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SLOVENE FEMALE ENTREPRENEURSHIP: SELF-PERCEPTION AND SATISFACTION AMONG 18 WOMEN ENTREPRENEUR IN 2002

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ABSTRACT

This study follows 18 women entrepreneurs who started (or enhanced businesses) in Slovenia when the country was leaving the centrally planned economy of Yugoslavia and entering the market economy of wider Europe. Their experiences are set both in the global context of the 1990s and early 2000s and in the context of a rapidly changing Slovene economy and social system. The purpose of this research was to gain an understanding of how Slovene women, who took up the venturesome and risky role of entrepreneur in the very first years after communism, viewed their experience.

Key words: women entrepreneurs, economic transition, gender disparities, capitalism, feminism

L'IMPRENDITORIA FEMMINILE IN SLOVENIA: L'AUTO-PERCEZIONE E SODDISFAZIONE TRA DICHIOTTO IMPRENDITRICI NEL 2002

SINTESI

Il contributo tratta di diciotto imprenditrici che avviarono (o espansero) un'impresa in Slovenia nel periodo quando il paese si separava dalla centralizzata e pianificata economia jugoslava per entrare nell'economia di mercato presente nello spazio europeo più ampio. Le loro esperienze si collocano sia nel contesto globale degli anni '90 e dei primi anni del 21° secolo, sia nel contesto di un sistema economico e sociale sloveno in rapida trasformazione. Lo scopo della ricerca è stato di scoprire e capire come le donne slovene che si avventurarono nel ruolo di imprenditrici nei primi anni post-comunisti valutassero la loro esperienza.

Parole chiave: imprenditrici, transizione economica, disuguaglianze sessuali, capitalismo, femminismo

THE GLOBAL PERSPECTIVE ON WOMEN ENTREPRENEURS IN THE 1990s

By the 1990s, at the global level, women-owned businesses already constituted between 25 and 33 percent of all enterprises. A substantial portion of these enterprises were in the informal economy. Like most businesses worldwide, women-owned firms were (and are) small, with just a handful of employees each, yet, altogether, they employed about one quarter of the world's workforce. If this seems astounding, keep in mind that most were tiny family-level firms and often the employees were family members. In the 1990s (and increasingly so today) women were starting firms faster than men; but according to numerous studies (Cheskin, 2000; Glas, Petrin, 1998; Jalbert, 2000; Rossman, 1986; Siegel, 1990; Tominc, Rebernik, 2006), they started their firms with goals different from their male counterparts. Usually their first priority was to make enough to feed their families, pay for education for their children and grandchildren, and provide employment for older children and even spouses. For them, security outflanked other considerations such as growing the business or expanding their potential for profits. Activities that involved risk, such as borrowing money, were often postponed as were changes that might reduce the quality of life for the entrepreneur's family and/or employees, such as business travel or extended working hours. Globally, women entrepreneurs have not been interested in borrowing to grow their businesses. In fact, the Grameen Bank developed by Muhammad Yunus in Bangladesh was the first financial institution to actively seek women customers. Ninety-seven percent of Grameen borrowers are female (New York Times, 14. 10. 2006).

Perhaps the most startling global statistic on women entrepreneurs is that in the 1990s, 60 percent of them were over the age of 55. This suggests that entrepreneurialism for the world's women has typically been a time-of-life activity – often coming after childbearing and menopause – when time is more available, when there is more freedom to move about, and when resources in the form of skills and investment funds are more likely to be obtainable. This global thumbnail sketch of women entrepreneurs is useful to keep in mind as the story of the Slovene women unfolds.

SLOVENIA'S POSITION IN YUGOSLAVIA, PRIOR TO 1991

There is general agreement that within the old state of Yugoslavia, Slovenia held a privileged position. It was the wealthiest of the provinces and the most industrial-

ized, producing a disproportionate share of the GDP in the formal economy. Slovenia supplied many manufactured goods at a modest profit to the other provinces in Yugoslavia, and its population had the highest standard of living. Slovenia also enjoyed closer trade and travel linkages with Western Europe than other provinces, though Western European tourists also brought important foreign exchange earnings to the other Yugoslav provinces along the Adriatic coastal zone. By the end of the 1980s there were many efforts to restructure the Slovene economy for more open markets. It was possible to set up private entrepreneurial firms without any special permits, and most who did so were men (Tominc, Rebernik, 2006, 50).

THE SITUATION IN SLOVENIA SINCE INDEPENDENCE AND MARKETIZATION IN 1991

In 1990, as Yugoslavia broke apart, it became apparent that Slovenia would have to become self-supporting and politically self-determining. By 1992, many state-managed firms were undergoing belt-tightening; by the mid-1990s the number of jobs shrank from year to year and by 1996, the percentage of unemployed females exceeded the percentage for males in all provinces but three (Ekonomsko Ogledalo, 1997).¹ Furthermore, educated women were more likely to be unemployed than educated men by as much as 20 percent in some categories (Neubauer, 1999, 44). As the number of jobs contracted, the prerequisites of employment also shrank – such as, low-priced mid-day meals on the job, subsidized housing and healthcare, and inexpensive vacations. Job cuts for women were often a special blow to families because women were either the sole support or produced the income that kept the family out of poverty. Yet, in designing policy, officials tended not to consider this and like Gorbachev had done in Russia, they counted female employment as non-essential. In some intact families, both the husband and wife lost employment at the same time.

