & McDougald, 2007; in Vossenber, 2013). Women entrepreneurs try to manage the double workload and challenges coming from family and business. Even though, being self-

employed may provide flexibility, William (2004; in Vossenber, 2013) shows that in Europe the success in business is negatively related with the amount of time spent caring for children. The location of business at home may also weaken the legitimacy of the business if customers are experiencing such location as unsuitable (Marlow, 2002; in Vossenber, 2013). To lessen the negative influence of work – family interface, Jennings and McDougald (2007) suggest that the work and responsibilities within the household should be equally divided between wife and husband.

2.3.8 Legal barriers and procedures

In all Middle Eastern and North African countries, the lack of government support in terms of policy, laws and services has been identified as a barrier for women entrepreneurs (Jamali, 2009; in Vossenber, 2013). Research on obstacles facing women entrepreneurs in developing countries indicates that taxation, regulations, and legal barriers can play as major constraints for women entrepreneurs and success of their business.

2.3.9 Lack of societal support

In developing countries, the social attitudes on cultural and religious beliefs generally do not support women working or women to become entrepreneurs (Jamali, 2009; Baughn et al, 2006; in Vossenber, 2013). In developing countries the perception is that entrepreneurship is an appropriate career choice for men and not for women.

As presented, numerous research efforts have been undertaken to identify the factors affecting women entrepreneurial activity. The research has shown that the performance of women entrepreneurs is affected generally by factors such as economic, social and legal factors.

2.4 Differences between Women and Men Entrepreneurs

Entrepreneurs contribute to economic development in countries worldwide. Entrepreneurial activity is beneficial for both women and men. However, women are not engaged in entrepreneurship to the same degree as men because of the differences and barriers they encounter. Research has shown significant differences in female and male entrepreneurial activities which are affected by various factors.

Many studies have revealed that women entrepreneurs have different reasons to start a business compared to men. It is argued that men entrepreneurs start their business with the intention for growth and development while women start their businesses often to meet personal goals (Richardson, Howarth & Finnegan, 2004).

On the other hand, Ewoh (2014), based on his study of women entrepreneurs in African countries shows that men and women have similar motivation for business startups, but the slight difference in their motivation was that men often mentioned economic reason as the prime motivation while women mentioned family needs.

Women entrepreneurs compared to men entrepreneurs are less likely to look for external financial support, the argument advanced by Tsyganova & Shirokova (2010) based on the data drawn from the 2008 GEM.

Yordanova and Davidkov (2009) examined the reasons for women entrepreneurs' underperformance when compared to men in Bulgaria. They found that women-owned businesses are mostly concentrated in trade sector, where the enterprises tend to be smaller in terms of revenues and employment, compared to construction and manufacturing sectors where enterprises are commonly owned by men.

Wube (2010) stressed the differences in the profile of women entrepreneurs in Ethiopia. He found that women entrepreneurs are in the age between 31- 40 years old and join the business without adequate experiences. Moreover, he found that women entrepreneurs in Ethiopia have lower education. The maximum educational level that these women entrepreneurs reach is 8th grades. In his study he also investigated the characteristics of women entrepreneurs, such as, the reasons to start own business, sector, legal ownership status, source of skills for running the business, experience, and the number of employees. According to his findings, women entrepreneurs in Ethiopia, specifically in Dessie town, start their own business for the reason that they have no other alternatives. They are mostly engaged in production sector. The legal ownership establishment of their business is in form of cooperatives. It is reported that the majority of women entrepreneurs in Dessie town (Ethiopia), start their own businesses by their own initiation and acquire the necessary skills from trainings. The working experience of these women entrepreneurs is of 1-5 years, and they hire more than 15 employees in their enterprises.

Lerner, Brush and Hisrich (1997) studied the factors influencing the performance of Israeli women entrepreneurs. This study showed that the average age of Israeli woman entrepreneur was above 50 years old. The majority of women entrepreneurs in the study, were married, and were mothers of two or three children.

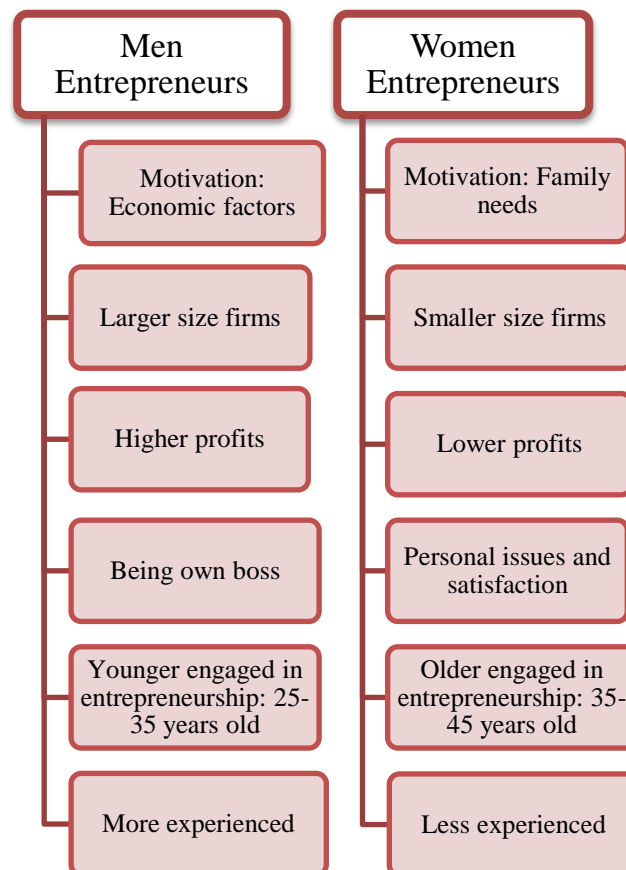
Marlow, Henry and Carter (2009) have found that the general performance and growth of women-owned firms based on the sample of countries, in United Kingdom tends to be weaker compared to male-owned firms in terms of turnover, profit and job creation. Women-owned firms are often younger, smaller and achieving a lower level of performance. On the other

hand, propensity of women to start a business may differ from that of men for cultural reasons or because of discrimination and since women have lower propensity for self-employment compared to men (Minniti&Naudé, 2011).

AlecchiandMarković (2013) indicate that for women, more than formen, the decision to start an enterprise is usually related to economic needs or to a flexible schedule or place in order to reconcile family with work needs. Another argument explaining the gender differences in entrepreneurship is that women in business were lonely and misunderstood, often disapproved in their intentions to prove themselves equally qualified and worthy among men (Marković, 2007).

Figure 3 presents a summary of some of the main differences between men and women entrepreneurs discussed in this section.

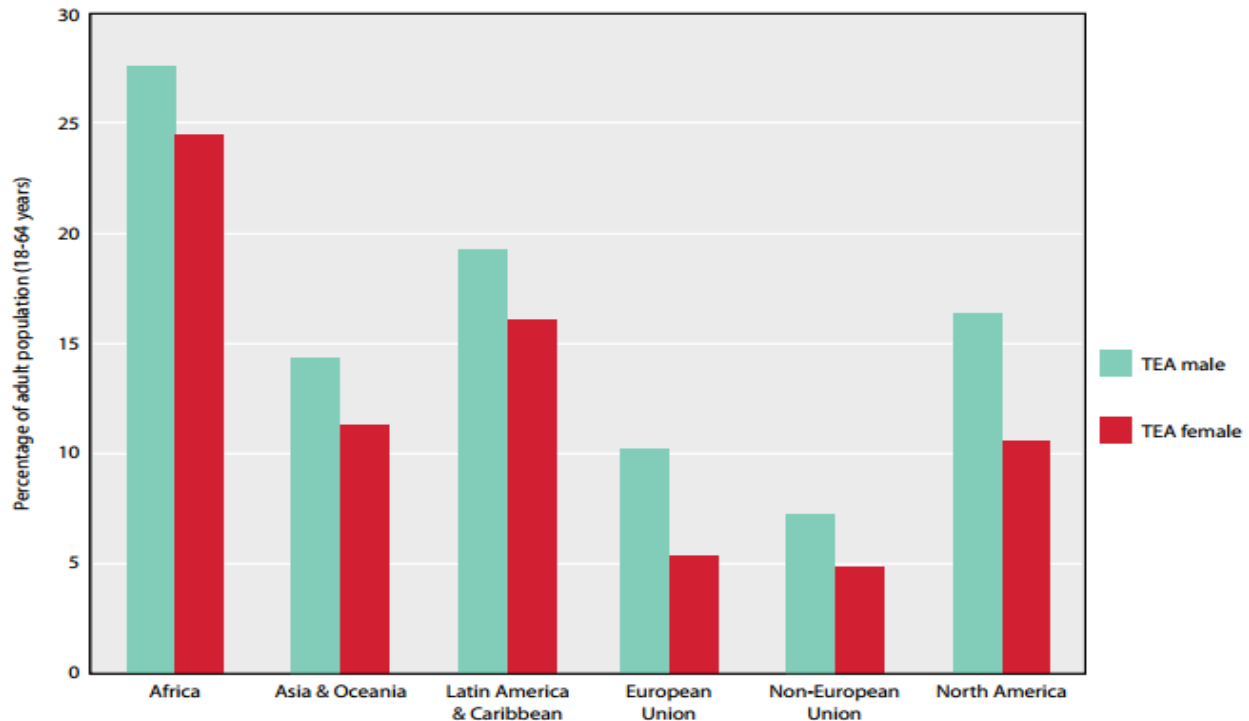
Figure 3: Main Differences between Men and Women Entrepreneurs



The gender engagements in entrepreneurship vary across countries as demonstrated in the figure below. It shows the percentage of male and female entrepreneurial activity by

geographic regions. The female entrepreneurial activity is lower than male in all the regions presented.

Figure 4: Male and Female Early Stage Entrepreneurial Activity (TEA) in 2014, by Geographic Regions



Source: GEM: Global Entrepreneurship Monitor. *Choice Reviews Online*, 2014, p.46

Based on the research presented in this chapter it is possible to conclude that women entrepreneurs compared to men entrepreneurs are disadvantaged worldwide, when engaging in entrepreneurial activities.

3 ENTREPRENEURSHIP IN KOSOVO

3.1 Background Information on Kosovo Economy

Kosovo economy has been transitioning from a centrally planned economy to a more market-based economy. Through privatization of many state-owned assets, Kosovo has opened its borders to global trade and investments, thus increasing the economic activity. The implementation of Law on lower Personal Income Tax rate has contributed to the steady development of entrepreneurial activity (Republic of Kosovo, 2009). Regardless of this progress, the capacity of institutions remains weak. A higher commitment of the government

is needed to implement significant reforms and strengthen the economic activity (Heritage.org, 2014).

Kosovo, as a young country, has an important location for business development, and it offers a range of comparative advantages such as: a young and qualified population, natural resources, new infrastructure, and geographical location with access to CEFTA and the European Union market (Ministry of Foreign Affairs of Republic of Kosovo, 2010). Despite these facts, however, the economy provides few employment opportunities. The poverty and unemployment rates are still high. Kosovo is one of the poorest countries in Europe, with per capita GDP estimates of €2,920 in 2013. The average per capita income is about one-tenth that of EU level and the poverty rate remains high. Therefore, widespread unemployment and a lack of quality jobs have contributed to poverty and income uncertainty. With an estimated unemployment rate of above 30 percent in 2013 and an employment rate of only 28.4 percent, Kosovo presents one of the weakest employment records in Europe (The World Bank Group in Kosovo, 2014).

The economic activities in Kosovo are mainly concentrated in the services sector, in particular retail and wholesale sector. The direct and indirect support of donors and reliance on remittances has been declining through the years (European Commission, 2012). Entrepreneurial activity in Kosovo is discouraged through the weak protection of property rights and widespread corruption. Judiciary system is subject to political interference, thus, creating unfavorable climate for investments (Heritage Foundation, 2014).

According to the World Bank Group in Kosovo (2014) the reforms in Kosovo aim at increasing domestic productivity in order to reduce the high rates of unemployment and poverty, strengthen public administration, institutions, and infrastructure, and reinforce the business environment.

Kosovo economy during the period of 2008–2013 reflects its limited integration into the global economy. This growth was largely attributable to public investments in infrastructure, donor assistance, and steady flow remittances (The World Bank Group in Kosovo, 2014). Further, current growth model of Kosovo is unsustainable over the longer term since private sector activities and investments which are the engines that generate growth and create new jobs have remained narrow despite some progress in recent years.

Most of private companies in Kosovo are not yet in a position to compete successfully in local and international markets. The necessary public infrastructure and business climate constraints, have created difficulties to the domestically produced goods -including the

agriculture sector which have not yet been able to supply the quantity and quality required to compete successfully in either domestic or foreign markets.

The World Bank Group (2014) estimations shows that in 2013, exports in Kosovo rose to €294 million, representing an annual increase of 6.5 percent, while imports decreased by 2.3 percent to €2.4 billion. The situation, however, reversed during January–July 2014, as exports stagnated at a value of €175 million, while imports increased by 1.4 percent to €1.2 billion (The World Bank Group in Kosovo, 2014).

Even though Kosovo has continued on a forward path in terms of institutional building, economic development, and civic participation is still uneven. For achieving economic stability the government of Kosovo should strengthen the institutional capacity, enforce the rule of law, and streamline regulatory framework.

3.2 Overview on Entrepreneurial Activity in Kosovo

The business environment in Kosovo has gone through many challenges. Initially, the war of 1999 resulted in extensive damage to physical assets and infrastructure and disrupted economic activities. Hence, as Kosovo employees were fired from socially-owned and publicly-owned companies, they were forced to undertake their own economic activities in order to survive. Kosovo entrepreneurs have been pushed to undertake self-employment initiatives even though they had limited resources and managerial experience. Even later during the reconstruction and the transitional phase to a market economy (Qorraj, 2013), the growth of the private sector, particularly SME's has been relatively weak.

Due to an unfavorable business environment and in the absence of a creative entrepreneurial culture, Kosovo lacks fast growing innovative firms, which are the main contributors to job creation in western developed economies (Republic of Kosovo, 2011). Entrepreneurs in Kosovo, even today, are faced with many challenges. According to the European Commission Progress Report (2010), there are three major barriers faced by businesses in Kosovo. The first relates to the unreliable electricity and water supplies that are especially serious for manufacturing SMEs. The second barrier is considered to be limited access to finance, while the third barrier is rather weak implementation of the rule of law which affects not just the businesses but all the citizens living in Kosovo (Republic of Kosovo, 2011).

According to the Kosovo Business Registration Agency (hereinafter: KBRA), up until the 31st of December 2010, there were more than 100,000 registered SME's in Kosovo, employing 216,799 employees (Republic of Kosovo, 2011). Table 4 shows the number of enterprises in Kosovo based on the number of employees. From the total of 103,755

enterprises: 102,070 (or 98.37%) are micro enterprises; 1,406 (1.35%) are small; 221 (0.22%) are medium; and, only 58 (0.06%) are classified as large (Republic of Kosovo, 2011).

Table 4: Registered Enterprises in Kosovo Based on Numbers of Employees- 2011

Classification by size	Number of Employees	Number of Enterprises	Percentage of Total
Micro	1-9	102,070	98.37
Small	10-49	1,406	1.35
Medium	50-249	221	0.22
Large	250 or more	58	0.06
Total		103,755	100

Source: Republic of Kosovo,(2011),*SME developments strategy for Kosova 2012-2016 with vision 2020, Government*, p. 15.

In terms of sector breakdown, SMEs are mostly concentrated in: retail (around 50%); transport, storage and distribution (14%); food products, beverages and tobacco (9%); and, hotels and restaurants (9%). Therefore, more than half of enterprises are involved in trade and fewer than 10% are involved in production. This indicates the need for developing more competitive enterprises that can produce goods to compete with the imported products (Republic of Kosovo, 2011).

At present in Kosovo, there is still a lack of the understanding of entrepreneurship and the role it plays in economic development and job creation. Kosovo needs a dynamic entrepreneurial sector where entrepreneurs are able to establish and grow their businesses with the minimum regulatory constraints, but within the framework of the law.

3.3 Entrepreneurship programs in Kosovo

As mentioned earlier in previous chapters, entrepreneurship is considered to be the main source of innovation in the society since entrepreneurs create many business opportunities, reduce unemployment and produce sustainable economic development. However, in order to carry out business practices and establish start-ups, entrepreneurs need support which often is provided by the Government and different NGO's. Entrepreneurship programs mainly aim at preparing potential entrepreneurs to work in a growing market economy.

Youth entrepreneurship in Kosovo needs to be provided with support and courage. For this reason there are various programs in Kosovo which support young entrepreneurs for developing their business ideas and for starting their businesses, such as:

1. Kosovo Youth Development Project (KYDP)
2. Community Development Fund (CDF)
3. Kosovo Private Enterprise Program KPEP
4. Business Support Centre Kosovo (BSCK)
5. Innovation Centre Kosovo (ICK)
6. Management Development Associates (MDA)
7. Enhancing Youth Employment project (EYE)
8. Horticulture Promotion in Kosovo (HPK)
9. Kosovo Association of Young Entrepreneurs (KAYE)
10. Innovations Lab Kosovo
11. Encouraging Young Entrepreneurs (EYE)
12. Young Entrepreneur Program (YEP)

3.3.1 Kosovo Youth Development Project (KYDP) - (2006- Active)

KYDP is a project supported by the World Bank and was initiated by the Ministry of Culture, Youth and Sports. It was established in 2006 and is still active. Since then the program has supported 5,800 young people to learn new skills and improve their chances in the labor market, as well as find ways to get along with their peers. This program aims to support and stimulate entrepreneurship and business development among young Kosovars so that new jobs will be created as their business develops.

This project aims to provide grants to 200 young people who apply and finance their ideas for new businesses. These grants are provided to young people between ages of 18-35 years old. Thirty percent of grants are provided for people with special needs and at least thirty percent for women.

KYDP Project provides two types of grants:

1. Start-up business grants
2. Grants for resources and equipment. .

3.3.2 KYDP- Training Programs

Training for development and professional education– These trainings aim to provide professional guidance to young people from all over Kosovo. They are provided through existing institutions for development and professional education (KYDP, n.d.). These trainings are given for different professions and aim to prepare young people to be able to compete on the job market professions for which the trainings are provided, such as: Preschool teacher, child care nurse, electrical installations, welding, food processing, central heating, plumbing, IT networking, accounting, sales agent, web design, and graphic design (KYDP, n.d.).

Training for young entrepreneurs–This program aims to provide training to people who aspire to start new businesses. Trainings provide basic knowledge on how to prepare a business plan, how to launch, as well as how to promote and manage a business idea in creative ways (KYDP, n.d.).

Advising and mentoring for young entrepreneurs–This program offers professional advice and mentoring to young entrepreneurs by engaging experts who are experienced in various sectors of the economy (KYDP, n.d.).

Based on the published list in the website there were 192 candidates, 65% men and 35% women, who received financial support from KYDP.

3.3.3 Community Development Fund (CDF)- (1999- Active)

The Community Development Fund (CDF) was established in November 1999 in partnership with the Soros Foundation/Open Society Institute, and it continues to be active. On 8th of October 2010, CDF was registered as a NGO with Public Benefit Status with the purpose to accomplish a community development project through small-scale community investments under a project by the World Bank (CDF, n.d.). The project is carried out by CDF and it offers two types of support: Community investment grants and SME Support.

3.3.4 Kosovo Private Enterprise Program (KPEP) - (2008 – 2012)

Kosovo Private Enterprise Program by USAID was a 4 year program purpose of which was to create a transformational chain of change so the Kosovo economy would have drastic improvements regarding the business environment. KPEP targeted key sectors such as: agriculture, construction, forestry, ICT etc. Moreover, the program evaluated opportunities for building other sectors as well such as: tourism, fishery, recycling etc. The project was based in Prishtina and offered interventions in four components (USAID, 2009):

1. Private Sector Support in Competitiveness;
2. Business Support Services;
3. Improvement of Business-Enabling Environment;
4. Workforce Development

KPEP achieved significant positive results. KPEP client companies saw a 13.4 million Euros increase in sales, investment growth reached 9.6 million Euros, and KPEP- assisted companies added 316 full time jobs (USAID, 2009).

3.3.5 Business Support Centre Kosovo (BSCK) - (2006- Active)

Business Support Centre Kosovo (BSCK) is supported by the Government of Netherlands and organizes free business trainings for young entrepreneurs and new business ideas. The participants in this program are able to gain skills for establishing and developing a business and all the trainings are provided by experts in the field. The businesses which were established in BSCK, 77 in total, won free business registration, access to micro-loans for business establishment, 100 hours of free consultancy and membership in the American Chamber in Kosovo.

It offers practical training courses and consultancy as well as accessible micro-credits for the most promising business ideas. BSCK also worked on the introduction of entrepreneurial education in curricula of the University of Prishtina, on capacity building of local partner institutions and has lobbied to ease or remove obstacles faced by startups and small businesses (Spark, n.d.). Based on information and the list provided in BSCK's website, 77 start-up businesses were supported. The most supported were service businesses as presented in table 5 (Bckosovo.org, (n.d.)).

Table 5.: BSCK Supported Businesses

By Sector	Number	Percent
Agriculture	6	7.79%
Agro culture	9	11.69%
Architecture	3	3.90%
Recycling	2	2.60%
Education	4	5.19%
Fashion	2	2.60%
Health care	4	5.19%
IT	3	3.90%
Marketing	6	7.79%
Production	12	15.58%
Services	26	33.77%
Total	77	100.00%

3.3.6 Innovation Centre Kosovo (ICK) – (2010- Active)

Innovation Centre Kosovo (ICK) is part of the Norwegian Business Development Program financed by the Norwegian Ministry of Foreign Affairs. ICK's aim is to create new job opportunities by orienting jobs towards the future by using new technologies; it connects R&D components of science field with business sector. ICK supports innovative entrepreneurs and business development with a main focus on Information and Communication Technology (hereinafter: ICT) (ICK, n.d.).

The services offered by ICK are incubator services, mentoring, consulting and training for entrepreneurs and managers in developing business plans, accounting, product development, marketing, sales etc. ICK serves as a hub by connecting innovative ideas with technology thus raising market opportunities primarily in ICT and Green energy sectors (ICK,n.d.).

ICK receives new ideas from different backgrounds and evaluates them. After the candidate or the team has applied, the program is divided into two processes, pre-incubation and incubation. Ideas that are not marked as ready to go, are channeled into a pre-incubation program which includes accommodation services, business consulting and training for a maximum period of six months, which should make them ready for incubation. Ideas ready to be registered as a business can make it through to the incubator directly. This creates an environment for their development and continuous learning, access to mentors and investors, as well as visibility in the local and international market. ICK also organizes Startup Weekends, 54 hour events where developers, designers, marketers, product managers and start-up enthusiasts come together to share ideas, form teams, build products, and launch start-ups (Osmani, 2012). Through ICK activities entrepreneurs can receive feedback on their idea, looking for co-founder or learn new strategies in business sector.

