

Inserting Female Entrepreneurs in Business Networks: A Study in Balneário Camboriú (SC) - Brazil

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Abstract: Aiming to analyze the process of participation of women entrepreneurship in business networks in the tourism sector of Balneário Camboriú (Santa Catarina), Brazil, this exploratory and descriptive research was carried out by means of qualitative and quantitative approach and involved 43 entrepreneurs. The results revealed that only half of the respondents participated in networks and that contributed for the development of the company by promoting their products, increasing the number of customers and generating business opportunities and at the same time it meant an opportunity to make personal contacts and attend courses to improve their quality of life.

1 Introduction

The socioeconomic profiles, behavioral characteristics of people considered entrepreneurs and the reasons that lead individuals to establish new businesses have stimulated the interest of scholars from various countries for research on this topic in recent years. In this field of study, a research concern on female entrepreneurship has emerged due to the increased participation of women in entrepreneurial activities. Studies on gender in entrepreneurship are recognized by organizations that encourage and support initiatives and studies in the area, deserving the attention of organizations such as the OECD (Organization for Economic Co-operation and Development), which promoted seminars on this topic in 1998 and 2000, the International Council of Small Business (ICSB) and the Babson College, connected to Kaufmann Foundation Center, which coordinates the Global Entrepreneurship Monitor (GEM) study.

In 2004, the GEM edition released for the first time a special report on women and entrepreneurship (Minnit, Arenius & Langowitz, 2004). The GEM report (2012) directed at the women's entrepreneurship indicates that Brazil stands out as the sixth Latin American country with the highest rate of women entrepreneurs (15%). This is enhanced by the fact that the proportion of women entrepreneurs surpassed that of men for the first time in Brazil, reaching more than 52% (GEM, 2013).

The research on female entrepreneurship is recent in Brazil and the number of studies conducted so far is not enough either for a diagnosis of the scope of women activities in the Brazilian entrepreneurship or for the development of policies that support this segment, as is the case in other countries. Even though this study was not aimed at identifying differences on the performance of men and women in the industry under research, the knowledge about the inclusion of women in networks solidifies female participation in entrepreneurship. The integration in networks is recognized as a major vector for the survival of small businesses such as the ones in the tourism sector. This sector consists of a large number of micro and small businesses, for example, hotels, hostels, restaurants, transportation companies and other organizations which work together to provide an integrated hospitality service.

The engagement of these entrepreneurs in collaborative networks is even more necessary in the tourism sector due to formal and informal relationships between organizations that seek to achieve lasting competitive advantages. Due to its importance, the relationship between companies (networks) has been studied for a long time in the Administration area. However, Scott and Laws (2010) and Thomazine and Oliveira (2012) state that there are few researches that can help build knowledge on this subject related to tourism.

There are some studies on networks of entrepreneurs in the tourism sector in general, both abroad and in Brazil, as those by Fadeeva *et al.* (2001), Pavlovich (2003), Costa (2005) Novelli *et al.* (2007), Valdez (2009); Andrighi and Hoffman (2010), Birth and Beiren (2011) and Maske (2012).

One of the strategies used by entrepreneurs in this sector to eliminate gaps and ensure competitiveness is to organize themselves in their own networks, such as the internationally renowned NAWBO - National Association of Women Business Owners, in the United States. Furthermore, due to the negative impacts that tourism activities can generate, studies need to be developed and based on the concepts and dimensions of social responsibility and sustainability.

Entrepreneurship is one way to stimulate the creation of jobs and income, and it is also implied that the participation of entrepreneurs in networks accelerates the development of small businesses. Considering that, there is an interest on the part of the Brazilian government to improve the income and quality of life of the general population, especially women. The formulation of public policies and business management strategies need to be based on scientific researches that show the existing reality in each region, the same way other countries such as Finland and Canada do and where the government has made efforts to promote and support female entrepreneurship and have obtained significant results.

Due to the scarcity of scientific studies on female entrepreneurs and their participation in business networks, especially in the tourism sector, there is a lack of information about entrepreneurial capacity and women's participation in the networks in Brazil. Based on that, this current study intends to fill this existing theoretical gap by exploring the opinions, the strengths, and the difficulties women entrepreneurs have and face to join regional networks for business development.

