

Consumption: What Women Want (Kosovo Case)

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Abstract

Women worldwide are demanding greater role in society, economy and politics. Gender stereotypes are decisive in multifunctional women role. Women are consumers or deciding person in decision making in purchasing activities for wider categories of products and services; meantime, constantly asking for businesses to keep them closer and give them opportunities through offering appropriate products and services women having spare more time for themselves. Through this paper work, we will analyze position of Kosovo women in regarding to education, employment and their families, their persisting efforts getting empowered in Kosovo economy and society. Primary research is focused in questioning of 150 women during 2014, which belonging to different social classes, incomes, cities, and occupations. Our objective is relied on better understanding of what those women want from their life, even from products and services they consume. Results from survey will be used as guide for business and public organization, getting attention and being focused at the same time, either inside or outside organization, about the women conditions. Such detailed attentions will reveal needs of women; have a better insight about desires and requests about their product and service re-conception, giving these way proper opportunities for higher incomes and more profits for business organization.

KEYWORDS: economy of women, multifunctional role of woman, women as consumers, time challenge, gender marketing.

INTRODUCTION

There are researchers that emphasize the thesis of “Female Economy”, according to which a revolution is happening in economy. It is a revolution made from women and for women – that comes from their will for a better education, better ways of feeding themselves and their families, a bigger success in managing and enterprising, better incomes and better ways to manage their wealth (Barletta, 2009).; (Quinlan, 2003), (Blau *et al*, 2010)

Brennan states that, if the economy of consumption has a gender, she must be a female; if the world of business has a gender, it would definitely be a male; for Brennan women are the leading power of global economy; whereas men run the majority of decisions in a senior level in business (Brennan, 2011). In fact, authors (Barletta, 2009).; (Quinlan, 2003), (Blau *et al*, 2010) and statistics taken from Fortune 1000 and Fortune 500 point out the gender gap in business: 98% of the CEO-s in Fortune 1000 are men, 66% of marketing directors are men; around 90% of creativity directors of marketing agencies are men (Brennan, 2011) ; 90% of vice presidents in Fortune 500 are men.

Women are bringing important changes in the market and the whole world, in this decade, about one billion of women are economically working and earning (Silverstein *et al*, 2009). In USA, the number of women who work has increased for

50% in the last twenty years, going up to 75 million; In Germany and Italy the percentage has increased for 15% in the last ten years (OECD, 2011).

Women are always asking for more from themselves, the number of students attending and graduating the university is in the favor of women: in USA around 57% (Silverstein *et al.*, 2012), in Europe around 56% (EUROSTAT, 2009); in the World around 47%.

Statistics show that the companies where women are most strongly represented at board or top-management level are also the companies that better perform (McKinsey & Company, 2013), besides that, today we have twenty female CEOs in the world's most largest companies such as HP, IBM, Kraft, Du Pont, Yahoo!, Pepsi, AVON, etc. According to Forbes, two years ago Sheryl Sandberg the chief operating officer of Facebook joined the list of most powerful women in the world.

Women are the biggest consumers, around 20 trillion USD are spent annually on goods and different kinds of services, this number could rapidly increase to 28 trillion USD. Their 12 trillion USD in total yearly earnings could reach 18 trillion in some years (Silverstein *et al.*, 2012). Women are the most powerful customers on the planet, influencing or purchasing 85% of everything you make, sell or offer (Brennan, 2011); (Quinlan *et al.*, 2010).

Today worldwide, women make 52% of automotive purchases; 80% of all automotive purchases are influenced by women; 45% of electronic products are purchased by women and yet 61% of all electronic purchases are influenced by them; 65% of apparel is purchased by women; women make 80% of family healthcare decisions; 70% of travel decisions are made by women; 90% of women participate in decisions concerning insurance, investment and retirement; 20% of home purchases are made by single women and 91% of home purchases are influenced by women (Brennan, 2011). Knowing what women want is the ticket to great ideas and new businesses.