3.3.7 Management Development Associates (MDA) - (2009- Active)

The Management Development Associates Foundation - MDA Foundation, was established in 2009 and its main goal is to increase youth employment by supporting start-ups and promoting competitive business practices. With the mission to increase entrepreneurship in Kosovo, MDA offers services in order to support young people to develop businesses, increase their educational and learning capacities etc. Its support is provided through the following services:

Business Launch Pad– Provides entrepreneurs with a scope of resources and extension services by facilitating processes for a successful start-up. Business Launch Pad tenants are provided with business skill trainings, counseling, legal and administrative assistance. The Business Launch Pad hosts and supports up to seven (7) start-ups each year (MDA, n.d.).

Business Angels Investor Network-Provides linkages between vested investors and potential start-ups in Kosovo in order to establish partnerships for financial investment, networking, technology and know-how transfer for successful business development. Angel investors invest capital into start-ups by receiving equity shares of the company (MDA, n.d.).

3.3.8 Enhancing Youth Employment Project (EYE) - (2012- Active)

This project is implemented by the Helvetas-Swiss Intercorporation (HSI) and Management Development Associates (MDA). The purpose of the project is to assist the improvement of

labor conditions for young employees. The project facilitates skills and education training. It helps job seekers to have a better access in vacant job positions and make informed decisions along their career path (EYE, n.d.).

3.3.9 Horticulture Promotion in Kosovo (HPK) - (2000-2012)

The Project for Horticulture Promotion in Kosovo (HPK) has been operating for the past 12 years by continuously supporting horticulture agribusiness sector in generating sustainable and broad-based employment and income. HPK aimed on encouraging all actors of the horticulture market to engage in formal business practices. The project ended by the end of 2012. HPK was supported by Swiss and Danish governments and implemented by Helvetas SwissIntercooperation (HPK, n.d.).

3.3.10 Kosovo Association of Young Entrepreneurs (KAYE) – (2011- Active)

Kosovo Association of Young Entrepreneurs (KAYE) was established on July 2011. The mission of KAYE is to promote entrepreneurship culture among young people in Kosovo. KAYE tends to stimulate relationship with peers, partners, to enhance knowledge on how to start a new venture, and to become a market hero of tomorrow (KAYE, 2011). The main activities in KAYE are to share entrepreneurs' knowledge among the youth and help them to transform their ideas into concrete profit oriented business.

3.3.11 Innovations Lab Kosovo – (2010- Active)

Innovations Lab Kosovo supports young people (aged 16-29) to connect with their peers and transform their innovative ideas into concrete projects. Innovation lab offers:

1. A youth friendly space for project development and collaboration
2. Small scale funding for creative, youth-led projects and necessary technical equipment
3. On-site and remote mentorship and expertise in project development
4. Internships and opportunities to gain practical experience using new and emerging user-centered technologies
5. Trainings and workshops in formal and alternative advocacy methods, linking web-based social advocacy tools and platforms with offline advocacy initiatives and networks
6. Regular "tech events" to introduce and familiarize Kosovo youth with WEB 2.0 software developments, tools and applications
7. Multiple links between Kosovo public institutions and growing community of young change-makers (Innovations Lab Kosovo, n.d.).

Innovation Lab Kosovo works through three main programs: By Youth for Youth (BYFY), the Design Center (DC), and the Youth Advocacy Platform (YAP).

By Youth for Youth (BYFY) program tends to find innovative solutions to local challenges and develop professional capacity.

Design Center (DC), designs and implements technological innovations and applications to address the data-collection needs of relevant public institutions.

Youth Advocacy Platform (YAP), aims to mobilize broad, sustainable demand by youth for youth engagement in social policy issues through a variety of alternative evidence-based tools, trainings and ‘access-points’ that enable young people to directly advocate for themselves and their communities (Innovations Lab Kosovo, n.d.).

3.3.12 Encouraging Young Entrepreneurs (EYE) – (2012- Active)

EYE is a private and voluntary initiative that supports business ideas that have substantial growth potential. EYE Venture’13 is organized yearly by EYE and is a contest which aims to discover convincing and innovative business ideas and most importantly aims to encourage young entrepreneurs to establish their businesses. This contest is organized in three phases in which the competitors present and develop their idea in the form of a concept by presenting the benefits to customers, the market and the source of income, and in the later phase competitors prepare their business plans and finally the winners are chosen (EYE, n.d.). Throughout the program, the participants are assisted by experienced trainers in the process of establishing the business idea, business plan and to find partners for their business.

3.3.13 Young Entrepreneur Program (YEP) – (2010-2015)

USAID Young Entrepreneurs Program (YEP) supports young entrepreneurs for developing new businesses by providing to them financial and technical assistance. The program offers on-going support for starting a business and creating networks (YEP, n.d.).

This program has worked toward achieving its objectives through two main approaches:

1. Fast Track Period
2. Intensive Track Period

Fast Track engages young people who had completed any entrepreneurship training, had developed business plans or own a newly established business no older than 2 years.

Intensive track includes young people who need business development assistance by including the business opportunities, marketing, accounting and basic management. Candidates that are part of Intensive Track Group must attend an entrepreneurship training where YEP project engages professional trainers in this field. Candidates could ask for assistance in 5 different

areas and could allocate their hours in those services as they saw it more practical. The areas offered to grantees are as follows (Education Development Center, Inc., 2012)

1. Area 1

- a. Business Administration and Management including human resource services, contracting services, etc.

2. Area 2

- a. Basic accounting and business financial management.

3. Area 3

- a. Marketing and market research;
- b. Product design and development;
- c. Promotional strategies and activities;
- d. Pricing;
- e. Client services including communicating with clients in order to keep existing clients and attract new clients.

4. Area 4

- a. Legal services.

5. Area 5

- a. Consulting services for ISO 9001, ISO14001 and HACCP firm certification.

As demonstrated in this section, in Kosovo there are many entrepreneurship programs which mainly aim at preparing potential entrepreneurs to work in a growing market economy. Thus, these programs are designed to guide young entrepreneurs towards efficient business practices. Many of the projects discussed above are still active. They had helped many young entrepreneurs to start new businesses or expand the existing ones. Nevertheless, there is a need for even more efficient programs and support centers activities of which would effectively foster entrepreneurship- motivate, educate, and support young people willing to start their own businesses. Encouraging entrepreneurship and development of new businesses are keys to creating jobs and improving competitiveness and economic growth in Kosovo.

4 WOMEN ENTREPRENEURS IN KOSOVO

This chapter represents the most important part of the research to meet the objective of this thesis, i.e. to identify the factors affecting the performance and success of women entrepreneurs in Kosovo. Based on the theoretical framework already presented, it will

provide description of data collected on factors and obstacles that may affect the performance and success of women entrepreneurs in Kosovo.

4.1 Methodology Applied

This section presents the most important part of this research and it elaborates the methodology used for this topic. It provides information on how the primary data are collected, describes the sample and questions used in the surveys, and interpretation of results based on descriptive statistics.

4.1.1 Research questions

The primary data of this master thesis were collected by using in depth interview and surveys in order to answer to the following research questions:

1. Which are the key factors affecting the performance and success of women entrepreneurs in Kosovo?
2. Which are the businesses/sectors in which women entrepreneurs are mostly involved?
3. What is the support given to women entrepreneurs in Kosovo at present and how to improve it?

In depth interview was carried out with the Co-founder of Women in Business Organization (WiB) and was also used for distributing questionnaires to women entrepreneurs. This organization was chosen for the following reasons: First, women entrepreneurs, members of this organization, have experienced many challenges in doing business. Second, many successful women entrepreneurs, who are currently leading profitable businesses, have emerged from this organization.

4.1.2 Design of the questionnaire

In order to identify the major factors affecting the success and performance of women entrepreneurs, two questionnaires have been designed based on the literature review presented in this thesis and questionnaires on female entrepreneurship previously applied by Wube (2010) and Ngare (2013):

The objective of the first questionnaire “Survey on characteristics of women entrepreneurs” was to obtain information about the characteristics of women’s entrepreneurship (appendix A). It has 23 questions, classified into five groups:

1. Demographic profiles: education, age, marital status, family size

2. Business information: reasons for starting the business, business sector, legal status, location of the business
3. Obstacles and skills: main obstacles, skills for running the business, trainings;
4. Experience;
5. Funds and support.

The objective of the second questionnaire “Survey on factors affecting women entrepreneurs’ success and performance” (Appendix B) was to obtain more detailed information in this respect. It has 28 questions in total, classified into 3 groups:

1. Economic factors;
2. Legal and administrative factors;
3. Social and cultural factors.

The results obtained from these questionnaires were supplemented with information obtained through an in-depth interview with the Co-Founder of the Women in Business Organization.

4.1.3 Data collection procedure

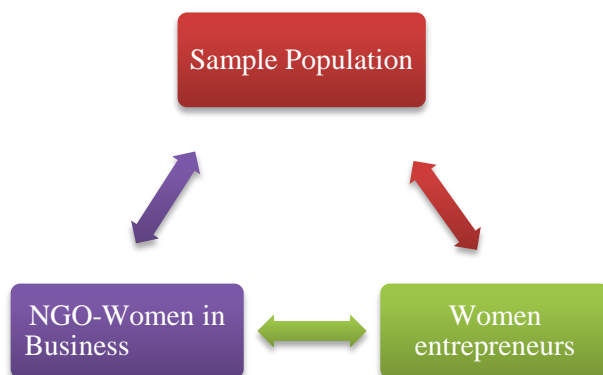
All questionnaires included a short paragraph with the introduction which provided information on the purpose of the questionnaire and instructions on how it should be completed. Initially the questionnaires were prepared in English language based on the literature review and some adaptations from prior research. Taking into account the fact that the majority of respondents did not understand the English language, the questionnaires were later translated to Albanian language. All the questionnaires were distributed and collected by the Co-founder of WiB Organization where I was also present during the whole process. The respondents were able to fill in the questionnaires when they had meetings and consultancy sessions in the organization.

4.1.4 Response to the survey

The population of the study consisted of 116 women entrepreneurs who are members of the Women in Business Organization in Kosovo (WiB). The legal status of businesses in the list provided by WiB is categorized as personal business enterprise or association. From 116 women entrepreneurs, there were 39 associations and 60 personal business enterprises. In this list there were 17 women who have closed their businesses.

The sample size of this study consists of 50 women entrepreneurs. Only women entrepreneurs having their own business were included.

Figure 5: Sample Population



For further analysis and interpretation, descriptive statistics (mean) has been computed for the Likert scales. In interpreting the results for Likert scale questions the mean score less than 2.50 indicates that respondents do not agree; score from 2.50-3.50 shows neutral or undecided position and greater than 3.50 indicates agreement on the issues raised.

Moreover, SAS (Statistical Analysis Software package) has been used to compute the statistical significance and find the correlation between economic factors, legal and administrative, and social and cultural factors. The correlation test is used to measure the degree of changes between variables. The correlation coefficients are expressed with values between +1 and - 1. The coefficient of +1 shows a perfect positive correlation between variables. While the coefficient of -1 show a negative correlation between variables (Wigmore, 2013).

4.1.5 Limitation of the study

Even though different efforts have been made, there were some challenges while undertaking this research study, which might have affected the results of the study. To begin with, we used a small sample of fifty women entrepreneurs, which indicates that we cannot generalize our findings to the entire population of women entrepreneurs in Kosovo. The lack of recent statistical data on women business ownership made us choose a focus group such as the Women in Business Organization.

Women entrepreneurs might not have been honest while providing answers to the questionnaires. They had to fill in two questionnaires which both in total had 51 questions, this might have been very time consuming to the respondents.

Furthermore, some of respondents initially were hesitating to fill in the questionnaires. They believed that they will be asked sensitive questions about their profits. Lastly, since the

respondents were dispersed in different locations, some difficulties were faced in providing orientations and collecting the responses.

5 EMPIRICAL FINDINGS

5.1 Findings and Analysis of Data from the Survey on Characteristics of Women Entrepreneurs

This section starts with the analysis of women entrepreneurs' profile, and continues with presentation of characteristics of women entrepreneurs, the identified factors that affect the performance and success of women entrepreneurs, and interpretation of the results.

Out of the total number of businesses owned by women which is 60, who are members of WiB Organization, 50 women entrepreneurs or 83.33 % have responded to all questions.

5.1.1. Profile of women entrepreneurs

This section elaborates the questions and answers of women entrepreneurs included in the sample.

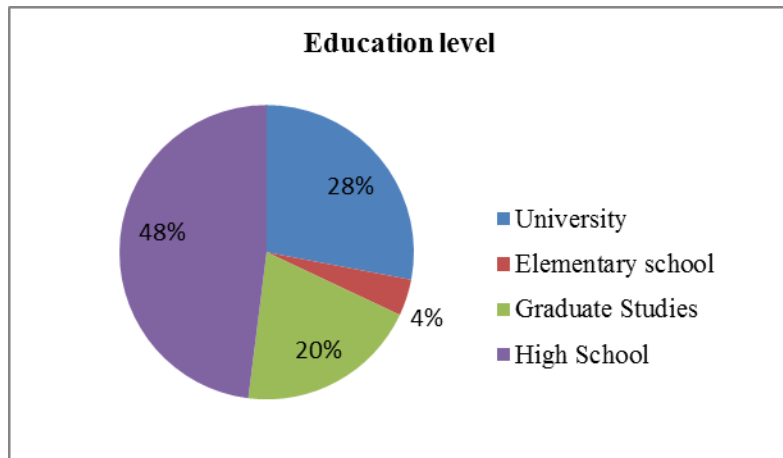
The data analysis based on answers by respondents, includes education level, age, marital status, and family size.

Q.1- What is your education level?

Respondents were asked to provide a single answer from four options provided for them; a) none; b) elementary school; c) university; d) graduate studies.

As data show, the majority of respondents, 48% have completed higher school education, and 28% of respondents have completed university studies. There are only 4% of respondents who have completed only the elementary school.

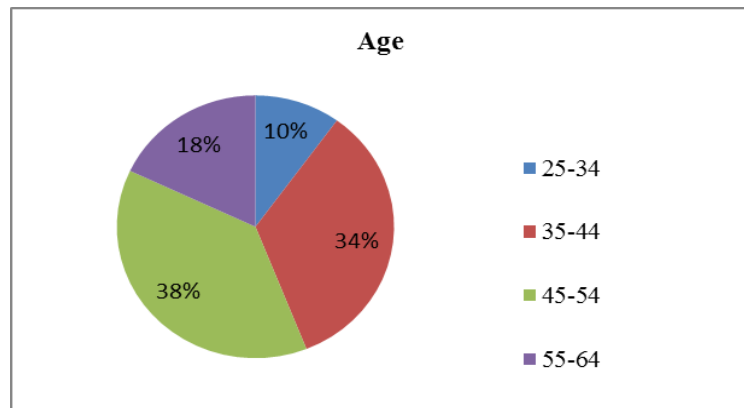
Figure 6: Education Level



Q.2 -Your age is between a) 25-34; b) 35-44; c) 45- 54; d) 55-64

Respondents were asked to provide information on their current age.

Figure 7:Age

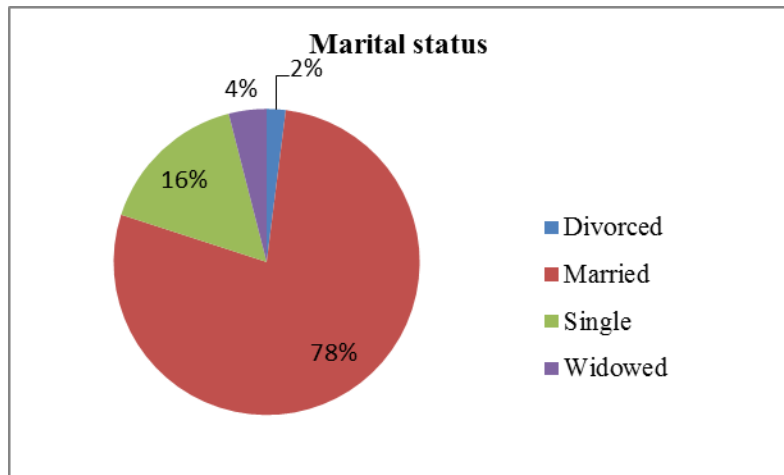


The majority of women entrepreneurs responded that they are within the age category of 45-54 years old, while there are only 10% youngwomen entrepreneurs between 25-34 years old.

Q.3- What is your marital status?

In regard to marital status, respondents had to provide an answer from the four options provided for them; a) married; b) single; c) divorced; d) widowed

Figure 8: Marital Status

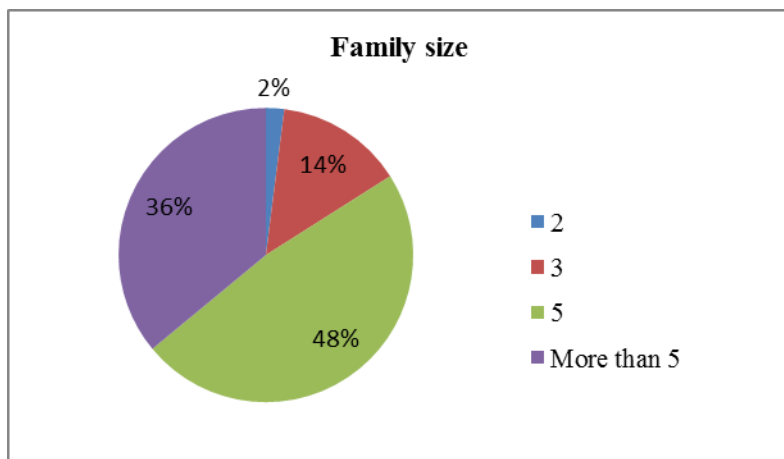


As shown in the figure above, the majority of women entrepreneurs have declared that they are married.

Q.4- What is your family size?

On the family size question, respondents have provided answers as presented in the figure below.

Figure 9: Family Size



The majority of women entrepreneurs responded that they have a family size of 5 members. Relatively high is also the number of respondents who have more than 5 members, while family size of 2 members is quite rare.

To summarize, more than half of studied women entrepreneurs have secondary level of education, are aged between 45-54, married and their families are large, with 5 or more members.

5.1.2 Characteristics of women entrepreneurs

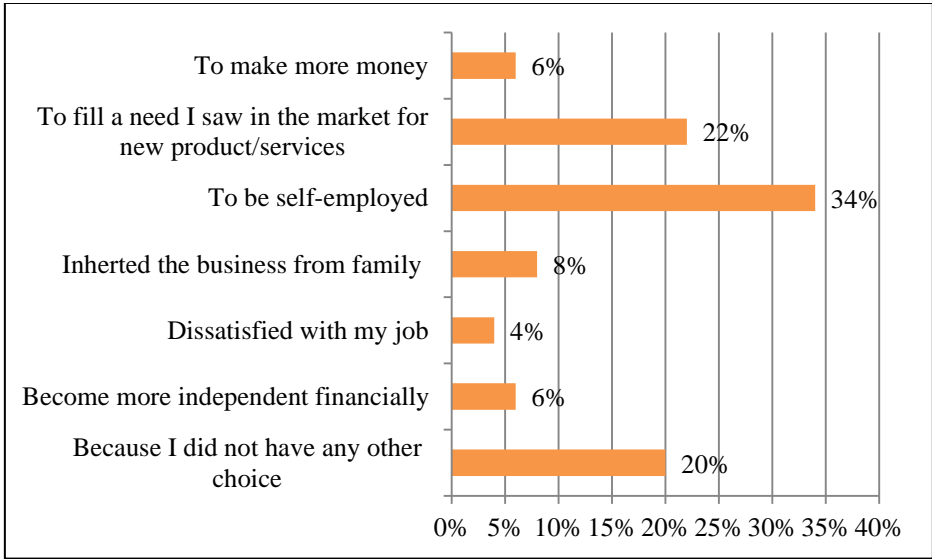
There are a number of different characteristics that make women entrepreneurs and their enterprises different from that of men entrepreneurs even though there are common elements. The following figures show the characteristics of respondents by reasons to start own business, legal status of the business, the location of business, source of skills for starting the business, experience, number of employees, and family entrepreneurial history.

5.1.3 Reasons to start own business

Q.5- Why did you start your own business?

Women entrepreneurs in the sample were asked to provide information about the reasons they started their own businesses.

Figure 10: Respondents' Reasons to Start Own Business



The results of the survey as shown in the Figure10 indicate that most of the respondents, 34% started they own businesses for the reason to be self-employed and 22% of respondents have started their own business for the reason to fill a need they saw in the market for new product/service. There were 20% of respondents who started their own business because they

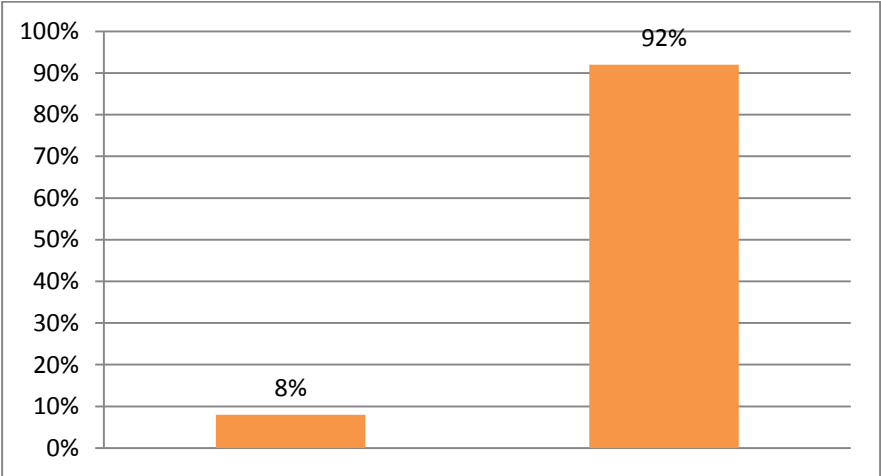
did not have any other choice, while 8% of respondents inherited the business from family. Only 6% of respondents wanted to become financially independent and to make more money, whereas 4% of respondent started their own business because they were dissatisfied with their job.

5.1.4 Legal status of businesses

Q.7- What is the legal status of your business?

In the question asked about the legal status of the business, the majority of respondents declared that the status of their business is sole proprietorship, while only 8% percent declared that the status of their business is partnership.

