

**RURAL WOMEN ENTREPRENEURSHIP  
IN MACEDONIA AND MOLDOVA: COMPARATIV STUDY**

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*The impact of women in the development of entrepreneurship is valuable, as they represent a key factor in the households; they contribute to solving the problems of unemployment and play a role in the social development of rural community. The behavior and characteristics of rural women from Southern east Europe are similar in terms of business environment and approach to businesses. The main characteristic is the nature and scale of business, which in almost all the cases are agricultural. The aim of this paper is to underline the similarities and differences of the women entrepreneurship profiles from rural areas of Moldova and Macedonia, as post socialist countries. For the purposes of this study, the authors collected and used primary and secondary data. Primary data are collected using survey and focus groups, organized in rural areas from Moldova and Macedonia, with women involved in entrepreneurial activities. The main findings of the research show that entrepreneur women from rural areas from both Moldova and Macedonia act using traditional approach of doing business, without innovative technologies or a well-defined strategy.*

**Keywords:** rural women, entrepreneurship, Macedonia, Moldova.

*Importanța dimensiunii de gen în dezvoltarea antreprenoriatului este extrem de semnificativă, luând în considerare faptul că femeile reprezintă factorul-cheie în gospodăriile acestora; ele contribuie la soluționarea problemei șomajului și joacă un rol important în dezvoltarea socială a comunității rurale. Comportamentul și caracteristicile femeilor din mediul rural din Europa de Sud-Est sunt similare sub aspectul mediului de afaceri și abordării întreprinderilor. Principala particularitate comună este natura și dimensiunea afacerilor, care în majoritatea cazurilor se referă la afaceri în domeniul agriculturii. Scopul articolului este de a prezenta asemănările și deosebirile profilului femeilor antreprenoare din mediul rural din Republica Moldova și Macedonia, ca țări postsocialiste. Pentru realizarea scopului acestui studiu, au fost colectate date primare și secundare. Datele primare au fost obținute ca rezultat al utilizării chestionarelor și focus grupurilor cu femeile care desfășoară activități antreprenoriale în mediul rural în Republica Moldova și Macedonia. Rezultatele cercetării sugerează similarități ale activității femeilor antreprenoare din mediul rural în ambele țări, caracterizate prin modele tradiționale de business, cărora le lipsește inovația sau o strategie bine definită.*

**Cuvinte-cheie:** femei din mediul rural, antreprenoriat, Macedonia, Moldova.

*Влияние женщин на развитие предпринимательства является весомым, поскольку они являются ключевым фактором в домохозяйствах; способствуют решению проблем безработицы и играют важную роль в социальном развитии сельской общины. Поведение и характеристики сельских женщин из стран Восточной Европы схожи с точки зрения деловой среды и подхода к бизнесу. Главной характеристикой является характер и масштабы бизнеса, которые практически во всех случаях являются сельскохозяйственными. Цель данного исследования – выделить сходства и различия в профилях женского предпринимательства в Молдове и Македонии (обе страны являются постсоциалистическими странами). Результаты исследования показывают наличие общих характеристик в деятельности сельских предпринимательниц в Македонии и Молдове, в частности преобладание традиционных бизнес-моделей, отсутствие инноваций или четко определенных стратегий.*

**Ключевые слова:** сельские женщины, предпринимательство, Македония, Молдова.

**JEL Classification:** J16, L23, L26, Q1.  
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**Introduction.** Gender inequality remains a much-debated topic through practitioners, resort institutions and academic environment. The gap between man and woman is mainly observed in developing systems, with fragmented economic, social and political structures. After the disintegration of Soviet Union and the collapse of Socialist Federal Republic of Yugoslavia, economic and social transitions deeply affected women, especially in rural areas from all the countries. The transition process was accompanied by high unemployment rates, growing inequalities and exclusion. More and more efforts started to be focused on the creation of institutional mechanisms for gender equality and the empowerment of women. The NGO sector started to be actively involved into the process of women inclusion, socially and economically.

