

Young and Female:

EXPERIENCES OF AND BARRIERS TO KOSOVO'S 'DIGITAL-SOCIAL' START-UP SCENE

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Executive Summary

Kosovo has one of the youngest populations in Europe, with approximately half of its two million strong population being under the age of twenty-five. Whilst the youth population is high, employment rates are low, with young people in Kosovo (and the wider Western Balkan economies) holding an unfavourable and precarious position in the labour market. Young people in the Western Balkans are considerably less likely to participate in the labour market than in the EU-27 countries. Additionally, they are more likely to be long-term unemployed than their EU-27 counterparts, and when they manage to find employment, they have a higher share of temporary contracts than those in the EU-27 countries (Vidović, et al., 2017). In particular, young women are disproportionately affected by this situation, with female youth unemployment rates drastically exceeding that of their male counterparts, despite young women significantly outnumbering young men in higher education institutions. Due to the lack of job opportunities available to them, many young people are creating job opportunities for themselves and their peers through entrepreneurship (Gribben, 2018).

Kosovo's institutional framework for young entrepreneurs is weak, with youth entrepreneurship only considered in the context of the active labour market policies (ALMP) to combat youth unemployment – rather than as an individual entity. Youth entrepreneurship policy is scattered across various ministries and executive agencies, with little cohesion or unified approach (Gribben,

2018). This leads to high barriers to entrepreneurship for young people, with a limited scope of support and advisory services for youth-led businesses, a lack of financing opportunities due to insufficient experience and administrative and bureaucratic hurdles to setting up and running the business (Regional Cooperation Council, 2021). Support is predominantly available through various international funders (such as the United States Agency for International Development (USAID) and the United Nations Development Program (UNDP)), business incubator programmes and non-governmental organisations, with most support focusing on the start-up stage and grant funding for early-stage ventures (Sopjani, 2019).

The combination of a sluggish economy and limited job opportunities means that young people are finding new ways to create self-employment, with many using digital approaches to combat some of the societal challenges they are facing in their country (Ramadani, et al., 2021). Young people are argued to be both more digitally literate and socially conscious than their elder counterparts, accredited to their increased awareness of social and environmental justice issues from an early age, due to a growing prominence in digital technologies and easily accessible information in their everyday life (Chen and Chai 2010; Fischer et al 2007; Rowsell et al 2017; Naderi and Steenburg 2018). Digital entrepreneurship transcends the geographical boundaries that a lack of visa liberalisation places on Kosovo's youth, whilst social entrepreneur-

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ship empowers them to create and shape a better future for Kosovo – with a focus on sustainability, climate action, gender equality and poverty reduction. Thus, digital-social entrepreneurship provides young people with the opportunity to utilize their technological literacy to both generate employment opportunities for themselves and their peers (through business creation) and to tackle societal issues and generate social value within their local and wider community.

This policy paper looks at the emergence of a digital-social entrepreneurship eco-system in Kosovo, focusing specifically on the challenges that young women face engaging in this form of entrepreneurship. Women are more likely to be inclined towards social entrepreneurship, however, the technology sector has historically been considered to be more male-driven and less accessible for women, and entrepreneur-

ship more broadly considered to be more challenging for young people due to a lack of resources. Therefore, this paper explores the unique challenges that young women face establishing their own businesses in a male dominated space, whilst also pursuing 'social value'. More precisely, it explores the specific institutional challenges young women face when starting their business, their experience of the entrepreneurial eco-system in Kosovo, and the societal attitudes that both formally and informally impact their entrepreneurial journey. To this end, it will propose a series of policy recommendations, which would help create a more inclusive digital-social entrepreneurship environment that would enable more young women to create systemic change with technology.

Introduction

Since Kosovo's declaration of independence on the 17th of February 2008, the new state has been renowned for having the youngest population in Europe (with over 50% of the population under the age of 25). However, it is also one of the most disadvantaged when it comes to youth labour market outcomes, wherein 2021, 28% of young people between the ages of 15-24 in Kosovo were unemployed, in comparison to the EU-27 average of 15.1% (World Bank, 2023). Long-term periods of unemployment have scarring effects on the individual, particularly if in the early stages of the career, and can lead to subsequent lower pay, higher rates of unemployment and underemployment, and reduced life satisfaction and general wellbeing (Bell & Blanchflower, 2011). Women are more likely to be unemployed than men, with 46.5% of young women unemployed compared to only 33.7% of young men (World Bank, 2023). Approximately two-thirds of unemployed young people in Kosovo are considered to be long-term unemployed, and young people's participation in the labour force is significantly lower in Kosovo (22.5% of young people are active in the labour market in 2020) than in the EU-27 (37.5% in 2020) (World Bank, 2023). In particular, young women are more likely to be long-term unemployed, or inactive in the labour market, as they are typically expected to take on caring or childrearing duties and face gender-based discrimination in the labour market (International Labour Organization, 2010).

For those that are employed, approximately 35% are engaged in 'informal' employment, whilst more than three quarters of young people (78%) are employed on precarious/temporary contracts (International Labour Organization, 2022). Precarious employment provides young people with little economic security or employment rights, having a detrimental effect on mental health and wellbeing, as well as future career prospects (Bradley & Devadason, 2008). It also impedes young people's ability to find full-time, permanent employment, leaving them stuck in a cycle of precarity and unable to progress in their careers (Ryan, 2001). For transition economies such as Kosovo, a common approach to tackling youth unemployment is through emphasizing supply-side issues such as education and skills of the labour market, rather than addressing the inadequate demand for employees by employers – even when the public sector is as expansive as Kosovo's (Gribben, 2018). Whilst there are many skills development and education programmes provided by NGOs that are designed to get young people ready to enter the labour market, there is simply not enough capacity in the labour market to absorb these young people – meaning they either migrate, engage in precarious employment, or start their own business (Arifi, et al., 2021).

Due to institutional inefficiencies in aiding young people into employment, many young people are instead seeking to create their own job opportunities by pursuing entrepreneurship as a traditional career alterna-

tive, or as a 'side hustle' to maximise their income and pursue their personal interests (Green 2013; Walsh & Stephens, 2022)). Entrepreneurship, and more specifically, youth entrepreneurship, is argued to provide wider societal benefits, such as job creation, increased innovation, raising competitiveness and responsiveness to changing economic opportunities and trends (Green 2013). Whilst entrepreneurship is seen as the new way forward for young people, young women face a double-edged sword when it comes to breaking down barriers to entrepreneurship. Research suggests that both young entrepreneurs, and women entrepreneurs, face significant difficulties accessing finance due to distrust in their ability or lack of professional experience, and negative social attitudes to youth and women entrepreneurship – therefore, a young woman pursuing entrepreneurship is twice as likely to deal with these obstacles (Gimenez-Jimenez, et al., 2022).

This paper presents an in-depth analysis of the digital-social entrepreneurship eco-system for young women in Kosovo, relying on both primary and secondary data, in an attempt to capture this complex experience and the environment in which it appears. Although this topic is specialized, such a review is important to understand the challenges for the future of the broader entrepreneurship environment, as digital and social enterprise rise in prominence.

Methodology

This project explored young women's digital-social entrepreneurship in a two-stage approach that involves:

- 1) A documentary analysis of current and historical initiatives and policies broadly relating to young women's digital-social entrepreneurship.
- 2) A series of semi-structured interviews with young women digital-social entrepreneurs (14 individuals) and those working in policy and supporting roles in this domain (6 individuals).

The documentary analysis was undertaken between December 2022 and January 2023, and thematically reviewed government policy documents from 2011 onwards – mapping out key policies surrounding the following key terms: entrepreneurship, youth entrepreneurship, women's entrepreneurship, digital entrepreneurship, and social entrepreneurship. Additionally, it mapped out the digital-social entrepreneurship eco-system in Kosovo through mapping key supporting actors and initiatives, including incubators, NGOs and donor programs, and reviewed the specialised support available.

Due to a lack of statistical data or studies in this domain, this study also relies on primary data collected through a series of semi-structured interviews undertaken online and in-person between January and February 2023. Young women engaged in digital-social entrepreneurship participated in interviews to share their experiences

and frustrations with the digital-social entrepreneurship environment in Kosovo, whilst policymakers and supporting actors were interviewed individually to share their perspectives on the growth, development, and future of the environment for digital-social entrepreneurship for young women. Interviewees were kept anonymous in the reporting of this research so as to protect their identity, with many of them working in public facing roles – this allowed for a more honest conversation that more accurately reflects the reality of the current situation, rather than self-censoring opinions due to concern about how their experiences would be perceived.

