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## Gender Aspects of Working from Home in Serbia



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### ABSTRACT

*In this exploratory research, we examined the socio-economic aspects of working from home for men and women in Serbia, their psychosocial adjustment to that work, and especially the differences among Serbian freelancers by gender. In an online survey participated 180 women and 228 men. According to socio-demographic variables, it was determined that women are significantly younger, that they work significantly shorter at home, and that there are significantly fewer of them in predominantly "male" occupations: IT sector, construction, and transport. According to several economic variables, no statistically significant differences were found by gender, except that women are significantly more likely to be guided by a good business idea and higher earnings when starting a business at home, and more often consult a psychologist when in crisis. No statistically significant differences were found in terms of psychosocial adjustment, but also*

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*among men and women - freelancers, with some minor exceptions. Based on the analysis of the content of three types of questionnaires, the social profiles of women and men working at (from) home are described. In the final part of the study, unexpectedly similar research results by gender were elaborated in detail.*

**KEY WORDS:** *Gender, work from home, business, Covid19*

## **Introduction**

In the last decade, Serbia has seen a higher growth of those who work at home compared to other countries in the region. It is certainly the result of better knowledge of information and communication technologies of young people in Serbia than in other neighboring countries (B&H, Montenegro and Macedonia, and even Albania). Young people were motivated in many ways for the development of this sector: they got jobs faster, had significantly higher incomes, and realized opportunities for faster professional development. Truth be told, the employment relationship did not, as a rule, have a permanent character, but new opportunities for higher earnings and professional development were opened. The best example is the development of the freelance industry in Serbia, which took place faster than in all the previously mentioned surrounding countries. Today, about one hundred thousand freelancers work in it in various activities. Although freelancing includes all forms of teleworking, the development of information and communication technologies has been a catalyst for work at home in Serbia. Due to the restrictive employment policy in these countries, many, especially young people, saw self-employment as the only chance for any employment. Working from home provided the most optimal prospects in many ways. Acquiring basic computer skills for young people with an average level of education was not an impossible problem. A series of these parallel and later related processes was contributed by the Covid 19 pandemic, which made work at home widespread.

## **Literature Overview**

In the Middle Ages, the village was the epicenter of economic activities, and production took place within extended patriarchal families or cooperatives, unrelated and independent. True, there was a division into "men's" and "women's" jobs, but they took place within the household. In the modern era, the place of work was moved outside the family - to a

factory or office, and the family became a guaranteed private sphere. With the development of mass production, women are increasingly involved in work outside the home, and in some extreme war situations, they dominate the production process. In the post-industrial society in the most developed western countries, there is a pronounced tendency to return women to their standard family roles, which was the best indicator of family success in the higher social layers. This process has continued in recent decades due to rising unemployment. It is known that the unemployment rate of women is always higher than that of men. The social crisis, conditioned by Covid19, only accelerated work at home for both men and women.

To our knowledge, gender aspects of work from home have not been particularly frequently researched, and in our country, research and literature on this topic are particularly scarce, which is why our study has a markedly exploratory character (Radović Marković, et.al. 2021a).

Contrary to common gender stereotypes, women who work at home balance better between business and private life (Kossek et al, 2006). Moreover, these authors draw more radical conclusions that further challenge common gender stereotypes; women make better use of some of the benefits of teleworking, make better use of the autonomy provided by this work, and therefore feel less depressed than men (Kossek et al., 2006). Other authors go a step further and conclude that women do better in both family and professional jobs (Sullivan & Lewis, 2001). Additional authors confirm this finding and explain it by the greater efficiency of women in planning the time needed for work and family, which in their opinion is a crucial reason (Maruyana et al., 2009).