Just as these changes were taking place in Slovenia, the climate for business in the surrounding region was getting more competitive. Other countries in Central Europe were also reorganizing and modernizing their economies. Hungary to the east was going through marketization. Austria and the larger European Union, including Italy to the west were participating in ever closer economic union and going through economic restructuring to become leaner and more competitive. Meanwhile, those countries formerly part of Yugoslavia and once important markets for Slovene products, were undergoing wrenching political and social upheavals. The wars in Bosnia, Herzegovina, Serbia, and Kosovo, re-

1 Central Slovenia, Pomurska, and Lower Posavska.

sulted in losses of infrastructure and decreases in standards of living and loss of the ability to pay for purchases of Slovene products. So for Slovenian entrepreneurs during this period, regional markets both shrank and became more competitive. At the same time, production and consumption for Europeans was extending to the global scale, and though very small firms were for a while shielded by community and national ties from wider competition, eventually they would have to meet with competition from greater Europe and beyond. It was in this environment of rapid change and new challenges that some Slovene women turned to entrepreneurialism. According to Tominc and Rebernik (2006, 51), all Slovene entrepreneurs were unduly optimistic about their chances for success.

But there were yet more challenges for the entrepreneurs. Few had any experience with starting and running private businesses and the community around them also had little experience relating to private enterprises. Support services for businesses were not widely available because of the long history of central planning and government ownership of most firms. There was little publicly funded and dispensed market research, for example, and little experience with credit. Women were particularly handicapped by long-standing gender discrimination. Women's wages had always been less than men's despite women generally having more education than men. In the 1990s, this disparity was found in every level of professional qualification from no education to advanced degrees. In 1996 relatively uneducated women earned 81.6 percent of their male peers, while women with MAs and Ph.Ds or MDs earned 82.6 percent of their male peers (Neubauer, 1999, 46). Then, as Marketization advanced the dichotomy increased. According to UN statistics, throughout the 2000s Slovene women have been earning just 62 percent of Slovene males (HRD, 2005, Table 25).² Partly as a result of this long-standing pay differential, women entrepreneurs had very limited personal funds for investment capital. They also had limited access to loans from formal financial institutions.³ Like women in most modern economies – developed or developing – Slovene women displayed a reluctance to take large financial risks in starting and expanding their businesses. When they did need money, they tended to receive small amounts from family members, not from financial institutions. I should mention here that, though I was often told that financial institutions remained inaccessible to women borrowers, my interviews suggest that most, assuming they would be rejected, never asked. Certainly, banks were making no

effort to advertise their credit services to women business customers. Finally, although women have long been active in the Slovene economy in many capacities, disparities between males and females in the 1990s went well beyond wages and access to credit. As shown in Table 1, the disparities remain today.

Table 1: Some Gender-disparity Statistics, Slovenia, 2005 (HDI, 2005; Dernovsek, Glas, 2006, 153).

Tabela 1: Statistika neenakosti spolov, Slovenija, 2005 (HDI, 2005; Dernovsek, Glas, 2006, 153).

- 69 percent of those studying in Universities are female.
- Unemployment rates for young women = 20%; for young men = 15%.
- 59 percent of professional and technical workers are women.
- 33 percent of senior managers and officials are women.
- 17 percent of 8,500 businesses had women managers (in 2002)^a.
- 12.2 percent of the members of Parliament are female.
- .07 percent of ministers of government are female (2006).
- Male GDP per capita (PPP) is \$23,779, Female GDP per capita (PPP) is \$14,751.
- Males average 24.9 hours a week on domestic and childcare duties, females 51.5 hours.

