

Women Entrepreneurship in the Western Romania. Research Results and Policy Recommendations

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Abstract. *Starting from the results of the empirical, quantitative, and qualitative research performed in the AntrES project, between 5.01.2009 – 4.01.2011, in the Western Romania, referring to the existence of obvious gender gaps regarding the start up of new businesses and the ownership of the businesses; the characteristics, the motivations, and the difficulties of the women entrepreneurs and potentially enterprising women; the successful women entrepreneurs' perceptions on the sex equality in the field of entrepreneurship – this paper presents arguments and recommendations of specific policies meant to support the potential women entrepreneurship in Romania, as an engine to overcome the economic crisis and to reconnect to the regional development mechanism facilitated by the European Union's regional policy.*

Keywords: women entrepreneurship; gender gaps; new businesses start-up; public policies; regional development.

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Introduction

A famous article published in the no less famous *The Economist* – “*A guide to womenomics. The future of the world economy lies increasingly in women hand*”, started with Henry Higgins’s question from “*My Fair Lady*” – “*Why can’t a woman be more like a man*” and foresaw that the future generations would ask themselves - “*Why can’t a man be more like a woman?*”, arguing with statistical data relevant for the period 1920-2005, that women – “the most underused resource of world economy”, are now “the most powerful engine of global growth” (*The Economist*, 2006)⁽¹⁾.

From the opening operated in the first notable article tackling the subject – “*The Entrepreneurship – A New Women Frontier*” (Schwartz, 1976), the literature consecrated to the women entrepreneurship (Brush, 1997, 2006, Brush et al., 2004, Casson et al., 2006, Bruni et al., 2008, Parker, 2009), still poor and still far from constructing appropriate theories, is rather preoccupied with “*the stereotype of the business woman*” – constructed around “less” as compared to men – less capable, less qualified, less trained, less brave, less rapid, less endowed with capital or less in condition to obtain capital etc., than to encourage the women entrepreneurship; therefore, in this context, the above conclusion sees, at least, surprising. Moreover, in the specifically Romanian context, the support of the women entrepreneurship appears, wrongly, as a minor, frivolous, and lacking importance problem as compared to the priorities and the imperatives of the crisis.

After implementing the AntrES project and the conclusions of the research activities facilitated by this project, we strongly state that the potential of the women entrepreneurship an engine to overcome the economic crisis and to get out of poverty of the families and communities in the Western Romania, is beyond debate, not only under-evaluated but also neglected at the level of national and regional public strategies and policies in Romania, excepting the support that comes from the European Union.

Beyond the formal commitment to the strategic objectives of the European Union’s occupational policy and the declarative assumption of the responsibility to access structural funds, the national and regional public strategies and policies must internalize the interest and the preoccupation to support the business initiated and developed by women.

Why? First of all, for the women are more exposed, in conditions of crisis, to the risk of losing their job, especially in the public sector and, especially, in the current conditions of budgetary austerity and the self-employment alternative represents a solution that should not be neglected; second of all, for there are considerable gender gaps regarding the start up of

new businesses and the ownership of the businesses in the Western Romania; in the third place, for the support of the potential of the women entrepreneurs and the potentially enterprising women in the Western Romania, much more preoccupied than men to spend what they earn on food, education, and ensuring the health of their children and family⁽²⁾, could lead, through appropriate strategies and policies, to a more rapid “way out of the crisis”, to resume the economic crisis to the benefit of the society and to reconnect to the regional development mechanism facilitated by the European Union’s regional policy.

Arguments to support those mentioned above and premises to capitalize some recommendations of strategies and policies issued from the results of the empirical, qualitative, and qualitative research, performed in the AntrES project.

The AntrES project and the implementation strategy

The project “*Entrepreneurship and the Equality of Chances. An Inter-regional Model of Women School of Entrepreneurship*” (acronym AntrES) had as a general objective to promote the equality of chances in the field of entrepreneurship, by stimulating the involvement of women, generally, of women from the rural areas, especially, in starting up and developing their own businesses in the context of the sustainable development of the communities in the counties situated along the Western border of Romania (the counties Maramureş, Satu Mare, Bihor, Arad, Timiş, Caraş-Severin).

The AntrES project addressed a number of 1,800 women from the six counties situated along the Western border of Romania, grouped in three target groups: *288 women from the urban areas, SMEs managers wishing to develop their business; 1,440 women from the urban and rural areas wishing to start up their own business; 72 women, students in Economics in the last year, who have been trained to become trainers in the entrepreneurial field and had a job as rural coordinators, in the project.*

From the point of view of the implementation strategy, all the activities of the project were performed “in the mirror”, in the six counties of the implementation area had in view, that is “cascade-like”, at the territorial, local, and rural level. The first six months were devoted to preparing the Entrepreneurial School for Women, that is to finding the course and application books of the two training modules: *The Start up of the Business* and *The Development of the Business*, to carrying out the economic diagnoses of the counties involved, to constructing the data base and to drawing up the specific procedures for the selection and monitoring of the target groups; also, in these six months six territorial centres for women were established in the partner

