

GENDER ISSUES IN ARGENTINE BUSINESS ASSOCIATIONS:
“LA CLAVE ES PARTICIPAR PARA CAMBIAR ALGUNAS COSAS”

by

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TABLE OF CONTENTS

INTRODUCTION	1
I. LITERATURE REVIEW.....	4
A. GENDER ISSUES IN ARGENTINE ENTREPRENEURSHIP	5
B. FINDINGS OF THE <i>INSTITUTO APOYO</i> REPORT OF 2000	6
II. CASE STUDY FINDINGS: GENDER ISSUES IN BUSINESS ASSOCIATIONS.....	12
A. ROLES OF BUSINESS ASSOCIATIONS IN ENTREPRENEURIAL SUCCESS	13
<i>Training on Business Operations & Practices.....</i>	<i>13</i>
<i>Collaboration on Projects that Promote Common Interests</i>	<i>15</i>
<i>Forums for Idea & Experience Sharing.....</i>	<i>17</i>
<i>Opportunities for Networking</i>	<i>19</i>
<i>Resource for Aide & Support.....</i>	<i>21</i>
B. ROLE OF WOMEN IN ARGENTINE BUSINESS ASSOCIATIONS	23
<i>Participation of Women in Business Associations</i>	<i>23</i>
<i>Women in Association Leadership Positions</i>	<i>25</i>
C. EMERGENCE OF WOMEN-BASED BUSINESS ASSOCIATIONS	27
CONCLUSION	29
SELECTED BIBLIOGRAPHY	31

LIST OF FIGURES & TABLES

FIGURE 1:	GENDER DISPARITY IN BUSINESS PROFITABILITY	11
FIGURE 2:	GENDER DISPARITY IN ASSOCIATION LEADERSHIP	26
FIGURE 3:	GENDER DISTRIBUTION OF ASSOCIATION PRESIDENTS	26
FIGURE 4:	WOMEN LEADERSHIP IN BUSINESS ASSOCIATIONS	27
TABLE 1:	ROLES OF BUSINESS ASSOCIATIONS IN ASSISTING ENTREPRENEURS	13
TABLE 2:	ARGENTINE FEMALE BUSINESS ASSOCIATIONS	29

INTRODUCTION

In 1990, Beatriz Segni initiated *Milano Buenos Aires*, a commercial design and production company (personal interview 2001). She embarked on her dream to succeed in the business marketplace years before by acquiring a college education and graduate degree. Because of the many obstacles she encountered during the venturing process, she subsequently established the Argentine chapter of the *Asociación de Empresarias* (ASEM) in March 1996. Using her personal experience in business, combined with her leadership ability, moral character, and empathy for female entrepreneurs, Segni helps other Argentine women in their business ventures by providing training, key networking connections, and other support. With respect to the current economic crisis in Argentina, she notes, “*El mundo está jodido y hay mucho que hacer.*”¹ She claims that part of the solution involves female participation in entrepreneurial activity: “*La clave es participar para cambiar algunas cosas*” (qtd. in Perez 2001: 12).² However, she explains that the gender issues in the Argentine business world must be better understood before viable solutions can be proposed and implemented. This case study³ explores these issues in order to reach a clearer understanding about the obstacles facing female entrepreneurs and the role of business associations in increasing the likelihood of their success in business venturing.

In the case of Argentina, the creation and ensuing success of new businesses is a major economic challenge. In the wake of the recent economic and governmental collapse, efforts to boost entrepreneurial activity might be an important contributor to resurgence in the Argentine

¹ English Translation: “The world is a mess, and there is much to be done.”

² English Translation: “The key is [women] participating to change some things.” Note: For the rest of this paper, all quotes will be presented in English, with a footnote containing the original Spanish version.

³ This paper stems from a much larger research project undertaken at the Marriott School of Management at Brigham Young University. I served as a research assistant, conducting data collection in Buenos Aires, Argentina (Footnote continued on next page)

economy. According to the GEM 2000 study involving twenty-one countries, Argentina ranked among the highest of the middle group of countries, with 7.8 percent of the adult population engaging in entrepreneurial activities. Only one of every fifty individuals made private investments in new businesses, which was the average for all countries studied (Reynolds, Hay et al. 2000: 33). However, taking into consideration the major economic shifts over the past few months, Argentina's entrepreneurial activity would be much lower if the same study were conducted in 2002; the conditions that foster new business formation—access to capital, economic stability, and so forth—are undoubtedly lacking.

