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# Economic and Social Advantages and Limitations of Working from Home in Serbia, Montenegro, Bosnia and Herzegovina, and North Macedonia

Đukanović, Borislav; Radović-Marković, Mirjana; Macanović, Nebojša; and Maksimović, Ana

**Abstract:** *The authors of this study analyzed the economic and social advantages and limitations of working from (at) home in four countries of the Western Balkans - Serbia, Montenegro, North Macedonia, and Bosnia and Herzegovina. The research was carried out by applying an electronic survey on appropriate samples of 408 respondents from Serbia, 201 from Montenegro, 221 from North Macedonia and 201 from Bosnia and Herzegovina. For the research, a questionnaire consisting of 14 questions with answers in nominal form was created. The questions referred to several economic and social advantages and limitations of working from (at) home, starting with whether the respondents would recommend working from (at) home, the advantages of this work, the guidelines about establishing this type of business, whether to involve family members, what are the basic rules for a successful business from (at) home and performance evaluation, office organization, appearance and dress code, whether to engage in full-time or part-time work, the level of confidence of the owner in the business and earnings from year to year, the strategies used for this purpose, the most common problems and strategies for overcoming them, as well as practical advice to future entrepreneurs. In general, respondents from all four countries showed significantly more positive than negative attitudes toward working at (from) home, although there are noticeable and significant differences between countries. The main motives for working from home are flexible working hours and good earnings for all respondents. The respondents emphasized the importance of a well-designed business plan, but most have stereotypical strategies regarding the increase in performance. Also, they denied the importance of ergonomic rules for success, and*

*in case of failure, they expect support and help from relatives and friends. There is a significant dose of ambivalence in business planning, making decisions about permanent or additional activities, and providing advice to others among the respondents. The main reasons should be sought in decreased and low-accumulative jobs (trade, providing of intellectual services, etc.) due to very limited initial investments. Respondents from Montenegro have the most psychosocial problems when working from (at) home and struggle with reconciling professional and family obligations with the least support from family and relatives. Respondents from North Macedonia are somewhat similar to them, although they are better positioned towards their families. The most successful and satisfied are the respondents from Bosnia and Herzegovina. This is the youngest population that is relatively mostly represented in the IT sector. Respondents from Serbia are most similar to respondents from Bosnia and Herzegovina in terms of satisfaction, as well as in closeness to family members, relatives, and friends.*

**Keywords:** *work at (from) home, economic advantages and limitations, differences between Serbia, Montenegro, North Macedonia, and Bosnia and Herzegovina*

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## 1. INTRODUCTION

For many, working from (at) home was the only option during the Covid-19 pandemic, although its history is much longer. Over the last few decades, numerous studies have been conducted, displaying the prevailing view that working from (at) home has numerous economic benefits and savings compared to office work: non-payment of expensive rent and equipment of business premises and other services, significant time savings on going to and back from work, as well as preparation for work, reduced spending on clothing and cosmetics, more efficient usage of working time, higher productivity [4,17] and better coordination and organization of work tasks thanks to the application of new information and communication technologies [1, 3, 4, 6, 8, 9, 18], etc. In parallel with the predominantly economic benefits, a number of problems that arise on the psychosocial level are highlighted, such as loss of control over one's own life and behavior [10,15] and problems with self-motivation and self-confidence [5,13], inability to quit due to overwork [7]. The key issue generating other problems is setting up a balance between professional and family responsibilities [11,13]. Due to the inability to find a balance between family and professional obligations, the problems listed earlier occur, which can eventually lead to burnout [2,14,16].

## 2. OBJECTIVES

This paper seeks primarily to explain the economic and social benefits and limitations of working at (from) home. To the best of our knowledge, our research is the pioneering one in the Western Balkans region. Therefore, it is extremely exploratory and the goals do not derive from a firmer theoretical-hypothetical basis but are more landmarks for research. The first goal is to describe the economic and social advantages and disadvantages of working at home among the respondents in four Western Balkan countries. The second goal is to point out

the similarities and differences in the work of the (from) home between Serbia, Montenegro, Bosnia and Herzegovina, and North Macedonia. The third goal is to compare the results of our research with accessible research from abroad.