universities in the county seats on the Western border of Romania, 24 AntrES local centres and 72 rural centres, as a result of signing partnership agreements with the local public administration. Starting with the seventh month, for a period of six months, the training activities took place in the training centres within the territorial centres of the Entrepreneurial School, following the two modules – *The Start up of the Business* and *The Development of the Business*, two themes a month being scheduled: on Fridays – 6 hours of course and on Saturdays – 6 hours of applications. The courses were delivered by the territorial coordinators, assisted by the local coordinators. To each course, according to the theme, an outside expert was invited. The applications were presented by the local coordinators, each with a group, using the *Action Learning* method, encouraging the women to talk freely and practically, with the help of the local coordinator as a facilitator of the learning process. At the end of the training activity, there was the assessment, in the contest "My business plan", the awards consisting in the minimum amounts of money necessary to effectively start up a firm, that is to implement the business idea. Starting with the thirteenth month, for six months, the training in the local centres took place, made by the local coordinators assisted by the rural coordinators, replying the model learned in the territorial centres. From the nineteenth month, for three months, the training in the rural centres took place, made by the rural coordinators, replying the model learnt in the local centres, for the first module – *The Start up of the Business*, due to the composition of the target group. The last three months of the project were devoted to assessing, monitoring, and disseminating the results of the project.

Integrating the *Action Learning* method in the AntrES Entrepreneurial School had in view the achievement of the objectives set beyond the simple providing of a set of knowledge to initiate, develop, or support a business, to determine a change based on learning, in the true meaning of the word. According to the *Action Learning* method, the difference between *knowing* and *understanding* is the following: *knowing* means to be capable of doing; *understanding* means to be capable of changing the reality you understood. *Learning means Progress*, which, in turn, represents our capacity to make *Change for the better* (Dodescu et al., 2004a). Using the *Action Learning* method, applied by the coordinator of the AntrES project in a previous project (Dodescu et al., 2004b), starts from the widely accepted hypothesis in the literature, that the entrepreneurship is learnt to a higher extent through informal or non-formal means than through the formal educational system; that is why the AntrES Entrepreneurial School, based on the *Action Learning* method, created the "with and from the others" learning situations, by forming mixed sets (groups) – made up of women from all the three target groups: women

managers of their own business wishing to develop, women wishing to start up their own business and last year students in the Economics, who trained and became trainers in the field of entrepreneurship;

therefore, women *with* and *without* entrepreneurial experience, in different stages of knowledge and understanding of entrepreneurship. Within these groups, the women were encouraged to talk, based on the subjects presented in the course and application books, and, also from their own experience, being stimulated to share their own problems and to advise each other, to ask and answer, being an inspiration to each other, motivating each other and learning from each other. The sequence of the courses in the territorial, local, and rural centres implied the participation, for an hour, of an outside expert, preferably a well-known woman entrepreneur or a woman with acknowledged professional competences for the subject debated, at the level of that particular town or village, prepared to share to the participants her success story or her experience in the field. Taking into consideration the impact demonstrated on the women entrepreneurship of the models, of learning from the others' experience, success, or mistakes, by using the *Action Learning* method, mainly, characterised by *Learning with and from the others*, The AntrES Entrepreneurial School set up – and it succeeded, we believe – to help the women managers to better understand their business, to develop it and to become real entrepreneurs, to infuse to the women wishing to start up their own business the necessary courage to pool and mobilize resources in order to become entrepreneurs, and to transform the young trainers in the field of entrepreneurship into promoters of entrepreneurship from conviction, not from necessity (Dodescu, Bădulescu, 2010, pp. 470-476).

The finalization of the courses of the AntrES Entrepreneurial School consisted in drawing up of the business plan by the students, with which they participated to the contest "*My business plan*". The best business plans were awarded within *Galas of Women Entrepreneurship*. Out of the total of 1,800 business plans registered and assessed in the contest, a total number of 724 business plans made by the women trained in the project were emphasised and promoted, a total number of 408 business plans was recommended to participate to the awarding stages and a total number of 108 women wishing to start up their own business were awarded in money, with minimum amounts of money necessary to initiate the business (sums between 1,000 and 2,000 lei).

The deploy of the AntrES project has permitted the creation of an educational, research, training, institution, and communication inter-regional network; the creation of a model of Entrepreneurial School for women; the making of business plans addressing the needs and the development priorities specific to the inter-regional area had in view.

The research activity was not the main activity of the AntrES project, but it took place complementarily to the training activity within the Entrepreneurial School for Women, yet this activity proved to be, along the project, on one side – a necessity, on the other side – an opportunity. On one side, the necessity for a correct and articulate theoretical framing of the women entrepreneurship, as a support for the capitalization of entrepreneurship courses, and, also, to manage a project of such a span so that it generates initiated and stabilized businesses, jobs, economic growth and regional development, in the not predictable and obviously not stimulating conditions of the economic-financial crisis, of the frequent legislative changes, fiscal authority, quasi-generalised indifference of the strategies and policies regarding the SME sector in Romania and the reduced Romanian entrepreneurial spirit among women and in the rural area; on the other side, the opportunity to scientifically “explore” some numerous target groups representative for the illustration of the women entrepreneurship in the Western Romania has boosted the research activity.

Research methodology

The research activity performed in the AntrES project took place in two directions: *quantitative* – consisting in the research based on the *survey* of the most significant aspects concerning the profile of the business women, and the potentially enterprising members of the project’s target groups, and *qualitative* – consisting in the research based on an open structured *interview* applied to some successful women entrepreneurs from each place, both urban and rural, where an AntrES centre developed its activity (these women were invited as outside experts to the courses of the AntrES School) of some aspects concerning the personal profile of the business owned.