The literature documents that the lack of entrepreneurial experience, training, and business acumen contribute to economic downturn (Reynolds, Hay et al. 2000: 5). Most Argentine entrepreneurs face these challenges, but a woman's opportunity for entrepreneurial success is significantly less due to myriad societal and cultural factors. Over the past few decades, the role of women in business has dramatically changed. The percentage of employed women has increased in most countries, yet the percentage of women involved in management roles and entrepreneurial activity is disproportionately low. This discrepancy in gender parity is not merely coincidental. Dorothy Moore explains, "The underrepresentation, underutilization, and skewed distribution of female managers worldwide is neither coincidental nor random but rather a function of systemic cultural sanctions, educational barriers, legal restrictions, and corporate practices" (Moore and Buttner 1997: 9). Moore further explains that men and women decide to venture for similar reasons—employment independence, self-initiated economic progress, and personal development—but men still hold a significant advantage over women with respect to making the decision to venture (10-11).

during the summer of 2001. This case study on gender issues in Argentine business associations constitutes a tangential finding of our more general research on gender issues in Latin American business.

The Argentine situation is quite typical of this worldwide trend. The GEM 2000 study reports: “The entrepreneurial activity rate of women [in Argentina] is half the rate of men,” and “increasing the participation of women in entrepreneurship is necessary for long-term economic prosperity” (Reynolds, Hay et al. 2000: 33, 5). According to the literature, Argentine women should face more resistance and should be less prepared to initiate new business ventures than men. Consequently, innovative means to level the playing field should be explored. In this case study, we look specifically at the role of business associations.

Gender issues in Argentine entrepreneurship, a field of research that is relatively unexplored, merit serious attention, especially considering the current economic dilemma. Although gender issues in business and the role of business associations in business development have all been covered in the literature, a shortage of empirical research exists concerning the role of business associations in entrepreneurship and female participation in such associations; thus, this research could also be extremely valuable during the economic reconstructing years in Argentina. Due to the need for empirical data in this particular field, this research is original, cutting-edge, and meaningful. Hopefully the findings of this case study will be considered and applied during this difficult stage of economic crisis.

This paper is divided into two main sections: The first section reviews the background literature on gender issues in business and examines one of the major and most recent empirical reports on Argentine businesswomen. The second section explores the results of a case study I conducted in Argentina, which focused on the role of women in business associations and the compilation and analysis of data from 314 business associations. For this case study I also conducted seventy interviews of business owners and managers in Buenos Aires during the summer of 2001. Throughout the paper, specific examples will be presented that draw from experiences shared by Argentine entrepreneurs and business managers during these interviews.

I. LITERATURE REVIEW

Over the past several decades, an abundance of global statistics on female entrepreneurs has become available. *Instituto APOYO* estimates that, based on government reports and other information, women own and operate between one-quarter and one-third of all the world's businesses in the formal business sector (2000). In the United States women's participation in business start-up has increased from 1.2 million in 1970 to over 3 million in 1995 (Lupinacci 1998: 15). The Center for Women's Business Research estimates that the number of majority-owned, privately-held women-owned businesses will have exceeded 6.2 million in the United States by the end of 2002 (Peacock 2001). On a global scale, women are making the decision to venture more and more each year.

Nevertheless, the literature suggests that women encounter more obstacles in the business marketplace than their male counterparts. Social feminist theory posits that major differences exist between men and women, which directly result from early-childhood experiences. Social and cultural norms influence the upbringing of children, and the differences between society's views on the roles of men and women result in distinct experiences for both genders at an early age (Calas and Smirchich 1989). These experiential differences result in fundamentally different perspectives on life and the roles of each gender in society, which perpetuate because they are difficult to redefine in later years. Donna Guy notes that this gender dichotomy is strongly at play the Argentine society (1991: 209). As a result of these experiential differences, social feminist theory asserts that women face many more obstacles than men when initiating and sustaining a new venture. Tichy, Mitchell, and Seawright summarize several of the documented gender differences that have been found in the various regional case studies:

Buttner and Rosen (1989) find that acquisition of start-up capital is the critical factor in female initiation. Fischer, Reuber and Dyke (1991) find that women differ from men in that they have greater financial motivation, and less access to experiences that permit

development of the abilities necessary for opportunity actualization. In prior research based upon the above-mentioned measurements, Mitchell (1994) found that key features that distinguish between female expert and novice entrepreneurs emphasize arrangements and willingness, and de-emphasize opportunity ability. (Tichy, Mitchell et al. 1998: 5-6)

Their research identifies several general characteristics of female entrepreneurs worldwide; clearly, these differences vary according to each culture's unique history and societal norms.