This study defines 'youth' as being between the ages of 18-30, as it offers a satisfactory halfway point between the definition of youth from state actors and statistical frameworks (typically 15-24), and the definition of youth from donor programs and NGOs (typically 18-35). Additionally, with extended school-to-work transitions becoming more commonplace across Europe, the ending of 'youth' and beginning of 'adulthood' is even more blurred, due to the previous end result of the transition – a secure, full-time employment opportunity, becoming less common place due to the changing nature of the labour market (Arifi, et al., 2021). Conducting research with under 18s required additional ethical considerations and approval, which would have been much timelier to undertake and gain, whereas the project was due to be completed within a shorter period of time –

which influenced the age range identified in this study. Young entrepreneur interviewees spanned between the ages of 19-29 and were predominantly based in either Prishtina or Prizren – the two biggest cities, and there was no ‘rural’ representation in this study due to a lack of access to research subjects.

Participants self-identified as young, female, and digital-social entrepreneurs, and were recruited through social media platforms, business incubators and NGOs – a variety of voluntary sampling, opportunity sampling and snowball sampling approaches. Opportunity sampling was conducted through LinkedIn recruitment, searching through supporting actors LinkedIn pages to identify individuals highlighted in posts, where they were then contacted and asked to participate in the study. Voluntary sampling was used both through LinkedIn, with a generic recruitment post and poster on the researchers profile, as well as the recruitment poster being disseminated through supporting actors (such as incubators and NGOs) networks. Snowball sampling was conducted informally during interviews, where participants recommended friends/peers to the researcher, passed on contact details of the researcher, and allowed for the ‘referred’ participant to contact the researcher to participate. This approach was chosen due to the short timeframe in which this study was being conducted, as they are the most time-effective methods, and also, as they provided access to a greater number of young women digital-social entrepreneurs.

Analysis of primary data was done using a thematic analysis approach, in which interviews were analysed using NVivo software which allowed the research to code,

categorize and review the data. There were no pre-defined themes for analysis, and the researcher went through several rounds of analysis of each interview to draw out all the emergent themes. The following steps were used: (1) searching through the data to familiarize and identify main themes, (2) examining the data in-depth to provide detailed descriptions of the setting, participants, activities, etc., (3) categorizing and coding data by physically grouping data into themes (in which there were several rounds of coding) and (4) summarizing and writing up findings.

This policy brief follows the following order: Section 2 provides a contextual overview of the key issues this policy brief addresses, Section 3 maps out and reviews existing policy and initiatives in the digital-social entrepreneurship domain, and more broadly, around women and youth entrepreneurship. Sections 4 and 5 discuss the outcomes of the interviews in the following thematic areas: Section 4 addresses the institutional barriers that young women face when starting digital-social enterprises, including when accessing support from incubators, NGOs, and donor programs, whilst Section 5 discusses the societal attitudes that both help and hinder young women running their own digital-social enterprises in Kosovo. Section 6 offers some concluding thoughts about the current environment for digital-social entrepreneurship for young women, whilst Section 7 suggests a series of remedies that would create a more inclusive digital-social entrepreneurship environment, with a view of enabling more young women to create systemic, societal change with technology.



Conceptual Overview: Digital-Social Entrepreneurship and the Challenges for Marginalised Groups

2.1. What is Entrepreneurship and What Makes an Entrepreneur?

Entrepreneurship is deemed to be one of the key drivers of economic prosperity, considered as a vehicle for the growth and development of developed and emerging economies, and for overcoming the challenges of poverty in developing economies (Christensen et al 2010; Sutter et al 2019). The impact of entrepreneurial activity on the differences in growth rates across economies is estimated to range from one-third (Reynolds et al 2000) to one-half (Zacharakis et al 2000), in which these results are supported in both developed and emerging economies (Berkowitz and DeJong 2001). Whilst there is an array of definitions of what is and is not entrepreneurship, this study considers entrepreneurship to

be the process of planning, launching, owning and operating a small to medium-sized enterprise (SME) that either provides a process, a product or a service (Hatten 2015; Kirzner 1997). Key characteristics of entrepreneurship are the capacity and ability to launch, organize and manage a business activity with the intent of making a profit (Shane et al 2003; Schwienbacher and Larralde 2010).

People are either pushed or pulled into entrepreneurship, with some pushed into entrepreneurship due to necessity (such as a loss of income or lack of alternatives), and some pulled into entrepreneurship due to opportunity (such as identifying a gap in the market and having the ability to take the risk to fill it) (Hatten, 2015). Existing studies have established drivers that influence people's propensity to pursue entrepreneurship, such as awareness and alertness to opportunities (Eckhardt and Shane 2003), demographic

characteristics (Arenius and Minniti 2005), risk aversion (Arenius and De Clercq 2005), confidence in personal skills (Ritsilä and Tervo 2002), level of human capital (Crook et al 2011), or the state of the economy and unemployment (Sternberg and Wennekers 2005). North (1990) argues that both formal and informal institutions can either promote or hinder entrepreneurial activity within a society, as these institutions affect entrepreneurial activity through the reduction of uncertainty (Díaz-Casero et al 2011). This study aims to highlight some of the formal and informal institutions that both help and hinder entrepreneurship amongst young women in Kosovo, as the institutional environment is one of the biggest determinants of entrepreneurship in the transition economy context (Zygmunt 2018).

Gibb (1987) argues that the defining characteristics of an entrepreneur are the willingness and ability to take calculated risks, as well as other personal attributes such as persuasion, initiative, problem-solving, independence, and creativity. However, entrepreneurship not only requires these characteristics, but typically, also access to higher levels of social capital and human capital. Social capital refers to the social relationships between individuals and communities that facilitate productive outcomes, in which entrepreneurs typically utilize these relationships to leverage assistance and support for their business, whether that be through accessing finance or grant opportunities, or simply calling in favours (Bizzi 2015). Human capital, such as industry experience and advanced education, enable entrepreneurs to successfully scale and launch their ventures, and increase their capability to explore and exploit entrepreneurial opportunities (Crook et al 2011; Chell 2013). For post-conflict and transition economies such as Kosovo,

social capital is an important 'resource' to have for entrepreneurs, particularly young entrepreneurs, where post-War business practises are typically conducted informally across these bridged informal networks (Smallbone and Welter 2006; Hashi and Krasniqi 2011). Furthermore, for young people starting their own business in the Kosovan context, access to an informal network that can signpost them to government programs and specialist funding for their start-up ventures is more conducive to the entrepreneurial experience than additional human capital investments (Lajqi & Krasniqi, 2017).

2.2. Defining Youth Entrepreneurship, and the Challenges that Youth Face

With a growing youth unemployment and underemployment rate worldwide, governments and intergovernmental organisations are seeking new ways to engage youth in the labour market. Youth entrepreneurship has thus, become increasingly acknowledged as an innovative approach to integrating young people into the labour market and an essential strategy for job creation, aiding in the economic independence and improved life quality of young people (Green, 2013). Entrepreneurship, and more specifically, youth entrepreneurship, is argued to provide wider societal benefits, such as job creation, increased innovation, raising competitiveness and responsiveness to changing economic opportunities and trends (Green, 2013). Additionally, in the most recent youth entrepreneurship study conducted by the European Commission, over half of young people reported a preference for self-employment and entrepreneurship over formal employment,

and 40% believing that they could feasibly be self-employed within the next five years (European Commission, 2013).

Entrepreneurship is not a consequence of youth unemployment, but in the case of Kosovo, it is often seen as a response to youth unemployment. The rates of youth unemployment in Kosovo are some of the highest in Europe, with 38% of 15–24-year-olds and 25.9% of 25–34-year-olds registered as unemployed (World Bank, 2023). Unemployment rates amongst young women are much higher than that of young men, with 46.5% of 15–24-year-old women and 29.5% of 24–35-year-old women registered unemployment, in comparison to 33.7% of 15–24-year-old men and 24.3% of 25–34-year-old men (World Bank, 2023). However, these rates have slowly decreased over the last eight years, and it is a common phenomenon across most of the Western Balkan countries (WB6). There are several reasons for this high unemployment rate, including, a small number of new job opportunities being created, and a mismatch between education and skills required for available opportunities (Gribben, 2018). Limited economic growth has led to fewer jobs being available, so many young people decide to leave Kosovo and seek employment elsewhere, contributing to the 'brain drain' (Arifi, et al., 2021). The quality and breadth of the education formally provided in Kosovo (through school, colleges, and universities) is considered to be outdated, meaning that the transferability of this knowledge from school-to-work is limited, and employers struggle to find new employees with the desired skills (Frankjovic, et al., 2015). Additionally, employers specifically hesitate to employ women due to the legal provisions surrounding maternity leave, particularly in the private sector – meaning that young women are often

only employed on short-term employment contracts with limited employee rights (Abazi-Morina & Delibashzade, 2017).