The quantitative research had three distinctive components, according to the students’ residence environment and the target group they were part of. The application of the surveys was followed by the creation of the data bases and then the processing of data using the SPSS software.

The first component had in view the *women entrepreneurs from the urban area* (members of the target group I): territorial centres – 6 county capital cities and the local centres – 24 towns and smaller municipalities in the counties in the project’s area of implementation. The research performed in order to identify the entrepreneurial profile of the women in the urban area who have and manage their own businesses (members of the target group I) was made based on the creation and administration of a *Research-Monitoring Survey*. This

survey had a number of 52 questions, grouped on themes: demo-economic profile, professional experience, business profile, entrepreneurial history, difficulties encountered, motivational aspects and psychological profile.

The data base aggregated at the urban level (territorial centres and local centres) has a number of 314 records and it is made up of the answers recorded at the Research-Monitoring Surveys applied to the respondents in the target group I – women managers from the territorial and local centres in Maramureş, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin counties, as follows:

- at the level of AntrES territorial centres (municipalities: Baia Mare, Satu Mare, Oradea, Arad, Timișoara, Reșița) between 17.07.2009 – 31.07.2009; the application of these surveys to the respondents in the target group I – women managers (including the substitutes) generated a total number of 153 records;
- at the level of AntrEs local centres (towns: Târgu Lăpuș, Baia Sprie, Seini, Sighetul Marmăției – Maramureş county; Negrești Oaş, Ardud, Carei, Tășnad – Satu Mare county; Marghita, Salonta, Aleșd, Beiuș – Bihor county; Chișineu Criș, Lipova, Ineu, Pecica – Arad county; Lugoj, Jimbolia, Recaș, Buziaș –Timiș county; Bocșa, Caransebeș, Moldova Nouă, Băile Herculane –Caraș-Severin county) between 22.01.2010-30.01.2010; the application of these surveys to the respondents in the target group I – women managers (including the reserves) generated a total number of 161 records.

The second component referred to the *potentially enterprising women* (members of the target group II), also from the urban area (territorial and local AntrES centres). The research regarding the women in the urban area wishing to start up their own business (potentially enterprising women – members of the target groups II) took place similarly with that made among women from the urban area that have and run their own business. Therefore, a Research-Monitoring Survey was conceived and applied which had 38 questions, referring to themes like: demo-economic profile, professional experience, business profile, perceptions regarding the start up of a business, motivational aspects and psychological profile.

The data base aggregated at the urban level (territorial centres and local centres) contains a total number of 743 recordings and it is constituted of the answers recorded at the Research-monitoring Surveys applied to the respondents in the target group II – women wishing to start up their own business, from the territorial and local centres in the counties of Maramureş, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin, as follows:

- at the level of AntrES territorial centres (municipalities: Baia Mare, Satu Mare, Oradea, Arad, Timișoara, Reșița) between 17.07.2009 – 31.07.2009; the application of these surveys generated a total number of 252 recordings;
- at the level of AntrES local centres (towns: Târgu Lăpuș, Baia Sprie, Seini, Sighetul Marmăției – Maramureș county; Negrești Oaș, Ardud, Carei, Tășnad – Satu Mare county; Marghita, Salonta, Aleșd, Beiuș – Bihor county; Chișineu Criș, Lipova, Ineu, Pecica – Arad county; Lugoj, Jimbolia, Recaș, Buziaș – Timiș county; Bocșa, Caransebeș, Moldova Nouă, Băile Herculane – Caraș-Severin county) between 22.01.2010 – 30.01.2010; the application of these surveys generated a total number of 491 recordings.

The third component had in view the identification of the entrepreneurial specific in the rural area, taking place among the *potentially enterprising women*, members of the target group II, from the *rural area*, and the 72 AntrES rural centres. The research took place based on the application and processing of the same research-monitoring survey just like in the case of the research performed at the urban level for the target group II – women wishing to start up their own business.

The data bases at the rural level (rural centres) contains a total number of 979 recordings and it was constituted by applying these surveys to the women in the target group II, in the period July-September 2010, in 72 AntrES rural centres (Bihor county: Spinuș Aușeu, Vadu Crișului, Bratca, Budureasa, Roșia, Pomezou, Tinca, Avram Iancu, Tulca, Diosig, Sălăcea; Timiș county: Coșteiu, Remetea Mare, Bucovăț, Belinț, Victor Vlad Delamarina, Topolovățu Mare, Racovița, Boldur, Cheveleșu Mare, Cărpiniș, Comloșu Mare, Lenauheim; Arad county: Seleuș, Șicula, Cermei, Craiva, Beliu, Șiulac, Bocsig, Șeitin, Secusigiu, Săvârșin, Bata, Ghioroc; Maramureș county: Dumbrăvița, Copalnic Mănăștur, Șișești, Coroieni, Groșii Țibleșului, Cupșeni, Cicârlău, Săpânța, Vadu Izei, Rona de Sus, Recea, Groși; Caraș-Severin county: Ruieni, Slatina Timiș, Armeniș, Pojejena, Coronini (Pescari), Berzasca, Mehadia, Iablanița, Topleț, Măureni, Berzovia, Ramna; Satu Mare county: Bixad, Turț, Halmeu, Culciu, Valea Vinului, Medieșul Aurit, Vetii, Doba, Odoreu, Moftin, Căuaș, Călinești Oaș).