A woman has multiple roles in life; she is a mother; a wife; a worker; a caregiver for her children and familiars; and a household manager. Women feel that there are too many daily demands and not enough time.

The ongoing challenge of women with time and her life makes companies and organizations have closer interactions with women, understanding their needs, understanding that they overlap in time between household chores, child rising and a full-time job. Business companies have to listen to their call for an "agent of leverage" to shorten their time or save up time to be able to do things (Silverstein *et al.*, 2012).

Every day, female consumers express their satisfactions and dissatisfactions for products and services by paying for the things they buy. Women will do business with companies that care, listen and respond to their needs and desires (Brennan, 2011). They want to associate with brands that respect and honor a privileged relationship with the female consumer. Yes, they pay very careful attention to what they buy, they know in details the strength and weaknesses of the products they use.

Women use their knowledge to find out more about the practices of consuming, they often engage in extensive research about companies, services, products and brands (Barletta, 2009). Besides, they collect, evaluate and share information about the things they buy and consume, every woman has her own marketing network. Because of this huge complexity, the possibility of a product/service taking the first place in the female mind is very limited.

There are companies in the world who do not understand the significance of the female economy in their business. Moreover, these companies do not see the world

through the eyes of the female consumer; these companies do not define their priorities as the female consumer does (Wittenberg - Cox *et al*, 2008). But there are plenty other companies like ZARA, H&M, Procter&Gamble, Johnson &Johnson, etc. who are aware of the possibilities of the female economy and they respond to that with skills and genuine commitment . These companies follow the four R's – *Recognize, Research, Respond, Refine* (Silverstein *et al*, 2009)

MATERIALS AND METHODS

Goals and objectives of the study

Through this study we aim to introduce a new culture of doing business and marketing in the companies of Kosovo, who not only need to focus more on their consumers but they also have to study by gender, in this way companies will find out that knowing what women want translates into more ideas, higher incomes and more profits.

The objectives of this study are:

- To understand what women of Kosovo want from their life and job; how do they spend time, who manages the purchases around the house, how are purchasing decisions made and how does the social and economical status affect the consumption, and what do women want from their products/services that they use.
- To help companies who offer a specific category of products/services in distinguishing their consumers by their gender, so by this basis they can do research,. marketing, keep a database, build focus groups, etc.

Research Questions, Hypothesis and Methodology

Research Questions of this study are: Are women in Kosovo being economically empowered? Are women in Kosovo the biggest consumers and decision takers in purchases? How do women buy? What do women want more from products/services that they use daily? How and how much do women manage the finances of a household? What do women think about their job, career, family, partner/spouse and the future?

Hypothesis Companies of Kosovo should align their marketing towards understanding the needs and desires of the female consumer, because they are the main consumers and they influence the purchasing decisions the most.

This study combines the secondary research which is based on various studies about gender marketing and female economy from consulting companies as Boston Consulting Group and Just Ask a Woman, with the primary research which was a survey of 33 questions taken by 150 women.

The aim of the survey taken by 150 women was to collect information, thoughts, ideas and opinions about some aspects of life like: services, healthcare, the way of managing a household and its incomes, job and career, relationships within a family, the attitude towards shopping, apparel and furniture purchases, hopes and dreams for the future and many other products and services that become a part of the shopping cart everyday.

The distribution of the survey is presented in Table 1, the contents of it are based from the location of the participats of the survey. The following stats are based on their profession: legislative - seniors and senior managers - 2.8%; professionals – 9.8%; engineers an professional assistants - 3.5%; officers – 18.9%; service workers and salesman -13.3%; qualified farmers – 0.7%; craftsman and similar workers – 2.1%;

housewives 30%; elementary professions – 18.2% ; restorers and device operators – 0.7%.

Based on their age the graphic has these stats: 20-25 years old are 24% of the participants, 26-35 years old are 39%, 36 -50 years old are 18% of the people who took the survey and above 50 years old are 19% of the participants.