However, there are many barriers to youth entrepreneurship, in which the Global Entrepreneur Monitor highlights a lack of start-up financing, lack of skills or infrastructure, gender and racial discrimination, fear of failure, financial risk, lack of mentorship or support, bad economic climate, lack of entrepreneurial culture, corruption and a lack of entrepreneurship education as the main barriers globally (Kew et al 2013). Schoof (2006) defines five key barriers to youth entrepreneurship: the social and cultural attitude towards youth entrepreneurship, lack of entrepreneurship education, lack of access to finance/start-up financing, weak administrative and regulatory framework, and weak business assistance and support. In the specific context of the Western Balkans and Kosovo, Mustafa and Krasniqi (2018) highlight unfair competition, corruption, and the rule of law as being three prevailing barriers for youth entrepreneurship, arguing that the after-effects of the War have led to a culture of informal business practices, in which business is done either partially or entirely informally. There are also extensive barriers that women face in entrepreneurship, which will be discussed within the context of being both young and female in entrepreneurship in Section 2.3.

2.3. Young & Female – A Double-Edged Sword for Entrepreneurship

Women-owned businesses in Kosovo are still considered to be in their infancy (Hoxha & Krasniqi, 2008), however, this

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number has been steadily increasing in recent years. Approximately 17% of all active legal entities registered in Kosovo in 2021 had women owners or administrators, and these were predominantly in the wholesale, retail trade and personal services sectors. Women account for 50.5% of Kosovo's population. However, over the last five years, the average share of women entrepreneurship in new enterprises has been 31%, and 33% of the 3,737 new enterprises registered in Kosovo in 2021 were owned by women (Kosovo Agency of Statistics, 2022). In 2021, women were half as likely to run their own business than their male counterparts, with 4.9% of women being 'self-employed with employees', in comparison to 10.8% of men (Kosovo Agency of Statistics, 2022). In 2021, 32% of active enterprises with women owners/administrators focused on wholesale and retail trade, followed by other services at 20% and manufacturing with 11% (Kosovo Agency of Statistics, 2022). The sectors with the lowest representation of women are electricity, gas, steam, and air conditioning supply, and construction, which are largely dominated by men. According to the Business Registration Agency, almost 70% of women-owned businesses in Kosovo are 'micro-businesses', 24% are small businesses, 5% are medium-sized businesses and less than 1% are large businesses (Regional Cooperation Council, 2022).

Women are considered to have different motivations for pursuing entrepreneurship than men, typically, to seek out a better 'work-life' balance in order to manage family care responsibilities, and to overcome the 'glass ceiling' that exists in many workplaces that limits their career potential (European Institute for Gender Equality, 2015). Women entrepreneurs are more

motivated by social issues and are inclined to employ technological innovations to combat these issues – despite the fact that men are overwhelmingly represented in and supported through digital entrepreneurship (Wood-Brooks, et al., 2014). Additionally, women-owned businesses provide specific gendered societal benefits: they typically generate employment opportunities for other women (as they recognise the discrimination against women in the workplace), they are more inclined to provide flexible working conditions to enable employees to balance work and family responsibilities (allowing more women to enter the labour market) and serving as role models to other nascent women entrepreneurs (Ramadani, et al., 2015). Additionally, women-led businesses have a stronger reliance on smaller strong-ties networks, which ultimately produces a deeper effect on their immediate surroundings (Minniti, 2010).

Whilst women's entrepreneurship is gaining interest from policymakers and governments, women entrepreneurs still face significant barriers to successful business creation (Bacaj, 2022). Access to finance is one of the biggest barriers for women entrepreneurs, with women-run businesses typically less likely to receive investment than male-run businesses, and when women do receive investment, it is often less than their male counterparts (Abazi-Morina & Delibashzade, 2017). Additionally, socio-cultural boundaries – such as traditional gender stereotypes and the divide of caring and homemaking duties hinder women's abilities to run businesses – they are typically expected to undertake more unpaid labour than their male counterparts, which takes away time and energy that could be dedicated to venture creation (Gimenez-

Jimenez, et al., 2022). This is also represented in the attitudes towards women entrepreneurs, with distrust from investors due to the assumption of future caring duties (if they are young/of childbearing age) that is assumed would take away from their ability to start and grow a business in the future (Gimenez-Jimenez, et al., 2022). Additional constraints are perceived inferior education and training in comparison to their male counterparts, however in 2021, 66% of university graduates in Kosovo were women, graduating mostly in the fields of health and wellbeing (32.6%), business, administration, and law (19.0%) and arts and humanities (15.0%) (Regional Cooperation Council, 2022). This demonstrates that lack of education isn't a barrier to entrepreneurship for young women, as more young women are university education than men, yet women still only represent 17% of active legal entities (Regional Cooperation Council, 2022). Research suggests that both young entrepreneurs, and women entrepreneurs, face significant difficulties accessing finance due to distrust in their ability a lack of professional experience, and negative social attitudes to youth and women entrepreneurship – therefore, a young woman pursuing entrepreneurship is twice as likely to deal with these obstacles.

2.4. Digital-Social Entrepreneurship and It's Importance for Growth and Accession

The combination of a sluggish economy and dwindling job opportunities means that young people are finding new ways to create self-employment, with many using digital

approaches to combat some of the societal challenges they are facing in their country. Young people are becoming more interested in socially conscious, technologically driven entrepreneurship, indicated by the significant uptake of young people in training programs designed around 'tech for good', 'green tech' and 'social tech' (International Labour Organization, 2022). This is because young people themselves are more likely to be 'socially aware', and 'digitally literate' than their older counterparts, accredited to their increased awareness of social and environmental justice issues from an early age, due to a growing prominence in digital technologies and easily accessible information in their everyday life (Miloseska, 2021). Digital-social entrepreneurship is a relatively new phenomenon that utilizes digital technologies to address societal challenges, such as climate change, poverty, and unemployment.

Digital-social entrepreneurship is defined as the pursuit of "entrepreneurial initiatives with social purposes developed by incorporating digital technologies into their business model" (Holzmann & Gregori, 2020; p2). This can be done through various means, such as online platforms, mobile applications, and social media. Digital-social entrepreneurship has gained significant attention in recent years due to its potential to create sustainable impact, and as a result, a growing number of entrepreneurs are leveraging digital technology to achieve social impact (Ghatak, et al., 2020). Additionally, this domain of entrepreneurship has grown due to dissatisfaction with the 'status quo', and the lack of action from large corporations to tackle social inequalities with their own business models (Miloseska, 2021). Young people are drawn to digital-so-

cial entrepreneurship as it allows them to 'live out their values', and work in innovative ways whilst also achieving social impact. It provides young people with the opportunity to utilize their technological literacy to both generate employment opportunities for themselves and their peers (through business creation) and to tackle societal issues and generate social value within their local and wider community (Yáñez-Valdés, et al., 2023).

For the Western Balkans, there is a growing interest in both digital entrepreneurship and in social entrepreneurship, with pressure coming both from inside the region and outside. The European Commission launched its Digital Strategy for the Western Balkans in 2018, with the aim of supporting the transition to a digital economy by investing in digital entrepreneurship and developing more youth digital entrepreneurs, which suggests the importance of digital entrepreneurship in the youth entrepreneurship policy agenda (European Commission 2018). In Central and South-east Europe, there is a growing interest in the role of social enterprises amongst both academics and policymakers, with a rise in social business incubators targeting young entrepreneurs to develop more socially conscious enterprises, and to bridge the institutional gaps in the regions post-COVID19 recovery (Miloseska, 2021). The current emphasis in the broader European policy landscape places significant emphasis on the social economy, digital transformation, female entrepreneurship, and youth entrepreneurship, but does not seek to address the growing overlap between these four key policy areas – that is, where youth digital-social entrepreneurship sits.

Digital-social entrepreneurship has the potential to contribute significantly to economic growth, particularly in transition economies such as Kosovo. The adoption of digital technologies reduces barriers to entry and enables entrepreneurs to access markets and customers that were previously hard to reach, or inaccessible (Miloseska, 2021). It can enable entrepreneurs to create new markets and disrupt existing ones with more socially conscious solutions, and ultimately, lead to increased competition and greater levels of innovation. It can create new employment opportunities, particularly in sectors that are traditionally underserved, such as education, healthcare, and financial services, and ultimately, reducing unemployment, poverty, and inequality, and enabling individuals (particularly young people) to participate more fully in the economy. Digital-social entrepreneurship also has the potential to aid Kosovo with EU accession, as digital-social entrepreneurship helps to address some of the key challenges relevant to the EU accession criteria. Some of these accession criteria (known as the Copenhagen criteria), refer to a functioning market economy as a key requirement for EU accession (Miloseska, 2021). Youth entrepreneurship, digital innovation and the development of a social economy all form part of what makes up a functioning market economy, and with youth digital-social entrepreneurship at the intersection of these three areas, highlights the importance of youth digital-social entrepreneurship. Additionally, digital-social entrepreneurship seeks to both drive digital innovation, and tackle issues of environment, energy, and climate change – which are all key components required for Kosovo's EU accession.