## 3. SAMPLES

This survey was mostly conducted during the second half of 2020, the period of the acute pandemic in four Western Balkan countries. The basic criterion for selection was that the respondent permanently or temporarily performs work at (from) home and that they are capable and knowledgeable about filling in the questionnaire electronically. Although these are appropriate samples, in each of the four countries, we tried to include as many cities from each country as possible and as diverse a range of occupations for those who work from home. Due to numerous limitations, we were more or less successful. Therefore, we are aware that this research was not conducted on representative samples. Furthermore, the percentage of refusals to complete questionnaires was high (over 50%), and it could also affect representativeness.

The sample consists of 1031 respondents from four countries of the Western Balkans: 201 from Bosnia and Herzegovina, 201 from Montenegro, 221 from North Macedonia, and 408 from Serbia. Due to the lack of representativeness, forming conclusions based on the results among the general population of those working from (from) homes is unreliable and may serve more as some of the main landmarks for future research.

## 4. METHOD

### 4.1 Research instrument

The fundamental research instrument was a questionnaire in which, in addition to basic socio-demographic questions, information on the type and length of work from home was required. This was followed by 14 questions on

various economic and social aspects of working from home with nominal answers. The following questions were asked:

1. Would you recommend this type of work to others as the best choice for employment?
2. The advantages of doing business from home?
3. What are the guidelines for starting a business at home?
4. Have you included other members of your family in your regular business activities at home?
5. What are the basic rules for running a successful home-based business? (Circle the three most important).
6. How do you determine if your home-based business is on the right path to success?
7. How and under what conditions should an office be founded at home?
8. What should your appearance and dress code look like when working at home?
9. Should you be working full-time or part-time?
10. Are you one of those owners who believe that their business will grow gradually from year to year and consequently gain high earnings?
11. What strategies do you use to increase earnings?
12. The most common problems in running a home-based business?
13. What strategies do you use to overcome them?
14. What are your practical tips as a home business owner for future entrepreneurs?

## 5. RESULTS

The first question was "Would you recommend this type of work from home to others as the best choice for employment?" A relatively high percentage of respondents (between 40% and 50%) had no dilemma and answered affirmatively. However, about 30% hesitated and said "maybe", and about 6% said they would do so if it was the only option offered. The percentage of those who said "no" was very small and ranged between 2.5% and 5.9%. Differences between countries are not statistically significant. There is a clear division

where the first group of respondents is predominant, who has no doubt that it is the best form of employment, and those who are ambivalent to varying degrees. Still, it should be noted that the percentage of those who responded negatively is more than ten times smaller compared with those who consider working from home the best form of employment.

Respondents from all four states see the benefits of working from home, as mentioned by other authors [1,3,4,6,8,9,18, 20] and only a very small percentage do not see any advantage. The main advantages are financial because about a quarter believe that it is additional income that is earned through this type of work, and another fifth think that it is a permanent income. On average, close to a third spend longer time together with their family; close to a fifth believe that working from home establishes control over one's own life. The most significant difference is that providing permanent income is significantly more noticeable in North Macedonia than in Bosnia and Herzegovina ( $X^2 = 60.394$ ;  $p = 0.000$ ). This result is in favor of our assumption that poor financial situation and unemployment are probably the main factors why those working from home consider themselves to be somewhat privileged and who, therefore "overlook" or even neglect some unfavorable aspects of this work, as noted in other countries.

The responses to the question "What should be guided when starting a home-based business" were: with a good business idea by almost a quarter of the respondents, then in similar percentages reducing business costs due to lease of office space, transport costs, etc. find these as valid guidelines. The need to balance business and private life is seen as important since in Bosnia and Herzegovina the respondents stated it in 39.3% of cases, in Montenegro and North Macedonia close to 22%, and Serbia close to 30%. In similarly smaller percentages, respondents were guided by higher earnings and employment of household members. Statistically significant differences

were found among countries ( $X^2 = 65.689$ ;  $p = 0.000$ ); in Montenegro, the most significant are different types of savings, and in Bosnia and Herzegovina, balancing between business and private life. The considerable inconsistency of motives is proof of serious external obstacles to starting a home-based business, where a good business idea does not dominate.