Given the above, this study aimed to analyze the process of female entrepreneurs' participation in business networks in a touristic destination in the south of Brazil. Specifically the research sought to: a) Identify networks stimulated by the tourism department of the Brazilian government and check in which of them there is the participation of female entrepreneurs; b) Verify what constitutes the participation of these female entrepreneurs, and in particular, to what extent and how they participate as well as what leading role they perform; c) Describe the contribution this network involvement

provides, in a responsible manner for strengthening the enterprise and the women's entrepreneurship as well as the tourism sector.

This study is organized as follows: in addition to this Introduction, it presents the theoretical foundations of the study on female entrepreneurship and networking in tourism; next, the methodology used in the research is discussed, followed by the presentation and discussion of the results, and it ends with final remarks and references.

2. Key Concepts

This chapter presents the theoretical basis on female participation in business networks and the presence of female entrepreneurship in tourism.

2.1 Women in Business Networks

To Fombrun (1997), in the organizational field, the concept of networks is applied to designate a set of flows, such as resources and information, among groups of individuals, organizations or information systems that constitute the nodes of the network. Comparative studies on the participation of men and women in networks did not show significant results about possible differences as to the form of action. There is, however, evidence that the inclusion of women in networks tends to be smaller than that of men because involvement in the network becomes requires a time for exercising the entrepreneurial that is incompatible with the time to be spent with the family (Ahl, 2004).

Studies by Machado and Jesus (2010) showed that women entrepreneurs claimed that through participation in collaborative networks they increased their knowledge in the technical and professional areas. This finding reinforces the assumption that social networks are strategies to get information for the organization, benefiting the individual and the company. (Cross, Nohria & Parker, 2002). Another point emphasized by Cross *et al.* (2010) was that networks lead to the emergence of new forms of relationships between their actors. Mostly, this relationship happens through actions based on respect and trust. About that, Julien (2010, p.219) states that participation in networks, "generates potential information that facilitates decision, offering as necessary, additional resources or output doors."

The studies of Marcon and Moinet (2001) and Balestrin and Vargas (2004) also consider that the inclusion of small businesses in networks may represent an important strategy for increasing competitiveness, in the form of benefits such as collective learning, economies of scale, bargaining power, market expansion, reduced transaction costs and facilitated innovation process.

Importantly, the networks have a positive impact on the processes of growth and development of small businesses. Given that the inclusion of women in entrepreneurship is growing, understanding their involvement in networks can contribute to the analysis of strategic processes and threats to survival of small businesses. In this sense, besides the management activity which requires time and efforts to promote the growth of small businesses, the need to build networks, both for strong or weak nodes, requires extra time, but has become a pressing need for entrepreneurs (Vieira, 2004). Julien (2005) points out that networks can have generic or specific nature and their members may have direct or indirect ties.

Brazilian authors have studied the importance of networks for the development of small and medium enterprises. Borges Jr. (2004) found that SME networks provide access to different types of information, learning, innovation and adaptation to the environment; Balestrim and Vargas (2004) investigated the strategic dimension of horizontal networks of small and medium enterprises (SMEs); Morrison and Teixeira (2004) dealt with the acquisition of managerial skills of entrepreneurs through networking; Barbosa; Fuller and Ferreira (2005) found that participation in networks facilitates the internationalization of SMEs; and Machado (2009) sought to define the reasons why women entrepreneurs did that, the difficulties they encountered and the reasons for these difficulties. This latter author also studied the managerial characteristics of entrepreneurial-based decision making, leadership style, attitude towards risk and financial issues, style and strategic choices, and organizational structure of the companies created by them.

Women open businesses for different reasons: desire for fulfillment and independence, perceived market opportunity, difficulties to move up the career in other companies, a way to reconcile work and family, and the need for survival (Machado, St-Cyr, & Mione Alves, 2003). According to data from GEM (2011), the fact that women have more years of education than men ends up reflecting the increase in the rate of female entrepreneurship and the perception, by the woman, that entrepreneurship can be an interesting alternative career for them. The GEM report (2011) also draws attention to the 'glass ceiling' effect in Brazil, where women hardly ever can reach the highest positions in the hierarchy of an organization.