By their social status: married – 46%; single – 16%; divorced – 27%, cohabiting with a partner – 10%; widowed – 1% (Figure 1). If we refer to having children or not, results show that 71% of the women taking the survey have kids: only 8% of them have children older than 18 years; 13% of them have 3 kids below the age of 18; 16% have 2 children younger than 18 years and 35% have a child under 18 years old.

Table 1. Graphic contents based on the location of the participants.

Location	Population	Population in %	Surveys distributed	Surveys in %
Gjakova	94.556	11%	17	11.3%
Gjilan	90.178	11%	16	10.6%
Mitrovica	71.909	9%	13	8.6 %
Ferizaj	108.61	13%	19	12.6%
Peja	96.45	12%	17	11/3%
Prishtina	198.897	24%	36	24%
Prizren	177.781	21%	32	21.3%

The stats on the table above were taken from Kosovo’s Business Alliance – The research on the needs of Labor Market, 2010.

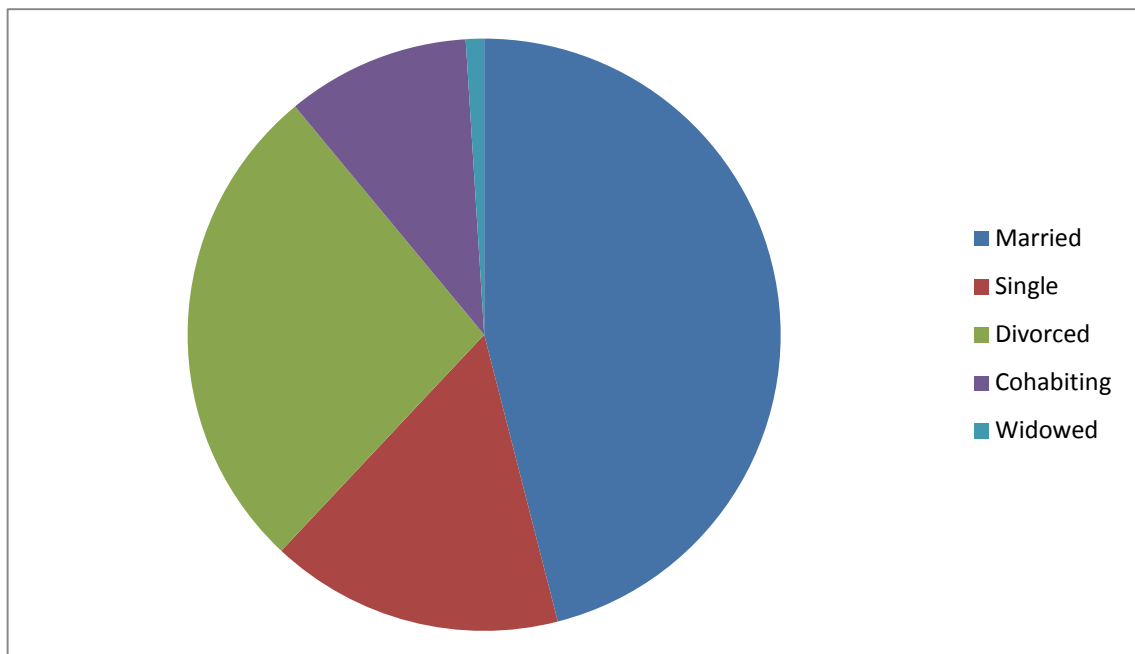


Figure 1. Graphic Contents Based on Social Status

ECONOMIC EMPOWERMENT OF KOSOVO WOMEN

After the War of 1999, the society of Kosovo is facing many challenges such as development, local government and democracy. Certainly, these challenges are multidimensional, but we strongly believe that the Kosovo society is well aware that a stable social-economic development and the democratization of Kosovo can only be achieved through strong and emancipating efforts, which will grant involvement of men and women in different sectors and fields, especially those concerning their life.

In the first part of the analysis, a collection of data taken from secondary sources is analyzed. These data correlate women of Kosovo in different points of view, however to understand what happens in the macro aspects these data are necessary.