A survey of 2,000 respondents by consulting firm Deloitte found that women are more likely to endure staying and working at home than men; more than half of women said that it was more pleasant for them to work at home than in the office, and men quite the opposite. The analysis of the answers shows that women balance much better in the daily distribution of work and personal obligations when they work at home. Working at home is more suitable for women because it is in the spirit of the traditional distribution of gender roles, according to which the dominant area of activity for women is the family and for men is the job. In the home atmosphere, everything is close and familiar to a woman, which allows her to do all the work with greater motivation and productivity and to easily switch from doing family to professional work and vice versa, without additional effort and loss of energy. That is why many women have stated

that they would like to continue working at home after the pandemic and whenever possible. There is another important additional reason; moving from work responsibilities to various family jobs, especially those related to caring for loved ones, women do not experience painful frustrations due to the conflict of professional and family roles. They feel fulfilled and satisfied. However, the crisis caused by the pandemic has brought new burdens to women. The pandemic has caused increased isolation of all members and the need for constant and intensive interactions, especially between parents and children. The increased demands of younger children deprive women of significant extra time and energy. The demands of other family members mostly go to women, and less often the situation is reversed. Although women with all these burdens cope with the need to pay a high price, other family members usually do not perceive it as a problem because it is a woman's "natural" obligation as a pillar of the house and a guardian of a good family atmosphere.

Even though women have the help of their husbands in family affairs, the largest part of family affairs is the area of a woman's sovereignty according to the perception of others, and also according to the self-perception of women. These stereotypes mean that huge work done by women in the family is not valued financially or in any other way.

In contrast to women, men are attached to work, not only because of earnings and confirmation of their abilities but also because of social connection. So, work is the basis for building the identity of adult men. That is why the pandemic has hit them much harder than women, and most of them eagerly want to return to their natural professional environment outside the home - office or factory. Truth be told, it is not a small number of men who use remote work opportunities during a pandemic to be with family members during a stressful period of isolation (Labutina & Aliyeva, 2020).

According to a research report, working from home during the pandemic was much more acceptable for men (Inc., 2020). Thus, 77% of men said they were more productive at work with children than 46% of women. Also, 57% of men estimated that the end of a classic work engagement outside the home had a positive effect on their professions; 34% of men versus 9% of women said they progressed at work by working from home; 26% received a salary increase versus 13% of women. To achieve all this, 29% of men are empowered versus 10% of women (Inc., 2020). Earlier analyzes show that employers' behavior towards women is

discriminatory because women were more successful in overcoming the crisis due to the transition to work at home, caused by a pandemic. A study conducted in the United States in 2020 confirmed these findings (Dishman, 2020). The men did much better again. Thus, 26% of men and 13% of women received raises, 28% of men received important new projects as a reward; the same percentage of women received praise for working at home during the corona crisis, while in addition to all that, the percentage of men who received praise was twice as high. (Dishman, 2020).

These findings indicate gender-based discrimination against women, which is particularly pronounced in social crises. Although women showed greater flexibility and adaptability to work from home in times of crisis, according to the results of most research, men are perceived as more successful and therefore much more often rewarded in different ways. Regardless of these attitudes, which we have often encountered so far, gender relations when working at home or remotely are quite complex, and sometimes contradictory, especially when it comes to hidden, insufficiently visible aspects. Gender differences are particularly pronounced in what is the main motive for work in general, and that is earnings; except in very rare situations and countries, women are paid less than men, especially if they work traditionally in the office. On average, in different categories at Upwork, men are charged 57% more per hour than women. This difference is even greater with Fiverr, where men usually charge 80% more than comparable services offered by women. The bottom line is that women are paid less because they bid or otherwise accept less money for the job. This was because they felt that their skills were not so valuable or because for whatever reason they believed they had to offer a lower rate to have a better chance of winning. If they work in the traditional way, they are even more reserved; so that they would not be perceived as aggressive and those who always "stick out" do not discuss and withdraw when it is necessary to present otherwise very convincing arguments for increasing earnings. They are satisfied with smaller amounts and in the end, they get small pay raises. In contrast, men are always looking for more. If they don't get it, they negotiate until they get more than what was offered to them, even though they don't get as much as they asked for.