The second direction of research was the *qualitative* one. Thus, an *open interview* was made with a number of 102 women experts invited to the AntrES courses, these being successful women entrepreneurs themselves from each place – AntrES territorial/local/rural centre. The interviews were focused on aspects like: the occurrence of the business idea, its evolution until the present time and the future perspectives; the profile, the satisfactions, and the difficulties associated to the career of entrepreneur embraced by a woman; the

role of the entrepreneurial education; the perception on the gender differences in the entrepreneurial field etc. The answers given by the 102 women represent an important thesaurus of resources and opinions which completes and illustrates the results of the quantitative research performed in the AntrES project.

The results of the research

What we intend to present further, in synthesis, represents the conclusions resulted both from the research performed at the beginning of the project, incarnated in *The Economic Diagnoses* of the six counties investigated in the Western Romania, and *the quantitative and qualitative research* performed among more than 1,800 women, members of different target groups of the AntrES project, and among the 102 successful entrepreneur women from the AntrES centres. The conclusions resulted from the investigation of these valuable and rich resources were grouped on several directions, as follows:

- aspects referring to the existence of certain gender differences in the field of entrepreneurship – the so-called “gender gap in entrepreneurship” – *regarding the initiation of new businesses and the ownership of the businesses in the Western Romania – extracted mainly from the Economic Diagnoses of the counties in the Western Romania;*
- aspects referring to the *characteristics, motivations, and difficulties of the woman entrepreneur and of the potentially enterprising woman in the Western Romania – resulted from processing and interpreting the surveys applied to the target groups of the AntrES project – women managers of their own businesses and women wishing to start up their own business, surveys applied during July 2009 – September 2010, at the level of the six territorial centres, 12 local centres and 72 rural centres situated in the towns and villages mentioned in the Western Romania, and 979 surveys applied in the rural area in 72 villages in the Western Romania;*
- aspects referring to the *perceptions regarding gender equality in the field of entrepreneurship in the Western Romania – resulted from the 102 interviews made with successful women entrepreneurs in the Western Romania, invited as outside experts at the AntrES Entrepreneurial School.*

1. Gender gaps regarding the start up of a new business and the business ownership in the Western Romania

When the analysis of some indicators specific to the labour market (the rate of active population, the employment rate, the unemployment rate etc.) does not lead to the identification of some relevant clues from the perspective of gender gaps in the Western Romanian counties (Maramureș, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin), we cannot say the same thing *analysing the number of busineeses started and owned by women* compared to the number of businesses started and owned by men in the Western Romania.

The existence of some considerable gender gaps regarding the start up of a new business and the business ownership in the Western Romania is confirmed by the economic diagnoses of the counties in the Western Romania (Maramureș, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin) realized in AntrES project, during March-June 2009 (Dodescu et al., 2010). The comparative analysis of the number of women and men company administrators, SMEs administrators, natural persons etc. in the counties in Western Romania (Maramureș, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin)⁽³⁾, confirms the generally embraced conclusion both in the literature (Parker, 2009, p.184), and in the international reports dedicated to women entrepreneurship (Allen et al., 2007) that *there are certainly gender gaps in the Western Romania regarding the start up of new businesses and business ownership*.

More exactly, regarding the *natural persons*, at the end of 2008, for all the counties analysed, the number of men was around 1.5 times higher than the number of women, the most important difference being recorded at the level of Timiș county – 2.3 times more men natural persons than women. *The analysis of the administrators of companies* registered in 2008 clearly emphasises even a higher discrepancy between men and women – the highest being recorded in Maramureș county, of almost 3 times (2.79) higher, the lowest, almost inexistent – in Satu Mare county; in the rest of the counties analysed, the number of men administrators of companies is double or much higher than that of women. Taking into consideration *the number of administrators of small and middle sized enterprises* registered in 2008, it can be seen similar discrepancy in all the six counties, that is the number of men is almost double, and of almost 2.1 times higher in Maramureș and Timiș. The highest and the most disproportionate disparities are encountered in the number of *administrators of large enterprises* registered in 2008: more than 8 times more men than women in Caraș-Severin county, of more than 5 times in Satu Mare county, of almost 4 times in Timiș, Bihor, Maramureș counties and of 2.65 times in Arad county (Dodescu, Giurgiu, 2010, pp. 111-119).

The preliminary conclusions provided by the economic diagnoses of the six counties investigated in Western Romania referring to the existence of gender gaps in the field of entrepreneurship – the so-called “*gender gap in entrepreneurship*” are completed by the conclusions resulted from the application of the surveys in the target groups of the AntrES project – women managers of their own business and women wishing to start up their own business, surveys applied during July 2009 – September 2010, at the level of the 6 territorial centres, 12 local centres, and 72 rural centres situated in the towns and villages mentioned in the Western Romania.

2. The characteristics, motivations, and difficulties of the women entrepreneurs managers of their own companies in the Western Romania

For a faithful image of the *entrepreneur woman manager of her own company in the Western Romania*, we are presenting below, as a synthesis, the results of the interpretation of surveys applied to the students of the Entrepreneurial School of the target group I – women managers of their own business (314 surveys applied in the urban area in 18 towns in the Western Romania):

- the majority of the respondents (74%) are *married* and they live in households of 2-4 members, having in most of the cases *1 or 2 children*;
- the average age is 39.04 years old;
- 48.4% are sole proprietor of the business, while 51.6% own the firm together with other people, the co-proprietors being, in 85% of the cases, *family members*;
- 70% are *employed in their own company*;
- over 80% have *university or high school education*, and 40% attended specialization or training courses in different fields, those related to business management and administration being predominant;
- only 29.6% have a business plan;
- for 83.2% it is their first business, the average age to start up the first business being 31.5 years old;
- 74.5% had other jobs previous to the entrepreneurial experience;
- over 88% started their business alone.