According to the Population Census of 2011, the population of Kosovo resulted 1.789.645 inhabitants, from this number 41% or 721.544 are women; 61% live in the rural areas and the average age of the population is 29.5 years old (The Republic of Kosovo Statistic Agency, 2011).

Many factors visualize the improvement of women in Kosovo in years, but there are also many other factors that prove a huge difference between Kosovo and other modern European countries. The rate of illiteracy is 4.18% in the population older than 15 years, for women it is 5.07%; 68% of women do not speak any other foreign language except Albanian language; 27.3% of them have at least finished high school, whereas men 60.6%; 8.3% of the families were headed by women. In 2010, 80% of domestic violence victims were women; in 2011, this number was barely decreased to 77% (The Republic of Kosovo Statistic Agency, 2011).

From 151.785 elementary school students, 48% were female; from 109.513 high school students, 45.9% were female students; from 45.725 University students, 50.7% of them belong to the female gender (Kosovo Agency of Statistics, 2013)

The rate of unemployment for women was 55.5% while men hold a 40.5%; from all the population in legal working age, 25.6% (302,844) are employed women. As opposed to the ratio of the whole population, the rate of female employment is only 10.7% compared to 39.9% of males in working age. The rate of female employment has remained almost unchanged (around 14%) between ages of 25 and 54 years old. Only 4.6% of young females and 7.9% of women around 55-64 years old have a job (Kosovo Agency of Statistics, 2013). The total number of teachers is 10.203; female teachers hold a percentage of 28.5%. Regarding to elementary teaching, 58% are female teachers, whereas in high school we have 30.7% female teachers.

If we refer the female employment regarding their educational attainments, we would have the following statistics; 42.7% of the employed women have vocational degree, 14.4% have finished the gymnasium, 16.7% have only finished the elementary school and 25.6% of them are university graduates (Kosovo Agency of Statistics, 2011).

If we would refer the employment of women based on economic sectors, we would have: 24% of them work in education, 18% in healthcare, 16% in sales and 11% of them work in public administration and defense (Kosovo Agency of Statistics, 2013).

According to World Bank statistics for women who work in public administration or women who have political positions, the review follows: in police department 15%, prosecutors 29%, in court 28%, local executive manager 9%, executive manager 15%, vice president 9%, municipal assembly 34%; parliament 33%. These stats are a very positive indicator of efforts taken by women, but also the efforts of the politics of Kosovo who try to create more chances of political, social and economic empowerment for women (World Bank Kosovo, May 2012).

It is important to mention that the involvement of women in Kosovo is at the highest level. The president of the republic of Kosovo is a woman, Mrs. Atifete Jahjaga;

viceprime minister is Mrs. Edita Tahiri; the minister of European integration is also a woman, Mrs. Vlora Çitaku; the mayor of the municipality of Gjakova is Mrs. Mimoza Kusari-Lila; head of the electoral commission, Mrs. Valdete Daka. This involvement of women in Kosovo plays a huge role in the democratization of the life in Kosovo, but also creates opportunities for many other women.

If we would take a look at the gender structure of business enterprises, we would find out a significant low number of female entrepreneurs, but in the last years their involvement in business is increasing. Only 5.9% of SME have female entrepreneurs or copartners (World Bank Kosovo, May 2012).

Kosovo has a history of emigration that starts from the 60's and continues with the massive emigration in the last war of 1999, thus bringing a culture of financial contribution to their homeland. Remittances hold an important role on ensuring the elementary life conditions for the majority of families in Kosovo. The survey made by the Kosovo Institute "RIINVEST" in 2007 shows that 70% of emigrants send remittances to their families in Kosovo and around 20% of Kosovo's families receive remittances (RIINVEST Institute, 2007). Money sent home by emigrants in the late 2011 reached the number 584.8 million euro, thus showing a yearly increase of 0.08% comparing to the year 2010 and 605 million in 2012 (Central Bank of Kosovo, 2012). Despite the predictions made that the number will reduce because of the international financial crisis.