Figure 11: Legal Status of Business



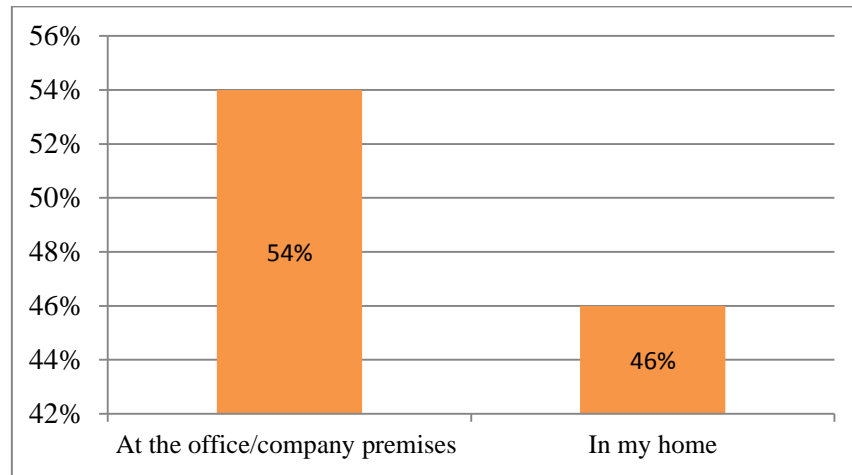
5.1.5 Location of the business

Q.8- Where is your business located?

Respondents had to provide information on their business location.

The majority of women entrepreneurs included in the sample responded that they have the location of business at the office or company premises.

Figure 12. Location of the business

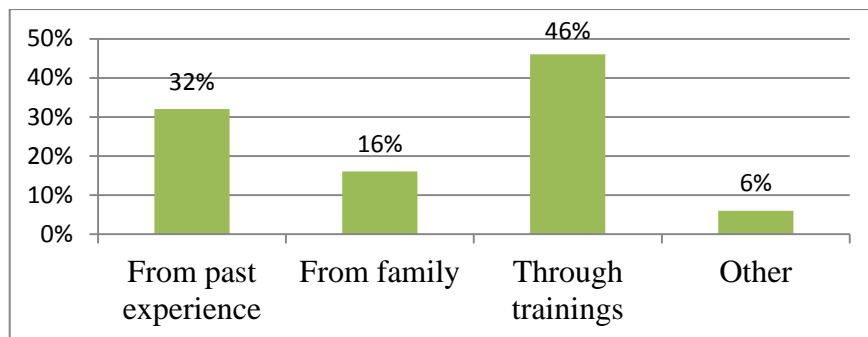


5.1.6 Source of skills for running the business

Q.11- How did you get the skills for running your business?

In this question, respondents were asked to provide an answer from the five options provided for them; a) through trainings; b) from family; c) from friends; d) from past experience, and e) other.

Figure 13: Source of skills for running the business



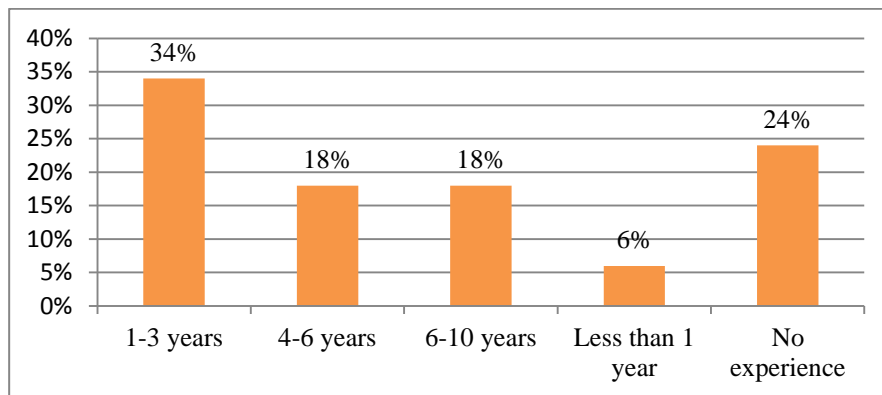
As presented in the figure above, the majority of the respondents 46% acquired the necessary skills for running their business from trainings. Relatively high, 32% is the number of women entrepreneurs who acquired the skills for running a business from the past experience, while 16% of women entrepreneurs responded that they obtained the skills for running a business from family.

5.1.7 Experience

Q.13- What was your work experience before opening your business?

Women entrepreneurs were asked to provide information about their working experience. In the figure below are presented the answers in respect to the given question.

Figure 14: Experience

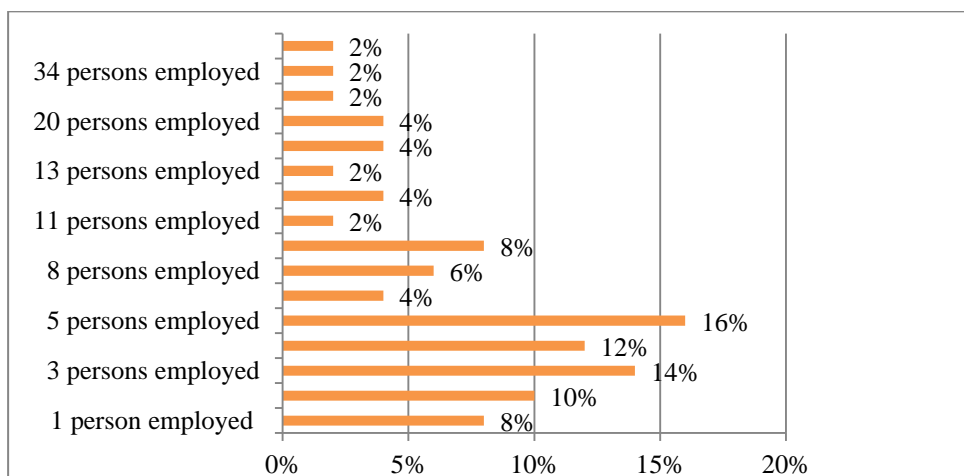


The data show that majority of respondents had 1-3 years of work experience. There are relative high numbers of women entrepreneurs with no work experience.

5.1.8 Number of employees in the business

Q.14- What is the number of employees in your business?

Figure 15: Number of Employees Hired



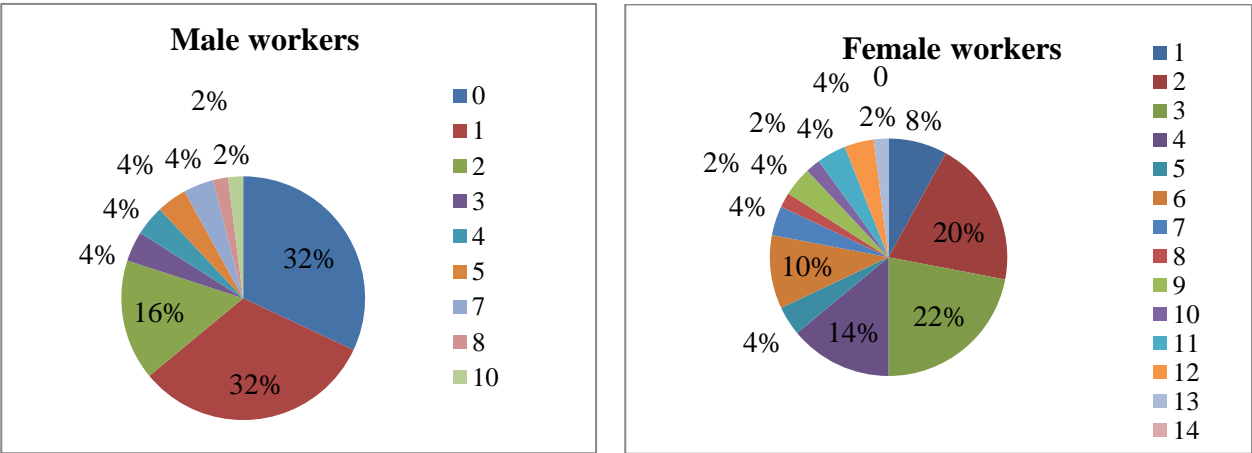
Majority of respondents have 5 employees in their business. There are moderate numbers of respondents that employ 3 workers in their business. The number of women entrepreneurs that employ more than 20 employees is quite low.

5.1.9 Employment by gender

Q.14, 15- How many men and women employees do you have in your business?

Women entrepreneurs had to provide information on the number of male and female employees in their businesses. The figure below shows the percentages of employed male and female by women owned businesses.

Figure 16: Male and Female Workers



Women entrepreneurs tend to employ more female workers than male. Nearly one third of respondents have no men employees. The majority of respondents employ 3 female workers in their businesses. Comparatively high is the number of respondents that employ 2 female workers while the number of women entrepreneurs that employ more than 8 female workers is quite rare.

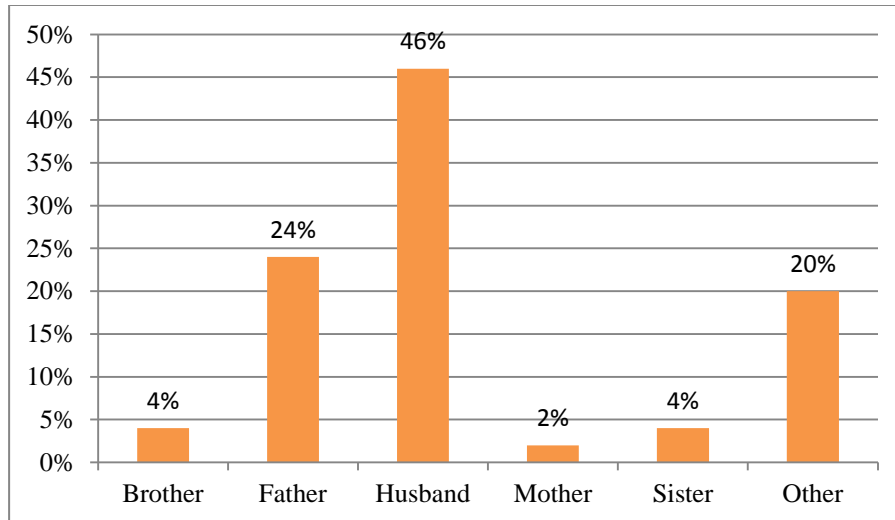
5.1.10 Family entrepreneurial history

Q.18 - Is any of your family members an entrepreneur?

Women entrepreneurs were asked to provide information on whether any of their family members is an entrepreneur.

The majority of women entrepreneurs declared that their husbands are entrepreneurs. Relatively high was also the number of women entrepreneurs whose fathers are entrepreneurs, while only 2% of women entrepreneurs responded that their mothers are entrepreneurs.

Figure 17: Family Entrepreneurial History

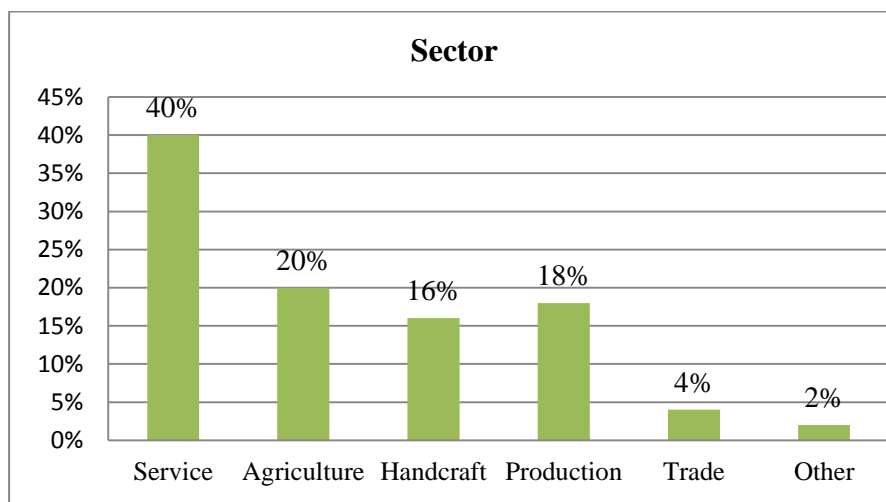


5.1.11 Involvement of women entrepreneurs in business activities

Q.6- In what type of business sector do you operate?

The figure below presents the involvement of women businesses by sectors.

Figure 18: Involvement of Women Entrepreneurs by Sector



The majority of women entrepreneurs are involved in the service sector, whereas the number of women entrepreneurs involved in agriculture is 20%. Only 4% of women entrepreneurs are involved in trade sector.

To summarize, the main finding of this section in regard to the profile of women entrepreneurs studied are as follows: we found that the majority of women have secondary level of education, are aged between 45 and 54, married and their families are large, with 5 or more family members. This supports the findings of Lerner, Brush and Hisrich (1997) who studied women entrepreneurs in Israel.

Regarding other characteristics of women entrepreneurs studied on this thesis, the results show that women entrepreneurs start their business in order to be self-employed. This finding differs from those by Wube (2010) presented in section 2.4, who found that women in Dessie town- Ethiopia start their own businesses because they have no other alternatives. The most used legal form of business started by studied women entrepreneurs is sole proprietorship. This differs from the findings of Wube (2010) who reported that the preferred legal form for women entrepreneurs in Dessie-Town, Ethiopia is a cooperative. Besides, the majority of women entrepreneurs in this study have reported that the location of business is at the office or company premises.

The results from the sample indicate that the respondents acquire the necessary skills for running their business from trainings, and have a working experience of 1-3 years. The majority of women entrepreneurs studied tend to employ 5 employees, and mostly female. Furthermore, high numbers of women entrepreneurs in this study reported that their husbands are entrepreneurs.

In relation to the sector involvement, Yordanova and Davidkov(2009) as presented in section 2.4 found that women entrepreneurs in Bulgaria are mostly concentrated in trade sector. However, the results obtained for this study are different. We found that majority of women entrepreneurs studied are involved in service sector.

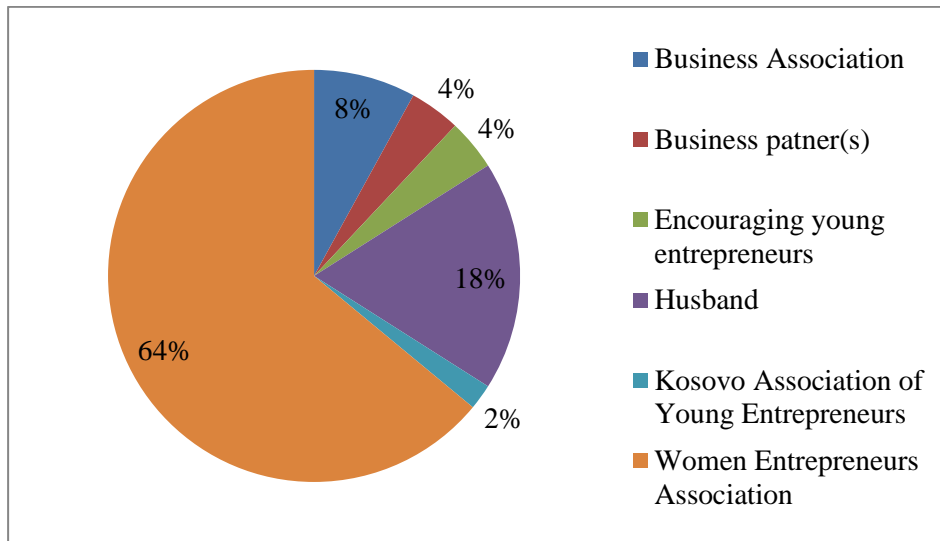
5.2 Training Programs for Women Entrepreneurs

This section provides information on the survey results in regard to the questions about the support and formal trainings available for women entrepreneurs.

Programs supporting women entrepreneurs aim to increase the number of women starting a new business and contribute to the high growth rate in existing firms owned and managed by women. In Kosovo, there are a number of supporting centers for entrepreneurs as mentioned in the section 3.3, aiming to stimulate entrepreneurial activity. Figure 19 presents what kind of

consulting or professional services studied women entrepreneurs have most often used in order to develop their businesses.

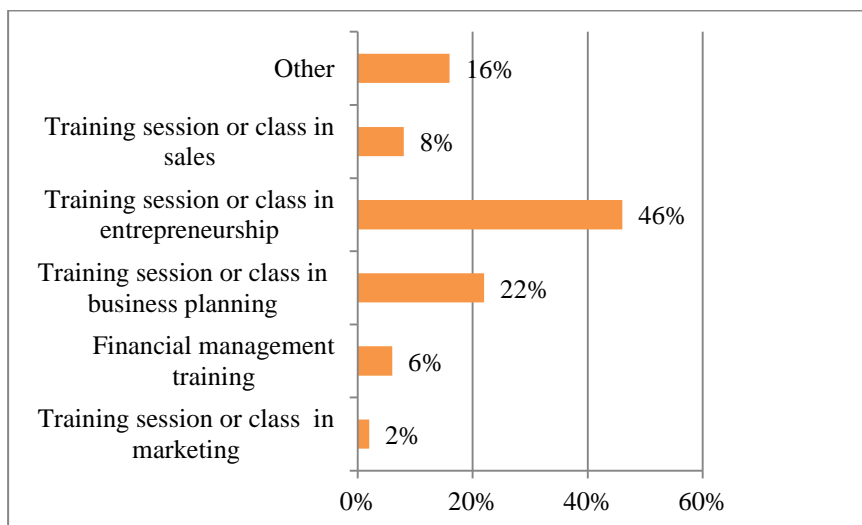
Figure 19: Support to Women Entrepreneurs



Women Entrepreneurs have most often used the services that were provided by Women Entrepreneurs Association. What is interesting is that many women responded that they get business advice from their entrepreneur husband. This indicates that family characteristics could importantly influence women’s intention to start their own business.

Table below shows what kinds of formal trainings have women entrepreneurs attended.

Figure 20: Formal Trainings



As shown, majority of women entrepreneurs attended training sessions or class in entrepreneurship which acts as a facilitator for entrepreneurial activity. Relatively high was also the number of women entrepreneurs who have attended training sessions or class in business planning, whereas the number of women entrepreneurs who attended training session or class in financial management and marketing was quite rare.

5.3 Findings from the Survey on Factors Affecting the Performance and Success of Women Entrepreneurs

The results of the survey are presented in appendices: E,F and G.

5.3.1 Economic factors

The results obtained from the statement: “I have access to loans and finance”, shows that the majority of the respondents disagree with this statement. Whereas, only a small percentage of the respondents strongly agree that they have access to loan and finance.

Table 6: Access to Loans and Finance

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	6	12%
Disagree (2)	50	100%	16	32%
Neutral (3)	50	100%	13	26%
Agree (4)	50	100%	13	26%
Strongly agree (5)	50	100%	2	4%

These results indicate that women entrepreneurs from the sample have difficulties in having access to loan and finance, which in turns can have a negative impact on the performance and further development of their businesses.

In respect to the statement: “I have access to markets”, the results presented below show that the majority of the respondents agree of having access to markets. Only 10% of the respondents disagree with this statement.

The obtained data show that women entrepreneurs have limited access to markets.

Table 7: Access to Markets

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	5	10%
Neutral (3)	50	100%	23	46%
Agree (4)	50	100%	20	40%
Strongly agree (5)	50	100%	2	4%

With regard to the third statement: “I have access to different business trainings”, the majority of the respondents agree on having attended various business training.

Table 8: Access to Different Business Trainings

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	0	0%
Neutral (3)	50	100%	12	24%
Agree (4)	50	100%	35	70%
Strongly agree (5)	50	100%	3	6%

The results indicate that women entrepreneurs from the sample are active in attending various business trainings in order to widen their business knowledge.

In view of the statement: “I have access to information and networks”, most of the respondents agree on having access to information and networks. Contrary, a very small percentage disagreed with the statement.

Table 9: Access to Information and Networks

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	1	2%
Neutral (3)	50	100%	18	36%
Agree (4)	50	100%	26	52%
Strongly agree (5)	50	100%	5	10%

The majority of women entrepreneurs studied declared that they have access to information and networks.

With the statement: “I possess managerial skills”, the majority of respondents agreed.

Table 10: Managerial Skills

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	1	2%
Neutral (3)	50	100%	18	36%
Agree (4)	50	100%	29	58%
Strongly agree (5)	50	100%	2	4%

These results show that respondents do possess managerial skills which enable them to lead their business and pretend for the future growth.

The results for the statement: “I have experience in business ownership”, show that more than 50% of the respondents agree with the statement. On the other hand, only a small percentage of the respondents disagree on having experience in business ownership.

Table 11: Experience in Business Ownership

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	1	2%
Disagree (2)	50	100%	2	4%
Neutral (3)	50	100%	15	30%
Agree (4)	50	100%	30	60%
Strongly agree (5)	50	100%	2	4%

With the statement: “I have my own land”, half of the respondents disagreed.

Table 12: Land ownership

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	12	24%
Disagree (2)	50	100%	25	50%
Neutral (3)	50	100%	3	6%
Agree (4)	50	100%	10	20%
Strongly agree (5)	50	100%	0	0%

With the statement: “I have inherited capital from my family” the majority of respondents disagreed. This shows that women entrepreneurs in the sample lack capital.

Table 13: Inheritance

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	18	36%
Disagree (2)	50	100%	24	48%
Neutral (3)	50	100%	1	2%
Agree (4)	50	100%	7	14%
Strongly agree (5)	50	100%	0	0%

These data indicate that women entrepreneurs in the sample have to start from zero to establish their own businesses, since they did not inherit capital.

With the statement: “I have access to necessary technology”, the majority of respondents declared neutral position.

Table 14: Access to Technology

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	1	2%
Disagree (2)	50	100%	2	4%
Neutral (3)	50	100%	32	64%
Agree (4)	50	100%	13	26%
Strongly agree (5)	50	100%	2	4%

Answers indicate that women entrepreneurs have no difficulties to access technology they need for their businesses.

The results for the statement: “I have access to inputs (raw materials)”, show that only small percentages of respondents agree with the statement.

Table 15: Access to Inputs (Raw Materials)

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	2	4%
Disagree (2)	50	100%	8	16%
Neutral (3)	50	100%	27	54%
Agree (4)	50	100%	12	24%
Strongly agree (5)	50	100%	1	2%

These indicate that women entrepreneurs have difficulties in accessing the essential raw materials for their business purposes.

In respect to the statement: “I am very optimistic for the future growth of my business in the next three years”, the results show that more than half of the respondents are very optimistic.

Table 16: Optimism for the Future Growth of the Business

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	0	0%
Neutral (3)	50	100%	15	30%
Agree (4)	50	100%	30	60%
Strongly agree (5)	50	100%	5	10%

Obtained answers indicate that women entrepreneurs studied are very optimistic, in spite of obstacles they encounter.

In order to evaluate the impact of economic factors influencing the success of women entrepreneurs, the mean and standard deviation are calculated separately for each question. The mean values show the level of agreement between respondents for each question. On the other side, the standard deviation values show how far individual responses deviate from the mean.