Current Approaches to Digital-Social Entrepreneurship in Kosovo

3.1. Kosovo's Digital-Social Entrepreneurship Policy Environment

This section provides an overview of current and historic policy relating to youth digital-social entrepreneurship in Kosovo, reviewing the national programs of the Government of Kosovo since 2011 (2011-2014, 2015-2019, 2020-2023). It also reviews the

most recent programs from the key ministries working within this realm - The Ministry of Culture, Youth and Sport, The Ministry of Innovation and Entrepreneurship, The Minister of Finance, Labour and Transfers, and the Ministry of Economic Development. This is outlined in Table 1, where the programs of the National Government and Ministries are briefly summarized in their relation to young women's digital-social entrepreneurship.

Table 1: Digital-Social Entrepreneurship Policy Overview

Key Actor	Policy Name and Year	Key Contributions to Youth Digital-Social Entrepreneurship
National Government	Program of the Government of Kosovo 2011-2014	<ul style="list-style-type: none"> • This document outlines four main pillars of the 2011-2014 Program: 1) sustainable economic development, 2) good governance and strengthening of the rule of law, 3) human capital development and 4) social welfare. • In the first pillar, the government commits to “<i>designing training programs for employees and various categories of potential entrepreneurs both beginners and existing entrepreneurs in order to increase the performance of Kosovo SME-s which result in increased work productivity</i>” and “<i>working at the institutional level for changing the approach and entrepreneurial culture of Kosovar entrepreneurs, as well as promoting learning of entrepreneurship both in formal and informal education in Kosovo</i>” (p11). • In the third pillar, the government does not make any commitments to youth entrepreneurship or employability programmes, however, it does outline that the overarching objective of this pillar is to “<i>increase the perspective for the youth, for more work, opportunities and right to entrepreneurship</i>” (p34).

Key Actor	Policy Name and Year	Key Contributions to Youth Digital-Social Entrepreneurship
National Government	Program of the Government of Kosovo 2015-2018	<ul style="list-style-type: none"> • The five main pillars of the 2015-2018 Program are as follows: 1) Sustainable economic development, employment, and welfare, 2) The rule of law, 3) The European agenda and foreign policy, 4) Education, science, culture, sports, and youth development and 5) Modern healthcare. • In the first pillar, the government identifies the diaspora as being a key driver for economic survival and growth of Kosovo and commits to “<i>promote facilitations for Diaspora on opening and starting businesses in Kosovo</i>” (p13). <ul style="list-style-type: none"> o The government identifies the strategic importance of the IT sector in Kosovo and identifies main pillars for IT development in Kosovo that include a commitment to “<i>increase the level of entrepreneurship and job quality in IT enterprises</i>” (p26). o In this pillar, the government also identifies entrepreneurship as a mechanism to reduce dependence from social assistance, by committing to “<i>draft active social policies that promote entrepreneurship to reduce the dependence from social schemes, through entrepreneurship of youth and women</i>” (p32). • In the third pillar, the government identifies its signing of the framework-agreement with the European Union that enables Kosovo to access EU programs, including programs relating to culture and youth (Culture, Youth in Action, Research, and Innovation), economic affairs (Program for Entrepreneurship and Innovation) and adoption of EU ‘IT policies’ (p45). • In the fourth pillar, the government commits to providing financial support for young entrepreneurs, through the Ministry of Culture, Youth and Sport (MCYS), that “<i>through which it will support opening new businesses from our youth... this fund will grow each year and will focus on different areas of the business</i>” (p72). <ul style="list-style-type: none"> o This pillar also commits to “<i>increase financial support to youth organizations for various youth activities</i>”, and the deepening of cooperation with international organizations engaged in youth work, in which a “<i>special focus will be the entrepreneurship, vocational education and promotion of truthful social values</i>” (p72).

Key Actor	Policy Name and Year	Key Contributions to Youth Digital-Social Entrepreneurship
<p>Government Ministry</p> <p><i>Ministry of Culture, Youth and Sports</i></p>	<p>Kosovo Strategy for Youth 2019-2023</p>	<ul style="list-style-type: none"> ▪ This document outlines three key strategic objectives: 1) ‘Mobilizing Youth for Participation, Representation and Active Citizenship’, 2) ‘Providing Skills and Preparing Youth for the Labor Market’ and 3) ‘A Healthy and Safe Environment for Young People’ ▪ Strategic objective 2 is broken down into two components – non-formal education and opportunity creation for employment. ▪ For non-formal education, the MCYS identifies the need to develop entrepreneurship education activities, as currently, entrepreneurship education in Kosovo is considered to be ‘inadequate’ – outlining different methods of provision of these activities (such as workshops, training, conferences, etc) ▪ For opportunity creation, the MCYS commits to developing guidelines for entrepreneurship programmes for youth in alignment with National and European best practise, establishing a cross-sectoral coordinating party to implement youth entrepreneurship projects and providing grants and creative initiatives for new youth-led businesses.
<p>Government Ministry</p> <p><i>Ministry of Finance</i></p>	<p>Kosovo Economic Reform Program 2019-2023</p>	<ul style="list-style-type: none"> ▪ This document outlines twenty priority measures for economic reform, including: Measure 12) Improving entrepreneurship and innovation environment, Measure 13) Expansion of relevant ICT network infrastructure and services for socioeconomic development and Measure 19) Increasing the access of youth and women to the labour market through the provision of quality employment services, active employment measures and entrepreneurship. ▪ Measure 19 commits to “<i>implementing active labour market measures focusing on young people and women and the development and implementation of the self-employment and entrepreneurship program</i>” and “<i>supporting voluntary work initiatives, contributing to youth employment</i>” (p95). ▪ Each of these three measures specifically identifies a targeted approach to reach vulnerable groups, such as women and youth, including in measure 12, the provision of specific funds and projects directed towards women and young people.

Key Actor	Policy Name and Year	Key Contributions to Youth Digital-Social Entrepreneurship
<p>Government Ministry</p> <p><i>Ministry of Industry, Entrepreneurship and Trade</i></p>	<p>National Strategy For Innovation And Entrepreneurship (2019-2023)</p>	<ul style="list-style-type: none"> ▪ This document outlines four strategic pillars, in which Pillar B refers to 'Enhancement of the potential for innovation in Kosovo enterprises' and Pillar C refers to 'Supporting innovation and entrepreneurship among youth and women in businesses' ▪ Pillar B commits to "implement a programmatic and institutional innovation and entrepreneurship support scheme in an efficient manner" (p38) through "generic programmatic innovation support schemes (e. g. funds, subsidies etc.)" (p38) and by "strengthening and streamline the innovation intermediary landscape" (p38) ▪ Pillar C identifies how "currently neither vocation training schemes nor higher education curricula correspond to the needs of the economy... students and graduates are not fully able to apply their knowledge in economics, important elements with regard to innovation and entrepreneurship are missing". (p39) ▪ Pillar C commits to three operational objectives, that are, the modification of curricula to include "digital and entrepreneurial skills, media competencies, soft skills as well as innovative teaching methods" (p40), to "align vocational and higher education curricula with entrepreneurship and economic demands" (p40) and to "better integrate women in business through specific support programs".
<p>Government Ministry</p> <p><i>Ministry of Economic Development</i></p>	<p>Kosovo IT Strategy 2019-2023</p>	<ul style="list-style-type: none"> ▪ This document outlines nine strategic pillars, in which Strategic Pillar 7 discusses the role of, and development of entrepreneurship. ▪ It identifies IT as having the potential to play a crucial role in increasing the capacity for innovation of Kosovo's economy. In addition to that the IT sector could also serve as a catalyst for entrepreneurship and the establishment of a vibrant start-up scene. ▪ It discusses the institutional framework for the "innovation system as well as its entrepreneurial ecosystem still at a very early stage" and highlights the biggest barrier as being a lack of access to finance. ▪ The key tasks for Strategic Pillar 7 are focused on increasing access to financing through a 'high-tech start up fund', organising consulting and mentoring services for IT entrepreneurs and increasing education on IT entrepreneurship for school and university students, including the creation of university IT entrepreneurship projects.

This overview tells us that it is only since the 2019 reform program that youth entrepreneurship by itself has been identified as an important element for economic growth and highlighted as a policy priority, whereas prior to 2019, it was briefly considered as one small component of labour market policies, with very few initiatives specifically targeting this area. However, there is an overwhelming emphasis on digital entrepreneurship (otherwise described as ICT entrepreneurship) in Kosovo, highlighting how digital transformation has been a policy priority in Kosovo since the 2015-2018 reform program – this is supported by the number of NGO initiatives and incubators that were opened or grew around this time period. Whilst youth entrepreneurship, digital entrepreneurship, and social entrepreneurship (and thus, youth digital-social entrepreneurship to some degree) are all key components of the 2020-2023 programs, Section 4 will further discuss what this means in practice – whether these policies are actualized.