Even after two decades of independence, the discrepancies between women and men persist in all the economic and social sectors. Even in rural areas of the EU, a similar gap between men and women exists in their degree of participation in economic activities. Women represent slightly less than 50% of the total working age population in the rural areas of the EU, but only 44% of the total economically active population. In 2016, agriculture provided 5% of all jobs held by women in the EU-28, where overwhelming majority of women work in the services sector. The average educational achievement of women in the EU is higher than that of men and much progress has been made. In addition to paid jobs, women still assume the main share of responsibilities involved in running a family. As a result, the time burden of unpaid household activities can limit or even preclude women's involvement in the labour market, above all in remote areas with lack of infrastructure and childcare facilities.

Gender inequality remains a major barrier to human development. Girls and women have made major strides since 1990, but they have not yet gained gender equity. The disadvantages facing women and girls are a major source of inequality. All too often, women and girls are discriminated in terms of in health, education, political representation, labour market, etc. with negative repercussions for development of their capabilities and their freedom of choice [24]. An increasing number of rural areas throughout Europe are seeking extra sources of income by diversifying their on- and off-farm production and emphasizing local traditions and heritage. For over two decades' traditional food products and agro-tourism have been available as diversification options within a framework of rural development goals. Rural women often prove to be pioneers when it comes to taking entrepreneurial initiatives in these sectors, which are often perceived as gendered because these activities (accommodation, food processing and preservation) have traditionally been performed by women in rural areas [5].

Nevertheless, women entrepreneurs face gender-based barriers to starting and growing their businesses, being in a less favourable position than men. There are natural factors that hinder the inequalities such as matrimonial or cultural lawn and social factors such as exclusion based on sex. Economic and family violence and social exclusion mainly are the elements that stimulate woman across European countries, including Macedonia and Moldova, to create their own businesses. Women have specific reasons to create own businesses – reasons that different in rural and urban areas.

The common development challenges of Macedonia and Moldova in agriculture as well as in the whole economy are to adjust to the market principles of sustainable development protection, natural environment, adaptation to the EU standards, with major emphasis placed on rural development. One of the most important and main problem is the low level of education, lack of professional training and entrepreneurial skills of Macedonian and Moldavian rural women which lead them to such kind of activities such as food processing, catering, culinary and household activities. The level of education has a very high inverse correlation with the inactivity rates, which means that rural women with lower educational level, are aware about the low availability of jobs. Usually they choose to stay out of the labour market more than women who choose to pursue more goals that are ambitious. Families with affiliation to patriarchal values and unpaid homework are the main reason for inactivity of rural women.

The women entrepreneurship sector has the same similarities between the analyzed countries, according to the Female Entrepreneurship Index (2015), which analyzed 77 countries (including Macedonia, excluded Moldova). The Female Entrepreneurship Index is a barometer of a country's current situation relative to a group of other countries with respect to the conditions present that will fuel high potential female entrepreneurship development. The top ten countries whose institutions support female high-growth entrepreneurs are: (1) United States, (2) Australia, (3) United Kingdom, (4) Denmark, (5) Netherlands, (6) France, (7) Iceland, (8) Sweden, (9) Finland, and (10) Norway. Macedonia's position is 42, which prevails only two European countries: Turkey and Bosnia and Herzegovina. The described index highlights common weakest areas for women entrepreneurs and potential entrepreneurs: opportunity recognition,

perception of skills, know an entrepreneur. (Female Entrepreneurship Index, 2015).

On another hand, [23] it provides a detailed look at the health of nations' entrepreneurial ecosystems. The index analyzed 132 countries in 2016 Report, according to which Macedonia occupies the 57<sup>th</sup> position (36.6 p.p.) and Moldova 72<sup>nd</sup> position (31.3 p.p.). According to the report of [23], 13 out of the top 20 entrepreneurial economies are from Western and Northern Europe, and all EU countries rank in the top 50 percent globally. However, there is another part of Europe, the countries with similar socialist history, including Moldova and Macedonia, carries a legacy of an industry infrastructure biased toward heavy industries, a weak tradition of entrepreneurial activity, and, a weak tradition of initiative and assumption of responsibility [23].