SOME PERCEPTIONS OF SLOVENE WOMEN AND ENTREPRENEURS IN THE LITERATURE

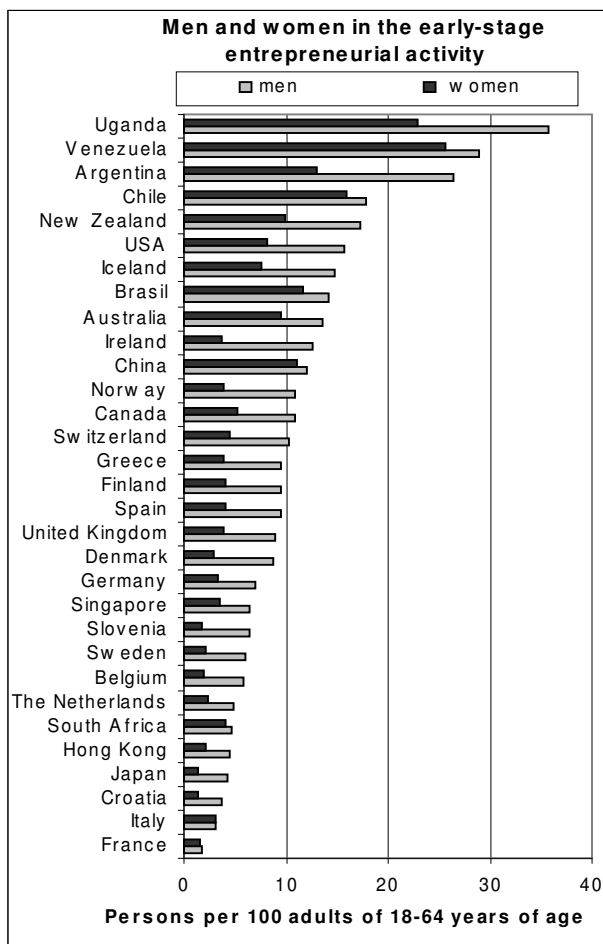
During the 1990s in Slovenia, there was very little coverage of women's issues at all and the same holds true for women entrepreneurs. During that period, Marta Turk, the founder of Giz Podjetnost, an NGO dedicated to helping women entrepreneurs, observed in interviews, articles, and position statements on the Giz Podjetnost web site, that before and after the transition, serious coverage of women as business and professional persons tended to be sparse or negative (Turk, 1998). The new government in Slovenia tended to think of women as a special case rather than half of the adult population and though a Women's Policy Office was established in the late 1990s, it was not central to government struc-

2 These figures do not align with the much narrower wage disparities cited by some Slovene writers (Glas and Dernovsek, 1999), but they are well buttressed in the United Nations Human Development Reports (HRD) for 2000 through 2006.

3 Other Slovene writers have given the reasons for low female access to bank loans as systemic – very small businesses, little collateral, no previous business experience – rather than arising from gender discrimination.

Table 2: Selected country rates of entrepreneurial activity by gender, 2006 (Tominc, Rebernik, 2006, 42).

Tabela 2: Statistika podjetniške aktivnosti po spolu, 2006 (Tominc, Rebernik, 2006, 42).



ture or policy making and was financially supported by UNDP funds (Neubauer, 1999). Some of the principle women involved reported anonymously that they felt marginalized in the halls of government (Lydia Pulsipher, personal conversations in Ljubljana, 2000).

A few scholars began to notice women entrepreneurs in the late 1990s. Miroslav Glas and his colleagues in the Ekonomska Fakulteta, Ljubljana University, and at Maribor University presented several papers on the subject (1998, 1999, 2004, and 2006). Scholars at the University of Maribor have also begun to study women's issues (Rebernik, et al., 2004; Tominc, Rebernik, 2006), and it is they who produced Table 2, showing that internationally, Slovenia lags overall in the percentage of adults starting

businesses and has one of the smallest percentages of women who become entrepreneurs. Newspaper coverage of women's issues in Slovenia has increased with awareness that there are serious disparities even for the most educated of women. A widely circulated blog in 2004, "Slovenia Making Way for Women," by the American writer, Donald Reindl, alerted the public to general gender disparities and a shocking public lack of sensitivity to gender issues, as did several articles in Delo, the main Slovene daily newspaper.

NECESSITY VS OPPORTUNITY ENTREPRENEURS?

Small and medium entrepreneurs are often classified as to whether they are so-called necessity or opportunity entrepreneurs. *Necessity entrepreneurs* are those who start a business because they have lost a job and must find a source of income to support themselves and a family. Such entrepreneurs are thought to be interested primarily in a steady income sufficient to meet their family's needs, expansion of the enterprise is not a priority. *Opportunity entrepreneurs* tend to be those who see a possibility and judge its potential as being worth the risk of leaving a steady job. They are interested in support for their families but are also focused on growing their businesses to maximize profits. Conclusions in the literature have been that necessity entrepreneurs tend to stay small and remain less interested in expansion and in export-related activities than opportunity entrepreneurs.⁴ Hence necessity entrepreneurs are typically criticized as being less useful to the overall welfare of the country because they create fewer jobs and less wealth than opportunity entrepreneurs. In a section below, I will analyze whether Slovene women entrepreneurs fit easily into the necessity vs. opportunity model.

MY METHODS AND THE 18 WOMEN ENTREPRENEURS

My goal in this study was to probe how Slovene women entrepreneurs were experiencing their ventures. First we filled out a form together that answered some basic questions about the entrepreneur and the enterprise (Table 4, columns I-VII, see Appendix I). After this quantitative data was recorded, I moved to the interview phase in which I used qualitative techniques (Hay, 2005; Thomas, Pollio, 2002). Such techniques are preferred if the object is to find out how a particular group of people are themselves experiencing a phenomenon. A very general but standard question is asked of every interviewee who then is encouraged to talk with as little interference as possible. The interviews are recorded

4 Recent research in Europe, still in preliminary stages and hence not conclusive, suggests somewhat tangentially that that this link may be weak or non-existent and that success or failure are linked to other variables (Baptista, Karaoz, 2006).

and transcribed and are carefully analyzed for central themes that emerge. The ultimate goal of this methodology is to generate theory about the phenomenon that can later be pursued further with both qualitative and quantitative methods. In this case, I simply asked the open-ended question: "Tell me about successes you have experienced as a woman entrepreneur." This request – with a positive spin – was used to counteract what was at the time a great deal of negative discussion about Slovene women entrepreneurs as being too small, too inexperienced, too lacking in ambition, too underfinanced, generally incompetent and even injurious to the economy (personal conversations within Giz Podjetnost and with business men and officials at various levels, 1998–2006). I wanted to steer the women away from this then current critique of their endeavors and instead encourage them to think about the realities of their personal experiences. Because of the open-ended nature of the interview, most included both positive and negative aspects of their experiences with entrepreneurialism. Once the interviews were transcribed, they were analyzed for themes and the themes that emerged were placed in a matrix associated with the entrepreneurs' pseudonyms.