3.2. Kosovo’s Digital-Social Entrepreneurship Eco-System: Key Actors

The ‘entrepreneurial eco-system’ refers to a set of interdependent actors and factors, coordinated in such a way that they enable productive entrepreneurship, where the systemic conditions are the heart of the ecosystem: networks of entrepreneurs, leadership, finance, talent, knowledge, and support services (Stam, 2015). When discussing the ‘entrepreneurial eco-system’, this report specifically focuses on the support services available to young entrepreneurs in Kosovo, such as the institutions and organisations providing formal opportunities. Kosovo’s digital-social entrepreneurship eco-system can be split into two key areas: business incubators and donor funded non-governmental organisation programmes. Table 2 and 3 outline the key actors in the digital-social entrepreneurship eco-system, with Table 2 outlining the prominent business incubators in Kosovo, whilst Table 3 outlines the key donor funded non-governmental organisation programmes and projects¹.

1 This is not an exhaustive list, these are they key organisations operating at time of the research project.

Table 2: Youth Business Incubators in Kosovo

Name	Location	Description
Gjakova Innovation Centre	Gjakova	Gjakova Innovation Centre is a business incubator with the mission of promoting and supporting young entrepreneurs in the construction and development of new companies. They offer ongoing incubation support, whilst also providing short-term projects such as Ideas to Success and Training for Women's Entrepreneurship (TWE).
Innovation Centre Kosovo (ICK)	Prishtina	Innovation Centre Kosovo is a business incubator that was founded to support entrepreneurship, innovation and commercially based business development, with a focus on information and communication technology. They offer ongoing incubation support, as well as short-term training opportunities, workshops, events, and competitions for young entrepreneurs, such as BOOST x Kosovo.
Makers Space Prizren	Prizren	Makers Space Prizren is a business incubator that aims to develop and promote a digital ecosystem in the area of Prizren through interconnecting science, education and the business sector. They offer ongoing incubation support through the Idea-to-Scale program, whilst also offering short-term projects and events, such as CodeQueen's.
Venture Up	Prishtina	Venture Up is a business incubator based out of the University of Prishtina, serving as a bridge between education and the labour market. They offer ongoing incubation support, and also run specific short-term incubation programmes for green start-up's (Green Hub Programme) and social impact start-up's (Social Impact Program).


Table 3: Donor Funded NGO Programs

Name	Location	Description
Balkan Green Foundation (BGF)	Prishtina	BGF is a regional NGO that promotes inclusive and equitable progress in the Western Balkans within the sustainable development domain. They run various short to mid-term programmes for aspiring young social innovators, such as Regional Incubator for Social Entrepreneurs (RISE) and Balkan Green Ideas, providing skills training, mentorship, and start-up grants to youth-led social impact businesses.
Business Support Centre Kosovo (BSC)	Prishtina	BSC Kosovo is an NGO that supports existing and potential entrepreneurs between 18 and 35 years of age in establishing and strengthening micro, small and medium sized enterprises in Kosovo. They provide training-the-trainer programs, vocational entrepreneurship and business trainings, administration of technical and management consulting and the making available financial start-up help in the form of preferential micro credits.
Centre for Entrepreneurship and Executive Development (CEED)	Prishtina	CEED is an international NGO that develops and connects entrepreneurs who want to grow as leaders, build their companies and give back to their community. In Kosovo, they operate a program (funded by USAID and Global Communities) called 'Up To Youth', that offers young people (aged 15-24) the chance to participate in trainings relating to leadership skills development, developing advocacy and awareness campaigns, and launching social ventures.
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Prishtina	GIZ is a German Development agency that funds many youth entrepreneurship and employability related initiatives in Kosovo, such as the Green Entrepreneurship Academy – which formed part of the 'Youth, Employment and Skills in Kosovo' project. The Green Entrepreneurship Academy provided young people in North Kosovo with the knowledge and skills to develop their own green start-up ideas, which were pitched, and finalists included for the 'Sustainable Startup Award Kosovo'.
European Bank for Reconstruction and Development (EBRD)	Prishtina	EBRD is a multilateral developmental investment bank which invests in and develops projects in Kosovo surrounding youth entrepreneurship, including the 'Youth in Business' programme, a dedicated credit line for young entrepreneurs under the age of 35. They provided a €4.5 million loan in 2022 to Banka për Biznes in Kosovo, which will on-lend the funds to local companies that are owned or managed by young entrepreneurs, and which are likely to be early-stage or micro companies and second generation businesses.

Name	Location	Description
Sustainability Leadership Kosova	Prishtina	Sustainability Leadership Kosova is an NGO aiming to catalyse the adoption of sustainable development practices for a fair, biodiverse, and climate-positive circular economy. They provide various short-term programmes that provide young people with training and mentorship opportunities surrounding green and social entrepreneurship, including the 'SEKA 1.0' programme – which is an introduction to social enterprise bootcamp for young people unfamiliar with social entrepreneurship.
UNICEF Innovation Lab	Prishtina	UNICEF Innovation Lab catalyses positive social change by harnessing the creative potential of Kosovo's young people, empowering them to become responsible citizens and community advocates. They run a series of UPSHIFT workshops and short-term trainings in partnership with incubators and NGOs in Kosovo that offer social enterprise and impact training for young people, including mentorship opportunities and financial support for starting ventures.

Both Table 2 and Table 3 highlight how centralized many initiatives and incubator programs are to Prishtina, with very few activities and projects taking place outside of the capital city – which has significant implications on who can access this formalized support for starting their own business. This is further discussed in Section 4, where the Prishtina-centric approach to entrepreneurship is critiqued by both supporting actors and entrepreneurs alike. Additionally, Table 3 highlights the overwhelming presence

of donor programs and donor-funded initiatives in NGOs and incubators in Kosovo, with most projects and initiatives relating to youth entrepreneurship currently funded by international donor programs, as opposed to national government initiatives. This is further discussed in Section 4, where the role of donors in the entrepreneurship eco-system is discussed by participants in relation to their priorities, and the value they bring to the development of local entrepreneurship eco-systems.



When speaking to young entrepreneurs, their experiences cooperating with the government varied – cooperation spanned from merely registering the business and paying taxes, to liaising with the government on certain policy initiatives and applying for specialist government grants.



The Digital-Social Entrepreneurship Eco-System – Institutions and Actors

4.1. Overview

According to the policy review of Kosovo's national policies since 2011, youth entrepreneurship, and more specifically, interest in ICT entrepreneurship becoming a policy interest in 2015, whilst youth digital-social entrepreneurship and womens entrepreneurship only became a policy interest in 2019, with. This sub-section specifically focuses on the faith that participants had in the formal institutions of Kosovo, namely, the government (both national and local), to act in favour of young entrepreneurs. When speaking to young entrepreneurs, their experiences cooperating with the government varied – cooperation spanned from merely registering the business and paying taxes, to liaising with the government on certain policy initiatives and applying for specialist government grants. Supporting actors representing the government and supporting agencies also highlighted varying opinions and experiences of the government – even those working inside the government ex-

pressed frustrations about the capabilities of local municipalities.

4.2. The Process of Formalising a Business

One of the biggest challenges discussed during the interviews was the process of formalizing a business, in regard to registering the business legally and conducting the administrative duties. Currently, there is no legal framework for 'social enterprise' in Kosovo, therefore, those seeking to create a social venture either register as an NGO, or a for-profit business – which has been an ongoing issue for some time (Loku et al 2018). One young entrepreneur, when discussing the process of formalising her business, highlighted how *“I remember I had a time when I was really thinking I was like wow, if someone doesn't have a person that they would just go and tell them - do*

this, now, do that, and do that... they would be finished in a month, because it's just chaos, pure chaos... you have to know people to get the job done" (Participant 11). This emphasises the importance of social capital amongst young people to succeed in business in Kosovo, particularly when tackling the administrative components of formalising her business – that knowing the ‘right person’ in the local municipality can be beneficial for success. Lajqi et al (2019) highlighted this, suggesting that informal networks that can ‘signpost’ are more conducive to the entrepreneurial experience for young people than investing in additional education, demonstrating how it can sometimes be a case of ‘who you know’ rather than ‘what you know’ in the early days of running a business. This institutional incompetency in the formalisation of registering a business was reiterated by a supporting actor representing the government, who suggested that *“a lack of competence is really what deters people from reaching out to the government”* (Participant 2).