Among the main difficulties faced by the female entrepreneur, according to the study of Machado (2009) may be mentioned those related to their performance for fulfilling responsibilities that concern their households, kids and businesses; a lack of family support for solving the conflict between work and family roles; problems with network access and no role models and mentors; smaller size of the companies managed by women; lack of time; difficulties in balancing work and family; and low initial capital, which requires total dedication from the woman entrepreneurial leader for the business survival.

Keith and Schafer (1980) in their study had also mention difficulties such as the time spent in work and household chores, for both men and women. According to the research, this factor increased levels of depression and work-family conflict. The results of the study of Posig and Kickul (2004) showed that men reported feeling more emotional stress with the

interference of domestic obligations at work while women reported just the opposite. They felt the work generated conflicts with family, especially due to the lack of time these workers would have to be with their families.

Based on a study, Shelton (2006) stated that the fewer conflicts, the more welfare the entrepreneur has, and the higher the welfare of the entrepreneur, the better the business performance. However, Strobino and Teixeira (2013) pointed out that in trying to reconcile work-family-home, entrepreneurs act much more in order to mitigate conflicts identified by them than to eliminate them.

2.1 Tourism and Female Entrepreneurship

The tourism sector is a field for expansion of women entrepreneurship. In Finland, statistics in 2002 had already showed that female participation in this sector exceeds that of men (Kyrö, 2002). Despite no statistics for the Brazilian case, it is imminent the growth of female entrepreneurship in tourism. This trend is due not only because of policies that encourage entrepreneurship and tourism but also because of available opportunities to be explored and the existence of undergraduate courses in tourism.

Analyzing the academic literature on female managerial behavior, Machado (1999) pointed out that most of the investigations referred to the presence of behaviors based on clarity of objectives, simplicity of the structures, cooperation and agility. As for Buttner (2001), female entrepreneurial action most often seeks to achieve the satisfaction of the interests of all those who participate, directly or indirectly, in their businesses, customers, employees, family, and others.

In Brazil, there are some scientific studies on female entrepreneurship, in general, about the following issues: entrepreneurial profile (Machado, 2003), difficulties in entrepreneurship research (Machado, 2003); comparative studies of managerial profile (Machado, Gimenez, Pelisson & Aligheri, 2002; Machado & Machado, 2003), effects of women's participation in social networks (Machado & Jesus, 2010) and female entrepreneurship and the conflict between work and family (Strobino & Teixeira, 2013).

From the international literature on the subject within the tourism sector is the study of Iakovidou and Turner (1994) in Greece, where women entrepreneurs organized themselves in cooperatives and the article about the role of women in agritourism in Spain (Garcia-Ramon, Canoves & Valdovinos, 1995).

Tourism is an important activity for income generation; nevertheless, it brings about both positive and negative impacts to the environment and communities. For this reason, it needs to be developed in a balanced way, taking into account the concepts of socio-environmental responsibility (economic, legal, ethical and discretionary) as proposed by Carroll (1979

and 1991) and applied to various stakeholders affected by tourism. Also, any tourism activity should consider the dimensions of sustainability, namely, economic, social, territorial, cultural, ecological, environmental, national and international policies (Sachs, 1992; 2002). Although the socio-environmental responsibility and sustainability are not a panacea for solving the problems caused by the exploitation of any economic activity, their principles have been used to perform diagnostics of the impacts caused by organizations in various industries, and for arousing appropriate strategies to a more balanced local development. To achieve this balance, the development of tourist activities through the organization of the industry peers in networks can constitute a facilitating factor.

3 Methodology

In order to meet the goals, this exploratory and descriptive research was conducted with qualitative and quantitative approaches, seeking to know how female entrepreneurs get involved in networks, in particular the ones operating in the tourism sector. Besides that, it is intended to explore the difficulties and facilities for such participation and also to identify strategies that were adopted and the impact these strategies have had on the results of their companies.

The study was conducted in Balneário Camboriú, the main tourist destination in the state of Santa Catarina, Brazil. In the research, it was considered the following definition for female entrepreneur: the woman who created the company, which owns more than 50% of its capital and that runs the business management. The focus of study was tour agencies, hotels and restaurants because of the importance of these businesses in offering tourist services to visitors of the city.

The identification of research subjects was performed with support from trade associations in the tourism sector and associations of businesswomen. As a significant number of firms are not associated, the roll of organizations was complemented through searches in the telephone directory and previous contacts with the owners. The 52 identified female entrepreneurs were invited to take part in the research and the final sample was formed by 43.