The informants in this study were acquired via a modified snow-ball method in that fifteen were associated with Giz Podjetnost (hereafter referred to as GIZ), a public/private NGO directed by the founder, Marta Turk. Turk helps entrepreneurs achieve their business aims by meeting regularly with them in small groups across Slovenia. In numerous village and urban settings, five to eight entrepreneurs gather every two weeks to exchange information, help each other write business plans and develop a wide range of networking skills that will lead to successful product development and to effective marketing. There is no attempt to segregate people according to the types or sizes of the businesses they plan or already run. The emphasis is on mutual aid, so the founders of already viable business operations are expected to work together to help those just starting out. Although much of the groundwork for these interviews was done in the 1990s, the actual interviews were conducted in February of 2002. I visited three GIZ workshops, interviewed 15 GIZ women entrepreneurs (see Appendix I), toured six places of business, attended the "Oscars of Entrepreneurialism" event in the capital, Ljubljana, and visited with various government officials in charge of developing entrepreneurialism in Slovenia. The other three women in the study were people I met in the course of my visits to Slovenia (commencing in 1959 and continuing to the present). Two of these three were my cousins. These eighteen were a subset of women I interviewed on related topics over the course of more than ten years – women of all ages and in all walks of life who provided background but did not formally become part of this study.

The interviewees were to a woman enthusiastic about the experience of being interviewed and often suggested others who would like to participate. Because the interviews were lengthy and took time to analyze, I limited myself to 18 for this study (see Appendices I for a matrix showing entrepreneur and firm characteristics and Appendix II for a narrative description of the 18 firms and entrepreneurs).

FINDINGS

The idea of asking the women to respond to a query regarding their experience of success worked out well. Most began with what they liked about their enterprise and then quickly began adding information about many other aspects of their experience as entrepreneurs. Themes emerged in the course of their commentary. The following discussion is of those topics that were particularly surprising or of potential use to policy makers.

Slovene women do not neatly fit the categories of *necessity or opportunity entrepreneurs*

Of the 18 women in this study, only five could be categorized as true *necessity entrepreneurs*. Eight don't easily fit either category because they were already in business well before 1990 and merely changed the orientation of their efforts (a ceramicist and a gostilna operator) or they lost their jobs as a result of marketization and simultaneously spotted an entrepreneurial opportunity related to previous experience or to a long-standing family endeavor. Four were opportunity entrepreneurs in that they retained employment and started their enterprises on the side, addressing what they perceived to be a niche in the economy. Two of these four were single person firms (no employees), one heads what the community defines as very successful firm with fifteen employees, and one heads a modest firm with 8 employees. Nearly all eighteen demonstrated some qualities of opportunity entrepreneurs in that they spotted a market niche, but they also steadfastly held to values that are mostly associated with necessity entrepreneurs – that is, they were risk averse because they worried about the welfare of their families and employees enough to be reluctant to expand and reluctant to borrow from financial institutions, reluctant to imagine an export role for their firm, and most remarkable, reluctant to think of themselves as capitalists! This last will be discussed in a section below.

Slovene women entrepreneurs reject feminism, yet recognize and experience the reality of discrimination against women

The topic of feminism came up frequently in the interviews, always in a negative way. Despite demon-

strating considerable assertiveness in starting their businesses, and despite recognizing that discrimination against women in Slovenia is fairly harsh and documentable (see statistics cited above), nearly all the women in this study in one way or another let me know that they were not feminists and most expressed an extremely negative perception of feminists as unpleasant, unfeminine, radical, man-haters. They were particularly unwilling to be seen as assertive.

Capitalism is not popular with these supposed capitalists

The statements related to capitalism were so similar that I was suspicious that perhaps they had developed a communal attitude. The women reiterated what one hears in the Slovene public discourse: social consciousness and communitarianism and family values have deteriorated in the post-Communist era; disparity of wealth is increasing rapidly; beggars are being seen for the first time in half a century; people no longer have leisure time to devote to family and friends. The women tended to see this deterioration as directly related to capitalism and the market economy and so they rejected the idea that they were capitalists.⁵ As a way of demonstrating that they were not capitalists, the women spoke of being concerned about their employees' welfare. Ten said that they had been hesitant to expand their businesses because, if hard times come, they would not want to have to fire or lay off employees. When speaking of customer relations, twelve said that they valued personal relationships over profitability. Three mentioned being in business primarily because they loved to have contacts with the public. Finally, everyone rejected, in one way or another, the idea that the market could be relied on to regulate economies. A number said that this would lead to a heartless society.