The predominant context in which the women entrepreneurs managers of their own business in the Western Romania started up their own business is either that of an *unsatisfying job* or the *loss of their jobs*, conjugated with the identification of a business opportunity or idea, *amid a favourable economic*

context; in spite of all these, surprisingly, only a sixth part of the respondents declared that they started up their business for money, while two thirds of the respondents declared that *they initiated the business in order to demonstrate to themselves and people around that they could succeed*. Out of the firms owned, the overwhelming majority are *micro-enterprises* (80.9%), the reduced dimensions of the firms being disclosed in the average number of employees (9.86 people), in the average turnover (approximately 1.3 million lei) and in the average profit (approximately 240,000 lei)⁽⁴⁾. Regarding the fields of activity, the overwhelming majority of these firms (76.5%) activate in the field of *trade, tourism and services*. As entrepreneurs, the women in the Western Romania faced numerous *obstacles and difficulties*, currently increasing as compared to the moment when they initiated their businesses: *high fees and taxes, bureaucracy, frequent legislative changes, competition, financial difficulties*; followed by non-economic obstacles and difficulties: *disbelief in the own person; merging the professional life with the family life; gaining the acceptance and the respect of people*.

Regarding the access to funds, this was relatively reduced – 24.1% declared that they had benefited from redeemable funds (credits) and only 5.5% of the respondents declared that they had benefited from non-redeemable funds.

A rejoicing result is that the respondents are aware of the importance of professional training for the success of a business, considering by far competence and experience in the field as essential conditions of a perspective business.

3. The characteristics, motivations, and difficulties of the potentially enterprising women in the urban and rural areas in the Western Romania

Continuing the integration exercise, this time referring to the *image of the potentially enterprising woman in the urban and rural areas in the Western Romania* – created based on the surveys applied to the students of the Entrepreneurial School of the target group II – women wishing to start up their own business (743 surveys applied in the urban area in 18 town in the Western Romania and 979 surveys applied in the rural area in 72 villages in the Western Romania), we can conclude that:

- the majority of the respondents are married (53% in the urban area, 74.6% in the rural area);
- almost half of the respondents in the urban area live in households with *one child*, and two thirds of the respondents in the rural area live in households with *one or two children*;

- the average age is 32.39 years old in the urban area and 35.47 in the rural area;
- two thirds of the respondents – both in the urban and rural areas – are *employed*, and the overwhelming majority – 88.8% in the urban area and 84% in the rural area – *have never started up a business so far*.

If the portraits of the potentially enterprising women in the urban and rural areas have been quite similar so far, the differences, otherwise predictable, occur in:

- *the studies* – 63% of the respondents in the urban area have university and post-graduation, compared to 43% in the rural area;
- *the field of activity* – two thirds of the respondents in the urban area work in *tourism, services, trade, education*; in return, in the rural area, almost 60% work in the *public administration or education*;
- *the fields of activity in which they intend to start up their business* – 80% of the preferences of women in the urban area are directed towards *tourism, services, and trade*, followed by: industry-constructions, agriculture, education-instruction-research-culture, medicine and body care; in return, in the rural area, *trade* is preferred by 32.4% of the respondents and it is followed, as expected, by *agriculture*.

Regarding the problems that the potentially enterprising women are facing – the economic dependence and poverty are major problems, especially in the rural area where 10% of the respondents declared that they did not have any kind of income, 25% said that they had an income up to 500 RON, and 50% said that they had an income up to 900 RON.

Both in the urban and the rural area, *the problem of funds' insufficiency to start up the business* is grim – 90% consider that they do not have at all or they have a small amount of financial resources, more than 70% consider that they do not have at all or have a small amount of material resources, and 50% consider that they do not have at all or they have a small amount of human resources.

In this context, yet, it is rejoicing the fact that 66% of the women in the rural area and 71% in the urban area consider that they benefit from important support from family and more than 55% intend to involve their families in the business, both as an essential human resource and as an extension of the family partnership. Also, it is explainable that the respondents prefer those fields to start up their business in which the necessary start-up capital is lower – trade, tourism, services etc.

4. The perceptions of the successful women entrepreneurs in the Western Romanian regarding the gender equality in the field of entrepreneurship

The answers of the *successful women entrepreneurs in the Western Romania*, interviewed within the project, invited as outside experts at the AntrES Entrepreneurial School, are refining these conclusions, especially by shaping *the characteristic features of the women entrepreneur in the Western Romania, the ingredients of a successful business seen by women and the perception regarding the gender equality in the field of entrepreneurship in the Western Romania*.

When asking *Which do you think are the features that a woman entrepreneur must have?* – the list of answers of the successful women entrepreneurs in the Western Romania contains both those features to the entrepreneurship frequently encountered in literature (Casson et al., 2006, Brush, 2006): *ambition, responsibility, consistency, flexibility, adaptability, courage, creativity, willingness, implication, motivation, determination, hard work, predisposition to action, innovating spirit, trust in own forces, winner mentality, capacity to take risks, organizational capacity, capacity to see opportunities when occur* etc., and those quoted in the literature devoted to women entrepreneurship: *perseverance, predisposition and ability to work hard, communication abilities, networking, ability to make compromises, ability to listen, ability to tolerate, intuition, sensitivity, empathy, objectivity and motivation, capacity to learn continuously, likeability, consciousness, curiosity, punctuality, seriousness, honesty, modesty, carefulness, respect for partners* etc. The feature with the highest frequency in the answers of the successful women entrepreneurs in the Western Romania is *perseverance*.