However, in recent years, the process of formalising a business has become more digitalized and easier, with a young entrepreneur stating how *“that has changed a lot in the last in the couple years since we registered the organisation in 2018. I still had to send some of the documents in-person... now the process is quite easy”* (Participant 12). This was emphasised by a supporting actor representing the government, who discussed how *“Let's say, for example, when you open a business here in Kosova, you can do most of the process digitally so, you know, you fill in some forms and submit some documents online... also, filing of taxes is, I would say, 99% digitalized nowadays, businesses don't have to go any to*

any government offices... everything can be done online” (Participant 1). However, there is still an in-person component to the process due to the lack of recognition of e-signatures, highlighted by a supporting actor from the government that *“you still have to submit the signed hard copies and that's because we still don't have this electronic identification electronic signature implemented... it will take a bit of time”* (Participant 1). Whilst these discussions highlight the progress that is being made in regards to lessening the administrative burden, it highlights how there are still significant challenges – and there is still a sense of needing to know the right people to get the work done.

4.3. Institutional Capabilities

There was little faith from both supporting actors and young entrepreneurs about the will of the government to actualize many of the initiatives proposed in policy documents, with a supporting actor representing a business incubator commenting that *“there's a tendency for documents like that to appear, and then just pick up dust somewhere and you get nowhere”* (Participant 4). This was stated when specifically discussing the 2018-2020 Economic Reform Program proposal for investment into regional business incubators, and how the government had committed to the creation and investment for a series of business incubators outside of Prishtina that never materialized. This was further discussed with a supporting actor representing the government, who stated how *“On paper, we're supposed to have this, there's a con-*

cept document... we're supposed to have the mechanisms, but they're not effective" (Participant 2). When discussing further about the capabilities of the government to actualize initiatives to support young entrepreneurs in Kosovo, a supporting actor representing the government emphasized how *"The thing is the government is probably not as ready as we want it to be to help entrepreneurs... The current setup is not very useful."* (Participant 2). This lack of preparedness for entrepreneurship was echoed by another supporting actor representing the government, who, when discussing the current policy environment for young entrepreneurs, stated how *"it's not enough, so many more things need to be done"* (Participant 1), whilst another supporting actor representing a business incubator highlighted how youth entrepreneurship was *"unfortunately always a priority on paper alone"* (Participant 5).

When discussing how this institutional incompetency affected private sector initiatives seeking to support young entrepreneurs, one supporting actor representing a business incubator expressed that *"we are not seeing a lot of results, but it is a process, but you can expect that from the government... you know they are bureaucrats, and they are going very slowly"* (Participant 6). This highlights how institutional incompetencies hinder the entire entrepreneurial eco-system in Kosovo – policy change and financial support is slow, which limits the amount and extent of support that incubators can offer to young people – hindering their ability to develop their businesses.

4.4. A Prishtina-Centric Digital-Social Enterprise Eco-System

Section 3 outlined the key components of the digital-social enterprise eco-system in Kosovo, which highlighted how only three cities in Kosovo have active business incubators, in which two are situated in Prishtina (ICK and Venture Up), one is based at the Innovation and Training Park (ITP) in Prizren (Makers Space), and one is based in Gjakova (Gjakova Innovation Centre). Young entrepreneurs outside of the big cities struggle to access start-up support, which deters them from attempting to start their own businesses – dwelling outside of Prishtina raises a significant barrier for young people aspiring to be entrepreneurs, which is recognised by the government, but not currently being proactively addressed. When discussing this Prishtina-centric eco-system, a supporting actor representing the Government stated that *"then you get outside of Pristina, and things are even worse. Where do you get these services? On paper, we're supposed to have this, there's a concept document... we're supposed to have the mechanisms, but they're not effective"* (Participant 2).

This was particularly highlighted as an issue for the young people in north of Kosovo, with one supporting actor from an incubator highlighting how *"the more marginalized they are, you know, those living between Belgrade and Pristina, especially in the northern municipalities, there's no opportunities for them whatsoever"* (Participant 5). There were limited, if any, initiatives surrounding youth entrepreneurship in general, that were targeting the Serbian youth in the north of Kosovo, in which a supporting

actor from an incubator discussed how *“from the Serbian community, for example, they study with the Serbian curriculum and that is perfectly accepted because of the Ahtisaari plan... but with entrepreneurship, there is no interest from organizations, and especially the governments, they don’t do that sort of stuff you know, they just think these are the curricula or the modules, now let’s go”* (Participant 5). The lack of support for Serbian youth in Kosovo to pursue entrepreneurship, due to a lack of support programs provided by either public or private sector, highlights a significant political issue about the integration of Serbian youth into the labour market in Kosovo.

4.5. Prevalence of Donor Programs

The majority of youth entrepreneurship related projects and training activities are either entirely or partially funded by international donor programs, such as USAID, UNDP, or the EU – there is very limited domestic investment into youth entrepreneurship training initiatives. This is due to the lack of financial commitment from the government to invest in youth entrepreneurship initiatives. The prevalence of the international donor programs into the youth entrepreneurship eco-system in Kosovo poses a concern for the future sustainability of the broader start-up eco-system in Kosovo, particularly for youth digital-social entrepreneurs, in which there is limited support. A supporting actor representing a business incubator discussed the prominence of donors in the eco-system, stating how *“I mean, they have their specific priorities, agendas, and they pursue their*

own agenda and objectives... it’s not really contributing to having a strong startup ecosystem... more could be done if there would be a better coordination between donors and the government in setting the vision and the mission” (Participant 3). The priorities of international donor programs change on a yearly basis and are dependent upon the strategic direction of the program in that time-period – so whilst digital-social entrepreneurship may be an area of interest in the first year, priorities could change and reduce funding in the second year – risking the sustainability of the program and the ability to develop a nurturing eco-system for the long-run. Additionally, a supporting actor representing a donor-funded entrepreneurship project suggested that *“I think the biggest problem is that a lot of organizations and donors come in with a western perspective, because trying to find out what businesses really need is something that we that we always lack here”* (Participant 6). Not only is the prominence of donor funded programs in the eco-system potentially unsustainable, but it also fails to address local needs and issues – rather, implementing strategic goals that may not be in demand or of interest in Kosovo.

This impacts early-stage digital-social entrepreneurs who are seeking donor financing (as this is one of the key routes to funding for a start-up), where one entrepreneur stated how *“we are completely dependent on funding, and that’s the biggest barrier, because, depending on the moment and what’s happening, some project funding might help, lately with the climate change being a topic its good, but sometimes it doesn’t match”* (Participant 11). Additionally, many of the young digital-social entrepreneurs may not be aware of the ‘trending

topics' or lack the knowledge to relate them to their business practice, as one entrepreneur highlighted how *"I've seen that there are new initiatives, for example, with the green economy and circular economy lately, which are really hot topics right now - but not many youngsters are informed about it or what they really mean"* (Participant 10). The terminologies and 'buzzwords' used in these grants and programs may deter young people working in these areas informally, due to a lack of awareness about how to connect their project to the strategies of the donor programs.

4.6. Access to Financing

One of the key challenges for digital-social entrepreneurs in Kosovo is the access to financing, with few initiatives providing favourable conditions for start-up loans or grants. Whilst incubators, NGOs and donor agencies often offer start-up grants and award monetary contributions to innovative start-ups, these often come with terms and conditions. A supporting actor from a business incubator highlights how at some programs, *"publicly they offer like €10,000 per startup, and people think that they're going to get like €10,000 for their idea and they join the program... and then they only get like €1,500 or €2,000 because the rest of the grant gets invoiced by the organisation as counselling, admin fee and expertise from the experts and all sorts of stuff... I mean, it might be optional, but try imagining that happening to an 18- or 19-year-old..."* (Participant 5). This highlights how bureaucratic accessing support programs can sometimes be, particularly for young people without the experience and knowl-

edge to navigate these systems. A young entrepreneur expressed frustration at *"for us to have any kind of support, it costs a lot of money, and we are in the early phase of our development right now and don't have that... we couldn't access any support until now"* (Participant 15). Young people typically have less economic and social capital, and businesses typically do not start to make profit until years down the line – so asking for significant sums of money from young entrepreneurs for business support is a huge deterrent to any young person in Kosovo wanting to start a business.

Many young people express frustration at the lack of support past the incubation phase, with a significant lack of acceleration programmes in Kosovo. A young entrepreneur stated how *"We need the startup ecosystem. We have the ideas. We have the entrepreneurs. We have some bootcamps and workshops. We need accelerators and we need VCs to complete the cycle of young entrepreneurship"* (Participant 18). Young people struggle to scale their digital-social businesses in Kosovo due to a lack of support and financing opportunities past the early stages. Most of the donor-funded programmes and incubator initiatives were centred on the idea incubation stage of starting – so young people are often left in the dark when further into their journey, with no place to turn for support or financing. Another young entrepreneur discussed the issues of limited support for scaling, and reflected on what it meant for business success rates – *"most of the ventures that had won, when I also was participating in this stuff, I know like a lot that just aren't active anymore... you reach the – 'now what happens' stage, it's sort of a bigger barrier because you don't know*

where to go next... It's hard deciding on your own what the next step is. (Participant 10). Many young entrepreneurs do not have the support system surrounding them, nor can they often afford to access some of the support systems, in order to take their business to the next level – which often results in total abandonment of the business due to a lack of opportunities.