The women entrepreneurs lived up to their reputation as risk averse – unwilling to solicit bank loans and venture capital to fund expansion

Only eight of the 18 participants in the study had taken out a loan at some point in their ventures. One woman had once been a banker and the other seven were in business with their husbands or family members. They were all convinced that special connections were necessary to get a loan, that there was no "old girl network" to provide the requisite introductions for women, and that women were held to more rigid standards than

men (despite the fact that this would be illegal). However, most of the small businesswomen had never actually gone to a bank to ask for money, they had assumed that they would be refused. It should be noted that whereas banks advertised to the general public, men were always the main figures pictured in ads, with a woman, if present at all, represented only as a sex object; and in 2002 no bank was advertising to women or soliciting their business.

The entrepreneurs were satisfied with their entrepreneurial experiences and were cautiously approaching expansion

Although cautious and understated in their expressions of satisfaction, all but one (Nevenka) said they were very, or moderately, satisfied with the experience of being an entrepreneur (Table 3 - Appendix I). Twelve said they were wary but hopeful about the future and 13 had just expanded their businesses (attempting a new market, developing a new product, trying out modest innovations in old products, or hiring more employees) or were about to do so. Several felt thwarted because the Slovene market, in addition to being very small, was not yet ready for the full range of products they had in mind. That is, there was not a critical mass of Slovene trend-setters (fashion, gourmet food, artful design, fine home furnishings) to create a lucrative market, hence they were eager for EU membership, which they imagined would lead to a more sophisticated set of consumers. On the other hand, two entrepreneurs in the business of providing designed items (pottery and clothes), rejected the idea of expansion because it would be too difficult to maintain quality.

Concern expressed over lack of mutual support among women entrepreneurs

Slovenes frequently express the idea that Slovene culture fosters the debunking and unkind undermining of the success of others. The worry that this tendency interferes with congenial business relations was expressed often and in a number of ways by the women entrepreneurs. Their perception was that women were especially afflicted with this tendency and that this in part explained why women were risk averse and overly cautious. But, among these 18 women, there were no negative feelings expressed about each other. This may be due to the influence of GIZ, which actively promotes mutually supportive attitudes among its clients.

5 There is as yet in Slovenia little acknowledgement of philanthropic capitalism or volunteerism or personal responsibility to engage in systematic charitable giving. In the business world, service organizations are just emerging. In 1999 there were 13 Rotary groups in Slovenia, in 2006 there were -----.

Scattered assertive leadership found in the sample – not related to size of firm, but rather to longevity of the firm and partners

Six women who ran firms single-handedly and with some time depth (Slava, Alenka C., Zdenka, Mojca, Marina and Katerina) exhibited considerable confidence as decision makers, but several (Slava, Alenka C. and Katerina) also had the most limited ambitions in that they did not wish to work harder and were satisfied with the status quo of their enterprises. Others (Alenka M., Margita, Mimi, Metka, Maura, Lovely, Lara, Marina, Vida, and Mira) who ran the firms with husbands or other partners, were ambitious, had just expanded, or were planning to do so soon.

The majority of women entrepreneurs were 45 or older in 2002 (15 of the 18), 10 were over the age of 50

Like most women entrepreneurs, globally, all but one of the women (she who was least happy with her experience) had completed their families and no longer had small children to care for. Many mentioned this as a particular advantage, but added that in Slovenia it was difficult to get older husbands to share household tasks, hence they still experienced the double day.

CONCLUSIONS

Slovene women entrepreneurs closely resemble their peers around the world. Their decisions to start businesses were based on multiple circumstances. Some did so out of dire *necessity* (such as job loss) and the need to support families; some eagerly seized an *opportunity* to provide a good product in the marketplace. Although these women were independent and adventuresome enough to undertake a new venture in a precarious economy, with profit as a main motive, none saw themselves as capitalists; in fact most openly asserted that they were not capitalists – primarily because they had a negative view of capitalists as ruthless, grasping and profit-driven. Similarly, although all were pioneer women seizing an opportunity in the post-Communist environment to start a new business or reinvent an older firm, all eschewed the idea of being feminists. Again the rejection of feminism, like that of capitalism, seems to be based on a negative view. Feminists were seen as aggressive, unfeminine, man-haters.

The general public perception of entrepreneurs is that they are competitive, highly innovative, attracted by high risk and motivated primarily by profits. But research has shown that globally most entrepreneurs do not fit this model. As a group, they are not aggressively competitive and profit is less important than rewarding relationships with others. Slovene women entrepreneurs turned out to share these more relaxed ideas about their

businesses. They are highly motivated to do a good job within the confines of their own definitions but they are not risk takers. They are good at convincing family and friends to help them with modest funds, but they do not seek venture capital, or even bank loans. The women were not given to "Eureka-type" breakthroughs in product or service offerings, but instead sought to constantly make small improvements in what they offered in the marketplace. Perhaps most significantly, Slovene women entrepreneurs tend to be women in their middle years, who have completed their families and have a bit more time and resources (including money) to devote to their businesses. They also bring several decades of related life experiences to their endeavors.