If they need to apply for new job opportunities, women will be reserved so that others would not perceive them as pretentious, hard-working, aggressive. They question themselves whether they should apply because they do not meet all the criteria, while men do not question themselves but

think that they can achieve everything by training during work. The same situation is with women working on digital platforms. They underestimate their skills and experience and therefore ask for less and end up getting less. In one study, 37,599 men and women freelancers earned less than men for all of the above reasons. For every dollar a man earns, a woman with a similar profile and abilities earns 62-89 cents for a similar job (Dubey et al. 2017).

The online labour market is commonly known as the free professions market and has grown rapidly in recent years. The institute predicted that by 2020, 43% of the U.S. workforce will be freelancers (Dubey, 2017). The fact is that globally, women do not earn as much as men. On average, women earn about 54% of what men earn for a similar job (Guillory, 2017). Female writers in Canada earn only 55% of what male writers earn (Guillory, 2017). Despite everything, women prefer to work from home or freelance than work in the traditional way.

According to this research (Hoorovitz, 2015), women are much more likely than men (71% vs. 51%) to pursue a freelance professional carrier to make extra money, emphasizing the existence of a pay gap. It is also more likely that freelancers will have schedule flexibility (58% of women versus 43% of men) and that they will “have independence from things like office dynamics” (40% vs. 26%) (Hoorovitz, 2015).

Moreover, unlike the traditional worker who derives most of his life meaning from the size and origin of his salary, women are more comfortable maintaining a diverse job and personal identity. The majority of full-time freelancers are women- 53%. This is significant if you take into account that 53 million Americans do some freelance work. Of particular interest is the statistical report on 7,000 freelancers from 150 countries (Noor Khan, 2020). The number of women in the free labour force is also constantly increasing, but it is still lower than the number of women in the regular labour force. Although the percentage of women in the global workforce is 39 percent, in the category of free professions it is 24 percent.

Countries with more than the average female freelancers are the Philippines (62%), the United States (47%), Serbia (34%), Argentina, and Ukraine (both with 30%, (Noor Khan, 2020). Despite all the problems they struggle with, whether they work at home and are freelancers, or use flexible working and private time, women in the world are incredibly adept at creating and using social networks. Their social capital, which is not inherited but is most often created by themselves while working at home or

as freelancers, is the most important counterweight to male dominance. Partly because of this, women in a smaller number of countries earn the same as men (Venezuela, Romania, Mexico, Bolivia, Indonesia) or even more.

## **Research Method**

Research on various aspects of doing business at home in Serbia is very rare, and relatively rare even among foreign researchers. Since more reliable knowledge based on empirical research is very modest or non-existent, we limited ourselves to an exploratory approach because we did not find empirical data for comparison, at least not in the domestic literature. We directed the research in three directions to single out more important problems that could be the topics of future research.

First, we determined the initial research framework that consists of economic - social aspects of working from home, with special reference to the experiences of Serbian freelancers in the "gig economy" and, finally, the psychosocial adjustment to work at home in Serbia. The second research direction is to determine the differences and similarities in terms of work at home according to gender. Third, in the discussion, we will offer possible answers to research dilemmas in the light of existing empirical data.

Sample size for this research is 408 surveyors, of which 166 (44,9%) are freelancers, and 204 (55,1%) are others that are working from home.

An electronic survey with three questionnaires was conducted.

The first questionnaire on socio-economic aspects, in addition to the basic socio-demographic variables, also contains questions on the length of work at home and the activity in which they work. The other 14 questions relate to the economic aspects of working from home. The questions include the following: whether this way of working at home should be recommended to others, what are the advantages and reasons for doing business at home, whether other family members are included in this business, what are the basic rules for this business, criteria based on which it is determined whether the undertaken business is on the way to success, how and under what conditions offices should be formed at home, how to look and be trained while doing business from home, whether there are beliefs about the constant increase of business and earnings from year to year, what strategies are used to increase earnings, the most common problems in doing business in this way, what strategies are used to

overcome these problems, what practical advice is given to other entrepreneurs for work at home.