First, a research was made on secondary sources related to the performance of women entrepreneurs in the tourism sector in the State of Santa Catarina, Brazil, including: Public Policy for the sector, National Plans (Ministry of Tourism and the Brazilian Tourism Institute - EMBRATUR), state and city tourism plans (Santa Catarina Turismo -SANTUR); actions and programs on female entrepreneurship carried out by associations in the tourism sector (Brazilian Association of Hotels Industry –ABIH, Brazilian Association of Travel Agencies - ABAV, Brazilian Association of Restaurants and Entertainment Companies (ABRASEL), Associations of Business Women and also the Commercial and Industrial Association of the city.

Subsequently, personal interviews with a sample of nine female entrepreneurs from the tourism sector were held with a semi-structured instrument in order to identify the nature of their participation in these programs, the factors that facilitate or hinder their participation, the strategies used and their interrelationship with socio-environmental responsibility, benefits arising to strengthen their businesses, as well as the contribution to the development of these women's entrepreneurial role.

Finally, a survey was developed with a questionnaire to a sample of 43 entrepreneurs in the tourism sector, covering the following variables: strategies conducted and their interrelation with the social responsibility; benefits generated from their businesses' strengthening; the contribution to the development of those women's entrepreneurial role; the contribution to their personal growth; the contribution to the development of the regional tourism; and the main difficulties faced by them in regard to the management of their businesses.

The qualitative data analysis, using the software Sphynx, was done after the transcription of the interviews and was meant to identify explanatory categories. The quantitative survey data were processed using descriptive statistics.

4 Results and discussion

This chapter is composed as follows: first, we discuss the results of the qualitative research made with the entrepreneurs and then we present the results of the quantitative study of female business owners in the area of tourism in Balneário Camboriú, Santa Catarina, Brazil.

4.1 Qualitative Research

In preliminary research conducted with entrepreneurs, we used a sample of nine women, two from the hospitality industry, two owners of tourism agencies, two from the sector of bars and restaurants, and three who, besides being entrepreneurs, were also members of the Municipal Tourism Council, the Convention & Visitors Bureau, and the Commercial and Industrial Association of Balneário Camboriú. Only the last three actively participated in formal network activities.

Data were collected through in-depth interviews, appropriate to understand the concerns social actors experience in their daily lives, as recommended Soulet (2006). The interviews were designed to focus on the degree of participation of entrepreneurs in formal networks, the factors that may hinder or encourage such participation and engagement strategies in informal networking.

Regarding the participation of women entrepreneurs in the tourism sector in networks of formal cooperation, such as business associations, all interviewees considered that their participation is still low for a few reasons, and mainly for "lack

of time due to house chores and attention the children". Other problems such as "lack of family support" and "conflict in balancing work with the role of wife and mother" were also observed.

These difficulties had been noted by Keith and Schafer (1980) and Machado (2009). Although the woman already has higher levels of education and actively contributes with her salary to the household income, she still cannot divide family chores with her mate. Other factors also emerged in the discourse of the interviewees related to "lack of commitment of entrepreneurs", "lack of innovation in communications network", "afraid to take on more commitments, beyond the double shift" and the "difficulty of living in an environment dominated by men. "

It was verified that the respondents are aware of the low participation of women in formal networks and the representation of entrepreneurs toward these social networks is still very low, which is seen by interviewees as a consequence of the low value of women's contributions. The comments of the interviewees also revealed that "there is need for organizations to invest in new social media and intensify their use in communication" in order to compensate for the lack of time and other difficulties faced by entrepreneurs as well as "more inviting business women to occupy leadership positions in other organizations and local councils. "

According to the interviewees, it could be noticed that even without participating in formal networks, women seek information on strategic contacts with informal networks in order to gain a competitive advantage for their companies as "information about the location of the tourist program" and "partnerships with other industry organizations to complement the tour package to be offered to the visitor." This confirms the necessity of relationship networking in tourism, as mentioned by Novelli *et al.* (2007).