4.7. Conclusion

This section analysed the broader challenges of the digital-social entrepreneurship eco-system in Kosovo, highlighting institutional incompetencies in the government, a Prishtina-centric eco-system and significant issues with bureaucracy and accessing finance. Whilst the process of formalising a business is currently being reformed to become fully digitalized, historically, it has been a burden on young people navigating it – who have had to rely on their own personal networks to navigate the complex and bureaucratic process. Although the government has proposed many initiatives to support young entrepreneurs, such as the rolling out of more regional incubators to the 2018-2020 Reform Program, there is little faith in the government to implement many of these initiatives – with this lack of faith coming from both private sector supporting actors, and government representatives themselves. The digital-social enterprise eco-system is very centralized in Prishtina, with a few initiatives in places such as Prizren and Gjakova – which highlighted a real gap in support for rural youth, especially for minority Serbian youth in the north of Kosovo – and the implications this has for social cohesion and labour market participation

for these groups. Most of the funding for the digital-social enterprise eco-system derives from donor programs such as USAID and UNDP, and the priorities of the donors is often misaligned to local needs – and there is very limited sustainability for the eco-system when all funding is external. Access to financing is complex, with grants and awards often coming with terms and conditions that limit the actual amount of finance awarded, and a lack of substantial acceleration support for businesses seeking to scale up their activities.

Section 5 will review the specific gender-based challenges that young digital-social entrepreneurs face in Kosovo, namely, the social attitudes to being a woman in a male-dominated industry, the availability of specialised support and networks, and other barriers to progress that young women face in this domain.



Gender and Youth – A Double-Edged Sword

5.1 Overview

There is extensive literature that highlights the unique barriers that young entrepreneurs and women entrepreneurs separately face (Gimenez-Jimenez, et al., 2022). Young entrepreneurs face high levels of societal distrust due to a lack of perceived work experience and less access to financing due to a lower likelihood of owning 'collateral' for loans (Green, 2013). Women entrepreneurs face gendered stereotypes about their ability to do business, are often more likely to be responsible for balancing caring duties and running their businesses than their male counterparts and receive less familial support than their male counterparts due to gendered perceptions of business ownership (Abazi-Morina & Delibashzade, 2017). This leads to young women entrepreneurs facing a double-edged sword, facing gender-based and aged-based barriers to their progress. Whilst there are many support mechanisms and projects in place currently encouraging more women and young people into entrepreneurship, which will be discussed in this Section, this doesn't tackle some of the root issues that young women entrepreneurs face when starting their digital-social businesses.

5.2. Young Women Know Nothing

Participants expressed a recurring opinion that many senior colleagues within their fields of work held – that young women could not possibly have the right knowledge or skills to run their own business. One young women entrepreneur highlighted this as her biggest challenge, that *“that besides us being young woman, we are also young women... in the Western Balkans, where youth are always questioned, especially in regard to expertise... they grew up in another system that did not really appreciate youngsters that much”* (Participant 18). She further went onto explain how *“people will not take you as seriously as they would, for example, take a man and someone that is older”* (Participant 18). This highlights what has been pointed out in previous literature about young entrepreneurs and women entrepreneurs, that there is a societal distrust in expertise and capabilities. It also highlights how young women feel they are taken 'less seriously' than their older male counterparts, regardless of the level of knowledge or expertise that the individual has. This was reflected by another young women entrepreneur, who, when seeking contracts

with public institutions for her established business, found that *“people assumed we don’t really know what we’re doing because we’re young... or most people would be like, you don’t know yet what’s going on here, because you’re young and you can’t understand”* (Participant 10). This was reiterated by another young women entrepreneur, who highlighted how this attitude affected her ability to start her business - how *“the hard part of being a woman is in terms of finding the client, finding the jobs”* (Participant 15), as seeking clients was harder as a woman, having to jump through more hoops than her male counterparts.

This distrust sometimes extends to exclusion from participation in certain sectors and companies, with a supporting actor from a government institution discussing how *“in certain sectors and with certain people, you’d might be much more welcome and not prejudiced, but in others, you know, maybe some of the older folks would not feel comfortable because what is this woman doing here? You know, it’s a man’s club, kind of mentality”* (Participant 2). This was echoed by one of the young women entrepreneurs, who, when working to gain contracts within certain institutions, found that *“I would sit on the table and people would ask me what’s my experience with cooperating with municipality directors of education in some more rural areas because, you know, they’re man and they won’t talk to female entrepreneurs”* (Participant 10). This hostile attitude was echoed by another young women entrepreneur, discussing how *“public institutions are always surprised when we turn up, and we are prepared to kind of, we turned on a bit of a defensive mode, I would say, like, being prepared to be asked many questions and to be judged in our knowl-*

edge and in our experience” (Participant 18). This has a negative effect on the wellbeing of some young women entrepreneurs, where a young women entrepreneur expressed how *“it can be difficult being strong enough to just deal with the men dominated environments”* (Participant 14). This is further exacerbated by the perceived lack of women role-models for young women entrepreneurs to gain insight from, with one young women entrepreneur discussing how *“I didn’t know of any woman who ran a business, and I that I could ask for advice or mentorship... they were old men... and I was always very afraid of men”* (Participant 17). Whilst there are more women in business and entrepreneurship formal and informal networks in Kosovo now, and more profiling of women entrepreneurs in general – it still highlights how change does not happen overnight in regard to gender inequality in entrepreneurship, and there is more progress to be made.

5.3. Social Support (or Lack Thereof)

It is not just in the ‘world of business’ where young women entrepreneurs encounter barriers, but within their personal support systems too – whether this be through gendered stereotypes of what women should (and should not) be doing with their time, through the attitudes of family members their entrepreneurially young women, or amongst peer groups of young entrepreneurs. When discussing the role of family in a young womens entrepreneurial journey, one supporting actor representing the government highlighted that *“Well, we as a society, traditionally women are more likely to have to take this heavy lift of raising chil-*

dren more than men... that's the reality, it's changing, but how much it has changed, I don't know. So that's also, I would say something which makes it more difficult for women to be a part of this entrepreneurial eco-system" (Participant 1). Young women face the problem of being expected do the 'heavy lift' in regards to caring duties and home making, whilst also trying to pursue their own entrepreneurial aspirations – which acts as a significant barrier to how much work they can do on their business, and how much support they can receive. This leads to women being underestimated within their social circles, where one young women entrepreneur highlighted how *"there are not so many women that have businesses in Kosovo, especially some entrepreneurs, something that you created from zero and something that is new, and also something that has a social impact. When I had the chance to meet people and to explain them what I was doing and what I want do in the future, they were curious and they was like surprised at how something like that could go in the mind of a woman"* (Participant 17). This was in the broader context of a discussion about explaining what she does for work at social gatherings, particularly when speaking to older men about her business. This emphasizes the role that these gendered stereotypes then have on peoples expectations of young women – they are surprised when women are interested in or have knowledge in these areas... further explained as *"maybe they were not used to discussing such things like the renewable energy waste problem or social impact with woman"* (Participant 17).

These social attitudes towards young women entrepreneurs also extended into their

friendship groups and social networks, with participants often discussing the change in attitude from their peers after they founded their businesses and experienced success. One young women entrepreneur expressed how her entire social network changed after she founded her business, stating how *"They always knew that I wasn't like going to work for someone, but you see the funny thing is when the business started growing, when I first opened it, and competitors and other agencies saw that we're doing good work, I just started getting like, some of them were my friends, you know, and then all of a sudden I would just like hearing from other people, saying bad things or just saying – "Oh, did you see what they did? That's not a good thing... Well. I could have done so much better". And then I was just like talking to other people saying like, did he say something about the other colleague we had, or is it only for me, and they were like no, he was just only talking about you. I was like why? What have I done to him."* (Participant 12). Whilst the behaviour she experienced wasn't 'in her face' or directed at her, the talking behind her back and belittling her business were all significant microaggressions that not only affected her personal life, but also her professional progression. She expanded on this by discussing how *"And then I just see like from the IT sector, like they're all my friends, or they were my friends prior to me opening an agency... they used to call me for like conferences or like to talk to youngsters and they never do that anymore because, they don't want to give me the spotlight because I'm a woman entrepreneur, I guess, and that's 'not a thing'"* (Participant 12). This highlights how these gendered stereotypes of entrepreneurship being a 'male thing', particularly in the ICT sector, can impact

the young women forging careers and founding businesses in this domain – this hostility isolates young women. It also prevents future young women entrepreneurs from seeing visible role models in public spaces – as they are no longer offered the opportunity to share their stories once they find success, at least, not in the same way that men are.