Only a dozen of the respondents from Bosnia and Herzegovina and Serbia included other family members in their regular business activities, whereas in Montenegro and North Macedonia it is almost 22%. It is interesting to heed that on average more than a third of the family members of the respondents do not show any interest in getting involved, while slightly more than a fifth are pleased with the advisory role. Finally, a little less than a fifth cannot do that because they do not have a contract with the employer. There are significant differences between states; the respondents from North Macedonia significantly less often stated that household members "are not interested due to other reasons", and also from Montenegro significantly less stated that they are not interested, while from Serbia significantly more often family members are not interested in working at home ( $X^2 = 50.758$ ;  $df = 15$ ;  $p = 0.000$ ). These differences may be due to fewer current jobs and lower payments in Montenegro and North Macedonia than in Bosnia and Herzegovina, where the share of the IT sector and better-paid jobs is relatively the highest, and the situation is similar in Serbia. Another reason is the weaker initial infrastructure for working from home and therefore the limited employment opportunities for more family members. The following modalities stood out among the basic rules for a successful business from home: training, workspace, previous experience, communication skills, and technical equipment.

When it comes to professional development, the differences between countries are highly significant; in Bosnia and Herzegovina 55.2% of respondents favor professional development and in North Macedonia 25.8 ( $X^2 = 42.095$ ;  $df = 3$ ;  $p = 0.000$ ). This difference is not surprising

because the structure is the most favorable in Bosnia and Herzegovina. Concerning the relatively large number of those working in the IT sector in Bosnia and Herzegovina, continuous training is imperative.

For over half of the respondents from Serbia and North Macedonia, the working space is important for successfully doing business from home, and for only a third of the respondents from Bosnia and Herzegovina and Montenegro. The difference is statistically significant ( $X^2 = 23.671$ ;  $df = 3$ ;  $p = 0.000$ ). These differences are largely due to the type of activity; respondents from Bosnia and Herzegovina work on computers, while in Montenegro above the average work educate themselves through platforms, which do not require a large working space, and the nature of home activities in Serbia and North Macedonia is more polyvalent.

More than half of the respondents from North Macedonia and over two-fifths from Serbia indicated their previous experience as important for starting a home-based business. In contrast, 19.9% of respondents from Bosnia and Herzegovina and 26.4% from Montenegro cited previous experience as significant. The difference is statistically significant ( $X^2 = 60.386$ ;  $df = 3$ ;  $p = 0.000$ ). Respondents from Bosnia and Herzegovina work relatively short hours from home, making it harder to assess the importance of experience, and Montenegrins are probably less likely to attach more importance to experience given a range of routine work activities from home that does not require too much experience to gain. Almost three-fifths of respondents from Montenegro believe that communication skills are not crucial for a successful business while two-fifths think of those as important. There is an opposite situation in the other three countries. The difference is statistically significant ( $X^2 = 21.373$ ;  $df = 3$ ;  $p = 0.000$ ). The possible explanation is conditioned by cultural reasons; in Montenegro, family, non-formal family, friends, and similar relationships are probably more important for the success of a home-based business than good communication skills.

When it comes to technical equipment as a precondition for a successful home-based business, again three-fifths of Montenegrin respondents believe that it is not an important factor in running a successful home-based business, while two-fifths believe that it is. As in the previous case, the situation is completely reversed in the other three countries. The differences are statistically significant ( $\chi^2 =$

28.704;  $df = 3$ ;  $p = 0.000$ ). In this case, it is probably a classic rationalization "Technical equipment that I do not have or I do not own quality equipment to a sufficient extent is not even important." These rationalizations are more prone to nations who simply use the projective mechanism of negation when dealing with frustration to preserve an idealized image of themselves.