When asking *Which do you think are the ingredients of a successful business in Romania?* – besides answers like: *knowing of the business environment, understanding and capitalizing the opportunities, creating a competent work team* etc., we consider three elements to be significant to illustrate the women entrepreneurship, present in over 90% of the answers of the successful women entrepreneurs:

- *Education and professional experience in choosing the field of activity and entrepreneurial education* (“The role of education is essential, you cannot learn to walk unless your parents are near, you cannot learn to talk unless the presence of some people who can talk; like this, a business cannot “run” forward before it learns to walk and, even if business may “crawl on all fours”, a guide offered by education, in any form possible, is that which can teach the business and its manager to

adapt to the environment and continue living” – Micurescu Laura Adela, Bata, Arad);

- *passion, even love, for that particular business* (“The business is like a marriage, if it is from love, it succeeds,..., in life it is extraordinary if you do what you like, if you can combine business with pleasure” – Cioban Valerica, Arad, Arad; “...if you like what you do when you work, you will never feel you do work” – Cerneștean Viorica, Dumbrăvița, Maramureș; “...if you do what you like, if you work with self-denial and enthusiasm, the success comes naturally” – Buda Alexandra, village Ungureni, Cupșeni, Maramureș);
- *the family support and safety* (“The satisfactions that a women entrepreneur lives are given by the moments when she realizes that her dream has come true, that she is independent and her family always supports her” – Monica Dragomir, Copalnic Mănăștur, Maramureș; “...one of the most important hardships that a business woman may encounter is not to find support in other people and not to have her family close” – Lumes Lidia, Sighetul Marmației, Maramureș; “... with the help of your family, business work well even during crisis” – Monica Dragomir, Copalnic Mănăștur, Maramureș; “...a created business is a good of the entire family, is an inheritance that you can leave to your children, a business is not just a present income, but an insurance for the future” – Georgeta Haiduc, Avram Iancu, Bihor).

The overwhelming majority of successful women entrepreneurs in the Western Romania consider that *there is no gender discrimination in the field of entrepreneurship in the Western Romania*, stating that they either did not had to deal with or they did not encounter situations of gender discrimination in businesses, or that the possible discriminations they had to deal with were isolated, minor, and considerably faded in time (“There is no gender discrimination in businesses in Romania nowadays, except for some isolate cases” – Dragomir Monica, Copalnic Mănăștur, Maramureș). The opposite, there answers invoking the existence of gender discrimination in business; yet, these answers are not frequent (“Of course, there are discriminations, both in business and in everyday life” – Buda Alexandra, village Ungureni, Cupșeni, Maramureș; “I often had to deal with the prejudices of selfish and misogynistic men, who do not believe in the women’s capacity to work hard like a man, who speculate the fact that women have to merge business with work in the household” – Nyiki Liliana, Odoreu, Satu Mare; “Women are discriminated against in business, they are often disconsidered, but on the other hand, these disadvantages are counterbalanced by the native qualities of women” – Georgeta Haiduc, Avram Iancu, Bihor; “...there is still discrimination, in this

view, because the men's mentality is that that, still, women have to deal with the household and there is no place for them in business" – Șchiop Marta, Șurdești, Maramureș). The negative aspects, almost unanimously, invoked by the women entrepreneurs in the Western Romania are *disbelief*, especially in the first years of their business, and the *people's tendency to discourage them* ("People were blaming me: What does this girl think, that she will manage alone?" – Rodica Sala, Beiuș, Bihor; "...people around will not encourage them, but on the contrary, they will discourage them" – Șchiop Marta, Șurdești, Maramureș; "...there is a certain disbelief in a woman's capacity to keep a promise, but this disbelief can be easily overcome" – Lidia Popuțe, Tulca, Bihor).

Considering that the gender discrimination does not represent a problem in business or it is a minor problem, the successful women entrepreneurs are considerably more preoccupied to understand and explain *the differences between the women entrepreneurs and the men entrepreneurs*, their answers confirming, this time, too, the broad literature devoted to the *business women stereotype* ("Women want fulfilment, men want independence. Women hardly fall back on loans than men, they start up a business only if there are enough personal resources so that borrowings are as small as possible. Ladies and young ladies are more flexible and more tolerant than men, which makes them have different management styles. Also, they often choose businesses in the field of services, while men in technical fields" – Camelia Cican, Băile Herculane, Caraș-Severin; "All what can make the difference between businessmen and businesswomen are certain personal characteristics and features emphasising different approaches regarding the tolerance in work, the degree of flexibility, personal perseverance or involvement" – Mariana Dafinoiu, Iablanița, Caraș-Severin; "The differences between the women and men entrepreneurs arise from the fact that women are very good negotiators, they have as an advantage the their intuition, becoming invincible by the way in which they throw all their resources in the business they run. There are some disadvantages too related to their sensitivity and the way they perceive the reality, but these, with little exercise, can be counteracted" – Tudor Lăcrimioara, Ghioroc, Arad; " these differences generally manifest in elements like: for men is much easier than for women to take a risk, women are more careful with details and better organized; in return, men are more firm and they inspire more confidence to their business partners" – Cerneștean Viorica, Dumbrăvița, Maramureș; "Women are more prone to take a risk in career, they change the rules of the game, they build their own style of management and look for a place where they can prove their qualities. A woman's advantages are not tough competition, aggressiveness, but organization, relational