Consistent with the global statistics, the Argentine situation reveals gender disparity in the public sector. Many studies have demonstrated that women are at a distinct disadvantage to men in many sectors of public life. For instance, Lidia Heller and Susana Ruiz—with the help of *Instituto Nacional de Administración Pública*—carried out a study in 1985 on women in the Argentine public sector. They found that women hold a disproportionately low number of leadership positions in various sectors of public administration. For instance, in comparison to their male counterparts, women of equal educational qualifications take eleven years more than men to reach top leadership positions in the public education system (Heller 1996: xiv). Heller and Ruiz report that, though the disparity varies by public sector, women take longer to ascend in administrative position and responsibilities in nearly all public administration sectors. Exceptions to this rule occasionally emerge, but the societal and cultural norms appear to hinder women's professional progress. Similar obstacles exist in the entrepreneurial realm.

A. Gender Issues in Argentine Entrepreneurship

The growth of female involvement in business is well documented on an international scale, but there are few empirical studies published on gender issues in Argentine business. Similarly, much has been published on the Argentine women's rights movement during the last century, but literature on the specific topic of gender issues in Argentine entrepreneurship is scarce if not non-existent. Lidia Heller, an Argentine businesswoman and gender issues scholar, is perhaps the expert on gender issues in Argentine business and entrepreneurship. She has

published several books on the subject, and her research focuses mainly on qualitative case studies and the identification of the characteristics of successful female entrepreneurs. In that respect, she has covered a significant area of this field.

Her work has created a dialogue concerning gender issues in business, but more empirical data are needed to understand the current situation. Quantitative, comprehensive case studies on Argentine entrepreneurs need to be undertaken to substantiate Heller's claims that women face a distinct disadvantage to men in the business marketplace. This case study pioneers this emergent field of research by collecting data on the role of women in local business associations. However, before thoroughly examining the results of this study, another major study, the *Instituto APOYO* 2000 Report, should be mentioned.

B. Findings of the *Instituto APOYO* Report of 2000

With respect to Argentine entrepreneurship, Heller notes that the rate of female entrepreneurial activity currently increases at a much faster pace than that of men (1996). Heller reports that in 1980, women constituted only thirty percent of the “economically active population,”⁴ but that percentage rose to over forty percent in 1990 (1996: xxii). Because women have emerged as key players in the business marketplace, *Instituto APOYO*—in collaboration with the Center for International Private Enterprise, IBM, and the National Foundation for Women Business Owners—carried out a comprehensive study of Argentine businesswomen in August 2000. This study constitutes perhaps the most comprehensive empirical data ever collected about Argentine businesswomen.⁵

⁴ Heller explains that this term, “*el porcentaje de la Población Económicamente Activa*,” refers to the proportion of employed individuals within a given country. This statistic is measured through the national census, which is traditionally carried out once every ten years.

⁵ To acquire the full *Instituto APOYO* Report of August 2000, “Women Business Owners in Argentina: A Source of Economic Growth,” contact the National Foundation of Women Business Owners at info@nfwbo.org or visit their website at www.nfwbo.org.

Instituto APOYO interviewed approximately 600 “owners or majority shareholders of companies” in the Argentine cities of Buenos Aires, Rosario, Mendoza, and Cordoba. Four hundred and fifty of these business owners were from Buenos Aires, and the interview pool contained 302 men and 300 women. The study uncovered the following key points:

- ❖ Men and women have similar motives for venturing;
- ❖ Women are more optimistic about their company’s future;
- ❖ Men and women have different venturing concerns;
- ❖ Women are more likely to share ownership with their spouse
- ❖ Male and female business owners have equivalent levels of education; and
- ❖ Women-owned businesses are less revenue-yielding than male-owned businesses.