**Table 1.** Working from (at) home performance indicators

Working from (at) home success indicators	Bosnia and Herzegovina		Montenegro		North Macedonia		Serbia		Total:	
	N	%	N	%	N	%	N	%	N	%
Better balance of free time and working hours	89	44,3	57	28,4	34	15,4	100	24,5	280	27,2
Other	1	0,5	1	0,5	0	0,0	0	0,0	2	0,2
More time with family	14	7,0	28	13,9	32	14,5	44	10,8	118	11,4
Reduced work stress	47	23,4	44	21,9	27	12,7	65	15,9	183	17,7
Everything listed	0	0,0	1	0,5	0	0,0	1	0,2	2	0,2
Higher earnings	28	13,9	34	16,9	77	34,8	143	35,0	282	27,4
Higher work productivity	22	10,9	36	17,9	51	23,1	55	13,5	164	15,9
<b>Total:</b>	<b>201</b>	<b>100,0</b>	<b>201</b>	<b>100,0</b>	<b>221</b>	<b>100,0</b>	<b>408</b>	<b>100,0</b>	<b>1031</b>	<b>100,0</b>

Table 1. illustrates that for respondents from all countries, a better balance of leisure and working hours is the most important indicator of success from work from home, as pointed out by other authors [13]. The exception is North Macedonia. The next most important is higher earnings. However, when it comes to higher earnings, it is noticed that it is twice as important to respondents from Serbia and North Macedonia than to respondents from Montenegro, and when it comes to respondents from Bosnia and Herzegovina two and a half times more important (Table 1). On the other hand, the reduction of business stress is a more important indicator of the success of work from home in Bosnia and Herzegovina, and Montenegro than in Serbia, and especially in North Macedonia.

The difference can also be seen when it comes to the most frequent category - "better balance of free and working time", at least when it comes to Bosnia and Herzegovina. All three differences

reflect a kind of cultural model rather than stemming from the built strategy in the organization of work from home. Namely, in Montenegro, and especially in Bosnia and Herzegovina, there are more culturally inherited elements of the Eastern culture than in Serbia and Macedonia, where success and efficiency are measured more by money, which is more reminiscent of the Protestant spirit. All four countries contain elements of both cultures, and this distinction should be understood very conditionally. Differences between countries are statistically significant ( $\chi^2 = 102.623$ ;  $df = 18$ ;  $p = 0.000$ ). In Bosnia and Herzegovina, significantly more as an indicator of success, they value a better balance of free and working time, better earnings significantly more in Serbia than in Bosnia and Herzegovina, and significantly higher productivity in North Macedonia. Contrary to some Western authors, who prefer productivity as a common denominator of successful remote work [4,17] people who work remotely in the Western

Balkans largely prefer the importance of support and advice from family and friends in reducing stress at work.

The question "How and under what conditions can office be founded at home" is dominated by answers indicating that this question is of secondary importance for the respondents; only more than 5% said that the office should be equipped as in any other company, and only 12.5% of respondents from North Macedonia expressed such an attitude. Also, on average, only 8.3% of respondents emphasized ergonomic rules as important. On average, slightly more than a fifth of the respondents think that those who want to work do not need a special space. However, more than a third (36.9%) believe that it is enough to provide space so that others do not disturb them, and only a quarter believe that space should be set aside and an office built. Differences are statistically significant ( $X^2 = 48.649$ ;  $df = 15$ ;  $p = 0.000$ ).

Respondents from North Macedonia significantly more than others support the idea of arranging an office similar to those outside the home, and respondents from Montenegro significantly less than others support the idea that those who are motivated to work do not need special space. If the respondents cannot agree that establishing an office and following ergonomic rules is secondary to successful work from home due to the existence of objective limitations, then self-motivation and self-confidence are key to starting and working remotely, undoubtedly [5,13].

