



Micro-digitalization and green impacts in women's businesses: Comparative analysis of BiH & NM

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WHY DIGITALIZATION MATTERS?

Digitalization has become a key driver of growth and competitiveness for small businesses worldwide. For women-owned enterprises, its importance is even greater, offering opportunities to overcome traditional barriers and accelerate success.

- Expanding Market Reach;
- Lower Costs & Higher Efficiency;
- Improved Access to Finance;
- Building Stronger Brands;
- Access to Knowledge & Skills;
- Empowerment & Inclusion

Women-led business in N. Macedonia

29.4%

of all active
companies have at
least one woman as
founder

86.7%

of women-led
enterprises have
between 1 and 4
employees



Women-led business in Bosnia and Herzegovina

27.1 %

of business owned by
women

9.3%

of enterprises had a
majority female
ownership

40%

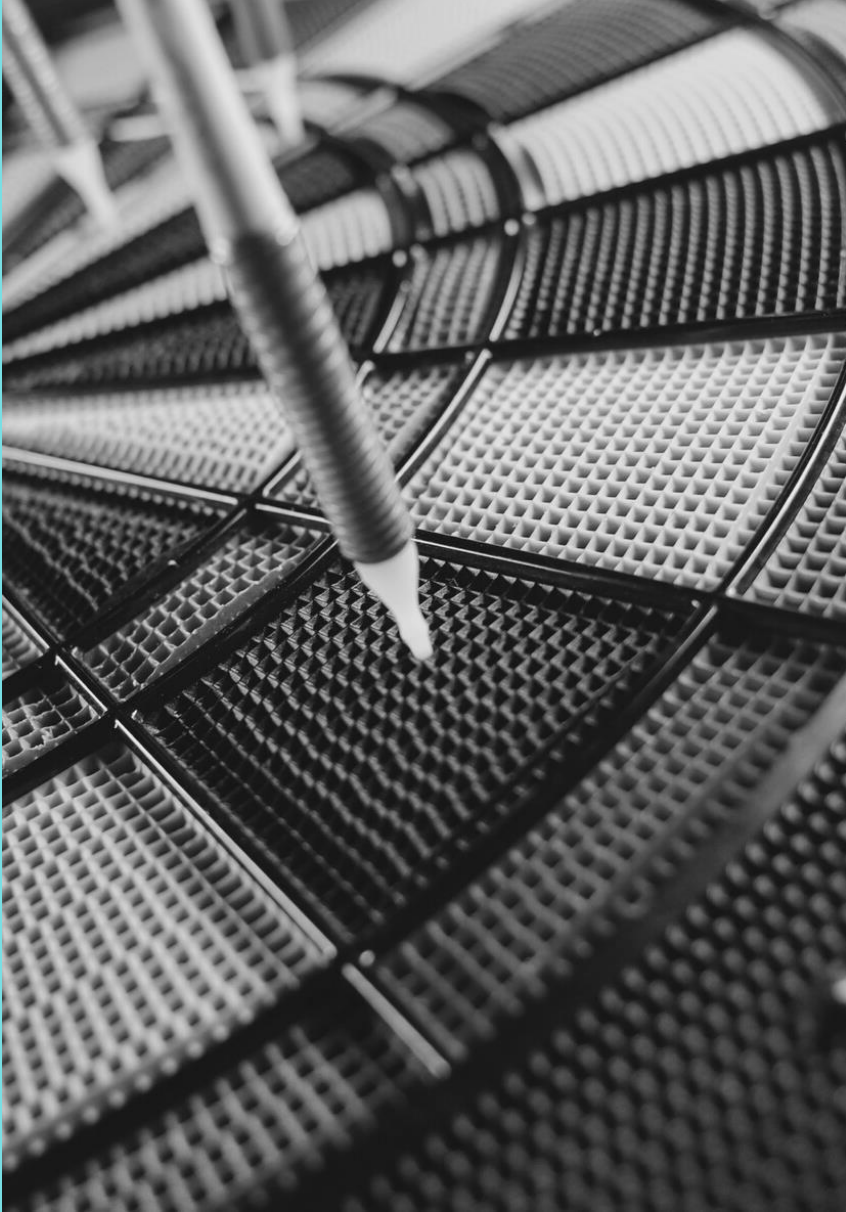
of female-led
enterprises are less
than 6 years old





The study analyses and compares women-led businesses in two transitional economies in South-East Europe (Western Balkans region), Bosnia and Herzegovina and North Macedonia





Research question:

Does (and to what extent) basic use of digital tools help women entrepreneurs in introducing green practices and growth?



Hypothesis 1:

Higher intensity of digital tools → more introduced green practices.

and

Hypothesis 2:

Digital literacy moderates the relationship between digital tools and growth.

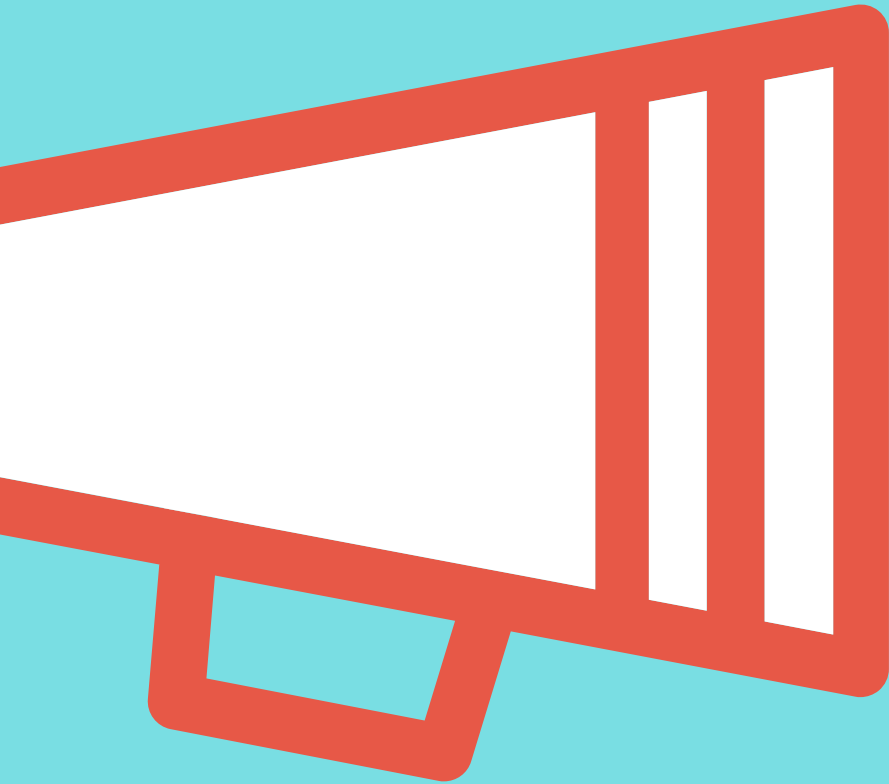
Results:

Results show clear differences between the two countries.

Women in N. Macedonia generally use digital tools more frequently – including social media, online platforms, and even AI applications.

In Bosnia and Herzegovina, digital awareness is high, but many entrepreneurs adopt new tools more slowly due to limited resources or a lack of training.

Overall, the findings suggest that when women-led businesses use digital tools more actively, they tend to introduce more green practices as well. This highlights the potential of micro-digitalization to support both business growth and steps toward sustainability.





Practical Implications of the Research

- 1.Guiding targeted training and support programs
- 2.Supporting the creation of small-scale, affordable digital solutions
- 3.Informing advisory and mentoring programs
- 4.Encouraging regional cooperation and knowledge exchange



Thank you!

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