Each of these findings will be explored in more detail.

First and foremost, *Instituto APOYO* reports that men and women have similar motives for business venturing. Both ranked “earning more and creating assets” as their first motivation, then “fulfillment, personal satisfaction and pursuing personal goals,” and finally “providing a good service that is useful to others.” Thus, it appears that men and women are playing the game for the same reasons—they both attempt to accumulate assets. This finding corroborates the existing literature (Moore and Buttner, 1997).

Secondly, women were found to be more optimistic about the future of their country’s economy and, more specifically, of the future of their own businesses. With respect to their company’s future, fifty-eight percent of women described themselves as optimistic, whereas only thirty-three percent of men felt enthusiastic. This is interesting because much of the literature suggests that, in most countries worldwide, women have less confidence in their abilities to manage successful businesses (Hirsch, 1989; Fischer, Reuber et al., 1991; Tichy, Mitchell et al., 1998; Morse, Mitchell et al., 1999; Inman, 2000). Since women were also more optimistic about the nation’s economic future, perhaps Argentine women, by nature, feel more optimistic about

life than their male counterparts. However, the difference in optimism between the genders concerning the country's economy is much less than that concerning the future success of the owner's business—thirty-five percent of women and twenty-three percent of men. This is an unexpected finding; it appears that the Argentine women surveyed have more confidence than the women surveyed in other countries.

Another key finding of the *Instituto APOYO* study deals with venturing obstacles. In identifying women's main concerns with respect to business venturing, almost half of the women interviewed indicated "economic crises and foreign economic aspects." Other responses with high ratings include: "lack of financial support" (32%), "difficulties with government and bureaucracy" (30%), "political and social instability" (18%), and "unfair competition" (18%). Almost half of all men interviewed also mentioned "economic crises and foreign economic aspects," so it appears this is a common concern in Argentina. However, the other responses by women, especially with respect to financial support, proved relatively unique and interesting in light of the literature. The literature points to the lack of access to capital as one of the main obstacles for female entrepreneurs.

Women's second response—their concern about a "lack of financial support"—is a global phenomenon. Sally Ann Davies-Netzley, in summarizing the existing literature on the obstacles facing women entrepreneurs, concludes that access to capital is the greatest obstacle that impedes female entrepreneurs worldwide (2000). Though entrepreneurial experience and cultural factors also impede, Davies-Netzley claims the lack of personal capital far outweighs other factors. She mentions, however, that many women obtain capital through familial ties:

Women entrepreneurs rely on social relationships to assist them in their business endeavors. Eleven percent of the women relied on the economic contribution of parents or siblings for business start-up capital [and a much higher percentage rely on their spouse for capital]. . . . A higher proportion of married Latina compared to married white women relied on their husband's contribution to their businesses. (82)

Margaret Stabilito, founder of *ANCÓN Residencia* in Buenos Aires, mentions that this is often the case in Argentina (personal interview 2001). Her husband, a successful architect, provided the start-up capital for her venture. Because of this initial investment, she considers him a key decision maker with respect to her business. In an interview with her spouse, Miguel Stabilito comments that he does not get involved in her business unless he feels unsure about its future. However, he notes that he considers himself more capable than his wife with respect to making financial decisions (personal interview 2001). In response to the same question, Margaret considered herself on equal or better footing with her husband since she had been managing the family finances since their marriage began. Besides being at a disadvantage with respect to acquiring start-up capital, Miguel and Margaret's case illustrates another common disadvantage for women entrepreneurs: they oftentimes lack full autonomy to initiate and maintain their businesses. This statistic may allude to the cultural and historical perspectives concerning the gender roles in society.

The case of the Stabilitos leads to the study's next finding. When asked about the business ownership and management, *Instituto APOYO* found that forty-three percent of women share business ownership with their husbands, while only fourteen percent of men share ownership with their wives. Women with lower levels of education are more likely to share business ownership with their husbands than those who have higher education degrees. All women with no (or merely primary) education share ownership, most with only secondary (64%) or technical education (57%) share ownership, but few with university educations (20%) and even fewer with masters degrees or doctorates (14%) share ownership. Thus, it would initially appear that this disparity directly relates to educational experience.