Table 17: Analysis of Economic Factors

Economic factors	Number of answers	Mean	Standard deviation
Q1: I have access to loan and finance	50	2.78	1.0934
Q2: I have access to markets	50	3.38	0.7253
Q3: I have access to different business trainings	50	3.82	0.5226
Q4: I have access to information and networks	50	3.7	0.6776
Q5: I possess managerial skills	50	3.64	0.5980
Q6: I have experience in business ownership	50	3.6	0.7284
Q7: I have my own land	50	2.22	1.0359
Q8: I have inherited capital from my family	50	1.94	0.9775
Q9: I have access to necessary technology	50	3.26	0.6943
Q10: I have access to inputs (raw materials)	50	3.04	0.8071
Q11: I am very optimistic for the future growth of my business in the next three years	50	3.8	0.6061

The findings and analysis on the impact of economic factors are consistent with the literature on women’s entrepreneurship. Prior research has indicated that access to finance, capital, networking, education, training and usage of technology are important determinants of performance and success of women entrepreneurs.

In accordance to the findings women entrepreneurs studied in this thesis, the majority of them declared that they agree with the statements to have access to markets, access to different business trainings, access to information and technology, they agree that they possess managerial skills and have experience in business ownership, they have access to necessary technology. Additionally, women entrepreneurs studied have high agreement with the statement that they are very optimistic for the future growth of their business in the next three years. On the other hand, women entrepreneurs disagreed with the statements to have access to loan and finance, they disagree to have their own land, and inherited capital from family, and they have shown disagreement with the statements to have access to inputs (raw materials).

5.3.2 Legal and administrative factors

With the statement: “My business is supported by Government bodies” the majority of respondents disagree; only a small percentage of the respondents declared that their businesses received government support.

Table 18: My Business is Supported by Government

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	20	40%
Disagree (2)	50	100%	22	44%
Neutral (3)	50	100%	5	10%
Agree (4)	50	100%	3	6%
Strongly agree (5)	50	100%	0	0%

In view of the statement: “I have access to policy makers”, most of the respondents disagree with the statement. On the other hand, only a minor percentage of the respondents agree that they do have access on the policy making.

Table 19: Access to Policy- Makers

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	19	38%
Disagree (2)	50	100%	22	44%
Neutral (3)	50	100%	7	14%
Agree (4)	50	100%	2	4%
Strongly agree (5)	50	100%	0	0%

This shows that women entrepreneurs studied do not have the opportunity to be part of the policy making decisions which would affect their role in society and business.

In regard to the statement: “The business registration procedures are very easy”, the majority of respondents agree.

Table 20: Business Registration Procedures

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	3	6%
Disagree (2)	50	100%	5	10%
Neutral (3)	50	100%	19	38%
Agree (4)	50	100%	23	46%
Strongly agree (5)	50	100%	0	0%

This indicates that bureaucratic procedures create an ease for new business start-ups.

The statement: “I can take a loan even without titled assets as collateral”, shows that the majority of the respondents disagree in regard to this statement.

Table 21:Obtaining a Loan

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	34	68%
Disagree (2)	50	100%	13	26%
Neutral (3)	50	100%	0	0%
Agree (4)	50	100%	3	6%
Strongly agree (5)	50	100%	0	0%

This indicates that women entrepreneurs, from the sample, are not able to obtain a loan due to the lack of capital ownership.

In regard to the statement: “Interest rates charged by banks are very reasonable”, results show that more than 80% of the respondents disagree.

Table 22: Interest Rates Charged by Banks

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	41	82%
Disagree (2)	50	100%	8	16%
Neutral (3)	50	100%	0	0%
Agree (4)	50	100%	1	2%
Strongly agree (5)	50	100%	0	0%

The presented results imply that the interest rates charged by banks are high and not reasonable, thus, creating unfavorable conditions for women entrepreneurs to obtain a loan.

In regard to the statement: “Women entrepreneurs are highly supported by banks and other financial institutions”, most of the women entrepreneurs responded with strongly disagree.

Table 23: Bank Support

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	30	60%
Disagree (2)	50	100%	16	32%
Neutral (3)	50	100%	1	2%
Agree (4)	50	100%	3	6%
Strongly agree (5)	50	100%	0	0%

These results indicate that women entrepreneurs are not supported by financial institutions.

In view of the statement: “I am beneficiary of Government grants”, results show that majority of the respondents strongly disagree.

Table 24: Government Grants

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	30	60%
Disagree (2)	50	100%	14	28%
Neutral (3)	50	100%	0	0%
Agree (4)	50	100%	6	12%
Strongly agree (5)	50	100%	0	0%

According to the results most of women entrepreneurs are not supported by Governmental institutions through grants.

In respect to the statement: “The taxes charged on my business are reasonable”, results show that more than 70% of respondents strongly disagree with this statement.

Table 25: Taxes Charged to Businesses

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	37	74%
Disagree (2)	50	100%	10	20%
Neutral (3)	50	100%	3	6%
Agree (4)	50	100%	0	0%
Strongly agree (5)	50	100%	0	0%

Based on the presented data it is seen that women businesses are charged with high taxes.

Results obtained on Legal and Administrative Factors show that women entrepreneurs encounter various difficulties in view of the legal and administrative perspective. In the table below the calculated mean and standard deviation for each question are presented in order to determine the relative impact of studied obstacles.

Table 26: Analysis of Legal and Administrative Factors

Legal and Administrative Factors	Number of answers	Mean	Standard deviation
Q1: My business is supported by government bodies	50	1.82	0.8497
Q2: I have access to policy makers	50	1.84	0.8172
Q3: The business registration procedures are very easy	50	3.24	0.8704
Q4: I can take a loan even without titled assets as a collateral	50	1.44	0.7866
Q5: Interest rates charged by banks are very reasonable	50	1.22	0.5455
Q6: Women entrepreneurs are highly supported by banks and other financial institutions	50	1.54	0.8134
Q7: I am beneficiary of government grants	50	1.64	0.9848
Q8: The taxes charged on my business are reasonable	50	1.32	0.5869

The obtained results on legal and administrative factors show that women entrepreneurs studied in this thesis agree only with the statement: “The business registration procedures are very easy”. While, they disagree with other statements and the difficulties they face are the following: obtaining a loan, high interest rates in banks, high taxes, obtaining government grants, support from banks and other institutions and participation in policy making.

5.3.3 Social and cultural factors

In the first statement: “I have no prejudices and gender bias”, the results show that respondents have neutral positions in regard to this statement.

Table 27: Prejudices and Gender Bias

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	7	14%
Disagree (2)	50	100%	14	28%
Neutral (3)	50	100%	21	42%
Agree (4)	50	100%	8	16%
Strongly agree (5)	50	100%	0	0%

The results indicate that only a small percentage of women entrepreneurs, from the sample, disagree that they do not have prejudices and gender bias.

With the statement: “The attitude of society toward my business is positive”, more than 50% of the respondents have neutral position.

Table 28: Society Attitudes

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	1	2%
Disagree (2)	50	100%	4	8%
Neutral (3)	50	100%	29	58%
Agree (4)	50	100%	16	32%
Strongly agree (5)	50	100%	0	0%

The results imply that only a small percentage of women entrepreneurs, from the sample, disagree that the attitude of society toward their business is positive.

In view of the statement: “I have positive relationship with men entrepreneurs”, more than 50% of the respondents hold neutral positions.

Table 29: Relationship with Men Entrepreneurs

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	1	2%
Disagree (2)	50	100%	1	2%
Neutral (3)	50	100%	26	52%
Agree (4)	50	100%	22	44%
Strongly agree (5)	50	100%	0	0%

According to these results, nearly half of the respondents agree that they have positive relationship with men entrepreneurs.

In regard to the statement: “I have better contacts and networks”, the results demonstrate that the majority of the respondents agree with the statement.

Table 30: Networking

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	1	2%
Disagree (2)	50	100%	0	0%
Neutral (3)	50	100%	20	40%
Agree (4)	50	100%	27	54%
Strongly agree (5)	50	100%	2	4%

Based on these results it can be concluded that women entrepreneurs, from the sample, have the potential to expand their business opportunities due to their networking.

The statement: “I am not affected by Gender Inequalities/Discrimination”, shows that only 12% of the respondents agree with the statement.

Table 31: Gender Inequalities/Discrimination

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	3	6%
Disagree (2)	50	100%	8	16%
Neutral (3)	50	100%	33	66%
Agree (4)	50	100%	6	12%
Strongly agree (5)	50	100%	0	0%

Accordingly, more than 60% of the respondents are in neutral position in regard to this statement.

With the statement: “I have support from family and friends”, majority of the respondents agree.

Table 32: Family Support

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	0	0%
Neutral (3)	50	100%	3	6%
Agree (4)	50	100%	32	64%
Strongly agree (5)	50	100%	15	30%

Based on these results it can be concluded that most of the women entrepreneurs, from the sample, are supported by their family and friends, which encourages them toward business initiatives.

The statement: “I have enough time to spend with my family”, based on the results shows that the majority of the respondents have neutral position in this regard.

Table 33: Time to Spend With Family

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	11	22%
Neutral (3)	50	100%	35	70%
Agree (4)	50	100%	4	8%
Strongly agree (5)	50	100%	0	0%

In addition, the results show that only small percentage of the respondents agree that they do have sufficient time to spend with their family.

Results on the statement: “Low-level risk taking attitude is another factor affecting women’s decision to get into business”, show that more than half of the respondents agree with the statement.

Table 34: Low-Level Risk Taking Attitude

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	2	4%
Neutral (3)	50	100%	10	20%
Agree (4)	50	100%	29	58%
Strongly agree (5)	50	100%	9	18%

Furthermore, the results imply that only 4% of the respondents disagree that low-level risk taking attitude is another factor affecting women’s decision to get into business.

In regard to the statement: “I have no cultural influences in operating my business”, the results show that the majority of the respondents agree with the statement. On the other hand, only 4% of the respondents disagree with the statement.

Table 35: Cultural Influences

	Number of interviewees	%	Cumulative of the #	Cumulative %
Strongly disagree (1)	50	100%	0	0%
Disagree (2)	50	100%	2	4%
Neutral (3)	50	100%	21	42%
Agree (4)	50	100%	24	48%
Strongly agree (5)	50	100%	3	6%

These indicate that women entrepreneurs studied feel that they are not culturally influenced.

Table 36: Analysis of Social and Cultural Factors

Social and Cultural Factors	Number of answers	Mean	Standard deviation
Q1: I have no prejudices and gender bias	50	2.6	0.9258
Q2: The attitude of society toward my business is positive	50	3.2	0.6701
Q3: I have positive relationship with men entrepreneurs	50	3.38	0.6354
Q4: I have better contacts and networks	50	3.58	0.6728
Q5: I am not affected by gender inequalities/discrimination	50	2.84	0.7103
Q6: I have support from family and friends	50	4.24	0.5555
Q7: I have enough time to spend with my family	50	2.86	0.5349
Q8: Low-level risk taking attitude is another factor affecting women's decision to get into business	50	3.9	0.7354
Q9: I have no cultural influences in operating my business	50	3.56	0.6749

To summarize, the analysis of women entrepreneurs included in our sample do not encounter the difficulties due to the negative impact arriving from social and cultural factors. The majority of respondents took neutral position in answering to the statements, even in the case of the statement “I have enough time to spend with my family”, or have felt a positive impact as in case of the declared family support to their businesses. These results are rather surprising, since in the literature, also surveyed in this thesis, can be seen socio and cultural factors as those hindering either the entry or success of enterprises established by women entrepreneurs.

5.4. Findings from in-depth interview with Women in Business Organization

The aim of the in-depth interview was to understand the main challenges women entrepreneurs face. From the Interview with the Majlinda Mazelliu, Co-founder of Organization “Women in Business”, we obtained the following information.

The NGO- Women in Business was established in 2010 as a response to women's need in Kosovo especially in the field of entrepreneurship and business. The organization provides support and services for the women who have ideas or initiatives to start a business. Women in Business Organization aims to be a bridge among business women and the Government, to ease their communication and to influence on policy making in order to stimulate women in the field of entrepreneurship.

Furthermore, the Women in Business Organization aims poverty reduction, sustainable economic development, welfare through women's economic empowerment, and development of their entrepreneurial potential, despite age, level of education, religion, race or ethnicity.

In regard to the question of whether women in Kosovo are prepared enough to start their own business, Mrs. Mazelliu said that: "From the experience that we have here, but also of the experience that I have as a researcher of women's entrepreneurship, women in Kosovo - unfortunately are not prepared to enter the business, they are very risk averse, and have little access to decision making." This is in contradiction with the results obtained from the survey, since the majority of respondents declared that low-risk taking was an important motive for starting their own business.

When asked about the role of women entrepreneurs in society, Mrs. Mazelliusaid that: high numbers of women in Kosovo lack confidence and mindset to realize their ideas. Again, this is in contradiction with the results obtained from the survey. She also pointed out that women need to become aware firstly of their potential, and secondly, they need to divert themselves from being financially dependent on males. Furthermore, the interviewee has provided some additional information that was not part of the survey, such as, the role of women in business. Mrs.Mazelliu mentioned that women have their irreplaceable role in the business. "Women are very creative, gentle, positive, and can do many tasks at the same time."

Relating to the question of how difficult it is to be a woman entrepreneur in Kosovo, Mrs. Mazelliu answered that being a woman entrepreneur in Kosovo is quite hard for several reasons. Firstly, it is the issue of culture and mentality. This answer contradicts the answers by respondents in the survey, who show that culture has no influence in operating the business. Secondly, many people believe that all what women should do istake careof children and family. Third, majority of women in Kosovo do not own property." According to a USAID report which was published in June 2014, about 8% of women in Kosovo have registered property, and about 3% of women have land property" said Mrs. Mazelliu. The answer provided by Mrs. Mazelliu is in accordancewith the answers by respondents in the survey.

On the issue whether women entrepreneurs in Kosovo are supported by government institutions, Mrs. Mazelliu said, that "institutional support exists, but it is not appropriate.

Strategies are not designed for the needs of women. This is also confirmed by the findings obtained in the survey.

Finally, the results obtained from two surveys, and in-depth interview are not equivalent in all perspectives as elaborated above. However, from both data results (interview and survey) the main factors affecting the performance and success of women entrepreneurs are: the lack of property, the lack of women access to finances, and the lack of institutional support, while the analysis of social and cultural barriers gives ambiguous results.

5.3. Comparison of Factors that Affect Performance and Success of Women Entrepreneurs

Even though, all the economic, legal and administrative, social and cultural factors affect the performance and success of women entrepreneurs, this does not necessarily mean that all have the same impact to the performance of women entrepreneurs. In order to assess which groups of factors have the highest impact on the performance of women entrepreneurs, a descriptive statistical test by using SPSS- statistical software package has been used for this purpose as presented in the table below.

Table 37: Comparison of the Major Factors Affecting the Performance and Success of Women Entrepreneurs

		Statistics		
		e_sum	l_sum	s_sum
N	Valid	50	50	50
	Missing	1	1	1
Mean		3.1982	1.7594	3.3508
Std. Deviation		.53320	.45874	.37975
Variance		.284	.210	.144
Skewness		.360	1.762	-.574
Std. Error of Skewness		.337	.337	.337
Kurtosis		-.772	3.648	.895
Std. Error of Kurtosis		.662	.662	.662
Minimum		2.36	1.25	2.11
Maximum		4.27	3.50	4.00

The calculated averages for economic, legal and administrative, social and cultural (E, L, S) factors show, that economic factors have an average of nearly (3.2) and the social and cultural (3.4), which indicates that these factors have high averages showing that interviewees have high agreements with the statements. On the other hand, the legal and administrative

factors have an average of (1.76) which implies that interviewees have very little agreement with the statements. Based on obtained results, women entrepreneurs agreed mostly with the statements on social and cultural factors and with the statements on economic factors, while they disagreed with the statements on legal and administrative factors.

Further analysis has been made to measure the correlation between: economic, legal and administrative, social and cultural (E, L, S) factors as presented in the table below.

Table 38: Analysis of Correlations

		e_sum	l_sum	s_sum
e_sum	Pearson Correlation	1	.444**	.229
	Sig. (2-tailed)		.001	.110
	N	50	50	50
l_sum	Pearson Correlation	.444**	1	.010
	Sig. (2-tailed)	.001		.946
	N	50	50	50
s_sum	Pearson Correlation	.229	.010	1
	Sig. (2-tailed)	.110	.946	
	N	50	50	50

*Note***. Correlation is significant at the 0.01 level (2-tailed).

The computed results show that there is a high correlation between the economic and legal factors, since the correlations between values are strong showing positive statistical significance at $p=0,01$. This implies that women entrepreneurs who feel strong impact of economic factors also feel the strong impact of legal and administrative factors on their business success. On the other hand, the correlations between economic and social factors as well as legal and social factors are not statistically significant which indicates that the impact of social and cultural factors was not statistically significant.

More details on statistical calculations can be found in Appendix I.

CONCLUSIONS AND RECOMMENDATIONS

Women's entrepreneurship is considered to have a significant role in economic development. The issue of women empowerment has been important for Governments and other non-governmental organizations. Moreover, lots of companies, communities and countries around

the world are investing in women's entrepreneurship. As a result, women owned business has grown over time, representing a significant share of employment generation. Therefore, in developing entrepreneurship among women, sustained and coordinated efforts from all dimensions would make the way for the women moving into entrepreneurial activity, thus contributing to the social and economic development.

Many researchers have tried to identify the factors affecting performance and success of women entrepreneurs. According to these studies, the most common factors affecting women entrepreneurs are: Access to loan and finance, lack of collateral, access to markets, access to education, access to networks, access to policy makers, work family interface, legal barriers and procedures, and lack of societal support. The results obtained in this thesis support the findings of other researchers who have studied factors affecting women entrepreneurial activity and were presented in section 2.3. Women entrepreneurs studied in this thesis face similar obstacles as found elsewhere in most developing countries in the perspective of economic, legal and administrative, and social and cultural factors.

The **aim of this study** was evaluating, studying and presenting the major factors that affect the performance and success of women entrepreneurs in Kosovo. The study also tried to address the characteristics of women entrepreneurs. In the view of the first research question on "Which the key factors affecting the performance and success of women entrepreneurs were", interviewed women entrepreneurs declared legal and administrative factors as to have the highest impact on the performance of their business. This occurs due to the lack of government support, access to policy makers, bureaucracies and the overall legal and administrative factors. In relation to the second research question "Which the business/sectors were in which women entrepreneurs are mostly involved", the majority of women entrepreneurs included in this study are engaged in service activities. Whereas, with respect to the third research question "What the support given to women entrepreneurs in Kosovo was at present and how to improve it", it is found that support given to women entrepreneurs exists, but it is not satisfactory since only small percentage of women entrepreneurs have received grants from Governmental institutions. Besides, there is a lack of incentive based policies provided.

Therefore, based on the findings presented in this thesis, women entrepreneurs are exposed to various obstacles in the area of economy such as: limited access to loan and finance, difficulties in accessing markets, the lack of own land and inheritance, and difficulties in accessing raw materials. The main difficulties identified by women entrepreneurs in the area of legal and administrative functions in the survey are: high interest rates, high taxes, difficulties in getting a loan, insufficient support from Governmental and Financial institutions, and the lack of possibility to influence policy making. In relation to social and

cultural factors, results from the survey are ambiguous. However, as mentioned by Mrs. Mazelliu, unfair competition, informal economy, and non-implementation of the law on gender equalities, can be considered as factors that affect the performance and success of women entrepreneurs.

In light of the above findings, I suggest the following recommendations to existing and potential women entrepreneurs, government, agency of statistics, financial institutions and centers supporting entrepreneurship development in Kosovo.

Starting a business is a huge challenge and requires a great deal of work and commitment. For women, sometimes the barriers can be harder to overcome. Even though a business can become a burden, on the other hand, it can also be rewarding. Starting own business creates a sense of independence, flexibility and financial freedom. It is important for women entrepreneurs to become self-confident on their entrepreneurial capabilities and empower themselves through education and trainings. If a potential woman entrepreneur has an idea, she should test it, disregarding the obstacles she might have to overcome after deciding to embark on the entrepreneurial journey. Besides this, women entrepreneurs should search for alternatives how to improve the performance and success of their businesses. For example, they should approach successful entrepreneurs to capitalize on their experience, not only in close community but also from different cities and regions to learn from best entrepreneurial practices.

Kosovo Agency of Statistics should also collect and provide accurate statistics on women's entrepreneurship. This will be important for further research, for international comparison, and understanding the economic impact of women entrepreneurs in Kosovo.

Since in this study legal and administrative environment are proven to be one of the major factors affecting women entrepreneurs' performance, the government should create gender-neutral laws and policies to create a stimulating environment for potential women entrepreneurs. Therefore, government should offer different forms of support to women entrepreneurs such as: tax incentives and grants for starting a business. Additional effort should be directed to increase the quality of existing support to entrepreneurship development as well to designing new programs that would better alleviate the obstacles identified in this study.

The lack of resources affects the growth of the businesses, thus, financial institutions in Kosovo should consider the possibilities of providing easier and affordable access to women businesses where Government guaranteed schemes could be an important instrument in this respect. State credit guaranteed schemes aim at diminishing the risk incurred by lenders and are mainly a reaction to lack of collateral by small firms. However, they also have the potential to reduce the costs of small-scale lending and to improve the information available on

borrowers but can also improve the terms of a loan (more favorable lending conditions). The banking sector should explore the possibility to diversify their financial products in order to start offering equity financing, the type of financing that better suits to the development needs of new and small enterprises.

In Kosovo, as mentioned earlier in the study, there are many programs aiming at supporting entrepreneurial activities. However, these programs are mainly concentrated in Prishtina, creating difficulties for women entrepreneurs living outside the capital. Their participation at such programs is hampered due to the cost of transportation, cost of time spent in travelling. Therefore, such programs need also be created in cities, outside the region of the capital, in order to address and accommodate the specific needs of women entrepreneurs throughout all regions of Kosovo.

In relation to further studies, it is recommended to use a larger target population and to confirm if the results attained are similar with this study. Accordingly, since this study was limited to female entrepreneurship and did not examine male entrepreneurial activity, future research should consider male entrepreneurial conditions to identify if they face more or less the same constraints. Besides, future studies should verify other factors that have been uncovered in this thesis. It is important that more research is conducted to better understand women entrepreneurs. Through better understanding, better policies can be made to help and develop the full potential of women entrepreneurs.