The second questionnaire consists of 14 statements from the social adjustment scale, of which 13 are answers on the Likert five-point scale, and one is given in the binary form. The statements from the scale refer to the following: there is less time for yourself and your hobbies than before starting a business; working from home makes it impossible for me to engage in physical activities; work from home has affected the quantity and quality of sleep, since I work at home I pay less attention to family and partner; since I work at home I have more time to hang out with friends; this job fulfills me, my income is enough for all my needs; I am confident in the future success of this business; I have trouble separating my job from my private life; I don't have enough contact with other people during work; since I work at home I am more tense and anxious; family and friends support me in this job, while I work at home others do not bother me so I can fully dedicate myself to the job. The tenth question is given in a binary form and refers to the physical separation of business and private space in the apartment - house.

These two questionnaires were filled in electronically by those who work at home, while freelancers also filled in a questionnaire specially designed for them. It covers the following aspects:

- how freelancers primarily work at home;
- whether information technologies will enable new employment models in the future;
- what is most important when choosing a job; would freelancers work in the "gig economy" as the only source of income;
- whether freelancers would change full-time employment for flexible contract work; in the last two years;
- how many employers have freelancers worked with; whether working in the "gig economy" can significantly reduce unemployment;
- whether working in the "gig economy" can contribute to people's quality of life; how best to improve the position of workers in the "gig economy";
- whether the outflow of brains abroad can be reduced through platforms and in the "gig economy";



- would freelancers also recommend this way of working to others as the best choice in employment; what are the benefits of doing business at home;
- what to do when working at home; whether freelancers include other members of their family in their work activities.

## Key Findings

Distributions of men and women by age and education are given in Tables 1. and 2.

*Table 1: Distributions of men and women by age*

Age	Male		Female	
	N	percentage	N	percentage
From 18 to 25	42	18.4	29	16.1
26 -34	60	26.3	51	28.3
35 – 44	54	23.7	52	28.9
45 – 54	57	25.0	43	23.9
55 – 64	10	4.4	3	1.7
Over 65	5	2.2	2	1.1
Total:	228	100.0	180	100.0

*Source: Authors*

*Table 2: Distribution of men and women by education*

Education Level	Male		Female	
	N	percentage	N	percentage
Secondary School	-	49.1	1	0.6
High School	112	18.4	80	44.4
Faculty	42	32.5	43	23.9
Total:	74	100.0	56	31.1

*Source: Authors*

Gender differences by age are not significant ( $t = 0.959$ ;  $p = 0.338$ , see Table 1). There were also no statistically significant differences by education (Man Whitney = 20195;  $p = 0.732$ , Table 2). However, in terms of the length of work at home, statistically significant differences were found between the genders, although they are moderate, Table 3.

Table 3: Men and women by the length of work from home

Education Level	Male		Female	
	N	percentage	N	percentage
Up to 5 years	149	65.4	135	75
From 6 to 10 years	46	20.2	33	18.3
From 11 to 15 years	16	7.0	8	4.4
More the 15 years	17	7.5	4	2.2
Total:	228	100.0	180	100.0

Source: Authors

Men are significantly more likely to work longer at home than women (Man Whitney U = 18235,500; p = 0.017). Based on previous knowledge, men are more prone to the risk of starting entrepreneurial activities, so they are more likely to start working at home earlier. The greater propensity to take risks is conditioned by a better previous start; As a rule, men have more money and social capital than women, which is why the consequences of failure in entrepreneurship for women are greater and therefore they take less risk.

Table 4: Men and women by type of activity

Activity	Male		Female		Total	
	N	%	N	%	N	%
Economics, law, finance, research	10	8.9	6	7.1	16	16
Construction	22	12.9	1	10.1	23	23
Industry	20	21.8	19	17.2	39	39
IT and programming	25	16.8	15	13.2	30	30
Cosmetics and hairdressing services	3	8.9	13	7.1	16	16
Marketing	6	7.8	8	6.2	14	14
Education	36	6.3	29	28.7	65	65
Transport	7	4.5	1	3.5	8	8
Trade	69	69.3	55	54.7	124	124
Tourism	16	21.8	23	17.2	39	39
Art, design, Web design	6	7.2	5.7	5.7	13	13
Total:	228		180		408	

Source: Authors

Gender differences are statistically highly significant (Table 4). Men are significantly more represented in construction, IT programming and transport ( $X^2 = 44,394$ ;  $df = 11$ ;  $p = 0,000$ ). These are otherwise occupations in which men dominate, so this finding is expected.