POLICY IMPLICATIONS

Young women in Slovenia as in many other Central European countries are acquiring education and skills at a higher rate than young men, yet they have disproportionately high unemployment rates – higher than less qualified young men (Table 1). Faced with this embarrassing statistic some Slovene officials have suggested that young women should be encouraged to be entrepreneurs (conversation with Marta Turk, 2002). Yet this research, as well as global characterizations of women entrepreneurs, indicate that entrepreneurship is not an occupation well suited to young women who must yet bear and rear their children, who have few family assets to invest, and who have had little time to develop contacts and life skills useful in business. Indeed, a recent study by Tominc and Rebernik (2006) indicates that Slovene entrepreneurs of both genders have been overly optimistic about their chances for success and that government support for improvements in the business climate and especially in small business services are badly needed. A better strategy for supporting young women would be to eliminate the rather rampant discrimination in the job market against young educated women (see Table 1), lower their unemployment rate, take measures that would improve gender pay equity, and give them the chance to gain experience in less risky endeavors that in 15 to 20 years can be transformed into entrepreneurialism.

Another policy implication is embodied in the oft-heard criticism that women entrepreneurs are overly conservative, failing to expand and create new jobs at a rate that would help the national economy. But during times of economic recession, this critique can actually be turned on its head: fiscally conservative firms that are small and financially sound (low debt) and that have strong employee loyalty because of good benefits and fair treatment are more likely to survive hard times. Furthermore, as the experience of Zdenka illustrates, women who tend to be less obsessed with profits and fast growth, may be more willing to take on small yet

agile firms that provide important social services no longer supplied by the state, such as employing the handicapped and providing needed services at affordable costs. Similarly, market economy policy makers might do well to recognize the value of encouraging young educated women to develop service oriented,

nurturing businesses such as that proposed by Mariana in Celje, that would meet the cleaning, care, and nutritional needs of mothers, families, children, and the elderly. For this to happen a country-wide project of redefining "women's work" as having significant monetary value would be necessary.

APPENDIX I

Table 3: Summary of the Entrepreneurs' levels of satisfaction and plans to expand.

Tabela 3: Povzetek nivoja zadovoljstva in načrtov po širitvi.

Entrepreneur	Necessity or Opportunity Entrepreneurs.	Very satisfied	Moderately satisfied	Very unsatisfied	Wary but hopeful	Expansion planned
1. Slava A.	O	X				
2. Alenka C.	N & O	X				
3. Alenka M.	N & O		X		X	X
4. Margita	N & O		X		X	X
5. Zdenka	O		X		X	X-constant change
6. Nevenka	N			X		
7. Mimi	N	X			X	
8. Mojca	N		X		X	X
9. Metka	N&O		X		X	X
10. Maura	N	X				X
11. Lovely	N		X		X	X
12. Lara	N & O	X			X	X
13. Jelica	N & O		X			X
14. Marina	O	X			X	X
15. Vida	O	X			X	X
16. Mira	N & O	X			X	X
17. Mariana	N & O				X	
18. Katerina	O	X				X

Table 4: The 18 entrepreneurs and selected characteristics of their firms.

Tabela 4: Osemnajst podjetnic in izbrane značilnosti njihovih podjetij.

I. Women interviewed	II. Name of firm, (# of employees)	III. Length of time in business	IV. Product	V. Geog. region now served	VI. Self-Perceptions of success	VII. Factors affecting expansion plans	VIII. Sources of market understanding
1. Slava	No name (1)	20 years	Custom-made clothes for women	Ljubljana & Ribnica	VS – no ExP	Satisfied, Exp would spoil quality, no trained labor available	Word of mouth
2. Alenka C.	Ceramik	10 yrs	Folk clay cookware, figurines, yard-art, Christian art.	Slovenia, Austria, Italy	VS – no ExP	Satisfied, Exp would spoil quality, no trained labor available	Word of mouth and orders
3. Alenka M.	Gostilna M. (6)	25 yrs	Food and drink in family-owned Gostilna	Dolensko Valley	MS – H–ExP	Wants to expand to gourmet food, regional clients are not gourmets	Participation in seminars
4. Margita	NCC (30)	10 yrs	Manufactures truck bodies for small and medium vehicles	Slovenia, Austria, Germany	MS – H–ExP	Will try to expand further when EU comes	Has access to some market research