REFERENCES

1. Ahmad, N., & Seymour, G., R. (2008). *Defining entrepreneurial activity: Definitions supporting frameworks for data collection*. OECD Statistics Working Papers, 2008/01.OECD Publishing
2. Audretsch, D. (2011). *Handbook of research on innovation and entrepreneurship*. Cheltenham, UK: Edward Elgar.
3. Audretsch, D., &Keilbach, M. (2005). *The knowledge spillover theory of entrepreneurship*. Indiana University and The Division Of Entrepreneurship, Growth and Public Policy at the Max Planck Institute Of Economics.
4. Acs, Z. (2006). How is entrepreneurship good for economic growth? *Innovations: Technology, Governance, Globalization*, 1(1), 97-107. doi:10.1162/itgg.2006.1.1.97
5. Alam, S., &Mohiuddin, G. (2014). Chronological development of entrepreneurship concept – A critical evaluation. *American Journal of Economics*,4 (2), 130-135.
6. Alecchi, B., A., &Marković, M., R. (2013). *Women and entrepreneurship: Female durability, persistence and intuition at work*. Farnham, Surrey: Gower Publishing Limited.
7. Anokhin, S., & Schulze, W. (2009). Entrepreneurship, innovation, and corruption. *Journal Of Business Venturing*, 24(5), 465-476. doi:10.1016/j.jbusvent.2008.06.001
8. Baumol, W. (1990). Entrepreneurship: Productive, unproductive, and destructive. *Journal of Political Economy*, 98(5), 893. doi:10.1086/261712
9. Birley, S., & Westhead, P. (1994). A taxonomy of business start-up reasons and their impact on firm growth and size. *Journal of Business Venturing*, 9, pp.7-31.
10. BSC Kosovo. (2010). Business start-ups. Retrieved 2 February 2015, from <http://www.bsckosovo.org/?id=4>
11. Cantwell, M. (2014). 21st Century Barriers to Women's Entrepreneurship. *Majority Report of The U.S. Senate Committee On Small Business and Entrepreneurship*.
12. Charantimath, P. (2009). *Entrepreneurship development and small business enterprise*. India: Pearson Education.
13. Carter, S., Anderson, S., & Shaw, E. (2001). *Women's business ownership: A review of the academic, popular and internet literature*. Small Business Service, Agency of the Department of Trade & Industry, U.K.
14. D'Andrea, L., Petrin, T., & Rogers, H. (1994). *Promoting entrepreneurship in Eastern Europe*. *Small Business Economics*, 6(3), pp. 165-184.
15. Drucker, P. F. (1985). *Innovation and entrepreneurship: Practices and principles*. London, Heinemann.
16. Education Development Center,Inc. (2012, December 22). *Request for proposals for procurement of business Development services mentoring and coaching for young entrepreneurs*.

17. European Commission. (2012). *Commission Staff Working Document accompanying the document - Commission Communication on a Feasibility Study for a Stabilization and Association Agreement between the European Union and Kosovo- Brussels*: European Commission. Retrieved from http://ec.europa.eu/enlargement/pdf/key_documents/2012/package/ks_analytical_2012_en.pdf
18. European Commission. (2014). *Statistical data on women entrepreneurs in Europe*. Brussels, Luxembourg: European Commission. Retrieved from <http://ec.europa.eu/DocsRoom/documents/7481>
19. EYE. (n.d.). *Encouraging young entrepreneurs*. Retrieved May 16, 2013, from <http://eye-ks.com/en/>
20. EYE. (n.d.). *Enhancing youth employment project*. Retrieved May 13, 2013, from <http://www.eye-kosovo.org/>
21. Ewoh, E. (2014). *Female entrepreneurs' performance: A systematic literature review of forces influencing the performance of African female entrepreneurs*. Jyväskylä University: School of Business and Economics.
22. GEM: Global Entrepreneurship Monitor. (2014). *Choice Reviews Online*, 51(08), 51-4537-51-4537. doi:10.5860/choice.51-4537
23. Gemconsortium.org.(2012). Retrieved from <http://gemconsortium.org/docs/download/2825>
24. Handerson, J. (2006). *Understanding rural entrepreneurs at the county level: Data challenges*. Federal Reserve Bank of Kansas City – Omaha Branch: 2.
25. Heritage Foundation,. (2015). *Kosovo economy: Population, GDP, inflation, business, trade, FDI, corruption*. Heritage.org. Retrieved from <http://www.heritage.org/index/country/kosovo>
26. Hisrich, R., D. & Brush, C. (1984). The woman entrepreneur: Management skills and business problems. *Journal of Small Business Management*, 22(1), 30-37 Abstract
27. HPK. (n.d.). Horticulture Promotion in Kosovo. Retrieved from <http://helvetas-ks.org/HPK/en/index.html>
28. ICK. (n.d.). Innovation Centre Kosovo. Retrieved from <http://www.ickosovo.com/en-us/about.aspx>
29. ILO.(2008). *Women entrepreneurs in Kenya. Factors affecting women entrepreneurs in micro and small enterprises in Kenya*. Geneva. International labor organization.
30. Innovations Lab Kosovo.(n.d.). Retrieved from <http://eandhweek.org/storage/iLab%20Brochure%20Feb%202012.pdf>
31. Iversen, J., Jørgensen, R., & Malchow-Møller, N. (2008). *Defining and measuring entrepreneurship*. Boston: Now.
32. Jennings, J., & Brush, C. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature? *The Academy Of Management Annals*, 7(1), 663-715. doi:10.1080/19416520.2013.782190

33. KAYE. (2011). *Born to be an entrepreneur!* Retrieved from <http://www.smart-idea.eu/downloads/Newsletter01.pdf>>
34. Kelley, D., Brush, C., Greene, P., &Litovsky, Y. (2010). *2010 Report: Women entrepreneurs worldwide*. Global Entrepreneurship Monitor. Retrieved from <http://www.gemconsortium.org/docs/download/768>
35. KOSME. (2014). Report on SMEs in Kosovo.
36. KPEP.(2009, October 22). *KPEP. Annual Report for 2009*. Kosovo Private Enterprise Program. Retrieved, from http://pdf.usaid.gov/pdf_docs/PDACR142.pdf
37. KYDP. (n.d.). *Kosovo Youth Development Project*.Retrieved May 16, 2013, from<http://www.kydp.org/n/index.php/eng/training-en/advise>
38. Lerner, Miri, Candida Brush, and Robert Hisrich. (1997). Israeli women entrepreneurs: An examination offactors affecting performance. *Journal of Business Venturing* 12(4), 315-339.
39. Mahbub, U.H. (2000).*Human development centre, Human development in South Asia: The gender question* (Oxford University Press). Disadvantage and Self-Employment. *Women in Management Review* 19(1):5–17.
40. Marković, M. (2007). *The perspective of women's entrepreneurship in the age of globalization*. Charlotte, NC: Information Age Pub.
41. Marlow, S., Henry, C., & Carter, S. (2009). Exploring the impact of gender upon women's business ownership: Introduction. *International Small Business Journal*, 27(2), 139-148. doi:10.1177/0266242608100487
42. Mazelliu, M. (2015, March 16). *Background information for women in business organization* [Personal interview].
43. MDA Foundation. (n.d.). *Management development associates foundation*.Retrieved May 13, 2013, from<http://www.mda-foundation.org/web/en/content/about-mda-foundation>
44. Ministry of Foreign Affairs of Republic of Kosovo, M. (2010). *Kosovo's Economy - Ministry of Foreign Affairs - Kosovo*. *Mfa-ks.net*. Retrieved from <http://www.mfa-ks.net/?page=2,119>
45. Minniti, M., &Naudé, W. (2010). Introduction: What do we know about the patterns and determinants of female entrepreneurship across countries? *Eur J Dev Res*, 22(3), 277-293. doi:10.1057/ejdr.2010.17
46. Ngare, M. (2013). *Female enterprise development: A Case study of graduate women in Nairobi*. Lahti University of Applied Sciences.
47. Niethammer, C. (2013). Women, Entrepreneurship and the Opportunity to Promote Development and Business. *The 2013 Brookings Blum Roundtable Policy Briefs Enterprising Solutions: The Role Of The Private Sector In Eradicating Global Poverty*.
48. Parker, B. (2010). A Conceptual framework for developing the female entrepreneurship literature. *Journal of Research on Women and Gender*, 169-186. Retrieved from

<https://digital.library.txstate.edu/bitstream/handle/10877/4436/ParkerBetty.pdf?sequence=1>

49. Pinchot, Gifford. (1985). *Intrapreneuring*. New York, Harper and Row.
50. Prokopenko, J., & Pavlin, I. (1991). *Entrepreneurship development in public enterprises*. Geneva: International Labour Office.
51. Qorraj, G. (2013). *The informal sector and entrepreneurship ventures in SEE*. Retrieved from http://www.erudite.univ-paris-est.fr/evenements/colloques-et-conferences/atm-2013-communications-full-papers/?eID=dam_frontend_push&docID=25276
52. Republic of Kosovo. (2009). *Manual on application of new tax rates*. Retrieved from http://www.atk-ks.org/wp-content/uploads/2010/09/Udhz_nd_norm_TAP_ang-2-_2_.pdf
53. Republic of Kosovo. (2011). *SME development strategy for Kosova 2012-2016 with vision 2020*. Retrieved from <http://smallbusinessdays.com/images/uploads/SME-Development-Strategy-for-Kosovo.pdf>
54. Richardson, P. Howarth, R. & Finnegan, G. (2004). *The challenges of growing small businesses: Insights from women entrepreneurs in Africa*. SEED Working Paper No. 47.
55. Roomi, M. (2009). Impact of social capital development and use in the growth process of women-owned firms. *J. Enterprising Culture*, 17(04), 473-495. doi:10.1142/s0218495809000436
56. Scott, M., G. & Twomey, D., F. (1988). The long term supply of entrepreneurs: Students' career aspirations in relation to entrepreneurship. *Journal of Small Business Management*, 26 (4), 5-13.
57. Stel, A., Carree, M., & Thurik, R. (2005). The effect of entrepreneurial activity on national economic growth. *Small Bus Econ*, 24(3), 311-321. doi:10.1007/s11187-005-1996-6
58. Stevenson, H.H., Roberts, M.J., Grousbeck, H.I. (1985). *New business ventures and the entrepreneur*. Homewood, Il., Irwin.
59. Timmons, J. A. (1989). *The entrepreneurial mind*. Andover, Brick House.
60. UNECE. (2004). *Women's self-employment and entrepreneurship in the ECE region*, background paper prepared by the secretariat for the Regional Symposium on Mainstreaming Gender into Economic Policies,
61. USAID. (2009). Annual Report Year One. USAID Kosovo Private Enterprise Program. Retrieved from http://pdf.usaid.gov/pdf_docs/PDACR142.pdf
62. Vossenbergh, S. (2013). *Women's entrepreneurship promotion in developing countries: What explains the gender gap in entrepreneurship and how to close it?* Retrieved from <http://www.msm.nl/resources/uploads/2014/02/MSM-WP2013-08.pdf>
63. Warnecke, T. (2013). *Targeting the 'Invisible': Improving entrepreneurship opportunities for informal sector women*, 10.

64. Web.worldbank.org. (2013). *Gender and development - Female entrepreneurship resource point — Introduction and module 1: Why gender matters*. Retrieved from <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTGENDER/0,,contentMDK:23392638~pagePK:210058>
65. Wigmore, I. (2013). *Correlation coefficient*. Retrieved April 1, 2015, from <http://whatis.techtarget.com/definition/correlation-coefficient>
66. Wong, P., Ho, Y., & Autio, E. (2005). Entrepreneurship, innovation and economic growth: *Evidence from GEM data*. *Small Bus Econ*, 24(3), 335-350.
doi:10.1007/s11187-005-2000-1
67. WSJ, (2015). *How to close the startup gender gap*. Retrieved 15 April 2015, from <http://www.wsj.com/articles/how-to-close-the-startup-gender-gap-1408912047> Faculty of Education and Behavioral Sciences Department of Educational Planning and Management, 18-19.
68. Wube, M. (2010). *Factors affecting the performance of women entrepreneurs in micro and small enterprises (The case of Dessie Town)*. Bahir Dar University Faculty of Education and Behavioral Sciences Department of Educational Planning and Management
69. YEP. (n.d.). *Young Entrepreneurs Program*. Retrieved January 05, 2015, from website: <http://usaidyep.org/index.php/en/about-us>
70. *YEP Seed Fund Guide*. (n.d.). Retrieved January 02, 2015, from http://applyusaidyep.org/Documents/Forms/YEP_Seed%20Fund_Guide_ENG.pdf
71. Yordanova,, D., & Davidkov, T. (2009). Similarities and differences between female and male entrepreneurs in a transition context: Evidence from Bulgaria. *Journal of Applied Economic Sciences*, 4(10), 8.

APPENDICES

LIST OF APPENDICES

Appendix A: List of Abbreviations.....	1
Appendix B: Survey on Characteristics of Women Entrepreneurs	2
Appendix C: Survey on Factors Affecting Women Entrepreneurs’ Success and Performance	8
Appendix D: Interview Questions for the Founder of Women in Business Organization	10
Appendix E: Analysis of Results on Characteristics of Women Entrepreneurs.....	11
Appendix F: Analysis of Results on Economic Factors	16
Appendix G: Analysis of Results on Legal and Administrative Factors	17
Appendix H: Analysis of Results on Social and Cultural Factors	18
Appendix I: Characteristics of Women Entrepreneurs	19
Appendix J: Statistical Calculations	27

Appendix A: List of Abbreviations

GEM	Global Entrepreneurship Monitor
IFC	International Finance Corporation
ILO	International Labor Organization
KOSME	Kosovo SME'S
TEA	Total Entrepreneurial Activity rate
OECD	Organization of Economic Corporation and Development
UNECE	United Nations Economic Commission for Europe
WiB	Women in Business Organizations in Kosovo

Appendix B: Survey on Characteristics of Women Entrepreneurs

Dear Woman Entrepreneur,

My name is Edona Haxhiu and I am a student at Faculty of Economics in University of Ljubljana. I am currently researching for my Master thesis which is “Factors affecting the performance and success of women entrepreneurs in Kosovo” This questionnaire is part of the study. The target groups of this study are women business owners in Kosovo. I really appreciate your help. All the answers will be treated anonymously and with strict confidence.

Please check all the options and choose the one(s) that most accurately characterizes your response.

Information about yourself

1. What is your education level?

- None
- High School
- University
- Graduate studies

2. Your age is between

- Under 25
- 25 - 34
- 35 - 44
- 45- 54
- 55- 64

3. What is your marital status?

- Married
- Single
- Divorced
- Widowed

4. What is your family size?

- 2

- 3
- 5
- More than 5
- Other (specify)_____

Information about your business

5. What year did you become the owner of this business?

6. Why did you start your own business (es)? (you can check more than one answer)

- To be self- employed
- To make more money
- Dissatisfied with my job
- To fill a need I saw in the market for new product/services
- Become more independent financially
- Because I did not have any other choice
- Inherited the business from family
- Other (specify)_____

7. In what type of business sector do you operate?

- Service
- Production
- Agriculture
- Trade
- Hand Craft
- Other (specify) _____

8. What is the legal status of your business?

- Sole proprietorship

- Partnership
- Corporation

9. Where is your business located?

- In my home
- At the office/company premises
- Other (specify)_____

Obstacles & Skills

10. When you started the business, what were the main obstacles/problems you faced? (you can check more than one answer)

- Lack of financial resources
- Lack of information
- Lack of experience
- Difficulties in accessing the right contacts and networks
- Acquiring credibility and trust from others
- No obstacle
- Other (specify) _____

11. What are the main obstacles/problems you are facing now in the running of your business? (you can check more than one answer)

- Balancing family and work life
- No time for training/upgrading skills
- Liquidity and other financial problems
- Gaining acceptance/respect of people
- High cost of public services (water, electricity, telecommunications)
- No obstacle

12. How did you get the skills for running your business?

- Through trainings
- From family
- From friends

- From past experience
- Other (specify) _____

13. What formal trainings have you attended? (you can check more than one answer)

- Training session or class in entrepreneurship
- Training session or class in marketing
- Training session or class in human resources
- Training session or class in sales
- Training session or class in business planning
- Financial management training
- Costumer service training
- Other (specify)_____

Experience

14. What is your work experience before opening your business?

- Less than 1 year
- 1-3 years
- 4-6 years
- 6-10 years
- No experience

15. What is the number of employees in your business?

16. How many female employees do you have in your business?

17. How many male employees do you have in your business?

18. Are any of your family members entrepreneurs? If yes, please check

- Father
- Mother
- Brother
- Sister
- Husband
- Uncle/aunt
- Other (specify) _____

Funds & Support

19. Where did you get the funds to start the business? (you can check more than one answer)

- Personal savings
- Bank loan
- Borrowed from relatives or friends
- Inheritance
- Other (specify)

20. Did you benefit from external support to set up your business?

- Financial support (national grants)
- Technological support
- Networking
- Other (specify) _____

21. How supportive is your family to your business?

- Very supportive
- They see it as an imposition
- Unsupportive

22. From where do you get business advice? (you can check more than one answer)

- Business partner (s)
- Husband
- Bank
- Business Association
- Kosovo Association of Young Entrepreneurs (KAYE)
- Business Support Centre Kosovo (BSCK)
- Management Development Associates (MDA)
- Kosovo Youth Development Project
- Innovation Centre Kosovo (ICK)
- Encouraging Young Entrepreneurs (EYE)
- Women Entrepreneurs Association
- Other (specify) _____

23. If a good job opportunity comes along elsewhere, would you close the business?

- Yes
- No
- Mixed feelings
- Other (specify) _____

Appendix C: Survey on Factors Affecting Women Entrepreneurs' Success and Performance

My name is Edona Haxhiu and I am a student at Faculty of Economics in University of Ljubljana. I am currently researching for my Master thesis which is "Factors affecting the performance and success of women entrepreneurs in Kosovo" This questionnaire is part of the study. The target groups of this study are women business owners in Kosovo. I really appreciate your help. All answers will be treated anonymously and with strict confidence.

The major factors that affect women entrepreneurs' performance are listed below. After you read each of the factors, please evaluate them in relation to your business and then put a tick mark (✓) under the choices below.

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Economic Factors					
1. I have access to Loan and Finance					
2. I have access to markets					
3. I have access to different business trainings					
4. I have access to information and networks					
5. I possess managerial skills					
6. I have experience in business ownership					
7. I have my own premises (land) to own my business					
8. I have inherited capital from my family					
9. I have access to necessary technology					
10. I have access to inputs (raw materials)					
11. I am very optimistic for the future growth of my business in the next three years					

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Legal and administrative factors					
1. My business is supported by government bodies					
2. I have access to policy makers					
3. The business registration procedures are very easy					
4. I can take a loan even without titled assets as a collateral					
5. Interest rates charged by banks are very reasonable					
6. Women entrepreneurs are highly supported by banks and other financial institutions					
7. I am beneficiary of government grants					
8. The taxes charged on my business are reasonable					
Social and cultural factors					
1. I have no prejudices and gender bias					
2. The attitude of society toward my business is positive					
3. I have a positive relationship with men entrepreneurs					
4. I have better contacts and networks					
5. I am not affected by gender inequalities /discrimination					
6. I have support from family and friends					
7. I have enough time to spend with my family					
8. Low-level risk taking attitude is another factor affecting women's decision to get into business					
9. I have no cultural influences in operating my business					

Appendix D: Interview Questions for the Founder of Women in Business Organization

Questions:

1. Which year was your organization established in?
2. What were the main reasons to establish the organization?
3. Are women in Kosovo prepared and experienced enough to start their own businesses?
4. What is your opinion about business women in Kosovo and their role in society?
5. How difficult is it to be a woman entrepreneur in Kosovo?
6. Which are the main factors affecting performance of women entrepreneurs?
7. Do you agree that in Kosovo there are still gender prejudices in owning and managing a business?
8. Are women entrepreneurs in Kosovo supported by government institutions, if yes, what kind of support is provided?
9. Is the contribution of women entrepreneurs valued by society and policy-makers?
10. What are your recommendations to families, society, and institutions to support women entrepreneurs?
11. What are your suggestions toward women entrepreneurs?