When asked "What should the appearance and dress code look like when working from home", most respondents considered it peripheral and irrelevant. The answer "No need to dress up, which is the advantage of this job" was answered by an average of a quarter of respondents, while on average more than two-fifths (44.2%) said that it is not important how they look, but how well they perform. Less than a fifth pointed out that the wardrobe should be adjusted to the type of work, and only an average of 6.1% said that they should look the

same as going to the office. There are significant differences between countries ( $F = 8.493$ ;  $p = 0.000$ ). In Bosnia and Herzegovina, they mostly responded "it doesn't matter how I look, but how I work" and many more opted that the wardrobe should not be adjusted to the type of work, whereas the respondents from North Macedonia significantly more often pointed out that it should.

These results indicate that the mental image of the respondents in all countries is under a strong cultural stereotype that "clothes do not make a man". This stereotype has a strong cultural foundation in collectivist cultural patterns that a person receives confirmation and acceptance from the collectivity if he acts following collective values and norms. Highlighting a person by appearance and dressing is not acceptable. All this is contrary to the Western individualistic value concept, which includes numerous individual characteristics of those who enter the mental image of a successful entrepreneur who works at home. The first form of confirmation of this mental image is behavioral - appearance and dressing.

Respondents answered ambivalently to the question "Should I be engaged in full-time or part-time work". Thus, a third (32%) claim that working from home is a job without working hours, while slightly more than a quarter (28.2%) believe that it is better to accept full-time work, and on average only 9.6% have additional work. Ambivalence is also reflected in the answers of 28.7% of respondents about whether there is an alternative job instead of working from home in additional or full-time. Differences between countries are significant; respondents from Bosnia and Herzegovina pointed out significantly less that it is a job without working hours, and respondents from North Macedonia and Serbia significantly more ( $X^2 = 90.860$ ;  $df = 12$ ;  $p = 0.000$ ). Also, respondents from North Macedonia are significantly more willing to engage in additional working hours. Finally, the respondents from Bosnia and Herzegovina pointed out significantly more that their decision on whether to engage in full-time or part-time

work also depends on whether they have an alternative job on offer, while respondents from North Macedonia were significantly less willing to accept the same option. Choosing the option "this is a job without working hours", which appears to be the most common choice in a third of cases, significantly relativizes all other options and provokes increased ambivalence, which is illustrated by the fact that it is better to work full-time than part-time.

Respondents use different strategies to increase earnings but in a different scope. It seems that the type and scope of the measures they use are conditioned by the available time (when they usually do not have enough), limited financial resources, and not infrequently by real needs. They often do not use more complex strategies due to limited time and financial resources. It is often due to the belief that simpler and more accessible strategies are enough for them to do their job successfully. Certainly, the complexity and scope of strategies are significantly influenced by the type of activity, which will already be shown in the following percentage structures. As expected, the exchange of experiences with other colleagues from the same industry is the most accessible, simplest, and at the same time cheapest strategy. It is practised by an average of 29.5% of respondents. The second most common is the monitoring of professional literature, on average 18.6%. Respondents from Bosnia and Herzegovina deviate significantly from this average, and in 25.9% of cases, they constantly follow the professional literature. If it is known that this sample has an above-average number of those who work in the IT sector and programmers, following the professional and scientific literature is certainly the fastest and cheapest way to get new information to improve your work from home [19]. Whereas the respondents from Serbia, are the most

numerous among those who improve their work from home by exchanging experiences with colleagues from the same industry. Unlike others, they are the only ones to be referred to.

Expert advice is used by an average of 13.9% of respondents, except for respondents from North Macedonia who deviate more than twice from that average - 29.4%. Significantly greater focus on experts in North Macedonia is due to the relatively higher representation of some activities, especially in industry and education, which to a greater extent include expert advice to improve work from home.

Attending professional seminars to obtain professional certificates occupies a peripheral place with only 8.3%. It might be due to the considerable routine of work done from home and insufficient involvement in global processes, as a result of which the acquisition of these professional certificates is for the majority a matter of personal prestige rather than a necessity for enhancing business from home. On average, more than a quarter (28.6%) do not have a special strategy to improve earnings, which, in our opinion, is due to the previously mentioned reasons - the unfavorable structure of activities performed from home, routinely carried out work, and insufficient engagement in modern global social, economic and technological processes.