However, *Instituto APOYO* also found no significant gender difference with regard to educational experience. Because a university education is practically free in Argentina, the gender ratio of citizens with university degrees is much more even in Argentina than in many Latin American countries. *Instituto APOYO* reports that there are not any significant differences between the genders with regards to levels of education. Of the 600 people interviewed, thirty-eight percent of women and thirty-nine percent of men have completed or partially completed university degrees. Lidia Heller reports that over the past two decades, the presence of young women in universities has greatly increased, and such increase has directly influenced their presence in the business marketplace (1996: 96). Therefore, the educational levels of both genders are basically the same. Notwithstanding, women are more likely to share ownership of their businesses with their husbands than men are with their wives.

If the *Instituto APOYO* findings accurately depict society, the level of educational experience does not explain the gender disparity with respect to sharing ownership. Although one's level of education influences this factor, it seems to affect ownership for both genders. However, even men with lower levels of education do not venture in partnerships with their wives. Sally Davies-Netzley claims that this gender phenomenon directly relates to gender roles, which cultural and societal norms dictate. Thus, she claims gender differences concerning co-ownership illustrate the progress that still lies ahead with respect to gender equality (2000: 84). It represents a major obstacle women face in entrepreneurship: societal roles often insinuate that men are inherently more prepared than women with respect to the decision to venture. As *Instituto APOYO* found, women are concerned about access to capital than men; thus, they resort, more often than men, to their spouses for financial support.

Though *Instituto APOYO* analyzed numerous other conditions of business in Argentina, the previously mentioned findings seem most pertinent to the scope of this case study. There is

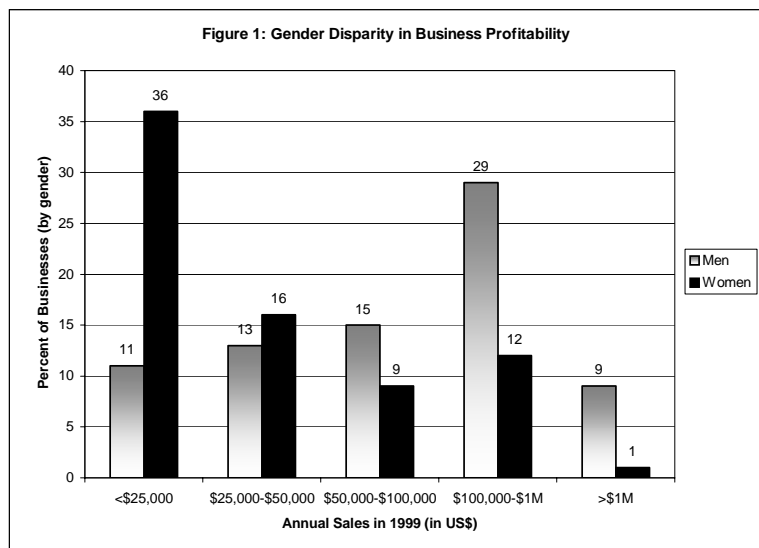
one additional finding, however, that is perhaps of greatest importance. The study found no significant difference between the size of men and women’s businesses. Most businesses analyzed (91%) have five employees or less, while only eight percent have between six and twenty-five employees and only one percent has more than twenty-five employees.

Though there are no gender differences in the size of the companies, there exists substantial gender disparity with respect to profitability. As illustrated in Figure 1, businesses owned by men—even though there is no significant gender difference in business size—yield much higher profits than businesses owned by women during the same year. Consequently, it would appear that businesses owned and operated by men are financially more successful than those owned by women. Katherine Inman offers four main reasons for this phenomenon:

First, women’s businesses are newer and smaller, generating less profit than men’s businesses. Second, women start businesses in lower-income-generating industries such as retail and personal services. Third, women lack relevant education and training for business operations. And fourth, women lack access to commercial financing, having less credit and fewer network ties in the white male business community. A general conclusion of this line of research is that women have various deficits that result in lesser success in business. (2000: 48)

This is perhaps the most revealing illustration of the gender inequality present in Argentine business. Of Inman’s seven reasons, two are not applicable to this study because education and

the comparative sizes of the businesses are equivalent for both genders. Thus, the main reasons for gender disparity revolve around the relative age of the business, the specific services provided, and the lack of business acumen, credit and networking “ties with the white



male business community.” Social and cultural norms, as previously explained, likely contribute to all five conditions.