The study made by the "RIINVEST" institute shows that almost half of the remittances in money, were used for consumption; nearly 18% were used for building and repairing houses; 17% in healthcare; 15% in education and only a modest number of 3% was used for business investments (RIINVEST Institute, 2007).

The challenge for Kosovo's politics is that these remittances would go from consumption to investments, which would create new job opportunities. It is important to mention that 35% of the emigrants are female emigrants but their contribution in remittances is also 35% (RIINVEST Institute, 2007). Knowing that women are mostly involved in micro businesses, remittances could help supporting women and empowering them economically.

RESULTS AND DISCUSSION

The survey taken by 150 women included 33 questions. The participants of the survey gave their opinions and ideas about different aspects of life, including healthcare, services, their personal and family incomes, managing the incomes, hopes and dreams for the future and many other products and services who become a part of their shopping carts every day.

Triple Challenge of Time – Our research shows that women feel pressured by time and all the things they have to do. In a typical way, they say that they have to choose between:

There are just too many demands for the time given, 27% of the survey participants; (II) I don't have enough time for myself – 22% of the participants; (III) too many conflicting priorities – 14% of the participants; (IV) managing household finances and trying to be successful in a world of men – 12% of the participants.

An interesting result shows that 7% of women participating in the survey want executive positions in their jobs, despite their challenges in household management. The main reasons of the triple time challenge are the number of hours spent in their jobs. Results from our research show that: 58% of women work more than 40 hours a week, 33% work 30-40 hours a week, 8% work 20-30 hours a week, and 1% works

more than 60 hours a week. Nevertheless, their challenge in time continues with the household management (Figure 2).

Questions regarding household keeping show the following results: 58% of women declare that their partners do not help when it comes to house cleaning; women make 45% of the cooking, 23% is done by their partners and 18% of the cooking is done by their parents/grandparents. When it comes to shopping, you can say that it is almost equally distributed: women (34%), partners (31%) and parents/grandparents (35%). As far children caretaking is concerned, 43% of women take care of their children; men contribute with 23% while 28% of the cases a babysitter was hired.

Survey shows clearly that men mostly cover duties like car maintenance 57% and yard maintenance 45%. In our culture, it is common that our grandparents/parents play a huge role in managing the household.

What do women want from men – Our research shows that women want from their partners to earn more money -24% of the participants, 16% of women want their partner to take care of their children and 15% of women want their partner to save money and help with household keeping.

What makes women happy – 69% of females taking the survey express their love for shopping, stating that shopping makes them happy. Around 50% of them say that perspectives for the future is what makes them happy: 46% of women confess that money is what makes them happy; 39% feel happy about their job; food makes happy 31% of them and 31% feel happy with their role in society.