Appendix E: Analysis of Results on Characteristics of Women Entrepreneurs

Q1		
University	14	28%
Elementary school	2	4%
Graduate Studies	10	20%
High School	24	48%

Q2		
25-34	5	10%
35-44	17	34%
45-54	19	38%
55-64	9	18%

Q3		
Divorced	1	2%
Married	39	78%
Single	8	16%
Widowed	2	4%

Q4		
2	1	2%
3	7	14%
5	24	48%
More than 5	18	36%

Q5		
1985	1	2%
2000	4	8%
2001	1	2%
2002	1	2%
2005	3	6%
2006	1	2%
2008	2	4%
2009	3	6%
2010	13	26%
2011	13	26%
2012	5	10%
2013	2	4%
2014	1	2%

Q6		
Because I did not have any other choice	10	20%
Become more independent financially	3	6%
Dissatisfied with my job	2	4%
Inherited the business from family	4	8%
To be self-employed	17	34%
To fill a need I saw in the market for new product/services	11	22%
To make more money	3	6%

Q7		
Service	20	40%
Agriculture	10	20%
Handcraft	8	16%
Production	9	18%
Trade	2	4%
Other	1	2%

Q8		
Partnership	4	8%
Sole proprietorship	46	92%

Q9		
At the office/company premises	27	54%
In my home	23	46%

Q10		
Difficulties in accessing the right contracts and networks	17	34%
No obstacle	3	6%
Lack of experience	4	8%
Lack of financial resources	26	52%

Q11		
Balancing family & working life	18	36%
Gaining acceptance/respect of people	4	8%
High cost of public services (water, electricity and telecommunication)	5	10%
Liquidity & other financial problems	20	40%
No time for training/upgrading skills	3	6%

Q12		
From past experience	16	32%
From family	8	16%
Through trainings	23	46%
Other	3	6%

Q13		
From past experience	1	2%
Financial management training	3	6%
Training session or class in business planning	11	22%
Training session or class in entrepreneurship	23	46%
Training session or class in sales	4	8%
Other	8	16%

Q14		
1-3	17	34%
4-6	9	18%
6-10	9	18%
Less than 1	3	6%
No experience	12	24%

Q15		
1	4	8%
2	5	10%
3	7	14%
4	6	12%
5	8	16%
6	2	4%
8	3	6%
10	4	8%
11	1	2%
12	2	4%
13	1	2%
15	2	4%
20	2	4%
30	1	2%
34	1	2%
84	1	2%

Q16		
1	4	8%
2	10	20%
3	11	22%
4	7	14%
5	2	4%
6	5	10%
7	2	4%
8	1	2%
9	2	4%
10	1	2%
12	2	4%
20	2	4%
83	1	2%

Q17		
0	16	32%
1	16	32%
2	8	16%
3	2	4%
4	2	4%
5	2	4%
7	2	4%
8	1	2%
10	1	2%

Q18		
Brother	2	4%
Father	12	24%
Husband	23	46%
Mother	1	2%
Sister	2	4%
Other	10	20%

Q19		
Bank loan	8	16%
Borrowed from relatives or friends	12	24%
Inheritance	3	6%
Personal savings	26	52%
Other	1	2%

Q20		
Financial support (national grants)	2	4%
Networking	3	6%
Technical support	43	86%
Other	2	4%

Q21		
They see it as an imposition	4	8%
Unsupportive	1	2%
Very supportive	45	90%

Q22		
Business Association	4	8%
Business partner(s)	2	4%
Encouraging young entrepreneurs	2	4%
Husband	9	18%
Kosovo Association of Young Entrepreneurs	1	2%
Women Entrepreneurs Association	32	64%

Q23		
Mixed feelings	4	8%
No	43	86%
Yes	3	6%

Appendix F: Analysis of Results on Economic Factors

Question No.	Questions on Economic Factor
Q1	I have access to Loan and Finance
Q2	I have access to markets
Q3	I have access to different business trainings
Q4	I have access to information and networks
Q5	I possess managerial skills
Q6	I have experience in business ownership
Q7	I have my own premises (land) to own my business
Q8	I have inherited capital from my family
Q9	I have access to necessary technology
Q10	I have access to inputs (raw materials)
Q11	I am very optimistic for the future growth of my business in the next three years

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
Q1	4.0%	26.0%	26.0%	32.0%	12.0%
Q2	4.0%	40.0%	46.0%	10.0%	0.0%
Q3	6.0%	70.0%	24.0%	0.0%	0.0%
Q4	10.0%	52.0%	36.0%	2.0%	0.0%
Q5	4.0%	58.0%	36.0%	2.0%	0.0%
Q6	4.0%	60.0%	30.0%	4.0%	2.0%
Q7	0.0%	20.0%	6.0%	50.0%	24.0%
Q8	0.0%	14.0%	2.0%	48.0%	36.0%
Q9	4.0%	26.0%	64.0%	4.0%	2.0%
Q10	2.0%	24.0%	54.0%	16.0%	4.0%
Q11	10.0%	60.0%	30.0%	0.0%	0.0%

Appendix G: Analysis of Results on Legal and Administrative Factors

Question No.	Questions on Legal and Administrative Factors	Mean
Q1	My business is supported by government bodies	1.82
Q2	I have access to policy makers	1.84
Q3	The business registration procedures are very easy	3.24
Q4	I can take a loan even without titled assets as a collateral	1.44
Q5	Interest rates charged by banks are very reasonable	1.22
Q6	Women entrepreneurs are highly supported by banks and other financial institutions	1.54
Q7	I am beneficiary of government grants	1.64
Q8	The taxes charged on my business are reasonable	1.32
Grand Mean		1.75

Mean							
Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
1.82	1.84	3.24	1.44	1.22	1.54	1.64	1.32

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
0.0%	6.0%	10.0%	44.0%	40.0%
0.0%	4.0%	14.0%	44.0%	38.0%
0.0%	46.0%	38.0%	10.0%	6.0%
0.0%	6.0%	0.0%	26.0%	68.0%
0.0%	2.0%	0.0%	16.0%	82.0%
0.0%	6.0%	2.0%	32.0%	60.0%
0.0%	12.0%	0.0%	28.0%	60.0%
0.0%	0.0%	6.0%	20.0%	74.0%

Appendix H: Analysis of Results on Social and Cultural Factors

Question No.	Questions on Social and Cultural Factors	Mean
Q1	I have no prejudices and gender bias	2.6
Q2	The attitude of society toward my business is positive	3.2
Q3	I have positive relationship with men entrepreneurs	3.38
Q4	I have better contacts and networks	3.58
Q5	I am not affected by gender inequalities/discrimination	2.84
Q6	I have support from family and friends	4.24
Q7	I have enough time to spend with my family	2.86
Q8	Low-level risk taking attitude is another factor affecting women's decision to get into business	3.9
Q9	I have no cultural influences in operating my business	3.56
Grand Mean		3.35

Indications				
Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
5	4	3	2	1

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
0.0%	16.0%	42.0%	28.0%	14.0%
0.0%	32.0%	58.0%	8.0%	2.0%
0.0%	44.0%	52.0%	2.0%	2.0%
4.0%	54.0%	40.0%	0.0%	2.0%
0.0%	12.0%	66.0%	16.0%	6.0%
30.0%	64.0%	6.0%	0.0%	0.0%
0.0%	8.0%	70.0%	22.0%	0.0%
18.0%	58.0%	20.0%	4.0%	0.0%
6.0%	48.0%	42.0%	4.0%	0.0%

Appendix I: Characteristics of Women Entrepreneurs

ID	Q1	Q2	Q3	Q4	Q5	Q6
1	High School	35-44	Married	More than 5	2010	To fill a need I saw in the market for new product/services
2	Graduate Studies	35-44	Single	3	2011	Inherited the business from family
3	High School	45-54	Married	5	2010	Because I did not have any other choice
4	High School	55-64	Widowed	5	2010	To be self-employed
5	High School	55-64	Married	More than 5	2011	Because I did not have any other choice
6	High School	55-64	Widowed	5	2011	Become more independent financially
7	High School	45-54	Married	5	2006	To make more money
8	High School	55-64	Married	More than 5	2011	To be self-employed
9	University	25-34	Married	3	2011	To fill a need I saw in the market for new product/services
10	University	25-34	Married	5	2005	To fill a need I saw in the market for new product/services
11	High School	25-34	Married	5	2011	To be self-employed
12	Graduate Studies	35-44	Single	More than 5	2010	Dissatisfied with my job
13	High School	55-64	Married	More than 5	2008	To make more money
14	Graduate Studies	35-44	Married	3	2014	To fill a need I saw in the market for new product/services
15	Graduate Studies	25-34	Single	5	2010	To fill a need I saw in the market for new product/services
16	University	45-54	Married	5	2013	To fill a need I saw in the market for new product/services
17	University	25-34	Married	3	2012	To fill a need I saw in the market for new product/services
18	High School	55-64	Divorced	2	1985	To be self-employed
19	University	45-54	Married	5	2012	Become more independent financially
20	University	55-64	Married	5	2000	To be self-employed
21	High School	45-54	Married	More than 5	2010	Become more independent financially
22	High School	55-64	Married	5	2010	Because I did not have any other choice
23	High School	45-54	Married	5	2010	To be self-employed
24	Graduate Studies	45-54	Married	More than 5	2009	To be self-employed
25	Graduate Studies	35-44	Married	3	2012	To fill a need I saw in the market for new product/services
26	Elementary School	45-54	Married	5	2011	To be self-employed
27	Graduate Studies	45-54	Married	5	2012	To fill a need I saw in the market for new product/services
28	Elementary School	45-54	Married	More than 5	2005	To be self-employed
29	University	45-54	Married	5	2010	Because I did not have any other choice
30	High School	45-54	Married	More than 5	2011	To be self-employed

31	University	35-44	Married	More than 5	2010	To be self-employed
32	University	35-44	Married	5	2005	To be self-employed
33	High School	45-54	Married	More than 5	2009	To be self-employed
34	High School	35-44	Married	More than 5	2000	Because I did not have any other choice
35	High School	45-54	Married	More than 5	2011	Because I did not have any other choice
36	University	35-44	Married	5	2011	Because I did not have any other choice
37	High School	35-44	Married	3	2012	To be self-employed
38	High School	45-54	Married	More than 5	2002	Because I did not have any other choice
39	University	35-44	Single	5	2011	To be self-employed
40	High School	45-54	Married	5	2001	Inherited the business from family
41	University	45-54	Married	More than 5	2000	To be self-employed
42	University	35-44	Married	5	2000	Inherited the business from family
43	High School	45-54	Married	More than 5	2009	Dissatisfied with my job
44	Graduate Studies	35-44	Single	5	2011	To fill a need I saw in the market for new product/services
45	Graduate Studies	35-44	Single	5	2013	To be self-employed
46	High School	55-64	Married	More than 5	2010	Because I did not have any other choice
47	Graduate Studies	35-44	Single	5	2011	To fill a need I saw in the market for new product/services
48	High School	45-54	Married	More than 5	2008	Because I did not have any other choice
49	High School	35-44	Single	3	2010	To make more money
50	University	35-44	Married	5	2010	Inherited the business from family

ID	Q7	Q8	Q9	Q10
1	Other (Cooking)	Sole proprietorship	In my home	Lack of financial resources
2	Production	Sole proprietorship	At the office/company premises	Lack of Experience
3	Hand Craft	Sole proprietorship	In my home	Lack of financial resources
4	Agriculture	Sole proprietorship	In my home	Lack of financial resources
5	Agriculture	Sole proprietorship	In my home	Lack of financial resources
6	Agriculture	Partnership	At the office/company premises	Lack of financial resources
7	Hand Craft	Partnership	At the office/company premises	Difficulties in accessing the right contacts and networks
8	Agriculture	Sole proprietorship	In my home	Lack of financial resources
9	Production	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
10	Service	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
11	Production	Sole proprietorship	In my home	Lack of financial resources
12	Service	Sole proprietorship	At the office/company premises	Lack of financial resources
13	Production	Sole proprietorship	At the office/company premises	Lack of financial resources

14	Service	Partnership	At the office/company premises	Lack of financial resources
15	Service	Sole proprietorship	At the office/company premises	Lack of financial resources
16	Production	Sole proprietorship	At the office/company premises	Lack of financial resources
17	Service	Sole proprietorship	In my home	Lack of financial resources
18	Hand Craft	Sole proprietorship	At the office/company premises	Lack of financial resources
19	Agriculture	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
20	Service	Sole proprietorship	At the office/company premises	Lack of financial resources
21	Agriculture	Sole proprietorship	In my home	Lack of financial resources
22	Agriculture	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
23	Hand Craft	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
24	Service	Sole proprietorship	In my home	Lack of financial resources

25	Service	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
26	Service	Sole proprietorship	In my home	Lack of financial resources
27	Service	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
28	Agriculture	Sole proprietorship	In my home	Lack of financial resources
29	Service	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
30	Hand Craft	Sole proprietorship	At the office/company premises	Lack of financial resources
31	Service	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
32	Service	Sole proprietorship	At the office/company premises	No obstacle
33	Agriculture	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
34	Hand Craft	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
35	Service	Sole	In my home	Difficulties in accessing the right contacts

		proprietorship		and networks
36	Production	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
37	Production	Sole proprietorship	In my home	Lack of experience
38	Trade	Sole proprietorship	At the office/company premises	Lack of financial resources
39	Service	Sole proprietorship	In my home	Lack of experience
40	Trade	Sole proprietorship	In my home	Lack of financial resources
41	Service	Sole proprietorship	At the office/company premises	No obstacle
42	Production	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
43	Production	Sole proprietorship	At the office/company premises	Lack of financial resources
44	Service	Sole proprietorship	At the office/company premises	Lack of financial resources
45	Service	Sole proprietorship	At the office/company premises	No obstacle
46	Hand Craft	Sole proprietorship	In my home	Lack of financial resources
47	Service	Sole proprietorship	At the office/company premises	Difficulties in accessing the right contacts and networks
48	Agriculture	Partnership	At the office/company premises	Lack of financial resources
49	Hand Craft	Sole proprietorship	In my home	Difficulties in accessing the right contacts and networks
50	Service	Sole proprietorship	At the office/company premises	Lack of Experience

ID	Q11	Q12	Q13
1	Balancing family and work life	Through trainings	Training session or class in entrepreneurship
2	No time for training/upgrading skills	From family	Other (No trainings)
3	Liquidity and other financial problems	Through trainings	Training session or class in business planning
4	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
5	High cost of public services (water, electricity, telecommunication)	Through trainings	Training session or class in entrepreneurship
6	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
7	Liquidity and other financial problems	Through trainings	Training session or class in sales
8	Balancing family and work life	Through trainings	Training session or class in sales
9	Balancing family and work life	From family	Training session or class in business planning
10	Liquidity and other financial problems	From family	Training session or class in business planning
11	Liquidity and other financial problems	From family	Other (No trainings)
12	Balancing family and work life	From past experience	Other (No trainings)
13	Balancing family and work life	From family	Other (No trainings)
14	Liquidity and other financial problems	From past experience	Training session or class in entrepreneurship
15	Liquidity and other financial problems	Other (University studies)	Training session or class in entrepreneurship
16	Liquidity and other financial problems	From past experience	Training session or class in business planning
17	Balancing family and work life	Other (University studies)	Training session or class in entrepreneurship
18	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
19	Gaining acceptance/respect of people	Through trainings	Training session or class in business planning
20	Liquidity and other financial problems	From past experience	Training session or class in entrepreneurship
21	Gaining acceptance/respect of people	Through trainings	Training session or class in business planning
22	Gaining acceptance/respect of people	From past experience	Training session or class in entrepreneurship
23	Balancing family and work life	Through trainings	Training session or class in business planning
24	Balancing family and work life	From past experience	Financial management training
25	Gaining acceptance/respect of people	Through trainings	Training session or class in entrepreneurship

26	Balancing family and work life	Through trainings	Training session or class in entrepreneurship
27	High cost of public services (water, electricity, telecommunication)	From past experience	Training session or class in business planning
28	No time for training/upgrading skills	Through trainings	Training session or class in entrepreneurship
29	Balancing family and work life	From past experience	Training session or class in business planning
30	Balancing family and work life	Through trainings	Training session or class in entrepreneurship
31	Liquidity and other financial problems	Through trainings	Financial management training
32	Balancing family and work life	From past experience	Other (No trainings)
33	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
34	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
35	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
36	High cost of public services (water, electricity, telecommunication)	From past experience	Training session or class in entrepreneurship
37	No time for training/upgrading skills	From family	Training session or class in entrepreneurship
38	Liquidity and other financial problems	From past experience	Financial management training
39	Liquidity and other financial problems	Through trainings	Training session or class in entrepreneurship
40	Balancing family and work life	From family	Other (No trainings)
41	Balancing family and work life	From past experience	Training session or class in sales
42	High cost of public services (water, electricity, telecommunication)	From past experience	Other (No trainings)
43	Liquidity and other financial problems	Through trainings	Training session or class in business planning
44	Balancing family and work life	From past experience	Training session or class in entrepreneurship
45	Balancing family and work life	From past experience	Training session or class in entrepreneurship
46	Liquidity and other financial problems	Through trainings	From past experience
47	Balancing family and work life	Other (University studies)	Other (No trainings)
48	High cost of public services (water, electricity, telecommunication)	Through trainings	Training session or class in sales
49	Liquidity and other financial problems	From past experience	Training session or class in business planning
50	Balancing family and work life	From family	Training session or class in entrepreneurship

ID	Q14	Q15	Q16	Q17	Q18	Q19	Q20
1	4-6	5	4	1	Other (No)	Personal savings	No
2	No experience	10	6	4	Father	Inheritance	Other (No)
3	1-3	2	2	0	Husband	Personal savings	Other (No)
4	No experience	3	2	1	Other (No)	Personal savings	Financial support (national grants)
5	1-3	10	7	3	Husband	Borrowed from relatives or friends	Other (No)
6	4-6	10	8	2	Other (No)	Other (Grant)	Financial support (national grants)
7	1-3	20	20	0	Husband	Personal savings	Other (No)
8	6-10	4	4	0	Husband	Personal savings	Other (No)
9	4-6	12	7	5	Father	Personal savings	Other (No)
10	Less than 1	5	4	1	Mother	Personal savings	Other (No)
11	1-3	2	2	0	Sister	Personal savings	Other (No)
12	4-6	2	2	0	Sister	Borrowed from relatives or friends	Other (No)
13	4-6	4	4	0	Husband	Personal savings	Other (No)
14	6-10	1	1	0	Other (No)	Personal savings	Other (No)
15	Less than 1	20	12	8	Father	Borrowed from relatives or friends	Other (No)
16	1-3	1	1	0	Other (No)	Personal savings	Other (No)
17	1-3	1	1	0	Other (No)	Personal savings	Other (No)
18	1-3	4	3	1	Other (No)	Bank loan	Other (No)
19	4-6	10	9	1	Husband	Bank loan	Other (No)
20	6-10	84	83	1	Husband	Borrowed from relatives or friends	Other (No)
21	1-3	15	10	5	Husband	Bank loan	Other (No)
22	6-10	12	5	7	Husband	Bank loan	Other (No)
23	1-3	2	2	0	Husband	Borrowed from relatives or friends	Other (No)
24	1-3	4	3	1	Brother	Inheritance	Networking
25	Less than 1	8	6	2	Father	Personal savings	Technological Support

26	No experience	3	2	1	Husband	Personal savings	Other (No)
27	1-3	3	3	0	Husband	Personal savings	Other (No)
28	No experience	6	5	1	Husband	Personal savings	Other (No)
29	1-3	8	6	2	Husband	Bank loan	Technological Support
30	4-6	6	6	0	Husband	Personal savings	Networking
31	1-3	3	2	1	Father	Personal savings	Other (No)
32	No experience	4	3	1	Husband	Personal savings	Other (No)
33	No experience	5	3	2	Husband	Borrowed from relatives or friends	Other (No)
34	6-10	1	1	0	Other (No)	Borrowed from relatives or friends	Other (USAID)
35	1-3	5	3	2	Husband	Borrowed from relatives or friends	Other (No)
36	4-6	1	4	7	Father	Personal savings	Other (No)
37	No experience	3	2	1	Father	Borrowed from relatives or friends	Other (No)
38	6-10	5	3	2	Brother	Personal savings	Other (No)
39	No experience	3	2	1	Husband	Personal savings	Networking
40	No experience	3	3	0	Other (No)	Borrowed from relatives or friends	Other (No)
41	6-10	4	3	1	Husband	Personal savings	Other (No)
42	6-10	5	4	1	Father	Bank loan	Other (No)
43	6-10	1	9	4	Father	Bank loan	Other (No)
44	4-6	1	1	3	Husband	Bank loan	Other (No)
45	No experience	5	4	1	Father	Personal savings	Other (No)
46	1-3	3	3	0	Husband	Personal savings	Other (No)
47	1-3	5	3	2	Father	Borrowed from relatives or friends	Other (No)
48	No experience	8	6	2	Husband	Borrowed from relatives or friends	Other (No)
49	1-3	2	2	0	Other (No)	Personal savings	Other (No)
50	No experience	3	2	1	Father	Inheritance	Other (No)

Appendix J: Statistical Calculations

```
SAVE OUTFILE='G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav'
/COMPRESSED.
CORRELATIONS
/VARIABLES=e_suml_sums_sum
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.
```

Correlations

Notes

Output Created		20-JUL-2015 13:26:58
Comments		
Input	Data	G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav
	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	51
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=e_suml_sums_sum /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01

[DataSet0] G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

DATASET ACTIVATE DataSet0.

SAVE OUTFILE='G:\Delo_z_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav'
/COMPRESSED.

FACTOR

/VARIABLES e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9
/MISSING LISTWISE
/ANALYSIS e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9
/PRINT INITIAL CORRELATION SIG EXTRACTION ROTATION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION ML
/CRITERIA ITERATE(25) DELTA(0)
/ROTATION OBLIMIN.

Factor Analysis

Notes

Output Created		20-JUL-2015 13:28:45
Comments		
Input	Data	G:\Delo_z_ostale\Tea
	Active Dataset	Petrin\mag_Kosovo_2015\Database_01.sav DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
Missing Value Handling	N of Rows in Working Data File	51
	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		FACTOR /VARIABLES e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9 /MISSING LISTWISE /ANALYSIS e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9 /PRINT INITIAL CORRELATION SIG EXTRACTION ROTATION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION ML /CRITERIA ITERATE(25) DELTA(0) /ROTATION OBLIMIN.
Resources	Processor Time	00:00:00.05
	Elapsed Time	00:00:00.04
	Maximum Memory Required	92384 (90.219K) bytes