I. Women interviewed	II. Name of firm, # of employees	III. Length of time in business	IV. Product	V. Geog. region now served	VI. Self-Perceptions of success	VII. Factors affecting expansion plans	VIII. Sources of market understanding
5. Zdenka	Sladoled (200, # varies)	6 yrs	Marshalls a labor force of previously unemployed and unemployable to: 1 Manufact-ures pros-theses for handicapped, 2. cleans offices, 3.serves meals to shut-ins, 4.finds summer jobs for students, 5. human resources – training and recruitment,	Dolensko Valley	MS – H–Exp	Constantly changing in focus to address needs in the community, constantly seeks expansion, but also experiences retrenchment	Word of mouth and info thru collaborating state firms
6. Nevenka P	Gostilna Krk (2)	3 yrs	Runs her mother-in-law's gostilna	Immediate Zlebič region	VunS. – not H	Doing so poorly exp is not an option	Word of mouth
7. Mimi K.	GUGE (5 all part-time)	10 yrs	Language training institute	Ljubljana and NW suburbs	VS H	Has expanded, not likely to go further	Networking
8. Mojca	Mojca (1)	40 yrs	Entertainer in folk music and literature	Slovenia and Slovene diaspora	MS – H	Would love to expand to cover global diaspora	Networking
9. Metka	Marija (2)	5 yrs	Silk screening and high-end gifts	Slovenia	MS – H–Exp	Plans to advertise further and wants to expand high end gift manufacture	
10. Maura (manager)	Pluto (3)	8 yrs	Neumatics and automotive parts	Slovene distributor	VS	Seeks to extend markets within Slovenia	Main supplier in Germany, and Trade info
11. Lovely	[Roofing tile] (3)	8 yrs	Makes and installs roofing tile	Slovene distributor	MS – H	Seeks to extend markets within Slovenia	Trade info, word of mouth
12. Lara	Signal (10)	5 yrs	Her Co. paints traffic marks on roads	Slovenia	VS – H	Seeks to extend markets within Slovenia	Govt. bid requests
13. Jelica	New Speak	15 yrs	Language institute	Ljubljana suburbs	MS – N	Seeks to extend markets within Slovenia	Word of mouth
14. Marina AK	LAPA (15)	8 yrs	Hair salon, manicure, pedicure (quasi-med-ical care to diabetics, etc.)	Celje, distributes German pedicure products to Slovenia	VS – H Exp	Seeks to extend markets within Slo-venia, especially pedicare services & product distribution	Trade info, communica-tions from German supplier
15. Vida	Magik 6	10 yrs	Manufactures and supplies gift products for large firms	Slovenia	VS – H Exp	Seeks to extend markets within Slovenia and in surrounding countries	Trade info, word of mouth,
16. Mira	Tetla 8	8 yrs	Manufactures trailer hitches for all makes of cars	Slovenia, Austria, Germany	VS – H Exp	Seeks to ex-pand within Slovenia & to expand pro-ducts for tour-ism industry	Trade info, word of mouth,
17. Mariana M–R	Family Service (1–20+) Not yet in service.	0 yrs	Establishing a home service agency (cleaning, food-prep., companion-ship, eldercare, childcare)	Celje	H	New enterprise, seeks to gain foot-hold in Celje	Strong need, but few willing to pay for "women's work."
18. Katerina	Human Re-sources Training 1		Does human resource training	Celje	VS	Seeks to expand within region	Word of mouth

VS = very satisfied, MS = moderately satisfied, VunS = very unsatisfied, H = Hopeful, Exp = Expansion planned

APPENDIX II

Table 5: The 18 entrepreneurs and descriptions of their firms.**Tabela 5: Osemnajst podjetnic in opis njihovih podjetij.**

What follows is a narrative description of the 18 women entrepreneurs (See Appendix 1 tables for more information regarding each person).

<ul style="list-style-type: none"> ▪ Slava – A part time seamstress/designer of mostly upscale clothes for professional women. She is employed full time as an executive assistant in Ljubljana and sews for colleagues and friends, most of whom first became her customers through word of mouth and because they admired her wardrobe. She has all the business she can manage and turns away customers. She has rejected expansion because she would have to hire people and then would have to manage them and take responsibility for their welfare, and might have to fire them if business fell off.
<ul style="list-style-type: none"> ▪ Alenka C. – A ceramic artisan specializing in folk themes. Her late father started the business and she is now in partnership with her son-in-law. She lives in a linear farmstead in a village south of the Capital where her husband farms (raises animals and crops). Her shop and kiln is behind the family home and attached barns on a wide cobbled driveway that accommodates tour buses and other customers. Her business is expanding in spite of her desire to keep it small and the quality high. She rejects expansion because qualified potters are rare and she doesn't want the hassle of running a pottery with employees she would feel responsible for. Her firm supports her son-in-law's family and brings sufficient income into her own household.
<ul style="list-style-type: none"> ▪ Alenka M. – Operating an historic gostilna in partnership with her husband (semi-retired), this woman serves as the manager, executive chef, gardener, bookkeeper and occasional waitress or barkeep. Her husband buys food, wine, beer and liquor, maintains the establishment and their home and is occasional waiter or barkeep. He works approximately half time. She works six days a week, 12 hours a day. There are four other employees who work 8 hours in split shifts – 6 workers total. She would like to expand the gourmet aspects of the menu, perhaps preparing the increasingly popular gourmet "Slow Food" one day a week, but the gostilna is far from cosmopolitan urban centers and she finds that their clients prefer good simple Slovene food. Their profits are mostly linked to tour busses, government meetings, and special events (weddings, reunions, confirmations). This disappoints her, she would like to be more creative.
<ul style="list-style-type: none"> ▪ Margita – Heads a firm that manufactures truck bodies. Her husband lost his job as in the body shop of a state factory, she lost hers as an accountant, so they combined their skills to produce small delivery truck bodies for other small entrepreneurs in Slovenia and neighboring Austria. She is optimistic that their export business will grow once the EU relationship is better established. The Slovene market is getting saturated rather quickly.
<ul style="list-style-type: none"> ▪ Zdenka – Is hearing handicapped and lost her factory floor manager job in the transition. She then put together an agency that employs unemployed and handicapped workers to do the following: 1. Manufacture prostheses for the handicapped, 2. Clean offices, 3. Cater meals to shut-ins, 4. Find summer employment for students, 5. Do human resources training and recruitment. This woman is known in the community as the consummate entrepreneur in that she manages to employ about 200 hard-to-employ people and is constantly on the lookout for opportunities to branch out and/or expand.
<ul style="list-style-type: none"> ▪ Nevenka – Operates a gostilna in a very small village off the main road to the Capital. She is in partnership with her mother-in-law (semi-retired), but is estranged from her husband, so relations are difficult. She and her mother-in-law are the sole employees, i.e. 2 workers total. This woman was the only one of 18 who appeared unhappy and distressed. She was not optimistic about the future of her enterprise and had many bureaucratic disputes with the government.
<ul style="list-style-type: none"> ▪ Mimi – Operates a language school in a strip mall on a main road in a secondary city. Her customers are people who need to know English or German for businesses that are evolving rapidly in the transition period or are preparing for Slovene accession to the European Union.
<ul style="list-style-type: none"> ▪ Mojca – Is an entertainer who for decades has worked as an actress and entertainer. She has a promoter's personality with CDs always at the ready. She specializes in traditional folk and patriotic music and accompanies herself on the guitar as she sings in a Marlena Detriche style.
<ul style="list-style-type: none"> ▪ Metka – Is a commercial artist who is now manufactures with her husband silk screen art for gifts, meant to address the growing demand for high quality, medium priced gifts that can be used in business relationships or as presentations to friends.