To verify the existence of programs and actions on women's entrepreneurship in the tourism industry and in which of them the participation of female entrepreneurs can be found, the following agencies and associations involved in the tourist industry or supportive to small business were contacted: EMBRATUR SANTUR, SEBRAE, ABIH, ABAV ABRASEL, SINDISOL, ACIBALC and NUMEA. It was found that most of official bodies and associations related to tourism do not have any specific program devoted to women or a specific register of female entrepreneurs or organizations in the tourism sector. One exception was SEBRAE which kept the GEM research updated on general entrepreneurship in Brazil. Among the associations, only the Commercial and Industrial Association of Balneário Camboriú (ACIBALC) had a Center for Women Entrepreneurs (NUMEA) with a roll of entrepreneurs and their works.

The following information was collected through personal interview with the leader of NUMEA and through documentary analysis of the material supplied by it. At the time of the survey, this association worked within the Commercial and

Industrial Association of Balneário Camboriú (ACIBALC). It was founded in 2003 and is still active, performing actions and promoting various events. The association had 22 enterprising associates, acted as a multi-sector association and aggregated entrepreneurs, professionals, business managers and autonomous in various sectors. That association was created with the mission of enhancing the entrepreneurial capacity of women through the enhancement of knowledge of its members on a personal and professional level, seeking to be an association that manages integration and enables business between companies and associates. It should be noted that some owners of companies had been invited to participate in NUMEA but chose to remain as members of the ACIBALC

Among the events and activities sponsored by the Center, there are lectures for the promotion of knowledge on the themes: Women's Leadership, How to Computerize Your Business, Success Stories, Income Tax, Financial Management, Entrepreneurship and How to Achieve Greater Powers Through Productive Communication. The Center also organizes the Open Sale, which is a business opportunity for associated women to present their products or services; and the Women and Business Meeting, with the aim to stimulate entrepreneurs for organizing events, planning, interaction and sale of their products and services, and expanding the network of contacts and business.

4.2 Quantitative Research

The surveyed entrepreneurs worked in different areas: hotels (30%), inns (7%), restaurants, cafes and bars (33%) and tourism and travel agencies (30%). Analyzing the lifetime of the companies, it was observed that 28% were on the market between 5 and 10 years and 40% existed for over 10 years, which shows that these companies are already consolidated in the city and have already surpassed the 5th year of existence, which is the most vulnerable stage of mortality for small businesses. With regard to women entrepreneurs interviewed, most of them were 30-49 years old (49%), with higher education degree (58%) and average income between US\$ 1,200.00 and US\$ 2,800.00 (62%).

4.2.1 Participation in networks

Participation in business networks can occur in several ways and one of them is through the association. Thus, the study sought to know how the participation of women entrepreneurs in the networks formed by the associations took place.

By asking the interviewees if they knew some employer's association in the area of tourism, most responded positively (84%). With respect to participation in any association, 49% of women do not participate in any way. Among the associations in which there is women participation, the ones that stand out are: Brazilian Association of Hotels Industry-ABIH (22%) and the Brazilian Association of Travel Agencies - ABAV (22%), followed by the Commercial and Industrial Association of Balneário Camboriú - ACIBALC (19%). It is noteworthy that three of the women interviewed participate in

more than one association. From the women who do not participate in any association, 58% claimed to have no information of activities held by the association and 42% had no interest in participating.

Interviewees were asked if they knew the Center for Women Entrepreneurs-NUMEA and the result was that 49% of women had no knowledge of its existence, which demonstrates the need for further dissemination of this nucleus and the advantages for joining it. As for the question whether there was any interest in joining the association, it was observed that 67% had no interest. The reason would be the lack of time to devote to events and appointments of the association, according to the interviewees.

Regarding the involvement of those women who participated of an association, the result was that most entrepreneurs (56%) take part in events held by the association, followed by the ones who only participate in meetings (38%) and participating in board (6%), with 16 of them involved in one way only, and other 6 in more than one way.

The variables related to the contribution of the association for the development of the company were: exhibition of products/ services offered by entrepreneurs in fairs (17%), increase in the number of clients (17%) and generate business opportunity (13%).

As for the contribution of their involvement in the network for the development of tourism in the region, the increase of businesses in the sector stood out (16%), followed by the supply of skilled labor (13%) and better tourist information system (11%). In relation to the contribution for female entrepreneurs' personal growth as they participate in networks, the answers implied that it provided them with more social contacts (64%), and they could have courses for improving their quality of life (21%).