These findings reveal many of the key gender issues involved in Argentine entrepreneurship. Though this is not an exhaustive treatment of the background literature, these findings illustrate the main argument found in the literature: it is reasonable to conclude that businessmen are likely to be more successful than businesswomen in initiating and successfully sustaining a new venture as a result of various gender-related issues. Myriad factors—socio-economic, cultural, and historical—could contribute to this gender gap.

II. CASE STUDY FINDINGS: GENDER ISSUES IN BUSINESS ASSOCIATIONS

Now that the general findings have been presented, this case study shifts focus to articulate one potential solution: boosting female participation in business associations. The entrepreneurship literature documents that business associations play a key role in developing entrepreneurial capacity (Heller 1999; Hirsrich 1989). Furthermore, Lidia Heller explains that association-building in Buenos Aires has increased over the last few decades, and there now exist approximately 1,000 business associations in Buenos Aires alone (personal interview 2001). However, literature concerning the specific benefits of business associations and empirical data on their effectiveness in assisting business owners are not as widely available. Scholars have not begun to research the effects of associations on business development in Argentina, even less the effect of associations on Argentine businesswomen.

Thus, this section will focus on the role of Argentine business associations in entrepreneurship and hopefully answer several key questions: How does association-building help entrepreneurs? What role do women have in Argentine associations? How can women entrepreneurs be more involved in these associations? What role do the women-based associations have in the business marketplace? It appears that business associations could play a

critical role in alleviating gender inequity in the Argentine business world by equipping women with the skills, networks, start-up capital, and confidence needed to successfully initiate and sustain a business venture. Such increased involvement of women in business associations might aid in the recovery efforts of the Argentine economy.

A. Roles of Business Associations in Entrepreneurial Success

The literature has not established a set of main roles for business associations in assisting entrepreneurs and business development. However, such roles need to be identified in order to evaluate an association’s impact on entrepreneurial success. *Instituto APOYO*’s study on businesswomen in Argentina identified several activities that assist entrepreneurs in achieving business success (2000: 43). This case study uncovered five main roles for associations in boosting business success, which are summarized in Table 1. Each role merits further attention in order to understand how business associations contribute to the success of new ventures.

Table 1: Main Roles of Business Associations in Assisting Entrepreneurs

Association Role	Examples of Specific Role
Training on Business Operations & Practices	Conferences, workshops, newsletters, guest speakers, internet self-help programs, publications, mentoring
Collaboration on Projects that Promote Common Interests	Interest groups in policy-making process, public relations liaison to media, collective publicity campaigns
Forums for Idea & Experience Sharing	Dialogue between members, online discussion boards, discussion groups, best entrepreneurial idea contests
Opportunities for Networking	Business directories, association meetings and socials, online networking websites, discussion groups
Resource for Aide & Support	Assistance in connecting owners to capital/investment, consulting services, emotional support,

Training on Business Operations & Practices

The first role of business associations is perhaps the most obvious: to provide training on issues that are pertinent to association members. Associations exist to strengthen businesses, and education and training directly impact entrepreneurial success (Reynolds, Hay et al. 2000).

Associations utilize different means to educate their members, which include: seminars, guest speakers, newsletters, workshops, conferences, Internet self-help websites, and other informational publications. Some even provide businesses with professional consulting groups and emergency hotlines to help their members with business-related questions. This type of training is invaluable for all businesses, but proves especially helpful for new ventures when entrepreneurs are charting unknown territory and learning by trial and error. Assistance from experts in the specific field can help the emerging entrepreneur avoid common pitfalls and take advantage of the first-hand experience of others.

Fuerza Empresaria (FE) exhibits an excellent example of an Argentine business association that provides extensive training for its members. Established in 1995, *FE* aims at “strengthening, promoting, and developing businesses through the training and networking of entrepreneurs” (2001).⁶ To attain this objective, they utilize several effective instructional methods: business fairs, business expositions and conferences, skill-related workshops and seminars, and a website for idea interchange and other business information. Each month they hold the *FE Desayuno*, which is a training breakfast provided for all members of the association. Business owners meet for several hours to network and be instructed by an expert in a particular business field. There are over four hundred members in this organization, and about eighty members attend the monthly breakfast.