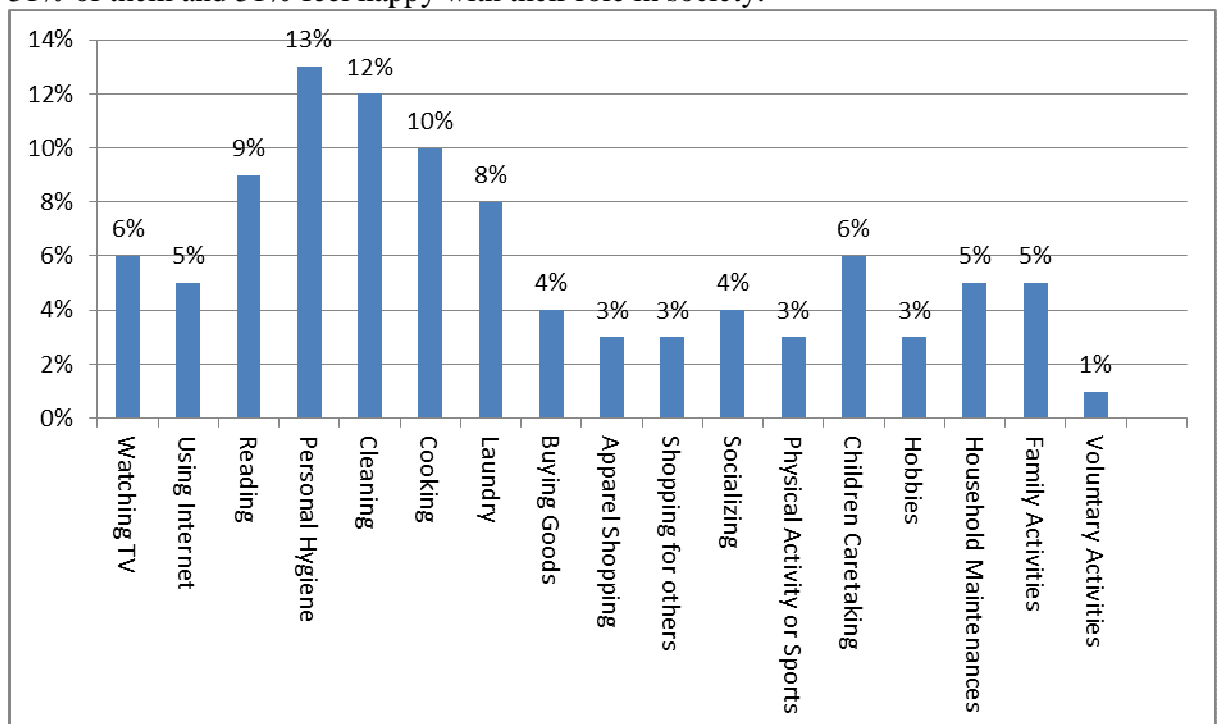


Figure 2. Graphic of the time spent weekly by women on other activities after work.

An interesting fact from the social point of view was that none of the females participating the survey replied to the question “Does sex make you happy?” In these circumstances, we can conclude that the society in Kosovo still has some taboo subjects that they feel uncomfortable discussing.

Generally, women are not known as wealth accumulators (Silverstein *et al*, 2009). However, money is important for them, firstly for indicating her status and influence

inside the household. The more women work, the more incomes to manage in the household. Survey results show that 27% of women manage 50% of the family incomes; 39% of women control up to 80% of all family incomes and around 31% manage 100% of all household incomes (Figure 3), thus indicating the important role a woman plays in consumption. Twenty seven percent of women in the survey are divorced, thus affecting and limiting the numbers on the graphic.

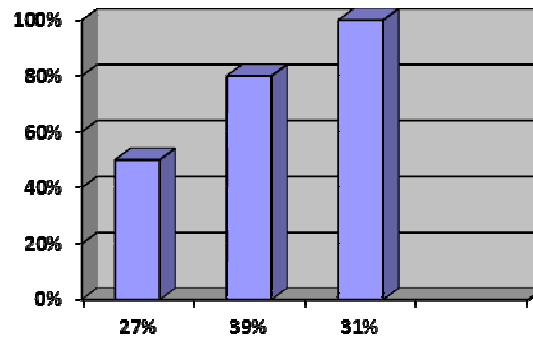


Figure 3. Percentage of expenses controlled by women in a family.

Women are optimistic and full of hopes for the future – It is interesting that despite all the weight they carry in their families and work, parenting and other difficult tasks, women are optimistic and believe that their sacrifices will pay off with their success. Ninety percent of the surveyed women believe that the life of their family will slightly improve after 5 years, 63% of them believe that their financial state will be better; 56% of women believe their life will improve and 53% of women taking the survey believe that their reign in the household will be better. Meanwhile, when asked “Which things do you think will remain unchanged or the same”? , the majority replied that their country won’t change, in this case Kosovo and its community.

Our survey participants feel that 10 years from now, women will keep on moving forward. Seventy-one percent of them believe that they will have more influence within society; 63% feel that they will have more political power; 58% think that they will have more economical power while 55% think that women will get more education; 49% believe that they will have more professional opportunities. From the social point of view, it is interesting to mention that only 23% of women believe that they will have more power within a household, these stats can be studied in a psychological point of view, but that is not a part of this project.