The differences between the countries are statistically significant, the possible causes of which we tried to point out earlier. Respondents from North Macedonia rely significantly more than others on expert advice and significantly less on exchanging experiences with long-time colleagues in the same industry, while respondents from Bosnia and Herzegovina rely mostly on professional literature to improve their work performance and earnings.

**Table 2.** The most common problems in running a home-based business

The most common problems of running a business from (at)	Bosnia and Herzegovina	Montenegro	North Macedonia	Serbia	Total:

home	N	%	N	%	N	%	N	%	N	%
Other	2	1,0	1	0,5	0	0,0	5	1,2	8	0,8
Monotony at work leads to depression	17	8,5	24	11,9	20	9,0	47	11,5	108	10,5
Deficiency of social communication	34	16,9	41	20,4	58	26,2	67	16,4	200	19,4
No particular problems	53	26,4	52	25,9	89	40,3	181	44,4	375	36,4
Overtime working meaning until the work is finished	42	20,9	38	18,9	28	12,7	64	15,7	172	16,7
Hard to separate business and private life	53	26,4	45	22,4	26	11,8	44	10,8	168	16,3
<b>Total:</b>	<b>201</b>	<b>100,0</b>	<b>201</b>	<b>100,0</b>	<b>221</b>	<b>100,0</b>	<b>408</b>	<b>100,0</b>	<b>1031</b>	<b>100,0</b>

Table 2. shows that respondents cite various problems which occur when running a home-based business. However, the problems that dominate international research, such as monotony, do not come to the forefront of our respondents. The lack of social communication is relatively most evident (especially in North Macedonia), and the excessive workload and the inability of separating business from private obligations occur in almost identical percentages. Our sample is separated from others by an above-average percentage of those who said that they have no particular problems due to working from home. The inability to be excluded from work due to excessive work is also significant in international research [7]. However, the most frequently mentioned and most serious problem is the separation of business and family obligations and finding a balance between those two [11,13]. The collapse of the boundaries between work and family leads to the most difficult consequences, such as burnout [2,14,16].

There is a significant difference between the four countries in the type of problems occurring due to working from (at) home ( $\chi^2 = 65.398$ ;  $df = 15$ ;  $p = 0.000$ ). Respondents from North Macedonia feel significantly more defect in social communication due to working at home, while respondents from Bosnia and Herzegovina and Montenegro emphasize having fewer problems. The respondents from Serbia emphasize the

problem regarding the separation of business and privacy obligations as a difficult one. Although it is hard to assess which of the abovementioned problems are the most difficult to solve for the respondents according to these results, it seems that the most difficult one is separating business and private obligations. The question is, why? As we have observed from the results of the international research, they summarize a range of other problems and represent their kind of common denominator, which e.g. includes lack of time for recreational activities and hobbies, decrease in social communications, difficulties in organizing and fulfilling planned professional and other activities, more stereotypes and routines in their execution than we would like, loss of self-confidence, feelings of isolation and abandonment, depersonalization and, lastly, the burnout.

There is a lack of adequate strategies for overcoming those problems and attempts to compensate for them with emotional relaxation among the family members and friends. Only two strategies allow direct problem-solving, while others are either inadequate or can only indirectly contribute to problem-solving. Those two strategies are attending meetings and seminars and meeting with associates once a week. On average, it is a quarter of them - 25.3%. Furthermore, in 17.1% of cases, respondents point out that they simply do not

know what they could do because the alienation of those who work at home is great, which is why they are ready to seek the help of a psychologist. All others seek support and help from family members and friends - 56.1 %. This support and assistance is most common in Serbia (64.7%) and Bosnia and Herzegovina (61.2%) and least in Montenegro (41.8%), with statistically significant differences ( $X^2 = 79.711$ ;  $df = 18$ ,  $p = 0.000$ ). Respondents ask for significantly less support and help for their problems at work from home in Montenegro, and significantly more in Serbia and Bosnia and Herzegovina. At the same time, respondents from Montenegro are looking for a significantly higher solution to problems at home by going to professional meetings and seminars; 20.4% of respondents from Montenegro participate in professional meetings and seminars, 8% in Bosnia and Herzegovina and 7.1% in Serbia. However, this increased percentage of participants from Montenegro can be partly attributed to the above-average representation of educational profiles of those working from home in Montenegro, which include permanent education through professional gatherings and seminars.