That said the fact remains that female-owned businesses are characterized by a lower rate of business success compared to men. Business success is measured in terms of economic performance and business turnover (business success) and/or by the owner's income (which is equated with personal success). Many factors could be evoked to account for the 'gender gap' in small business success. They include structural factors, the owners' demographic characteristics, specific features of the human capital (e.g. education and work experience), degree of commitment to the business and quality of social and business networks [4; 3; 15; 20]. The scope of the research is to explore the profile of women entrepreneurship challenges and opportunities in rural areas of Macedonia and Republic of Moldova.

### **Theories of entrepreneurship. Rural areas**

One of the main founders and researchers who undertook comprehensive studies in the field of entrepreneurship is [7] who introduced his theory about landowners, hirelings and undertakers. He perceived the entrepreneur as being responsible for economic system consisted from exchanges of goods and services. On other side, [12] gives different interpretation for responsibilities that entrepreneurs have into the economic system. He perceived entrepreneur as a manager of a firm; an input in the production process. In his vision, the entrepreneur is the person responsible for economic balance of the capital/economic system. Earliest theories of entrepreneurship underline the findings of [7] and [12] (mentioned above), while the Frank Knight's Risk theory [16] first introduced the dimension of risk taking, as an obvious characteristic of modern entrepreneurship. In the same time, the entrepreneur has been seen as a disturber of equilibrium and the cause of change by Joseph Schumpeter's innovation theory of entrepreneurship [19]. Thus, Schumpeter viewed the entrepreneurs like innovators and change makers "Entrepreneurs identify opportunities, assemble required resources, implement a practical action plan, and harvest the reward in a timely, flexible way" [17, p. 1].

On another hand, there are different theories that define and characterize the entrepreneurs, even in rural or urban areas: economic theory, sociological theory, psychological theory, entrepreneurship innovation theory, theory of achievement motivation, etc. Behind the different reasons, the entrepreneurs have to develop a business, first of economic and social motivation prevails. Unlimited resources and business schools teach about entrepreneurship and how should look like real entrepreneurs. However, in rural areas of the countries from "Developing Europe" the doing process business is different. Rural residents are not content with the availability of basic services and infrastructure as they face the impact of their limited availability on everyday basis.

An earlier study [11] revealed that rural residents of Macedonia identify lack of availability in the following areas: centres for social protection (91%), cultural institutions (90%), medical institutions (88.6%), secondary schools (87%), courts (85.5%) and municipal government centres (68.7%), followed by elementary schools and shops. Whereas, villages located at lower altitudes have better access to services and infrastructure, most notably access to healthcare. Residents of these villages mostly identify lack of cultural (68%) and judiciary (67%) institutions, followed by secondary schools (58%), social protection centres (57%) and municipal government centres (45%).

According to the [11] study that operates with data from the 1994 census, the biggest number of rural women are in age groups 40-49 and 30-39 years old. He describes Macedonian rural women have lower levels of education compared to rural men and especially compared to urban women. In the economic life of society, rural women represent the most excluded group, compared either to rural men or to their male and female urban counterparts. Activity rates recorded in recent years indicate unchallenged trends pointing to wide gender gap manifested with lowest activity for rural women, because only two out of every three rural women are not actively looking for a job [9]. The deficit in entrepreneurial achievements on the part of rural women is very likely to be further worsened by the practical, ideological and cultural barriers, that women face in an irrespective way.

On the other hand, whether the environment is urban or rural when they starting a business, there are social prejudices over gender role distribution in the family and in the occupational arena, deficiencies in basic child-care facilities, gendered stereotypical social images of the entrepreneur, gender-based inequalities of access to developmental resources and weaker formal educational levels. In fact, although globally women's entrepreneurship is on an upward curve, there are still many fewer female entrepreneurs: women account for around one third of all people involved in entrepreneurial activity [2].