4.2.2 Women entrepreneurs' and their Businesses' Difficulties

The main difficulties faced by the tourism industry in Balneário Camboriú, in the interviewees' opinions, are excessive bureaucracy, cited as the most important (mean of 5.79 on a scale of 1 to 7), high tax burden (5.35), low-skilled hand labor and idle capacity (both means were 4.86). These results show aspects that should be considered by the public government so as to plan actions that may eliminate or reduce the factors that hinder the development of businesses created and run by women entrepreneurs.

When asked about the difficulties faced in running their own businesses, women entrepreneurs agreed with the statements that the owners of tourism businesses need to drive their business within the legal, economic, ethical and philanthropic responsibility (mean 6.74), and that the participation of women running companies humanizes the business relationship and

drops the borders of the exclusively female and male roles (5.77). Participation in business networks may contribute to the survival and growth of the business (5.60) was another variable highlighted, as well as the growing inclusion of women in entrepreneurship whereas companies are generally small (5.19).

Importantly, the results showed high standard deviations, showing high variation between the responses on certain items that should be considered. They show that, specifically in the tourism sector, women who act as entrepreneurs face difficulties, thus posing an additional risk to the survival of businesses in the market and one of the strategies used by women entrepreneurs to eliminate gaps and ensure competitiveness is to organize themselves in networks. Also, in concordance with the theory studied, the networks contribute to the growth and development of small businesses. And, in confirmation to studies already conducted, due to the negative impacts that tourism can generate, the activities in this industry need to be developed based on the concepts and dimensions of social responsibility and sustainability.

Conclusion

This research analyzed women entrepreneurs in the tourism industry in Balneário Camboriú and some results need to be highlighted not only to contribute to this field of knowledge but also to generate public policies and new business practices.

The qualitative research provided more insight into the difficulties faced by entrepreneurs. The results revealed that the lack of time for those women who actively participate in networks of business relationships is mainly caused by the difficulty of reconciling work and family tasks and no cooperation in the domestic chores. These difficulties can be understood by the diversity of existing conflicts in the lives of women arising from modern lifestyles and that are hindering their involvement in these networks as well as dedication to their business.

Although some women entrepreneurs take part in various associations from the tourism sector, most of them do not have a list to identify them or have projects specially designed for these businesswomen. These findings demonstrate disorganization and to some extent lack of vision of these associations managers in order to better harness the potential of their actions and their associates. Such findings reinforce the women's perceptions about the reduced value that is given by these associations to the female contribution and the difficulty of living in a male dominated environment. These data suggest that these associations should invest in programs to make them more attractive to female participation and a communication plan that values the role of female entrepreneurship in the economy.

The quantitative survey showed that almost half of the surveyed entrepreneurs do not participate in activities such as associative networks and the most prominent reason for this failure was the lack of time and not a lack of knowledge about the associations. The interviewees also revealed that excessive bureaucracy of government agencies, the excessive tax burden and the low qualification of staff to work in the sector are the main difficulties faced in conducting their businesses. This information reveals the need for public policies that address these issues in order to stimulate the growth of these companies.

Although the results of this research contribute to the knowledge of female entrepreneurship in tourism, there were some limitations in the process such as the fact that the study is limited to businesswomen in just one tourist destination, which was Balneário Camboriú, and also because not all the female entrepreneurial leaders in the survey sample agreed to participate on the research. For this reason the data cannot be generalized to all women entrepreneurs in the tourism sector or to other regions of the country.

Notwithstanding these limitations, the results of this study can contribute to the deepening of scientific knowledge on the subject as there are very few researches on female entrepreneurship in Brazil and none in the tourism sector and these results could be used as a source of information for undergraduate and postgraduate studies in tourism and related fields.

The research results can still be a basis for public policies that strengthen the development of women entrepreneurship in different industries, especially in tourism, since it is a priority of the state and federal governments for the socioeconomic development of the country.

For future studies, we suggest the application of similar research in other tourist destinations in Brazil or other countries. The participation of women entrepreneurs in networks can vary from one location to another, according to the local culture and values. It is also recommended conducting studies with a larger number of entrepreneurs in the industry so as to apply multivariate statistics to test hypotheses in order to find association between variables.

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