In the further analysis, we tried to determine whether there are statistically significant differences between men and women on the questions from the Questionnaire from the economic perspective. Contrary to expectations, only two questions showed statistically significant differences: when starting a home-based business, men were significantly more likely than women to be guided by higher earnings and a good business idea ( $X^2 = 8.50$ ;  $df = 2$ ;  $p = 0, 018$ ); to overcome problems at work, women use the help of a psychologist as a solution ( $X^2 = 15.532$ ;  $df = 6$ ;  $p = 0.16$ ).

No statistically significant gender differences were found on any of the questions from the freelancer questionnaire, except for question 12: "How best to improve the position of workers working in the 'gig economy'". Men mentioned significantly more often the acquisition of greater trust among employers, and women the necessity of greater union affiliation ( $X^2 = 7.050$ ;  $df = 2$ ;  $p = 0.029$ ).

Finally, we examined whether there were statistically significant gender differences on the Psychosocial Adaptability Scale, as well as three-factor scores on this Scale.

*Table 5: Psychosocial adaptability scale and three-factor scores by gender*

	<b>t test</b>	<b>Significance</b>
1. Since I started my own business, I have much less time for myself and my hobbies.	0,890	0,374
2. Working at home does not prevent me from devoting enough time and motivation to engage in physical activities.	-0,084	0,933
3. Working at home has negatively affected the amount and quality of sleep.	0,240	0,810
4. Since I work at home, I pay less attention to my family and partner.	-0,138	0,891
5. Since I work at home, I have more time to hang out with friends.	0,713	0,476
6. The job I am currently doing fulfills me.	-0,517	0,606
7. The current income I earn is enough to cover all my current needs.	1,322	0,187

	<b>t test</b>	<b>Significance</b>
8. I am confident in the stability and future success of my current business	-0,287	0,774
9. I have a problem separating my job from my private life.	1,494	0,136
10. I would like to have more contact with others during my work people.	1,184	0,237
11. Since I work at home, I feel more tense and upset.	1,051	0,294
12. My family and close friends mostly support me in my current job.	0,319	0,750
13. During work at home, others (family, friends, neighbors) do not disturb me, and I can fully dedicate myself to work.	1,300	0,194
The first factor score	0,404	0,687
The second factor score	-0,052	0,958
Third factor score	1,335	0,183

Source: Authors

Men and women do not differ statistically significantly in any of the 13 questions from the Scale. We also found that there was no significant difference in the three-factor scores on the Scale of Psychosocial Adaptation to Work at Home (Table 5). We will describe the factors based on which the factor scores were calculated. Three pure, interpretable factors with saturations above 0.600, which carry 57% of the variance, stood out.

The first, strongest factor explains the 35,136 variances. It indicates the general balance between work at home and other life activities. On this factor with high saturations above 0.600, six items stood out:

- paying more attention to family and partner since working at home - 0.820.
- better sleep - 0.723.
- more time for yourself and hobbies - 0.633.
- more time to hang out with friends – 0. 631.
- less tense and anxious since working at home - 0.626.
- no problem to separate work from private life - 0.613.

This factor indicates finding the optimal incentive for all other life activities (especially social ones) with the work they do at home. We called it the factor of the optimal relationship between work at home and all other life activities.

On the second factor, which explains 10.775% of the variance, with high saturations above 0.600, the following items stood out:

- cash income that meets all living needs - 0.837.
- stability of work at home now and in the future - 0.808.
- job fulfillment - 0.676.

The second factor tells how much work at home meets a person's needs - financial, self-actualizing, security, social. We have the whole Maslow hierarchy in this factor (basic needs, security, self-actualization). We would call this factor the "satisfaction of needs" factor.

On the third factor, which explains 8,100% of the variance, with saturations above 0.600, three items stood out:

- avoidance of social isolation during work at home - 0.692;
- support of family and close friends in the work he does at home - 0.618;
- not interfering with family, friends, and neighbors at work at home - 0.617.