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| ▪ Maura – Operates a pneumatics and automotive parts distributorship with her husband. She is in charge of the business end. He is the expert on their wares. |
| ▪ Lana – Is the business manager of a firm that manufactures or imports (from New Zealand) and then vends and installs, roofing tiles. Virtually all buildings in Slovenia have tile roofs, and there is much new and remodeling construction underway during the transition. The firm has a connection with New Zealand (family?) that allows them to import high quality roofing material that has advantages over traditional clay tiles. They would like to import these tiles. |
| ▪ Lara – Owns and operates with her husband a firm that paints highway traffic lines. |
| ▪ Jerca – Operates a language school especially for those coming into Slovenia who need to learn Slovene. |
| ▪ Marina – Is a former bank official who now is the proprietor of personal care salon in a secondary city. Her salon is in a building built by her specially for the purpose. She was one of just a few who had taken out a bank loan to accomplish her business goals. |
| ▪ Vida – Manufacturer and distributor of gift products for large firms |
| ▪ Ester – Manufacturer of trailer hitches for all makes of cars, that are used for business and vacation purposes. |
| ▪ Mariana – Is trained in social services and is in the process of establishing a for-profit agency that would provide in-home social/domestic services. The market is immature and financial viability was not yet established at time of interview. The biggest barrier seems to be that she wants to provide "women's work" for pay, and "women's work" is so undervalued that even working women, pressed for time, themselves, are reluctant to pay someone to clean their homes or cook and care for their families. |
| ▪ Katerina – Is a provider of human resource training on a contract basis. She trains in the skills that were especially short in the 1990s and remain an issue, such as customer relations. |

SLOVENSKE PODJETNICE: SAMOZAZNAVA IN ZADOVOLJSTVO OSEMNAJSTIH PODJETNIC V LETU 2002

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POVZETEK

V članku so predstavljene značilnosti in izkušnje osemnajstih podjetnic, ki so v Sloveniji začele ali povečale svoja podjetja v času, ko je država zapuščala centralno plansko gospodarstvo Jugoslavije in vstopala na širši evropski trg. Okoliščine zadnjega desetletja dvajsetega stoletja, v katerih so delovale te pionirske podjetnice, so postavljene najprej v globalno perspektivo, potem pa v družbeni kontekst, v katerem so zasnovalle svoja podjetja. Intervjuji odprtega tipa so pokazali, da so bile te Slovenke, skoraj vse starejše od 45 let, previdne in nenaklonjene tveganju, a so vseeno ustanovile široko paleto relativno trajnih, prvotno majhnih podjetij, s poglobitnim namenom preživljati svoje družine. Kljub svojim inovativnim prizadevanjem so se uspele izogniti oznakam tako feministk kot kapitalistk. Politične implikacije raziskave se nanašajo na številna vprašanja problematike spolov, ki v slovenski družbi še vedno zavzema vidno mesto: visoka stopnja nezaposlenosti med izobraženimi ženskami, neenako plačilo za enako delo in podcenjevanje "ženskega dela". V tem predvsem zgodovinskem poročilu je obravnavano obdobje od 1989 do 2005. Intervjuji so potekali leta 2002.

Ključne besede: podjetnice, gospodarski prehod, razlike med spoloma, kapitalizem, feminizem

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