What women want from products and services – The complexity of family management, the pressure at work, the power of money and expenses, education and the search for happiness/love, it is clear that among women, their lives and their families interfere (interface) products and services (Barletta, 2009).

This relationship has changed and it is changing everyday. It seems that it comes naturally, but our survey shows that the question: “Which products should focus more on women and try to understand them?” was answered by women taking the survey in this matter: 76% of them said that beauty products, cleaning products, furniture, jewelry and personal computers should focus more on women. Sixty-nine percent said cars; around 61% said food products, shoes and home entertainment products (TV, CD, DVD, etc.); 42% of women said apparel, perfumes and alcoholic beverages, and 46% of them said equipment for physical activities at home.

The same question was made for services as well, and survey shows that the first service that should focus more on women is the healthcare service (around 90% of the

survey takers). This service is categorized as: doctors, hospitals, mandatory free of charge services, health clubs or fitness trainers and the answers are almost the same. Multiple challenges a woman faces, her aspirations and goals towards a better status in society and family, naturally ask for more bank services, investments (80% of survey participants), in the third place we have services for household maintenance and cleaning (79.33%), and in the fourth place women place life and car insurance. (Our survey shows that all the things related to cars were considered as a duty for men, 75%), then we have a 60% on esthetic treatments, 50% on mobile phone services and around 45% on retails.

What are their favorite brands and why – From the survey, we found out that the concept “brand” means “luxury brands” and because of that, the answers do not provide the information required. Women choose to name brand by descending order: Versace, Louis Vuitton, Chico, Armani, Prada and less Johnson & Johnson. Only 7% of women rely on companies in Kosovo like SOLID, EUROKOHA or FIBULA.

Time, the advantage for winning women as consumers

Products and services interfere with women, their life and their family, the more society is developing and the more females are being economically empowered, the more their relationship changes (Barletta, 2009). Everyday, women devote less to house cleaning, purchasing, because facing all these challenges in their lives is time, consuming that is why they also want more time for themselves.

Companies have to understand that for their biggest consumers, they have to provide solutions that save up time, reducing time for women leads to increasing incomes for a company.

Time is the most precious tool a company can use to win female consumers, from this point of view the idea of competition based on time takes a new meaning (Silverstein, 2009) and this has nothing to do with the total time needed to produce a new product, but it refers to reducing time for taking a result. The advantage of time is one of the reasons why people shop on-line.

CONCLUSIONS AND RECOMMENDATIONS

Kosovo companies and organizations need to stop doing business and marketing while thinking about everyone. These companies have to be more professional, measuring their opportunities, understanding who their final consumers are, finding out who influences the decisions for buying products/services that they offer, and especially focus more on women.

Companies should understand that the challenge of winning female consumers is bound directly with the challenge of time, a challenge of bringing time back to women. Moreover, companies should understand that women are very social; they serve as a communication generator; every woman has her club, where for her friends she shares the advantages and disadvantages of products/services she uses.

Companies/organizations that have women as their biggest consumer of their products/services have to engage in extensive researches, constantly updating their client databases and to study the market. This way they create opportunities for new product/service ideas that fulfill their needs and desires.

There are different categories of products that Kosovo suppliers can increase their profit if they focus more to what women want. According to the weight they carry, these services in our survey take this order: (I) products of personal hygiene, house-cleaning products, furniture, jewelry and personal computer (II) Sixty-nine percent said cars; (III) food products, beauty products, shoes and home entertainment

products (TV, CD, DVD, etc); (IV) apparel, perfume and alcoholic beverages; (V) home equipment for physical activities.

The results of “What is your favorite brand?” question, show that companies and businesses need to make campaigns to promote their brand’s culture and image; In order to better serve female consumers, companies and businesses need to have more women in their executive levels and especially in marketing. Governmental institutions, in central and local levels have to record gender files for each category, businesses included.

Despite the gender politics that ensure positions in governing and parliament, the government of Kosovo has to aim for politics that ensure economical support for women through projects, information access and grants.

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