The third factor is the factor of strong social support of family and friends for work at home. We can call it a factor of social support for family and friends to work at home.

Finally, we examined whether there were statistically significant differences between the genders by multiple responses. Their detailed presentation would require a large space, so we will only summarize the results, as no statistically significant differences were found.

In terms of programming, in the last two years men have been significantly more represented than women ( $X^2 = 23.185$ ;  $df = 1$ ;  $p = 0.000$ ).

When it comes to translation, lectures, and research work, no statistically significant differences were found between men and women.

There were also no statistically significant differences between the sexes in terms of health, pension, and life insurance.

Also, men and women do not differ significantly in terms of assessing the negative, but also the positive aspects of working at home.

These surprisingly consistent and yet unexpected results will be discussed in more detail in the final part of the study. Despite the rare answers in which statistically significant differences were found between men and women, we will try to point out fewer specifics between men and

women by analyzing the content of finer differences in the answers and "reconstruct" their social "profiles" in slight hints.

### **"Profile" of Women Who Work at Home in Serbia**

Women who work at home in Serbia are, on average, somewhat younger and therefore have a shorter work experience than men. They are no different from men in education. They also do not differ significantly from men in terms of the type of activity, except that there are significantly more men in the IT sector, construction, and transport, which are otherwise considered "male" jobs. They see the biggest advantage in working at home in flexible working hours because it enables them to use and distribute time for work and family and greater personal autonomy in work (Radović Marković et.al., 2021). Guided by pragmatic principles, women in Serbia primarily rely on other people's positive experiences and do not appreciate external effects such as dressing for business at home, but they believe that establishing an office at home and its good equipment is especially important for a successful business. They believe that the basic motive for working at home is higher earnings than working in the office, in which they do not differ from men. However, unlike men, they pay more attention to possible financial risks as strategic elements in planning a business at home. From these motives, working in the "gig economy" suits them best. The emphasized pragmatism of women who do their business at home is conditioned by a series of objective and subjective factors that are either invisible or little visible to the environment. First, flexible working hours allow them to plan much better and fulfill family and professional obligations. Otherwise, the risks for women are higher, and they are contained in more often hidden than open discrimination and stigmatization of women by close people from the environment. Employers also show more hidden than open stigma, which women are painfully aware of. Women pointed out a bit shyly that their close people support and help them less at work than men, and that is why they sometimes feel insecure and tense. In these crises, they are significantly more likely to seek the help of a psychologist. Because they are generally under greater pressure to achieve their professional goals, they use faster and more pragmatic paths that are riskier to implement and therefore fall into psychological crises more often. At times, they feel lonely and helpless, overwhelmed by the monotony of life. This monotony is reinforced by reduced social contacts and excessive life routine. Lack of free time for social and recreational activities also

affects sleep disorders, which both men and women do not recognize. In a series of contradictory statements, both women and men state that working at home does not fulfill them. Moreover, 2/3 of women and men in moments of complete honesty pointed out that they do not see any advantages of working at home compared to classic work arrangements outside the home, which is contrary to earlier statements.

## **Discussion**

The results of this study are contrary to our expectations because only a few questions found statistically significant differences between men and women. We expected these differences to be more numerous and pronounced. By analyzing the content of the answers, we came to finer differences that could not be shown in a more robust statistical analysis. Our conclusions, based on the analysis of the content, should be accepted with reservations because they indicate mild tendencies that are not discriminatory enough for the usual methodological standards. However, we consider them instructive to select topics for new research in this area, which is one of the more important cognitive contributions of the study.

Let us return to the basic question of why the differences between the genders did not show even though they were expected, except in a few cases. The theory of gender relations this time is not cognitively fruitful, and it can direct us even less to more complete explanations. At a lower level of content analysis, gender analysis can lead us to some extent to possible explanations. We hypothesize that the two interrelated processes may have contributed to the predominant absence of gender differences.