Finally, the respondents were asked what practical advice would home business owners share with future entrepreneurs if they had the chance. Our respondents significantly agree on the content of practical advice, as well as their order. As expected, a good business plan is in the first place - 33.7%. However, it should be noted that the percentage is highest in Bosnia and Herzegovina (38.3%) followed by Serbia (37%) while the lowest is in Montenegro (27.4 %) and North Macedonia (29%). Similar percentage structures exist in the other two strategies, which assume that we treat work at home as responsibly as we treat work outside the home, as well as the imperative of continuous professional development. The need to constantly consult with experts for every aspect of the job whenever necessary is still significantly less represented in percentage - on average only 9.8%. Differences between countries are statistically significant ( $X^2 =$

41.120;  $df = 12$ ,  $p = 0.000$ ). Proponents of a good business plan are significantly more represented in Bosnia and Herzegovina than in Montenegro, and the need for consultations with experts, whenever we have a problem, is significantly more in North Macedonia than in Bosnia and Herzegovina. The prevailing strategies are a good business plan and commitment to that plan, which are both the most important and probably the best strategies that home business owners advise to future entrepreneurs.

## 6. DISCUSSION

The most significant and numerous differences are between those who work from home in Montenegro and others, especially those in Serbia and Bosnia and Herzegovina. They are the least optimistic about working at home and the "gig" economy; they have more psychosocial problems than everyone else, they do not have enough free time for recreational activities and they complain about excessive work and the impossibility of separating business from private life. In addition, they are less connected than all the others to the primary groups while working from home. Despite this, they believe that informal contacts can contribute the most to a successful home-based business. Moreover, they neglect the importance of better technological equipment for successful work from home. Not only do they evaluate the possibilities of working from home and freelance worse, but they are often inconsistent and even contradictory. For instance, in terms of successfully running a home-based business, they emphasize the importance of social connections, and they try to distance themselves as much as possible from the primary groups and rely primarily on professional training. Also, they emphasize the importance of motivation for a successful home-based business and emphasize a kind of demotivation due to burnout at work and the like. The respondents from Montenegro try to distance themselves from the primary groups during their work, and at the same time, they are frustrated by it. Due to all

that, the respondents from Montenegro face more problems at work than everyone else, which is why they show inconsistencies in psychosocial behavior, and even confusion. Possible factors may include the nervousness and inconsistency of economic activities, and the relatively low level of consumerism, especially during the Covid-19 pandemic. Almost a third is engaged in online trade. In addition to the very unfavorable economic situation, we should not lose sight of the turbulent political context, which has further complicated the already confusing social situation. Although working at home is one of the best strategies of choice in such social constellations, the key question is to install the necessary technological infrastructure in a short time, even though the personnel base was probably satisfactory. Probably the most significant factor is the discrepancy between higher education and disincentive jobs, primarily related to online trade, and partly to routine forms of educational content. The most significant factor of dissatisfaction is the discrepancy between higher education and disincentive jobs, primarily related to online trade, and partly to routine forms of educational content. According to some psychosocial patterns of behavior, the respondents from North Macedonia are most similar to them. In terms of the level of education and type of activity, they are most similar to the respondents from Montenegro. They are also similar in their dissatisfaction with their current work from home, especially due to the demotivation and routine of work, given their high school education. Due to the current dissatisfaction, they are not optimistic about working at home or the "gig" economy. Although they have significantly fewer psychosocial problems due to working at home, they are still more similar in this respect to respondents from Montenegro than those from Bosnia and Herzegovina, and Serbia. All these aspects of similarities with Montenegro at the same time significantly differentiate them from Bosnia and Herzegovina and Serbia.