In Moldova, the concept of women entrepreneurship is missing from national programs and strategies, which means that a clear definition of women entrepreneurship is not defined yet. At the national level, National Bureau of Statistics and United Nations analyzed the profile of women groups in 2016. According to their research, following can be concluded: women in rural areas have an average age of 39 years; half of them have a university degree, a specialized or vocational education and 6 out of 10 are employed having a salary, the remaining four are self-employed. Women in rural areas suffer twice as much of chronic diseases, compared to women living in urban areas, and they require continuous treatment. a third of them giving up going to the doctor, out of which every 4<sup>th</sup> does so due to lack of money. The most poverty affected are the women living in rural areas and surviving out of their retirement pension. Therefore, 3 out of 10 employed women are young (between 15-34 years) and 6 out of 10 are of working age (between 35-64 years). In addition, 3 out of 10 have higher and vocational or specialized education and 6 out of 10 are employed in the public sector. Therefore, 3 out of 10 are highly skilled professionals and 4 out of 10 are low-skilled and skilled workers. Half of the employed women with higher education are concentrated in the central region and in the capital, Chisinau. Women occupy only 1 out of 4 leadership positions in companies. Only a third of self-employed workers have a university degree, a professional or specialized/expert education [25].

### **State of women entrepreneurship in the country context**

#### **A. Macedonia**

Rural women remain economically inactive for the entire of their lives, as they are not expected to find jobs. Level of education has a very high inverse correlation with the inactivity rates, which means that rural women with lower educational attainment, being aware about the low availability of jobs, choose to stay out of the labour market more than women who choose to pursue more educational goals [9]. In addition, rural women are more vulnerable to unemployment than rural men, as well as more vulnerable than urban women. The unemployment rate among rural women is very high, especially among younger women. Subsistence farming is the only form of income producing activity, and half less rural women choose to be self-employed (and mainly they register as farmers), than rural men [9].

Nowadays rural women through many supporting programmes take initiatives for producing raw agricultural products as well as to add value and to increase their farm profit. In many villages in Macedonia, rural women running their own entrepreneurial activities, where on one hand, maintain their households and increase their income, on another hand spontaneously play as important actors in protecting and conserving of Macedonian cultural heritage through transformation of the daily farm raw products to marketable commodities through rural tourism and local short chain supply.

Entrepreneurs in rural areas are often faced with numerous factors that limit the development of their enterprises: high VAT rates, problems with collection of receivables, high rates of taxes and contributions for employees as well as high interest rates on loans. In addition, there are problems with the administrative complications and complexity of procedures and the instability of the legislation [13, pp. 419]. In addition, one of the biggest problems is the performance of used technologies in the rural areas, but there is not influence on the quality and uniqueness of the local products. The initiative of Macedonian rural enterprises generally, is to promote their business and thus the competitiveness on the market is on acceptable level. They intend to do so, primarily by improving the quality of products/services, enhanced promotion of products as well as obtaining quality certificates [13, pp. 419]. From the state and its institutions, they expect aid by development programs through grants and development assistance programs through IPARD Programme, National Program for Agriculture and Rural Development, several programmes for encouragement of the entrepreneurship, etc. with main emphasis on favorable loans with lower interest rate.

The readiness for training and education in the areas of entrepreneurship, as well as computer science, management, sales and marketing is unsatisfactory. The need for studying a foreign language is still not taken seriously enough. In relation to the plans for future business, one can conclude that in rural enterprises they are contradictory. Namely, the plans for business are primarily linked with introduction of new products or services, expanding advertising and promotion, investment in new equipment and technology, expansion

of current facilities, expanding the scope of work activities, as well as search for additional financial capital to achieve all that. However, that is not supported sufficiently by perhaps the most important business activities – exploring new markets and sale on new markets. In their plans for future business entrepreneurs in rural areas unjustified they neglect business activities such as redesign of work activities and upgrading of computer systems, along with additional engagement of staff specialists and investment in staff training. [13, pp. 419]. The impact of women in the development of entrepreneurship is valuable, as they represent a source of change and innovation; they contribute to solving the problem of unemployment and play a part in the development of the rural community. Running an own company offers flexibility and opportunity to harmonize the childrearing and the need for work [14, pp. 109].