The first is the decades-long chronic and cumulative socio-economic crisis that has gripped the countries of Southeast Europe, during which women have generally fared better. The crisis in some periods was so deep that it called into question the biological existence of the lower social layers. In the working classes and some lower layers of the middle class, mostly women have shown great entrepreneurship and success in overcoming these most difficult forms of crisis. Women from these strata were the biggest victims of the crisis, and it was expected that they would be the most motivated to get out of it, pulling most members of these strata from the bottom (Đukanović, 2018). However, this spontaneous women's "movement" was a catalyst for members of other layers to get out of the crisis, or at least mitigate it. Over time, women became significantly more equal to men in many jobs that were considered masculine. The lack of

differences between men and women at work at home can be attributed to certain specifics of transition processes in the countries of Southeast Europe, and even in Serbia. What they all have in common is that these societies were not prepared at all to accept the neoliberal socio-economic concept, and it came as a natural element in many. Again, the most numerous "lower" social strata went through the worst. Pauperization due to mass unemployment, general hopelessness, and anomie with more or fewer oscillations follow these layers in most of these societies to this day. It is no coincidence that everyone who has got a job in the last two or three decades sees it as an important lottery win, even though the results of their business contribution are disproportionately higher than their earnings. One gets the impression that both men and women did not want to question this mantra of gain because they experience it in an almost religious way; they are the chosen ones of destiny after years of unemployment. This value pattern is stronger than all gender differences and largely unifies value attitudes and erases differences in the opinions and behaviors of both men and women towards work at home and towards work in general. This seems to be the most significant factor in the absence of gender differences, which is why gender factors play a more secondary role.

Women contributed the most to the amortization of major stressful situations in professional and especially family life during the chronic crisis in the Balkans. Paradoxically, they often paid a high price for it, sometimes because they saved men from crises and covered up their inefficiency. This was particularly pronounced in Montenegro; it was not enough for men that they primarily contributed to the biological survival of the family, but in every public communication they had to emphasize that it was the merits of husbands to strengthen and strengthen the untouchable halo of the male part (Đukanović, 2018). Somewhere more, somewhere less, in the countries of Southeast Europe, men were protected in various ways from family and relatives, primarily women. As a result, they were often demotivated and unentrepreneurial, but in any case, less motivated than was expected of them due to the traditional division of roles. In Montenegro, this overprotection took a perverse form (Đukanović, 2018). In order not to be in a situation to betray the high social expectations of the close social environment, they were very ambivalent and therefore less willing to take risks, to serve in the army when I cannot be a general! " Less was expected of women from the lower social strata and therefore they were more willing to take risks and more motivated to succeed.



Our further analysis of the content of the answers showed two prevailing tendencies in the social profiles of men and women in Serbia, although the similarities in the profiles of men and women are greater than the differences for all the reasons mentioned so far. Women are predominantly pragmatic, and men are oriented towards building business strategies at home; women look for the shortest and most productive way to solve problems in given conditions, and men look more for holistic long-term solutions; women plan to take into account alternative situations and circumstances, and men often ignore these situations and circumstances, believing that good business plans will allow them to reduce or lose the discrepancy between the initial conditions and the achievement of set goals in the future. In keeping with their pragmatic principles, women are not willing to take greater risks, and men are.

## Conclusion

Since women in Serbia start their business in poorer financial positions, they more often survive in small businesses as independent entrepreneurs due to a more rational and careful assessment between initial opportunities and business achievements than men (Radović Marković, 2018a).

Willingness to take greater risks certainly depends on conditions that are not particularly favorable in Serbia for several reasons: taxes and burdens on private individuals are high, and the services and trade sector, in which there are monopolies, is favored; the productive and non-productive sectors are monopolized by foreign capital; the banking sector and monetary policy are greatly influenced by foreign financial and oligarchic centers, etc.

In such a socio-economic context, small businesses of both genders can hardly operate successfully and survive if they do not show maximum flexibility and adaptability (Radović Marković, 2018). Despite the unfavorable environment, women in Serbia, who have worse starting positions for business, manage to survive and in most of the examined aspects are equal to men.

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