Correlation Matrix

	e1	e2	e3	e4	e5	e6	e7	e8	e9	e10	e11	l1	l2	l3	l4	l5	
Correlation	e1	1,000	,545	,501	,350	,563	,502	,638	,541	,292	,380	,363	,330	-,154	,207	,471	,391
	e2	,545	1,000	,400	,361	,275	,332	,538	,378	,286	,218	,223	,113	,001	,176	,309	,300
	e3	,501	,400	1,000	,594	,637	,611	,301	,338	,413	,356	,335	,017	,314	,052	,296	,213
	e4	,350	,361	,594	1,000	,635	,455	,241	,219	,516	,284	,398	-,025	,501	,228	,214	,182
	e5	,563	,275	,637	,635	1,000	,740	,427	,381	,476	,326	,417	,191	,339	,130	,344	,248
	e6	,502	,332	,611	,455	,740	1,000	,498	,453	,371	,444	,324	,310	,165	,155	,313	,226
	e7	,638	,538	,301	,241	,427	,498	1,000	,719	,231	,307	,267	,255	-,271	,189	,430	,418
	e8	,541	,378	,338	,219	,381	,453	,719	1,000	,444	,391	,496	,159	-,242	,281	,221	,140
	e9	,292	,286	,413	,516	,476	,371	,231	,444	1,000	,637	,466	,012	,363	,030	,160	,115
	e10	,380	,218	,356	,284	,326	,444	,307	,391	,637	1,000	,309	,189	,227	-,217	,357	,304
	e11	,363	,223	,335	,398	,417	,324	,267	,496	,466	,309	1,000	,166	,016	,132	,060	,136
	l1	,330	,113	,017	-,025	,191	,310	,255	,159	,012	,189	,166	1,000	-,189	,115	,335	,395
	l2	-,154	,001	,314	,501	,339	,165	-,271	-,242	,363	,227	,016	-,189	1,000	,174	,175	,126
	l3	,207	,176	,052	,228	,130	,155	,189	,281	,030	,217	,132	,115	-,174	1,000	,141	,058
	l4	,471	,309	,296	,214	,344	,313	,430	,221	,160	,357	,060	,335	,175	,141	1,000	,769
	l5	,391	,300	,213	,182	,248	,226	,418	,140	,115	,304	,136	,395	,126	,058	,769	1,000
	l6	,412	,441	,185	,189	,114	,200	,462	,221	,108	,277	,099	,203	,071	,130	,769	,693
	l7	,266	,167	,070	,018	,191	,222	,339	,126	,050	,070	,150	,701	-,048	-,016	,340	,416
	l8	,176	,236	-,008	-,010	-,072	-,029	,117	,070	,092	,231	,126	,159	,109	-,153	,529	,477
	s1	,335	,018	-,152	-,325	-,007	,151	,200	,153	-,184	,131	-,182	,270	-,383	-,056	,078	,016
	s2	,284	,218	-,070	-,180	-,020	,209	,141	,237	-,070	,287	-,050	,280	-,276	-,049	,139	,045
	s3	,152	,079	-,097	-,299	-,062	,203	,118	,169	,049	,328	,011	,318	,195	-,242	,026	,166
	s4	,094	,166	,071	,166	,225	,192	,135	,240	,239	,332	,140	,044	,135	-,033	,125	,146
	s5	,348	,120	-,024	-,229	,150	,308	,215	,133	-,079	,154	-,171	,323	-,186	-,069	,165	,303

	s6	,190	,124	,082	-,130	-,042	,091	,261	,253	,047	,297	,024	,266	-,183	-,122	-,013	-,043
	s7	-,019	-,018	,054	,107	-,033	,042	-,017	,023	-,010	,155	,101	,033	,134	-,277	-,045	,108
	s8	,226	,042	,058	-,020	,009	,076	,110	,162	,092	,488	-,046	,069	-,095	,281	-,064	,046
	s9	-,134	-,277	,113	,107	-,097	,158	,151	,010	,336	,483	,080	-,248	,240	-,303	,141	,102
Sig. (1-tailed)	e1		,000	,000	,006	,000	,000	,000	,000	,020	,003	,005	,010	,142	,075	,000	,003
	e2	,000		,002	,005	,027	,009	,000	,003	,022	,065	,060	,217	,496	,111	,014	,017
	e3	,000	,002		,000	,000	,000	,017	,008	,001	,006	,009	,452	,013	,360	,018	,068
	e4	,006	,005	,000		,000	,000	,046	,063	,000	,023	,002	,432	,000	,055	,067	,103
	e5	,000	,027	,000	,000		,000	,001	,003	,000	,010	,001	,092	,008	,184	,007	,041
	e6	,000	,009	,000	,000	,000		,000	,000	,004	,001	,011	,014	,127	,142	,013	,057
	e7	,000	,000	,017	,046	,001	,000		,000	,053	,015	,031	,037	,028	,094	,001	,001
	e8	,000	,003	,008	,063	,003	,000	,000		,001	,002	,000	,135	,045	,024	,062	,166
	e9	,020	,022	,001	,000	,000	,004	,053	,001		,000	,000	,468	,005	,419	,134	,213
	e10	,003	,065	,006	,023	,010	,001	,015	,002	,000		,015	,094	,057	,065	,005	,016
	e11	,005	,060	,009	,002	,001	,011	,031	,000	,000	,015		,124	,455	,181	,340	,174
	e12	,010	,217	,452	,432	,092	,014	,037	,135	,468	,094	,124		,094	,214	,009	,002
	e13	,142	,496	,013	,000	,008	,127	,028	,045	,005	,057	,455	,094		,113	,112	,191
	e14	,075	,111	,360	,055	,184	,142	,094	,024	,419	,065	,181	,214	,113		,165	,343
	e15	,000	,014	,018	,067	,007	,013	,001	,062	,134	,005	,340	,009	,112	,165		,000
	e16	,003	,017	,068	,103	,041	,057	,001	,166	,213	,016	,174	,002	,191	,343	,000	
	e17	,001	,001	,099	,095	,215	,082	,000	,061	,228	,026	,246	,079	,312	,184	,000	,000
	e18	,031	,123	,315	,450	,092	,061	,008	,193	,365	,315	,149	,000	,371	,456	,008	,001
	e19	,111	,050	,478	,472	,309	,422	,210	,315	,262	,053	,191	,135	,226	,144	,000	,000
	s1	,009	,450	,146	,011	,480	,147	,082	,144	,100	,182	,103	,029	,003	,350	,294	,456
	s2	,023	,064	,315	,106	,444	,073	,164	,049	,314	,022	,364	,025	,026	,368	,167	,379
	s3	,146	,293	,251	,018	,334	,079	,206	,120	,368	,010	,471	,012	,087	,045	,429	,125
	s4	,259	,124	,313	,125	,058	,091	,174	,046	,048	,009	,166	,382	,175	,409	,194	,156
	s5	,007	,202	,434	,055	,149	,015	,067	,179	,292	,143	,118	,011	,098	,318	,126	,016
	s6	,094	,196	,287	,184	,387	,265	,034	,038	,374	,018	,434	,031	,101	,200	,464	,383
	s7	,448	,451	,355	,230	,410	,386	,454	,438	,473	,141	,243	,409	,176	,026	,379	,228
	s8	,057	,386	,343	,444	,474	,299	,224	,131	,263	,000	,376	,318	,256	,024	,331	,376
	s9	,177	,026	,216	,230	,251	,137	,148	,473	,008	,000	,291	,041	,047	,016	,164	,240

Correlation Matrix

		l6	l7	l8	s1	s2	s3	s4	s5	s6	s7	s8	s9
Correlation	e1	,412	,266	,176	,335	,284	,152	,094	,348	,190	-,019	,226	-,134
	e2	,441	,167	,236	,018	,218	,079	,166	,120	,124	-,018	-,042	-,277
	e3	,185	,070	-,008	-,152	-,070	-,097	,071	-,024	,082	,054	,058	-,113
	e4	,189	,018	-,010	-,325	-,180	-,299	,166	-,229	-,130	,107	-,020	,107
	e5	,114	,191	-,072	-,007	-,020	-,062	,225	,150	-,042	-,033	,009	-,097
	e6	,200	,222	-,029	,151	,209	,203	,192	,308	,091	-,042	,076	-,158
	e7	,462	,339	,117	,200	,141	,118	,135	,215	,261	-,017	,110	-,151
	e8	,221	,126	,070	,153	,237	,169	,240	,133	,253	,023	,162	-,010

	e9	,108	,050	,092	-,184	-,070	,049	,239	-,079	,047	-,010	,092	,336
	e10	,277	,070	,231	,131	,287	,328	,332	,154	,297	,155	,488	,483
	e11	,099	,150	,126	-,182	-,050	-,011	,140	-,171	,024	,101	-,046	,080
	11	,203	,701	,159	,270	,280	,318	,044	,323	,266	,033	,069	-,248
	12	,071	-,048	,109	-,383	-,276	-,195	,135	-,186	-,183	,134	-,095	,240
	13	,130	-,016	-,153	-,056	-,049	-,242	-,033	-,069	-,122	-,277	-,281	-,303
	14	,769	,340	,529	,078	,139	,026	,125	,165	-,013	-,045	-,064	,141
	15	,693	,416	,477	,016	,045	,166	,146	,303	-,043	,108	-,046	,102
	16	1,000	,350	,699	-,060	,022	-,010	-,025	,153	-,067	-,010	-,147	,107
	17	,350	1,000	,309	-,027	-,043	,093	-,048	,179	,087	,019	-,079	-,212
	18	,699	,309	1,000	-,135	,093	,160	,089	,125	-,178	,211	-,208	,260
	s1	-,060	-,027	-,135	1,000	,658	,541	,118	,583	,270	-,239	,420	-,124
	s2	,022	-,043	,093	,658	1,000	,681	,326	,540	,252	-,091	,207	,018
	s3	-,010	,093	,160	,541	,681	1,000	,476	,635	,257	-,080	,170	,160
	s4	-,025	-,048	,089	,118	,326	,476	1,000	,284	,275	-,053	,037	,259
	s5	,153	,179	,125	,583	,540	,635	,284	1,000	,151	-,329	,047	-,192
	s6	-,067	,087	-,178	,270	,252	,257	,275	,151	1,000	-,022	,560	-,039
	s7	-,010	,019	,211	-,239	-,091	-,080	-,053	-,329	-,022	1,000	,171	,222
	s8	-,147	-,079	-,208	,420	,207	,170	,037	,047	,560	,171	1,000	,280
	s9	,107	-,212	,260	-,124	,018	,160	,259	-,192	-,039	,222	,280	1,000
Sig. (1-tailed)	e1	,001	,031	,111	,009	,023	,146	,259	,007	,094	,448	,057	,177
	e2	,001	,123	,050	,450	,064	,293	,124	,202	,196	,451	,386	,026
	e3	,099	,315	,478	,146	,315	,251	,313	,434	,287	,355	,343	,216
	e4	,095	,450	,472	,011	,106	,018	,125	,055	,184	,230	,444	,230
	e5	,215	,092	,309	,480	,444	,334	,058	,149	,387	,410	,474	,251
	e6	,082	,061	,422	,147	,073	,079	,091	,015	,265	,386	,299	,137
	e7	,000	,008	,210	,082	,164	,206	,174	,067	,034	,454	,224	,148
	e8	,061	,193	,315	,144	,049	,120	,046	,179	,038	,438	,131	,473
	e9	,228	,365	,262	,100	,314	,368	,048	,292	,374	,473	,263	,008
	e10	,026	,315	,053	,182	,022	,010	,009	,143	,018	,141	,000	,000
	e11	,246	,149	,191	,103	,364	,471	,166	,118	,434	,243	,376	,291
	11	,079	,000	,135	,029	,025	,012	,382	,011	,031	,409	,318	,041
	12	,312	,371	,226	,003	,026	,087	,175	,098	,101	,176	,256	,047
	13	,184	,456	,144	,350	,368	,045	,409	,318	,200	,026	,024	,016
	14	,000	,008	,000	,294	,167	,429	,194	,126	,464	,379	,331	,164
	15	,000	,001	,000	,456	,379	,125	,156	,016	,383	,228	,376	,240
	16		,006	,000	,340	,438	,472	,433	,145	,322	,472	,155	,230
	17	,006		,014	,427	,383	,261	,370	,107	,275	,449	,293	,069
	18	,000	,014		,175	,259	,134	,270	,193	,108	,071	,074	,034
	s1	,340	,427	,175		,000	,000	,207	,000	,029	,047	,001	,195
s2	,438	,383	,259	,000		,000	,010	,000	,039	,265	,075	,450	
s3	,472	,261	,134	,000	,000		,000	,000	,036	,289	,118	,134	
s4	,433	,370	,270	,207	,010	,000		,023	,027	,357	,399	,035	
s5	,145	,107	,193	,000	,000	,000	,023		,148	,010	,373	,090	
s6	,322	,275	,108	,029	,039	,036	,027	,148		,440	,000	,393	
s7	,472	,449	,071	,047	,265	,289	,357	,010	,440		,117	,061	
s8	,155	,293	,074	,001	,075	,118	,399	,373	,000	,117		,025	
s9	,230	,069	,034	,195	,450	,134	,035	,090	,393	,061	,025		

Communalities^a

	Initial	Extraction
e1	,829	,708
e2	,737	,584
e3	,776	,614
e4	,821	,661
e5	,863	,896
e6	,806	,694
e7	,899	,743
e8	,852	,775
e9	,819	,641
e10	,864	,763
e11	,732	,485
11	,819	,999
12	,736	,734
13	,625	,335
14	,907	,796
15	,879	,656
16	,870	,918
17	,720	,579
18	,775	,654
s1	,806	,771
s2	,791	,613
s3	,826	,873
s4	,682	,392
s5	,849	,702
s6	,743	,467
s7	,617	,191
s8	,845	,999
s9	,788	,999

Extraction Method: Maximum Likelihood.^a

a. One or more communalitiy estimates greater than 1 were encountered during iterations. The resulting solution should be interpreted with caution.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6,590	23,535	23,535	2,217	7,916	7,916	2,462
2	3,980	14,214	37,749	2,910	10,394	18,310	2,466
3	2,889	10,316	48,066	1,839	6,568	24,878	1,981
4	2,643	9,440	57,506	5,135	18,339	43,217	4,512
5	1,686	6,023	63,529	2,563	9,154	52,371	3,956
6	1,483	5,295	68,824	2,352	8,402	60,772	3,337
7	1,277	4,561	73,385	1,363	4,869	65,642	3,238
8	1,016	3,629	77,014	,859	3,068	68,710	1,845
9	,939	3,354	80,368				
10	,792	2,827	83,195				
11	,696	2,487	85,682				
12	,541	1,932	87,615				
13	,511	1,826	89,440				
14	,422	1,508	90,948				
15	,368	1,316	92,264				
16	,346	1,234	93,498				
17	,332	1,187	94,685				
18	,259	,924	95,609				
19	,243	,869	96,478				
20	,208	,743	97,221				
21	,183	,655	97,875				
22	,147	,525	98,401				
23	,120	,429	98,829				
24	,106	,380	99,209				
25	,079	,282	99,492				
26	,075	,267	99,759				
27	,043	,153	99,911				
28	,025	,089	100,000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Matrix^a

	Factor							
	1	2	3	4	5	6	7	8
e1	-,070	,396	-,082	,681	,103	,160	,129	-,152
e2	-,201	,076	-,178	,600	,196	,039	,112	,304
e3	-,023	,056	-,133	,669	-,328	,083	-,108	,138
e4	,045	-,034	,108	,607	-,516	-,064	-,057	,064
e5	-,125	,159	,007	,698	-,491	,259	-,146	-,194
e6	-,164	,292	-,027	,626	-,229	,356	-,099	-,015
e7	-,116	,271	-,069	,661	,198	,112	,395	-,088
e8	,023	,222	-,017	,547	,031	,302	,574	,051
e9	,200	,053	,286	,488	-,367	,201	,120	,297
e10	,430	,419	,290	,455	-,024	,182	-,046	,274
e11	-,069	,098	,200	,378	-,321	,129	,370	,176
11	-,520	,812	,264	-,009	-,005	-,002	,001	,000
12	,133	-,211	,194	,264	-,410	-,133	-,567	,239
13	-,361	-,067	-,066	,190	-,067	-,059	,314	-,231
14	-,130	,215	,372	,619	,291	-,237	-,185	-,188
15	-,164	,273	,356	,498	,308	-,204	-,203	-,043
16	-,138	,066	,318	,624	,503	-,385	-,042	,029
17	-,461	,496	,227	,147	,018	-,203	,013	,072
18	-,087	-,011	,479	,299	,453	-,242	-,096	,232
s1	,083	,463	-,230	-,064	,419	,452	-,090	-,323
s2	,010	,339	,047	-,002	,420	,562	-,055	-,011
s3	,033	,342	,231	-,095	,421	,681	-,130	,189
s4	,118	,048	,259	,166	,029	,499	-,075	,161
s5	-,203	,286	-,038	,118	,444	,519	-,290	-,111
s6	,210	,538	-,232	-,011	,087	,101	,143	,202
s7	,189	,117	,134	-,018	-,150	-,216	,060	,224
s8	,713	,636	-,293	,001	,000	-,004	-,001	,000
s9	,728	-,061	,682	-,005	-,003	,002	,002	-,003

Extraction Method: Maximum Likelihood.^a
a. 8 factors extracted. 23 iterations required.

Goodness-of-fit Test

Chi-Square	df	Sig.
192,046	182	,290

Pattern Matrix^a

	Factor							
	1	2	3	4	5	6	7	8
e1	,232	,072	-,111	,365	,280	,075	,400	-,205
e2	,083	-,099	-,487	,169	,339	,085	,224	,280
e3	,098	-,078	-,218	,706	,065	-,051	,033	,108
e4	-,022	-,016	,091	,719	,054	-,221	,047	,117
e5	-,062	,115	,030	,928	-,073	,029	,112	-,203
e6	,035	,154	-,128	,689	-,010	,242	,127	-,061
e7	,139	-,005	-,132	,131	,317	,021	,643	-,055
e8	,132	-,056	,004	,109	,046	,136	,772	,156
e9	,034	-,035	,228	,474	-,007	,129	,191	,382
e10	,441	,010	,267	,314	,243	,262	,046	,205
e11	-,080	,147	,135	,264	-,093	,004	,423	,336
11	,066	,971	,004	,012	-,003	,146	-,028	-,004
12	-,079	-,091	,050	,628	,112	-,063	-,604	,173
13	-,266	,116	-,085	,029	-,012	-,205	,409	-,108
14	-,029	,150	,125	,204	,777	-,042	,037	-,246
15	,002	,227	,047	,122	,700	,040	-,051	-,111
16	-,027	-,011	-,055	-,072	,958	-,106	,116	-,002
17	-,018	,682	-,079	,017	,200	-,053	-,016	,095
18	-,137	,035	,057	-,223	,751	,121	-,062	,229
s1	,336	,045	-,062	-,094	-,043	,454	,093	-,512
s2	,113	,061	-,026	-,124	,022	,686	,090	-,128
s3	,047	,119	,044	-,162	-,010	,909	-,042	,079
s4	-,078	-,064	,160	,185	-,029	,563	,035	,145
s5	-,013	,092	-,219	,055	,130	,670	-,088	-,286
s6	,593	,146	-,137	-,085	-,116	,088	,093	,112
s7	,203	,090	,143	-,021	,027	-,180	-,063	,257
s8	,994	-,063	,142	,066	-,085	-,103	-,016	-,188
s9	,123	-,242	,887	-,078	,265	,113	,027	,040

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.^a

a. Rotation converged in 15 iterations.

Structure Matrix

	Factor							
	1	2	3	4	5	6	7	8
e1	,295	,293	-,240	,505	,425	,263	,605	-,133
e2	,103	,099	-,438	,350	,429	,151	,418	,215
e3	,097	,012	-,156	,743	,220	,000	,264	,218
e4	-,030	,004	,138	,759	,202	-,200	,191	,323
e5	-,008	,184	-,047	,905	,158	,092	,363	-,022
e6	,131	,267	-,178	,725	,220	,319	,402	,012
e7	,204	,240	-,275	,364	,430	,189	,763	-,028
e8	,252	,129	-,101	,365	,192	,256	,826	,180
e9	,140	-,015	,311	,614	,168	,131	,280	,534
e10	,561	,099	,350	,460	,377	,391	,184	,361
e11	,013	,178	,116	,436	,085	,013	,474	,405
11	,179	,985	-,131	,069	,229	,250	,196	-,081
12	-,123	-,183	,253	,520	,162	-,149	-,468	,339
13	-,278	,176	-,238	,098	,035	-,193	,403	-,126
14	-,004	,334	,021	,347	,830	,094	,187	-,100
15	,041	,384	-,013	,259	,764	,154	,114	-,024
16	-,033	,216	-,094	,166	,942	,013	,215	,073
17	,026	,722	-,152	,113	,357	,020	,160	,054
18	-,089	,152	,098	-,019	,734	,135	-,027	,249

s1	,424	,164	-,213	-,153	-,032	,602	,178	-,589
s2	,282	,163	-,098	-,085	,090	,743	,178	-,233
s3	,278	,175	,038	-,110	,089	,909	,051	-,050
s4	,086	-,040	,189	,240	,080	,527	,098	,163
s5	,120	,220	-,308	,028	,204	,718	,095	-,404
s6	,625	,203	-,099	-,031	-,057	,233	,185	,056
s7	,185	,043	,235	,032	,040	-,159	-,081	,319
s8	,966	-,017	,194	,037	-,101	,143	,033	-,076
s9	,214	-,296	,931	,016	,205	,128	-,174	,305

Extraction Method: Maximum Likelihood.
Rotation Method: Oblimin with Kaiser Normalization.

Factor Correlation Matrix

Factor	1	2	3	4	5	6	7	8
1	1,000	,082	,087	,038	,018	,245	,100	,052
2	,082	1,000	-,148	,059	,222	,094	,202	-,069
3	,087	-,148	1,000	,028	-,013	-,021	-,217	,277
4	,038	,059	,028	1,000	,225	,042	,266	,210
5	,018	,222	-,013	,225	1,000	,118	,130	,098
6	,245	,094	-,021	,042	,118	1,000	,129	-,111
7	,100	,202	-,217	,266	,130	,129	1,000	-7,019E-5
8	,052	-,069	,277	,210	,098	-,111	-7,019E-5	1,000

Extraction Method: Maximum Likelihood.
Rotation Method: Oblimin with Kaiser Normalization.

FACTOR

```

/VARIABLES e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9
/MISSING LISTWISE
/ANALYSIS e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 11 12 13 14 15 16 17 18 s1 s2 s3 s4 s5 s6 s7 s8 s9
/PRINT INITIAL CORRELATION SIG EXTRACTION ROTATION
/CRITERIA FACTORS(3) ITERATE(25)
/EXTRACTION ML
/CRITERIA ITERATE(25) DELTA(0)
/ROTATION OBLIMIN.