In the process of establishment and management of an own company entrepreneurs encounter numerous problems, the biggest obstacle being represented by funds. Therefore, women in rural areas mainly start small services or commercial enterprises that do not require large funds. Because the granting of small loans often bears the burden of excessive administrative costs, during the founding of a company women are forced to use their savings, as well as borrowings from relatives and friends [14, pp. 109]. As [6, p. 79] remarks, the natal world is above all the maternal world, perpetuating nostalgia for primordial tastes and for relations to the archetypal cultural good. Very important do not be left as a mentioned is that through such kind of activities Macedonian rural women can change their status from unproductive to productive labour. They can specialize in producing of origin product and that will be the way that they can increase their job skills, and become professionals and competitive on the base on non-formal education by their internal activities.

### **B. Moldova**

In Moldovan rural areas, women are perceived more or less like “back-bones” or head of the family, which might be typical for post-soviet countries [1]. Nevertheless, in order to become more economic independent women, develop own businesses and in many case the rate of success is higher than the rate of success of men from rural areas. In terms of business sector, the women entrepreneurs from rural areas face plenty of administrative and market problems, typically for transnational countries [18]. According to the World Bank’s Doing Business index 2016, Moldova ranks 52 out of 189 countries [27]. Such position was allowed to the period for opening the business, which improve during the time. However, the innovation, competitiveness and competition of the market remain one of the weakest points for Moldova. Other obstacles to doing business include weak institutional and administrative capacities, high tax rates, an inadequately educated labour force, lack of access to land and finance, corruption, a partial judicial system and political instability [18; EBRD, 2014]. The sector of SMEs in Moldova accounts for 97.5% of the total sector and constitutes about 35% of country’s GDP. Moreover, according to International Office for Migration Moldova (2013), businesswomen represent around 6.49% of the active population (working population). On the other hand, the degree of women employers in Moldova amounts to 33%.

Women face specific challenges linked to education, skills and labour barriers and traditional stereotypic views of gender roles [22]. According to [8], women is making 49.5% of economic active population.

According to [27] Moldova has a high rate of firms with female participation in ownership from all the Eastern Europe and Central Asia region. In Moldova the rate is 47.3% for 2014 comparing with the 30.9% in Eastern Europe and Central Asia. Moreover, in Moldova the phenomena of women empowerment are increasing one, 25.7% of firms have as top managers’ females.

In respect to entrepreneurship empowerment of women from Moldova, some researchers underline that “women’s engagement in some form of entrepreneurial activity, reported at 25%, is almost twice as high as the average rate of entrepreneurship among women in the region” [18]. At the national level, businessmen are 2.6 times higher than businesswomen, tend to have smaller microenterprises, hire less employees, earn less revenue and are less likely to engage in export markets [18; 8; 22]. Moreover, the high discrepancies between men and women can be found at the executive level of businesses, where “27.5% of managers and business owners are women, due in large part to lower education, less prior experience, gender stereotyping, and difficulties in accessing finance as well as accessing information” [18].

In Moldova persists the unbalance between male and female entrepreneurs. The number of male entrepreneurs is 2.6 times higher than the number of women entrepreneurs (Pozarni and Rohwerder, 2016) the proportions do not correspond to the distribution of Moldova's population by gender: the proportion of women employed in business, much lower than the proportion of women in the economically active population. This is one of reasons a specific state policy is necessary for women entrepreneurship.

The Association Agreement signed on June 2014, according to art. 32, Moldova committed to ensure equal opportunities, aiming at enhancing gender equality and ensuring equal opportunities between women and men. On June 2015, Ministry of Economy tracked the objectives of the SME sector for the next three years, reflected into the Action Plan for the implementation of the Strategy for development the Small and Medium Sized Enterprises sector 2015-2017. The document includes seven priorities and for the first time ever in Moldova, one of the priorities is related to the development of women's entrepreneurship. The reason behind introduction of the above mentioned priority is that in Republic of Moldova the phenomena of women entrepreneurship is increasing. Moreover, the Plan underlines the facilitating actions concerning entrepreneur-women's access to the informational resources and training sessions as well as ensuring access to the financial support. As can be seen, more and more measures for supporting women entrepreneurship activities in Moldova take place and are supported by different national and international organizations.