Bosnia and Herzegovina and Serbia are generally quite different from Montenegro and Macedonia. In many respects, they are the opposite of the respondents from Montenegro. Unlike the respondents from Montenegro, the respondents from Bosnia and Herzegovina are the youngest, with the lowest general education, and are mostly employed in the IT sector. They have no psychosocial problems, balance well between business and private life, and have the support of family and friends at work. Also, they are satisfied with their work and income and maintain good social communication while working from home. The respondents from Bosnia and Herzegovina are optimistic about the perspective of their work. Furthermore, they jealously strive to preserve all this social and cultural capital, and that is why the most important thing for them to succeed in business is to preserve the borders between business and private life, for which they need flexible working hours. While for everyone the most important indicator of successful work from home is earning, it is a good business idea for them, since they are already well-positioned financially. They manage to achieve a very harmonious relationship between psychosocial, economic, and cultural patterns while working from home or as freelancers, while among the respondents in Montenegro there are disagreements, contradictions, and even conflicts between these areas.

The respondents from Bosnia and Herzegovina are well adapted to work at home. In our opinion, several factors are important for this adjustment. Firstly, it is about the young population that is highly motivated for work because they are involved in professional life relatively early. Secondly, they are above average motivated because they are disproportionately represented in the IT sector. The fact that their education is below average does not diminish them but probably goes in favor of above-average motivation for the IT sector and programming, because they acquired knowledge and skills in those areas outside the usual institutional framework. In this regard, this population is particularly interesting for

monitoring possible directions of development of work at home, partly outside the usual institutional educational frameworks.

Although respondents from Serbia have some formal similarities with those from Montenegro (in terms of length of service) and North Macedonia (in terms of education), they differ significantly from respondents from Montenegro in several other characteristics, which are more similar to respondents from Bosnia and Herzegovina. They do not have noticeable psychosocial problems. Also, they are satisfied with their work from home and are optimistic about the future of their work. Like the respondents from Bosnia and Herzegovina, they nurture good social ties for the primary groups and a closer social environment to which they eventually turn for help due to business problems, which they generally do not have. Like others, they consider working from home to be the best option for employment, and for the success of the home business, they rely mostly on previous experience. They differ from the respondents from Bosnia and Herzegovina because of the belief that earnings are the best indicator of the success of a home-based business. In everything else, they are quite similar.

When it comes to similarities, then it is certainly most important that everyone considers working from home the best choice if offered, especially when it comes to employment. Truth be told, there is one hedge for all; since everyone thinks that working from home has no limits, most would prefer to opt for flexible working hours under contract. Flexible working hours allow everyone greater autonomy in planning and achieving tasks and business goals and open space for personal initiative, freedom, and creativity, which are probably the main reasons why there is no alternative for most working from home. Another common denominator is good earnings. Unfortunately, everyone has in common that they are workers from home, and especially freelancers are neglected in their countries because most of them do not have health, pension, or any other insurance. In that

respect, the situation with freelancers in Montenegro is somewhat better, and certainly the worst in Serbia. The most important common denominator is the undivided optimism of almost everyone who works from home, despite numerous difficulties and frustrations in achieving the success of that business, which are more objective than subjective when it comes to the countries of the Western Balkans. [21]. Objectives include limited economic and technological resources for individual entrepreneurial activities (lack or expensive funds to start a home-based business, high taxes and fees, monopolies that restrict and block free-market competition, illegal trade channels, corruption, etc.).

## 7. CONCLUSION

In such a very unfavorable economic, social and political environment in the countries of the Western Balkans, working from home, and especially freelance, remain the only oases of entrepreneurial freedoms and personal autonomy that are not directly affected by these external restrictions. It is a great paradox that this entrepreneurial elite of mostly young people, in which freelancers are at the top or near the top, are in the countries of the Western Balkans placed on the margins of socio-economic life.

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