management, empathy, and the capacity to achieve several tasks without omitting details” – Iene Carmen, Lipova, Arad; “Women are of a more sensitive nature, as men dare more and are more trustful, due to these reasons men have more chances to get what they want” – Dragomir Monica, Copalnic Mănăştur, Maramureş; “...women tend to be more motivated in what they do, to be more dedicated, to put soul. Women feel the need of accomplishment, they have a stronger desire than men to be promoted and manifest their talent” – Buda Alexandra, village Ungureni, Cupşeni, Maramureş).

If the differences between women entrepreneurs and men entrepreneurs are considerable, *the hardships they have to deal with in business, in Romania, are identical, according to the majority of women entrepreneurs interviewed* (“The hardships that a business deals with are the same no matter the person who founds it, all of us have to deal with the same «windmills»: unstable and exaggeratedly «bushy» legislation, inherited bureaucracy and the deficiencies of the public system, many inextricable taxes etc.” – Micurescu Laura Adela, Bata, Arad; ”For a business woman is as hard life as for a man in Romania. Bureaucracy does not make discrimination”– Lidia Popuţe, Tulca, Bihor).

Conclusions and policy recommendations

If regarding *the potential of education, passion, ambition, motivation, and responsibility for family*, which results both from the portrait of the women entrepreneur and from the portrait of the potentially enterprising women, students of the AntrES Entrepreneurial School, we can add the special interest to register for the courses of the Entrepreneurial School, to occupy all the available places in all the territorial, local, and rural centres, to supplementary accept some students having the status of substitutes in order to prevent the abandon cases of the target groups, the extremely low rate of course abandon, the high scores of the students when evaluating the initiation and development plans for the business, the percentage of over 10% of the students who started businesses up immediately after graduating the courses, as a result of the support and counselling received in the AntrES project – in our opinion, convincing arguments clearly result to support the women entrepreneurship and directions of public action to support the businesses initiated and run by women.

The answers of the successful women entrepreneurs in the Western Romania, interviewed in the AntrES project, are refining these conclusions and directions of public action. The majority of the interviewed women consider that, in Romania, *in business “there is no gender”* and there is no gender

discrimination and that, generally, *the women entrepreneurs are dealing with the same hardships as the men entrepreneurs.*

These conclusions are not surprising, having in view our tradition inherited from the communist period, that of “*the rights equality between men and women*”, the high rate of participation of women to university education and the favourable collective mentality regarding the women’s participation in all the fields of social life. Yet, invoking the *hardships related to conciliating family life with professional life, confronting the disbelief and discouragement from people around* and certain *sexist stereotypes* existing in our society towards the business women, lead to the conclusion that, even though the traditional collective mentality is favourable to women’s involvement in all the fields of social life, the collective mentality regarding women’s involvement in the business is still in training, just like the entrepreneurial culture in Romania.

We consider as significant the differences perceived by the interviewed women between the features of the women entrepreneurs and the men entrepreneurs, the specific differences most commonly mentioned being: *perseverance, predisposition and ability to work hard, as well as the abilities specific to emotional intelligence.*

These specific differences and not the gender discrimination, generally considered, must constitute “the tough nucleus” of public policies stimulating the women entrepreneurship (Holtz-Eakin et al., 2004), and of the so-called in the literature *gender-sensitive strategies* (Parker, 2009, pp. 184-200) which, in our opinion, must follow three main directions:

1. General measures to encourage women entrepreneurship

- active measures promoting the entrepreneurial culture, especially among women;
- measures to reduce bureaucracy and the instability of financial and commercial legislation;
- active measures to conciliate family life with professional life;
- active measures to support the start up and development of business by women, especially businesses involving self-employment, co-preneurship, and family businesses;
- information campaigns meant to make the public aware and sensitive to gender disparities and sexist stereotypes existing in the field of entrepreneurship and to the advantages to support women entrepreneurship;
- to reform the legal policies and systems and to develop juridical services meant to protect women’s ownership rights and the women’s rights in the field of entrepreneurship;

- to create some offices, agencies, national and regional information networks to counsel and support the women entrepreneurs and the potentially enterprising women, of some data bases to promote the business opportunities, the facilities for the women entrepreneurs, associations, actions, programmes etc. of interest for the women entrepreneurs and potentially enterprising women;
- to support the training and instruction programmes for the women entrepreneurs and potentially enterprising women, both within the formal education and within the non-formal education etc.