5.4. Turning Tides on Accessing Finance

The issues of distrust also result in issues with accessing financing, with young women digital-social entrepreneurs struggling to access finance at the same rate as their male counterparts. A supporting actor from a business incubator programme highlighted how *“I mean when it comes to access to finance for new startups. I mean overall the situation is difficult, but the situation is more difficult for women... it’s the down to trust issues, and maybe, I don’t know, women are more risk averse.”* (Participant 4).

This idea that women are more risk averse, and thus, less likely to ‘take risks’ to build a successful business is an old, gendered stereotype about women in business, however, it has ongoing implications for young women – who experience the double-edged sword of being young and inexperienced, and a woman, so thus, less likely to ‘push outside the comfort zone and take risks’. This was echoed by a supporting actor from the government institutions, who discussed how *“previously, they faced terrible obstacles when they opened and they registered the business, but access to finance is still a present issue”* (Participant 3). This is due to a lack of angel investors in the country,

which impacts all entrepreneurs – not just young women, as well a lack of start-up friendly short-term business loans (Sopjani, 2019). However, this is something that has recently started to change, with the EBRD introducing the new ‘Youth in Business’ loans, committing €4.5 million to Kosovo’s Banka për Biznes to on-lend to young entrepreneurs as of September 2022 (European Bank for Reconstruction and Development, 2022). These schemes were also supported by additional donor-funded projects that specifically targeted women, in which one supporting actor representing a business incubator discussed some of their new projects, explaining how *“So whenever we were, you know, approaching donors, asking for funding for different type of projects. We would have, you know, special request for women, and that was good because they feel like, you know, yes, that’s good, they promote women entrepreneurs. Lately, even we have some projects that we help other women entrepreneurs in other sectors”* (Participant 6).

However, the tides seem to be turning in this area, particularly for women accessing government grants, with a supporting actor from a government institution highlighting how *“ultimately figures are still low when it comes to women owning businesses, but many government programmes have aimed at helping women business owners. We’ve looked at the employment figures, and businesses employing women stand a better chance of getting a government grant. So, these programmes, even with international help, somehow push women to do better.”* (Participant 2). This was echoed by a young women entrepreneur, who discussed the ‘points’ system in grant giving in the public sector, discussing that

"I do think when it comes to their grant programs, they try to involve startups as much as possible. They give points to founders that are younger. They give more points, for example, when you apply for a grant or something, you get more points, if you are under 40, or if the founder is a woman."

(Participant 18). However, this system is not always entirely reliable, and is sometimes abused, with a supporting actor from a government institution highlighting how *"there are some businesses that are registered. We have women, but really owned by the men in the family. Oftentimes they, you know, they will say it's my wife running the business, it's not me. Or, you know, the husband will get some pension benefit that would not be entitled to"* (Participant 2). This is reflected in the earlier discussions surrounding gender in business start-up statistics, and how the figure is considered to be distorted due to men registering businesses under their wives names in order to access additional financing opportunities, or to gain certain benefits (Bacaj, 2022).

5.5. Conclusion

This section analysed the specific gender-based challenges that young women digital-social entrepreneurs face in Kosovo, such as outdated gendered stereotypes, 'traditional' business environments which are hostile to women, gender-based micro-aggressions from male counterparts upon the success of their business and difficulty in accessing finance. Young women faced both gender based and age based discrimination and stereotypes during their entrepreneurial experience, whether this be directly due to senior men in their fields

refusing to meet with them for being women, or being held to a higher standard knowledge and expertise-wise than their male counterparts. The assumption that women will take on the caring duties, and the pressure that comes from families to perform these duties also impacts young women's entrepreneurship – when these duties are undertaken, this leaves less time for the young women to be working on their own business – rather, they are doing unpaid labour in the home. Young women also reported a changing attitude from their fellow male colleagues or male entrepreneurs as soon as their business became 'successful', and how this affected their own personal and professional progression. Discussions surrounding access to financing highlighted how historically, women and young people had a much harder time accessing finance than their male and older counterparts, however, there are slowly becoming more schemes to support young people and women into business through financing. However, there is still the issue where many businesses reportedly register under a women's name, but are run by the men in the family, as a way of circumventing these issues and perhaps accessing financing opportunities. This also implies that current data about the prevalence of women-run businesses in Kosovo may not be entirely reliable.

Conclusions and Policy Recommendations

This paper has provided an overview of the current state of the digital-social entrepreneurship eco-system in Kosovo. This has included a document analysis of existing policy relating to digital-social entrepreneurship, youth entrepreneurship and women's entrepreneurship, which highlighted how little policy interest there has been in youth entrepreneurship prior to the 2019 Economic Reform Program. This also highlighted how there is now a range of policy documents discussing youth entrepreneurship, digital-social entrepreneurship, and women's entrepreneurship. However, interviews with young women entrepreneurs and supporting actors from incubators and government emphasized how policy is often not placed into practice, meaning that many of these historical policies or initiatives have not been implemented. This paper has also included a mapping activity of existing organisations and initiatives within the eco-system supporting young digital-social entrepreneurs, which highlighted how Prishtina-centric and donor-led the eco-system is, which highlights issues regarding accessibility for non-urban dwelling young people, and about the long-term sustainability of the eco-system considering the extent of dependency on donor funding.

It also highlighted some key discussion points from the interviews held with supporting actors and young women digital-social entrepreneurs in Kosovo, about the key challenges facing young women engaging in entrepreneurship. These discussions highlighted key issues in accessing finance, societal support for young women entrepreneurs, gendered stereotypes hindering women in business and the microaggressions that women face when conducting business. The outcome of these discussions led to the creation

of the following policy recommendations, in which the supporting actors and the young women digital-social entrepreneurs involved highlighted they key areas that need to change in order to create a more equitable eco-system for young women to thrive in Kosovo.

1

Focus/ Invest on Government-funded initiatives rather than donor-funded initiatives for long-term sustainability of start-up eco-system.

The donor-funded programs are often short-term, and align with the interests of the donor as opposed to the needs of the community, whilst there is very limited government funding supporting the digital-social enterprise eco-system in Kosovo. This leads to concerns from supporting actors about the long-term sustainability of the eco-system, in case donor funding is reduced, priorities are shifted and there continues to be little consultation with local needs. Therefore, increased funding from government agencies into the digital-social enterprise eco-system would help mitigate these sustainability issues, and also ensure there is greater knowledge exchange between policy and industry in regards to further developing the eco-system.

2

Increase investment into youth business acceleration programmes to ensure long-term survivability of more youth-led businesses.

Young women entrepreneurs highlighted the lack of acceleration support for their businesses, discussing this in the context of acceleration financing, mentorship and guidance. Whilst there are numerous incubation programmes in Kosovo, such as ICK and Makerspace, there is no designated acceleration support for youth-led businesses as of current, which hinders young peoples ability to scale their businesses past the 'start-up' stage, and thus impacts the long-term success rates of start-up's in Kosovo. Increasing attention into the acceleration stage for young entrepreneurs, which would include financing options, would help more youth-led businesses, and especially young women led businesses, survive and thrive in Kosovo.

3

Increase mentorship and financing of initiatives for young women entrepreneurs to overcome gendered biases in business environment.

Young women highlighted a lack of visible women role models in the digital-social enterprise eco-systems, and one participant highlighted a lack of opportunities to fill that gap as a role model due to micro-aggressions from male colleagues. Whilst there are numerous Women in Business networks in Kosovo, providing more financing for these organisations and increasing their public profiles across business incubators, NGOs and education facilities would increase the availability of womens role models. Additionally, the development of a designated cross-sectoral wom-

en's mentorship program for women entrepreneurs from all sectors would further aid in collaborative practice, provide additional signposting and guidance for young entrepreneurs, and help strengthen networks for women entrepreneurs and women in business in Kosovo.

4

Increase education and training programs on social impact business, with buy-in and visible support from the government.

Whilst there is a growing interest in social impact as a business framework, especially in the tech sector (signified by the amount of digital-social entrepreneurs emerging in Kosovo), there is very limited designated education and training programs focusing solely on social impact business. Most trainings on social impact are short-term, there is no current incubator program that centres social impact in its activity, and the understanding of what constitutes social impact for a business is minimal – whilst there is growing emphasis on climate-related social impact for businesses, there was very limited activities about other social issues, such as poverty or education access. Increasing awareness of these issues and providing longer-term training opportunities that combine social impact and entrepreneurship training would help create a new generation of entrepreneurs where social impact is at the heart of all activity. Where the government has outlined in policy its interest in building some form of social enterprise eco-system, offering a visible buy-in and support from the government, in the form of grants or public contracts for services done by social impact businesses, would signal to other entrepreneurs that this is the direction to go in Kosovo.

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