```

Factor Analysis

Notes

Output Created	20-JUL-2015 13:30:07	
Comments		
Input	Data	G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav
	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
Missing Value Handling	N of Rows in Working Data File	51
	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 i1 i2 i3 i4 i5 i6 i7 i8 s1 s2 s3 s4 s5 s6 s7 s8 s9 /MISSING LISTWISE /ANALYSIS e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 i1 i2 i3 i4 i5 i6 i7 i8 s1 s2 s3 s4 s5 s6 s7 s8 s9 /PRINT INITIAL CORRELATION SIG EXTRACTION ROTATION /CRITERIA FACTORS(3) ITERATE(25) /EXTRACTION ML /CRITERIA ITERATE(25) DELTA(0) /ROTATION OBLIMIN.	
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Maximum Memory Required	92384 (90.219K) bytes

[DataSet0] G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

Correlation Matrix

	e1	e2	e3	e4	e5	e6	e7	e8	e9	e10	e11	i1	i2	i3	i4	i5	
Correlation	e1	1,000	,545	,501	,350	,563	,502	,638	,541	,292	,380	,363	,330	,154	,207	,471	,391
	e2	,545	1,000	,400	,361	,275	,332	,538	,378	,286	,218	,223	,113	,001	,176	,309	,300
	e3	,501	,400	1,000	,594	,637	,611	,301	,338	,413	,356	,335	,017	,314	,052	,296	,213
	e4	,350	,361	,594	1,000	,635	,455	,241	,219	,516	,284	,398	,025	,501	,228	,214	,182
	e5	,563	,275	,637	,635	1,000	,740	,427	,381	,476	,326	,417	,191	,339	,130	,344	,248
	e6	,502	,332	,611	,455	,740	1,000	,498	,453	,371	,444	,324	,310	,165	,155	,313	,226
	e7	,638	,538	,301	,241	,427	,498	1,000	,719	,231	,307	,267	,255	,271	,189	,430	,418

e8	,541	,378	,338	,219	,381	,453	,719	1,000	,444	,391	,496	,159	-	,242	,281	,221	,140
e9	,292	,286	,413	,516	,476	,371	,231	,444	1,000	,637	,466	,012	,363	,030	,160	,115	
e10	,380	,218	,356	,284	,326	,444	,307	,391	,637	1,000	,309	,189	,227	-	,217	,357	,304
e11	,363	,223	,335	,398	,417	,324	,267	,496	,466	,309	1,000	,166	,016	,132	,060	,136	
e12	,330	,113	,017	-	,191	,310	,255	,159	,012	,189	,166	1,000	-	,115	,335	,395	
e13	-	,001	,314	,501	,339	,165	-	-	,363	,227	,016	-	1,000	-	,175	,126	
e14	,154	,176	,052	,228	,130	,155	,189	,281	,030	-	,132	,115	-	1,000	,141	,058	
e15	,207	,176	,052	,228	,130	,155	,189	,281	,030	,217	,132	,115	,174	-	1,000	,769	
e16	,471	,309	,296	,214	,344	,313	,430	,221	,160	,357	,060	,335	,175	,141	1,000	,769	1,000
e17	,391	,300	,213	,182	,248	,226	,418	,140	,115	,304	,136	,395	,126	,058	,769	,693	1,000
e18	,412	,441	,185	,189	,114	,200	,462	,221	,108	,277	,099	,203	,071	,130	,769	,693	
s1	,266	,167	,070	,018	,191	,222	,339	,126	,050	,070	,150	,701	-	-	,340	,416	
s2	,176	,236	-	-	-	-	,117	,070	,092	,231	,126	,159	,109	-	,529	,477	
s3	,335	,018	-	-	-	,151	,200	,153	-	,131	-	,270	-	-	,078	,016	
s4	,284	,218	-	-	-	,209	,141	,237	-	,287	-	,280	-	-	,139	,045	
s5	,152	,079	-	-	-	,203	,118	,169	,049	,328	-	,318	-	-	,026	,166	
s6	,094	,166	,071	,166	,225	,192	,135	,240	,239	,332	,140	,044	,135	-	,125	,146	
s7	,348	,120	-	-	,150	,308	,215	,133	-	,154	-	,323	-	-	,165	,303	
s8	,190	,124	,082	-	,130	,042	,091	,261	,253	,047	,297	,024	,266	-	-	,043	
s9	-	-	,054	,107	-	-	-	,023	-	,155	,101	,033	,134	-	-	,108	
s10	,019	,018	,054	,107	,033	,042	,017	,023	,010	,155	,101	,033	,134	,277	,045	,108	
s11	,226	,042	,058	,020	,009	,076	,110	,162	,092	,488	,046	,069	-	-	,064	,046	
s12	-	-	-	,107	-	-	-	-	,336	,483	,080	-	-	-	,141	,102	
s13	,134	,277	,113	,107	,097	,158	,151	,010	,336	,483	,080	,248	,240	,303	,141	,102	
Sig. (1-tailed)	e1	,000	,000	,006	,000	,000	,000	,000	,020	,003	,005	,010	,142	,075	,000	,003	
	e2	,000	,002	,005	,027	,009	,000	,003	,022	,065	,060	,217	,496	,111	,014	,017	
	e3	,000	,002	,000	,000	,000	,017	,008	,001	,006	,009	,452	,013	,360	,018	,068	
	e4	,006	,005	,000	,000	,000	,046	,063	,000	,023	,002	,432	,000	,055	,067	,103	
	e5	,000	,027	,000	,000	,000	,001	,003	,000	,010	,001	,092	,008	,184	,007	,041	
	e6	,000	,009	,000	,000	,000	,000	,000	,004	,001	,011	,014	,127	,142	,013	,057	
	e7	,000	,000	,017	,046	,001	,000	,000	,053	,015	,031	,037	,028	,094	,001	,001	
	e8	,000	,003	,008	,063	,003	,000	,000	,001	,002	,000	,135	,045	,024	,062	,166	
	e9	,020	,022	,001	,000	,000	,004	,053	,001	,000	,000	,468	,005	,419	,134	,213	
	e10	,003	,065	,006	,023	,010	,001	,015	,002	,000	,015	,094	,057	,065	,005	,016	
	e11	,005	,060	,009	,002	,001	,011	,031	,000	,015	,124	,455	,181	,340	,174		

11	,010	,217	,452	,432	,092	,014	,037	,135	,468	,094	,124	,094	,214	,009	,002
12	,142	,496	,013	,000	,008	,127	,028	,045	,005	,057	,455	,094	,113	,112	,191
13	,075	,111	,360	,055	,184	,142	,094	,024	,419	,065	,181	,214	,113	,165	,343
14	,000	,014	,018	,067	,007	,013	,001	,062	,134	,005	,340	,009	,112	,165	,000
15	,003	,017	,068	,103	,041	,057	,001	,166	,213	,016	,174	,002	,191	,343	,000
16	,001	,001	,099	,095	,215	,082	,000	,061	,228	,026	,246	,079	,312	,184	,000
17	,031	,123	,315	,450	,092	,061	,008	,193	,365	,315	,149	,000	,371	,456	,008
18	,111	,050	,478	,472	,309	,422	,210	,315	,262	,053	,191	,135	,226	,144	,000
s1	,009	,450	,146	,011	,480	,147	,082	,144	,100	,182	,103	,029	,003	,350	,294
s2	,023	,064	,315	,106	,444	,073	,164	,049	,314	,022	,364	,025	,026	,368	,167
s3	,146	,293	,251	,018	,334	,079	,206	,120	,368	,010	,471	,012	,087	,045	,429
s4	,259	,124	,313	,125	,058	,091	,174	,046	,048	,009	,166	,382	,175	,409	,194
s5	,007	,202	,434	,055	,149	,015	,067	,179	,292	,143	,118	,011	,098	,318	,126
s6	,094	,196	,287	,184	,387	,265	,034	,038	,374	,018	,434	,031	,101	,200	,464
s7	,448	,451	,355	,230	,410	,386	,454	,438	,473	,141	,243	,409	,176	,026	,379
s8	,057	,386	,343	,444	,474	,299	,224	,131	,263	,000	,376	,318	,256	,024	,331
s9	,177	,026	,216	,230	,251	,137	,148	,473	,008	,000	,291	,041	,047	,016	,240

Correlation Matrix

		l6	l7	l8	s1	s2	s3	s4	s5	s6	s7	s8	s9
Correlation	e1	,412	,266	,176	,335	,284	,152	,094	,348	,190	-,019	,226	-,134
	e2	,441	,167	,236	,018	,218	,079	,166	,120	,124	-,018	-,042	-,277
	e3	,185	,070	-,008	-,152	-,070	-,097	,071	-,024	,082	,054	,058	-,113
	e4	,189	,018	-,010	-,325	-,180	-,299	,166	-,229	-,130	,107	-,020	,107
	e5	,114	,191	-,072	-,007	-,020	-,062	,225	,150	-,042	-,033	,009	-,097
	e6	,200	,222	-,029	,151	,209	,203	,192	,308	,091	-,042	,076	-,158
	e7	,462	,339	,117	,200	,141	,118	,135	,215	,261	-,017	,110	-,151
	e8	,221	,126	,070	,153	,237	,169	,240	,133	,253	,023	,162	-,010
	e9	,108	,050	,092	-,184	-,070	,049	,239	-,079	,047	-,010	,092	,336
	e10	,277	,070	,231	,131	,287	,328	,332	,154	,297	,155	,488	,483
	e11	,099	,150	,126	-,182	-,050	-,011	,140	-,171	,024	,101	-,046	,080
	l1	,203	,701	,159	,270	,280	,318	,044	,323	,266	,033	,069	-,248
	l2	,071	-,048	,109	-,383	-,276	-,195	,135	-,186	-,183	,134	-,095	,240
	l3	,130	-,016	-,153	-,056	-,049	-,242	-,033	-,069	-,122	-,277	-,281	-,303
l4	,769	,340	,529	,078	,139	,026	,125	,165	-,013	-,045	-,064	,141	
l5	,693	,416	,477	,016	,045	,166	,146	,303	-,043	,108	-,046	,102	
l6	1,000	,350	,699	-,060	,022	-,010	-,025	,153	-,067	-,010	-,147	,107	
l7	,350	1,000	,309	-,027	-,043	,093	-,048	,179	,087	,019	-,079	-,212	
l8	,699	,309	1,000	-,135	,093	,160	,089	,125	-,178	,211	-,208	,260	
s1	-,060	-,027	-,135	1,000	,658	,541	,118	,583	,270	-,239	,420	-,124	
s2	,022	-,043	,093	,658	1,000	,681	,326	,540	,252	-,091	,207	,018	
s3	-,010	,093	,160	,541	,681	1,000	,476	,635	,257	-,080	,170	,160	
s4	-,025	-,048	,089	,118	,326	,476	1,000	,284	,275	-,053	,037	,259	
s5	,153	,179	,125	,583	,540	,635	,284	1,000	,151	-,329	,047	-,192	
s6	-,067	,087	-,178	,270	,252	,257	,275	,151	1,000	-,022	,560	-,039	
s7	-,010	,019	,211	-,239	-,091	-,080	-,053	-,329	-,022	1,000	,171	,222	
s8	-,147	-,079	-,208	,420	,207	,170	,037	,047	,560	,171	1,000	,280	
s9	,107	-,212	,260	-,124	,018	,160	,259	-,192	-,039	,222	,280	1,000	
Sig. (1-tailed)	e1	,001	,031	,111	,009	,023	,146	,259	,007	,094	,448	,057	,177
	e2	,001	,123	,050	,450	,064	,293	,124	,202	,196	,451	,386	,026
	e3	,099	,315	,478	,146	,315	,251	,313	,434	,287	,355	,343	,216

e4	,095	,450	,472	,011	,106	,018	,125	,055	,184	,230	,444	,230
e5	,215	,092	,309	,480	,444	,334	,058	,149	,387	,410	,474	,251
e6	,082	,061	,422	,147	,073	,079	,091	,015	,265	,386	,299	,137
e7	,000	,008	,210	,082	,164	,206	,174	,067	,034	,454	,224	,148
e8	,061	,193	,315	,144	,049	,120	,046	,179	,038	,438	,131	,473
e9	,228	,365	,262	,100	,314	,368	,048	,292	,374	,473	,263	,008
e10	,026	,315	,053	,182	,022	,010	,009	,143	,018	,141	,000	,000
e11	,246	,149	,191	,103	,364	,471	,166	,118	,434	,243	,376	,291
11	,079	,000	,135	,029	,025	,012	,382	,011	,031	,409	,318	,041
12	,312	,371	,226	,003	,026	,087	,175	,098	,101	,176	,256	,047
13	,184	,456	,144	,350	,368	,045	,409	,318	,200	,026	,024	,016
14	,000	,008	,000	,294	,167	,429	,194	,126	,464	,379	,331	,164
15	,000	,001	,000	,456	,379	,125	,156	,016	,383	,228	,376	,240
16		,006	,000	,340	,438	,472	,433	,145	,322	,472	,155	,230
17	,006		,014	,427	,383	,261	,370	,107	,275	,449	,293	,069
18	,000	,014		,175	,259	,134	,270	,193	,108	,071	,074	,034
s1	,340	,427	,175		,000	,000	,207	,000	,029	,047	,001	,195
s2	,438	,383	,259	,000		,000	,010	,000	,039	,265	,075	,450
s3	,472	,261	,134	,000	,000		,000	,000	,036	,289	,118	,134
s4	,433	,370	,270	,207	,010	,000		,023	,027	,357	,399	,035
s5	,145	,107	,193	,000	,000	,000	,023		,148	,010	,373	,090
s6	,322	,275	,108	,029	,039	,036	,027	,148		,440	,000	,393
s7	,472	,449	,071	,047	,265	,289	,357	,010	,440		,117	,061
s8	,155	,293	,074	,001	,075	,118	,399	,373	,000	,117		,025
s9	,230	,069	,034	,195	,450	,134	,035	,090	,393	,061	,025	

Communalities

	Initial	Extraction
e1	,829	,638
e2	,737	,331
e3	,776	,582
e4	,821	,674
e5	,863	,749
e6	,806	,658
e7	,899	,494
e8	,852	,383
e9	,819	,375
e10	,864	,333
e11	,732	,271
11	,819	,252
12	,736	,288
13	,625	,048
14	,907	,712
15	,879	,608
16	,870	,890
17	,720	,187
18	,775	,561
s1	,806	,676
s2	,791	,585
s3	,826	,552
s4	,682	,141
s5	,849	,539
s6	,743	,174
s7	,617	,040
s8	,845	,164
s9	,788	,030

Extraction Method: Maximum Likelihood.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6,590	23,535	23,535	5,693	20,331	20,331	3,974
2	3,980	14,214	37,749	2,756	9,844	30,175	5,083
3	2,889	10,316	48,066	3,489	12,462	42,637	3,812
4	2,643	9,440	57,506				
5	1,686	6,023	63,529				
6	1,483	5,295	68,824				
7	1,277	4,561	73,385				
8	1,016	3,629	77,014				
9	,939	3,354	80,368				
10	,792	2,827	83,195				
11	,696	2,487	85,682				
12	,541	1,932	87,615				
13	,511	1,826	89,440				
14	,422	1,508	90,948				

15	,368	1,316	92,264				
16	,346	1,234	93,498				
17	,332	1,187	94,685				
18	,259	,924	95,609				
19	,243	,869	96,478				
20	,208	,743	97,221				
21	,183	,655	97,875				
22	,147	,525	98,401				
23	,120	,429	98,829				
24	,106	,380	99,209				
25	,079	,282	99,492				
26	,075	,267	99,759				
27	,043	,153	99,911				
28	,025	,089	100,000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Factor Matrix^a

	Factor		
	1	2	3
e1	,707	,239	,285
e2	,566	,097	,041
e3	,510	,549	-,147
e4	,449	,564	-,393
e5	,555	,664	-,021
e6	,583	,526	,205
e7	,660	,127	,207
e8	,485	,299	,243
e9	,383	,460	-,132
e10	,505	,205	,189
e11	,335	,383	-,110
l1	,365	-,064	,339
l2	,145	,250	-,453
l3	,165	,103	-,100
l4	,801	-,258	-,065
l5	,722	-,290	-,039
l6	,800	-,461	-,195
l7	,410	-,135	,031
l8	,513	-,521	-,160
s1	,065	-,080	,816
s2	,166	-,085	,742
s3	,125	-,121	,723
s4	,186	,166	,281
s5	,278	-,124	,668
s6	,053	,089	,405
s7	,006	,016	-,200
s8	-,004	,163	,371
s9	,046	-,107	-,129

Extraction Method: Maximum Likelihood.^a

a. 3 factors extracted. 8 iterations required.

Goodness-of-fit Test

Chi-Square	df	Sig.
467,201	297	,000

Pattern Matrix^a

	Factor		
	1	2	3
e1	,306	,537	,358
e2	,337	,369	,101
e3	-,002	,766	-,100
e4	-,025	,780	-,353
e5	-,069	,876	,029
e6	,021	,739	,260
e7	,363	,423	,277
e8	,107	,482	,291
e9	-,033	,621	-,097
e10	,196	,416	,241
e11	-,016	,525	-,079
11	,268	,086	,380
12	-,014	,353	-,440
13	,059	,189	-,084
14	,777	,187	,026
15	,740	,114	,044
16	,939	,022	-,100
17	,391	,084	,078
18	,769	-,182	-,095
s1	-,002	-,141	,823
s2	,084	-,085	,761
s3	,083	-,135	,737
s4	-,020	,207	,299
s5	,204	-,053	,699
s6	-,079	,055	,409
s7	,019	,043	-,200
s8	-,168	,096	,368
s9	,127	-,055	-,122

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.^a

a. Rotation converged in 10 iterations.

Structure Matrix

	Factor		
	1	2	3
e1	,456	,644	,427
e2	,432	,459	,156
e3	,175	,757	-,028
e4	,141	,741	-,281
e5	,142	,862	,107
e6	,213	,768	,331
e7	,480	,536	,338
e8	,240	,535	,342
e9	,109	,604	-,041
e10	,310	,486	,292
e11	,105	,514	-,031
11	,311	,185	,404
12	,044	,309	-,408
13	,099	,195	-,063
14	,823	,375	,090
15	,770	,295	,099
16	,938	,237	-,042
17	,416	,185	,109
18	,720	-,008	-,066
s1	,013	-,065	,810
s2	,109	,006	,758
s3	,094	-,047	,730
s4	,047	,230	,317
s5	,233	,061	,707
s6	-,041	,074	,409
s7	,017	,029	-,194
s8	-,123	,090	,366
s9	,107	-,036	-,120

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

Factor Correlation Matrix

Factor	1	2	3
1	1,000	,239	,060
2	,239	1,000	,093
3	,060	,093	1,000

Extraction Method: Maximum Likelihood.
Rotation Method: Oblimin with Kaiser Normalization.

DATASET ACTIVATE DataSet0.
 FREQUENCIES VARIABLES=e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11
 /FORMAT=NOTABLE
 /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN
 /ORDER=ANALYSIS.

Frequencies

		Notes
Output Created		20-JUL-2015 13:31:26
Comments		
Input	Data Active Dataset Filter Weight Split File N of Rows in Working Data File	G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav DataSet0 <none> <none> <none> 51
Missing Value Handling	Definition of Missing Cases Used	User-defined missing values are treated as missing. Statistics are based on all cases with valid data. FREQUENCIES VARIABLES=e1 e2 e3 e4 e5 e6 e7 e8 e9 e10 e11 /FORMAT=NOTABLE /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN /ORDER=ANALYSIS.
Syntax		
Resources	Processor Time Elapsed Time	00:00:00,00 00:00:00,01

[DataSet0] G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

		Statistics						
		e1	e2	e3	e4	e5	e6	e7
N	Valid	50	50	50	50	50	50	50
	Missing	1	1	1	1	1	1	1
Mean		2,7800	3,3800	3,8200	3,7000	3,6400	3,6000	2,2200
Std. Deviation		1,09339	,72534	,52255	,67763	,59796	,72843	1,03589
Variance		1,196	,526	,273	,459	,358	,531	1,073
Minimum		1,00	2,00	3,00	2,00	2,00	1,00	1,00
Maximum		5,00	5,00	5,00	5,00	5,00	5,00	4,00

		Statistics			
		e8	e9	e10	e11
N	Valid	50	50	50	50
	Missing	1	1	1	1
Mean		1,9400	3,2600	3,0400	3,8000
Std. Deviation		,97750	,69429	,80711	,60609
Variance		,956	,482	,651	,367
Minimum		1,00	1,00	1,00	3,00
Maximum		4,00	5,00	5,00	5,00

FREQUENCIES VARIABLES=11 12 13 14 15 16 17 18
 /FORMAT=NOTABLE
 /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN
 /ORDER=ANALYSIS.

Frequencies

		Notes
Output Created		20-JUL-2015 13:31:57
Comments		
Input	Data Active Dataset Filter Weight Split File N of Rows in Working Data File	G:\Delo_zal_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav DataSet0 <none> <none> <none> 51
Missing Value Handling	Definition of Missing Cases Used	User-defined missing values are treated as missing. Statistics are based on all cases with valid data. FREQUENCIES VARIABLES=11 12 13 14 15 16 17 18 /FORMAT=NOTABLE /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN /ORDER=ANALYSIS.
Syntax		
Resources	Processor Time Elapsed Time	00:00:00,00 00:00:00,00

[DataSet0] G:\Delo_zal_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

		Statistics						
		11	12	13	14	15	16	17
N	Valid	50	50	50	50	50	50	50
	Missing	1	1	1	1	1	1	1
Mean		1,8200	1,8400	3,2400	1,4400	1,2200	1,5400	1,6400
Std. Deviation		,84973	,81716	,87037	,78662	,54548	,81341	,98478
Variance		,722	,668	,758	,619	,298	,662	,970
Minimum		1,00	1,00	1,00	1,00	1,00	1,00	1,00
Maximum		4,00	4,00	4,00	4,00	4,00	4,00	4,00

		Statistics	
		18	
N	Valid	50	
	Missing	1	
Mean		1,3200	
Std. Deviation		,58693	
Variance		,344	
Minimum		1,00	
Maximum		3,00	

FREQUENCIES VARIABLES=s1 s2 s3 s4 s5 s6 s7 s8 s9
 /FORMAT=NOTABLE
 /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN
 /ORDER=ANALYSIS.

Frequencies

		Notes
Output Created		20-JUL-2015 13:32:22

Comments			
Input	Data Active Dataset Filter Weight Split File N of Rows in Working Data File	G:\Delo_z_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav DataSet0 <none> <none> <none>	51
Missing Value Handling	Definition of Missing Cases Used	User-defined missing values are treated as missing. Statistics are based on all cases with valid data. FREQUENCIES VARIABLES=s1 s2 s3 s4 s5 s6 s7 s8 s9 /FORMAT=NOTABLE /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN /ORDER=ANALYSIS.	
Syntax			
Resources	Processor Time Elapsed Time		00:00:00,00 00:00:00,00

[DataSet0] G:\Delo_z_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

		s1	s2	s3	s4	s5	s6	s7
N	Valid	50	50	50	50	50	50	50
	Missing	1	1	1	1	1	1	1
Mean		2,6000	3,2000	3,3800	3,5800	2,8400	4,2400	2,8600
Std. Deviation		,92582	,67006	,63535	,67279	,71027	,55549	,53490
Variance		,857	,449	,404	,453	,504	,309	,286
Minimum		1,00	1,00	1,00	1,00	1,00	3,00	2,00
Maximum		4,00	4,00	4,00	5,00	4,00	5,00	4,00

		s8	s9
N	Valid	50	50
	Missing	1	1
Mean		3,9000	3,5600
Std. Deviation		,73540	,67491
Variance		,541	,456
Minimum		2,00	2,00
Maximum		5,00	5,00

DESCRIPTIVES VARIABLES=e_suml_sums_sum
/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptives

		Notes
Output Created		20-JUL-2015 13:32:49
Comments		
Input	Data Active Dataset Filter Weight Split File N of Rows in Working Data File	G:\Delo_z_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav DataSet0 <none> <none> <none>
Missing Value Handling	Definition of Missing Cases Used	User defined missing values are treated as missing. All non-missing data are used. DESCRIPTIVES VARIABLES=e_suml_sums_sum /STATISTICS=MEAN STDDEV VARIANCE MIN MAX.
Syntax		
Resources	Processor Time Elapsed Time	00:00:00,00 00:00:00,00

[DataSet0] G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Variance
e_sum	50	2,36	4,27	3,1982	,53320	,284
l_sum	50	1,25	3,50	1,7594	,45874	,210
s_sum	50	2,11	4,00	3,3508	,37975	,144
Valid N (listwise)	50					

```
FREQUENCIES VARIABLES=e_suml_sums_sum
/FORMAT=NOTABLE
/STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN SKEWNESS SESKEW
KURTOSIS SEKURT
/HISTOGRAM NORMAL
/ORDER=ANALYSIS.
```

Frequencies

		Notes
Output Created		20-JUL-2015 13:33:33
Comments		
Input	Data Active Dataset Filter Weight Split File N of Rows in Working Data File	G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav DataSet0 <none> <none> <none> 51
Missing Value Handling	Definition of Missing Cases Used	User-defined missing values are treated as missing. Statistics are based on all cases with valid data. FREQUENCIES VARIABLES=e_suml_sums_sum /FORMAT=NOTABLE /STATISTICS=STDDEV VARIANCE MINIMUM MAXIMUM MEAN SKEWNESS SESKEW KURTOSIS SEKURT /HISTOGRAM NORMAL /ORDER=ANALYSIS.
Syntax		
Resources	Processor Time Elapsed Time	00:00:01,61 00:00:01,09

[DataSet0] G:\Delo_za_ostale\Tea Petrin\mag_Kosovo_2015\Database_01.sav

Histogram