### **Material and Methods**

For the purposes of this study, in order to achieve the objectives, the authors collected and used primary and secondary data during 2016 year. The secondary data will contribute to the formation of the background information needed by both the researchers in order to build a constructive project and the readers to understand more thoroughly research outcome. Primary data is collected with the survey conducted previously by [21], with those women who are running enterprises involved in the rural areas, from all eight NUTS III regions of Macedonia. More concretely, the basic research issues put forward for examination, in the case of Macedonia, were:

- 1) How is female entrepreneurship to be constituted in a predominantly male-centred socio-economic environment; and
- 2) Are the women's businesses in question viable in the "usually" difficult rural environment (poor infrastructures, limited market, disadvantaged position of the woman in local communities)?

In case of Moldova, have been organized several focus groups and interviews with 120 existing and potential women entrepreneurs in order to answer two main questions:

- 1) What are the problems and challenges that women face while trying to open and develop own economic activities? and
- 2) What specific measures must be done in order to facilitate and improve women entrepreneurs?

The main challenge behind the study is that at the moment the women's entrepreneurship activities are not analyzed at all, one of the main cause being the vague legislation on entrepreneurship. The actual legal framework does not provide any definition regarding women entrepreneurship.

### **Main findings**

#### **A. Moldova**

In Moldova, 90% of the interviewed women (10% from the total respondents are young women who intend to open a business activity in rural area) underlined that the most important problems that they have during developing or/and managing a business in rural areas are:

a) The low economic culture and genders exclusion. Like in almost all developing countries, gender disparities prevail, including during the process of women empowerment in own business activities, especially in rural areas of the country, where women are perceived mainly as householders. The interviewed women consider that the problem actually is mainly a societal one and the local and public authorities, international organizations and NGOs must sensitize the society in this respect.

b) Weak collaboration between local public authorities and business sector. One common existing problem is that local authorities do not encourage women entrepreneurship through different local initiatives. The weak collaboration between local authorities and business sector as a country problem that need to be remedied.

c) Therefore, 80% of the interviewed women stated that another problem that do not allow becoming successful is lack of information, especially local advantages that could bring the necessary information to business sector. In Moldova, the prototypes of informational stop shop are implemented for couple of years. However, the efficiency of those informational centres is very low and the common vision is that it is necessary to be implemented local excellence centres that would provide all necessary information for business sector, including women entrepreneurs. The causes of the prevalence of this problem in rural areas are determined by weak extension services and poor efficiency of local public authorities, that are main institutions responsible for information

d) Moderate level of education is another problem women entrepreneur's face, especially in rural areas. However, this problem is twofold: first, women who intend to open a business lack necessary skills

to do that and on another hand in rural areas, there are lack of qualified people to be employed.

e) Finally yet importantly, a common problem is the imperfection of legislations that would stimulate entrepreneurship and empower women in economic activities.

Another important thing we expected to find out during our research was the success factors that contributed to the results of already developed business from rural areas managed by women.

a) The ability to network with external and internal environment. Leadership skills are essential for success of businesses managed by women.

b) Support from the family members. Those women who respondent so they almost never faced family violence. Such situation speaks about the fact that there is a strong correlation between business success of women entrepreneurs and psychological stability and safety of the family.

c) From those women who related about achievements in businesses, 92% graduated at least high schools. Again, education and skills are the factors that influence results in the businesses led by women.

d) Active participation to different networking and educational platforms that open new opportunities for women entrepreneurs.

### **B. Macedonia**

The survey shows high average age (42 years old) of the women entrepreneurs. However, it should be noticed that entrepreneurs can be found in all age's categories from the youngest one of 20 years old, until 68 years the oldest. Most of them belong to the group of 36-55 years (75%), respectively to 60+ group (6.25%) in which cases they have help from their children to keep the family business. In addition, to be mentioned is that the average age of establishing their business is 28 years. Reason why they establish so late their business is lying in their motherhood obligations during their children grow up, as they mentioned there is lack of social welfare provision in the rural areas. In some cases, says that "their mother in-law take care for their children after they establish the businesses". They decide for those steps because their children growing and expenses are increasing, and much better as they say "do not sit at home and wasting time, much better to be productive and bring some money at home" [21]. For future analyzing of rural woman entrepreneurs, we should bear in mind that according to surveyed data their administrative or organizational choices are made mostly for additional income as a family strategy, rather than the motherhood or the opportunity to get employing family's member.