2. Specific measures to support the development of the businesses initiated, owned, and run by women

- to encourage the exchange of information and experience, the networking among the women entrepreneurs (Watson, 2010, pp. 116-118) by supporting the creation and development of the networks of business women, to sound some business clubs for women, resource centres for business women, communication and information networks for the women entrepreneurs with different experience in the business, taking into consideration that the women's entrepreneurial impulse in Romania is strongly influenced by models, entrepreneurial examples (Driga, Lafuente, 2007);
- to create and develop some business services (juridical services, accounting services, counselling in the fiscal field, services of job selection and place, quality certification services, services regarding the patents, license, and brands etc.) for the women entrepreneurs, in local, regional business centres for women;
- to encourage the development of those training, professional training programmes, business schools for women based on the *Action Learning* method – "*Learning with and from the others*", taking into account the demonstrated impact that learning from the other's experience, success, or mistakes has on the women entrepreneurship;
- to create and develop some coaching, mentoring, counselling etc. programmes for the development of initial businesses, owned and run by women;
- to facilitate the access to funds for the women entrepreneurs, by creating and developing some funding products with subsidised interest, and advantageous credits destined to women wishing to develop their business, in compliance with the conditions related to the field of activity, investment, added valued, competitiveness etc. (currently, in Romania, only EXIMBANK and Credit Europe Bank Romania give special credits for the women entrepreneurs);

- to give bank loans with government guarantees destined to women wishing to develop their business, in compliance with conditions related to the field of activity, investment, added value, competitiveness etc., in order to co-finance European projects (currently, in Romania, only the local public authorities, the associations related to the water infrastructure, universities and research entities can benefit from bank loans with government guarantees in order to co-finance European projects);
- to provide fiscal facilities for the businesses developed by the women entrepreneurs in national, regional, and local key fields and defined as such in the national, regional, and local development plans;
- to encourage the partnership of local authorities with women entrepreneurs and the investments of the women entrepreneurs in order to solve community problems;
- to support the participation of the women entrepreneurs to regional structures of business support (technological parks, industrial parks etc.) to clusters in innovative sectors (*knowledge driven sectors*), which incorporate research-development and highly qualified labour force, as well as to support the investments of the women entrepreneurs in the IT field etc.

3. Specific measures to support the women's business start up according to the residence environment – urban/rural and, implicitly, according to the different potential of the two environments:

- to minimize the administrative barriers, to simplify the legislation, to re-regularize (Urban, 2010, pp. 77-79), to reduce or exempt from the establishment fees and to provide fiscal facilities for the women to start up businesses which involve self-employment (Bonnet et al., 2010, pp. 66-73), co-preneurship and family involvement;
- to facilitate the potentially enterprising women's access to communication and information networks and to data bases in order to promote business opportunities;
- to create and develop some counselling services regarding business start up destined to women, especially in the rural area, within the local public administrations;
- to encourage the participation of the potentially enterprising women to those instruction programmes, professional training, business schools for women based on the *Action Learning* method – “*Learning with and*

from others”, having in view the favourable impact of learning from other business women’s experience;

- to encourage the establishment of new firms by giving a period of fiscal grace, fiscal facilities in those fields considered a priority at the local, regional, national levels and defined as such in the national, regional local development plans (for instance, agriculture or agrotourism in the rural area; industry, education, health and social assistance in the urban area etc.);
- to give state aids to promote the women’s entrepreneurial activity in accordance to the EU’s State Aid Policy: General Block Exemption Regulation which allows the member states to support the newly created small enterprises of the women entrepreneurs so that they can overcome specific market the failures they are facing, especially the access to funds and the support of different types of operating costs, including the child support and parent support⁽⁵⁾;
- to give microcredits without guarantees or to evaluate in a non-traditional manner the solvency for the women initiating their own business, meant to increase and find employment, including in those fields serving to some cohesion purposes, due to the attempt to reintegrate the disadvantaged into society⁽⁶⁾;
- local authorities should support the start-ups for women, the initiation of business by potentially enterprising women, in partnership with the local authorities, in order to solve some community problems etc.⁽⁶⁾

Without pretending to have shaped comprehensive conclusions and exhaustive proposals, we express, in the end, the hope that the present analysis will contribute to the stimulation of the interest to research the problems of the women entrepreneurship in Romania, to discover the potential of the women entrepreneurship as an engine to overcome the economic crisis and the poverty of the families and communities in Romania, as well as to increase the importance of supporting the businesses initiated and developed by women in capitalizing the public policies and strategies at the national, regional, and local level.

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Notes

- (1) „A guide to womenomics. The future of the world economy lies increasingly in female hand” (2006), *The Economist*, Apr 12th 2006, [online], <http://www.economist.com/node/6802551>
- (2) “*The Economic Crisis: The Impact on Women*”, USAID, [online], http://www.usaid.gov/our_work/cross-cutting_programs/wid/WID_FACT_SHEET_Gender_Economic_Crisis_v2.pdf.
- (3) The analysis is based on the following data sources: *The National Trade Register Office (2009) Statistical Yearbook of Romania (2007, 2008, 2009)*, Maramureș, Satu Mare, Bihor, Arad, Timiș, Caraș-Severin County Statistics Offices (2007, 2008, 2009); European Commission (2008, 2009, 2010) Eurostat, <http://epp.eurostat.ec.europa.eu/portal/page/portal/statistics/themes>; European Commission (2008, 2009, 2010) *The Observatory of European SMEs*, [online] <http://ec.europa.eu/enterprise/policies/sme>.
- (4) Information based on the respondents’ statements.
- (5) *** *Politica UE privind ajutoarele de stat: Regulament general de exceptare pe categorii de ajutoare, (EU State Aid Policy: General Block Exemption Regulation)* [online], http://ec.europa.eu/competition/state_aid/legislation/gber_citizen_summary_sheet_ro.pdf.
- (6) The European Parliament’s resolution of 24 March 2009 on a European initiative for the development of micro-credits in support of growth and employment (2008/2122(INI)), *Official Journal of the European Union*, 24 March 2009, [online], <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2010:117E:0085:0090:RO:PDF>.

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