Their moderate level of education nevertheless did not prevent the women in question from engaging in entrepreneurial activity in the agriculture and food production sector, where they have acquired empirical mastery of the techniques of production, with the women themselves seeing their self as an expert in agriculture and food production [21]. Asking the question related with the roots of their first steps in the involvement and gaining knowledge and learning skills, the unsurprised and most given answer (75%) was that everything they learned from the members of their family. A much lower number of women (9.4%) said that before establish their businesses they learn from another or have been worked in familiar enterprises. Also low number of women answered (12.5%) that their skills are coming through non-formal level of education: seminars, conferences, workshop, etc. In addition, lower and concerning is that only 3.1% had interpreted their skills through formal education (university degree in horticulture). No one of the respondents answered that they had learned through internet, books, receipts, etc. with main reason that such kind of business skills are learning on the fields fulfilled with a lot of practice.

Nerveless, is to be mentioned that rural women are not only with moderate level of education, but also bearing in their mind most of them (50.0%) think that they are "not innovative at all", and don't have any idea or innovativeness related with their businesses. On other those women that answered "innovative" (28.1%) and "quite innovative" (15.6%), their innovations mostly are "stolen" by other entrepreneurship and are related with main reason to add value on their product and be competitive on the market, but not to extend the pallet of products or amount.

Finally, we can note that profile of a great majority rural women in Macedonia is followed by rural women migrated or origin settled in the rural areas, in generally with high level of education. Most of the women were started their entrepreneurial activity by their own initial assets, their empirical knowledge and skilled expertise which they acquired by the family members, with needs for creative self-expression and their own personal labour.

### **Conclusion**

The women entrepreneurship sector in both, Macedonia and Moldova, have similar characteristics. Analyses of the Macedonian and Moldavian rural women involved in entrepreneurial activities shown them

not being so dynamic and innovative persons, in continuous change according to the market and demand, keeping traditional way of production. Their entrepreneurial qualifications are not based on formal education or non-formal education, but based on vocational training and practice learned by their family members transmitting their “secret” from generation to generation. Women businesses are based on utilizing local products, raw materials, local or family labour, with pretending their risk investments to be on lower level. As literature has repeatedly revealed, women tend to be more conservative than men as entrepreneurs because of their greater aversion to risk. Businesswomen driving own and low level on investments placing their product on the local market, have the main aim to avoid the potential burden of the family and to increase family income as a strategy plan. Nevertheless, as has become evident from this survey, businesswomen’s priorities are more related to such non-economic goals as psychological disposition, balancing of professional and family life (despite multiple constraints) and above all, the satisfaction that they are making to their family as a financial contribution.

Finally, as a “rural businesswomen” involved in agro-food activities may be explained in twofold way. On the one hand, motherhood is an incentive for entrepreneurial activation (financial support of the family) and a factor of the women’s business success (emergence of a market for local agricultural products). On the other the women experience motherhood as a duty (“a woman who work only to contribute for household finances”, not a business), ultimately burdening both themselves and their businesses with limiting, internal roles directly depending on the male activities or combined financial income of the family. In any case, as became evident from this survey, they themselves put forward as their primary objective “to increase family income”.

Common recommendations for both countries can be provided, mainly are:

- Standardization of national policies to European context of doing business and improvement of actual legislation in the field. The actual regulations must clearly focus on women empowerment in economic activities and must provide essential incentives for those women who intend to do businesses in the country;

- Facilitate women access to education and entrepreneurial modules. In order to ensure vertical and horizontal integration of women entrepreneurs in different value chains, must be established excellence centres supported by national programs that would assist closely (coaching, mentoring and consultancy) women to network and integrate;

- In order to stimulate strategic thinking and innovative approach, in each of the regions must be created start-up hubs and business labs where ideas generated by women would become true successes;

- Continue the development of support infrastructure. In case of Moldova, it is necessary to develop and create clusters where both men and women would jointly work. At the moment in Moldova, only the concept for cluster development is elaborated and no other state policies or programs exist; and

- Providing social support for women in family and domestic problems that directly relates to their functions.

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