The *FE Desayuno* held on June 19, 2001 clearly illustrates the effectiveness of such training sessions. The guest lecturer was the vice-president of SIDERAR, which is one of the largest oil-producing companies in Argentina. His workshop focused on the methods for smaller businesses to negotiate business contracts with larger corporations (presentation 2001).

⁶ Original Spanish Version: “Fortalecer, promover, desarrollar la tarea empresarial por medio de la capacitación y la formación de una red de contactos facilitadores de nuevos negocios.”

Oftentimes large corporations establish contracts—for food services, supplies, entertainment, utilities, and so forth—with smaller, local businesses, and this type of agreement is extremely beneficial for the local business because it constitutes a regular, reliable partnership and profit. He taught the entrepreneurs how to create proposals and service contracts, set up meetings with top executives, strengthen the relationship once it is established, and look to subsequently expand business agreements with the corporation. At the end of the workshop, those present asked questions for over an hour, and he provided his contact information for those who desired further information. The experience was invaluable, and many entrepreneurs undoubtedly left the meeting with a better understanding and ability to do business with large corporations.

Inés de Cinacchi, president of FE, explains that business associations are essential to provide new business-related skills, techniques, and practices (personal interview 2001). She argues that association members gain invaluable experience that cannot be acquired by trial and error alone. This additional experience, she claims, places members of effective associations at a distinct advantage over those who do not affiliate with an association.

Collaboration on Projects that Promote Common Interests

The second role of business associations encompasses both the association's role as an interest group and as a coordinator of collective efforts. First, associations are often called upon to represent the interests of the whole to the government, media, or general public. They protect, uphold, and promote the interests of their members. The government and society are more likely to be swayed by the collective voice of five hundred businesses than by five hundred separate entities without a unified voice. Many Argentine associations, such as the *Cámara Argentina de Turismo* and the *Asociación de Bancos Argentinos*, were formed for the sole purpose of protecting their interests in the policymaking process. Eventually, both of these organizations

evolved to provide other services, but the representation of interests continues to a primary function. *Instituto APOYO* found that one-third of the business owners interviewed felt that government barriers and interference were major obstacles for entrepreneurial success (2000). Business regulations, taxes, and other legislation can all greatly affect the success of businesses, and associations can help protect businesses from detrimental policymaking decisions.

The second part of an association's collaborative role entails directing the efforts of its members on special projects that promote common interests. Individuals cooperate as a team to accomplish that which cannot be achieved by the individual entities alone. For instance, the *Asociación Argentina de Empresarias (ASEM)* coordinates an annual art show and innovative entrepreneurial idea contest, where women are encouraged to display their achievements to the business community. These projects receive extensive press coverage, and women's role in business is promoted through these activities. Such programs would not likely emerge through the efforts of a single businesswoman, but with an association of over one hundred members, such a task is feasible. Associations can play a role in creating awareness programs about their businesses, in publicizing their specific interests to the public, and in distributing products on a much larger scale than an individual company.

The *Asociación de Ejecutivas de Empresas Turísticas de Argentina (AFEET)* is another excellent example of an association's role in directing projects. María Cannito, a member of this female tourism association, explains that each year the association outlines a action plan for promoting tourism in Buenos Aires (personal interview 2001). Each member contributes to the publicity efforts, but the association directs the funds so that everyone benefits. Cannito explains that such efforts result in numerous referrals throughout the year that her agency would not have received without the association's help. Additionally, she notes that her business would not have

had the funding to launch such an ambitious marketing and networking campaign on its own. The collaborative efforts of many businesses made the endeavor possible.

These experiences clarify the association's collaborative role. Associations represent the common interests of their members to the government, media, and public, and they have the power to unite the efforts of each member in order to carry out collaborative projects that promote common interests. As Cannito explains, collective projects have significantly increased the profitability of her tourism agency, and such efforts undoubtedly have similar effects in other business sectors.

Forums for Idea & Experience Sharing

Besides providing training and collaborative efforts, business associations also offer forums for the interchange of ideas and experiences. Cleo Laura Miguel, professor of institutional relations at the *Instituto Tecnológico de Buenos Aires*, claims that associations are most helpful in providing an arena for idea interchange (personal interview 2001). She explains that entrepreneurs often fail several times in business venturing before succeeding because they learn by trial and error. However, regular contact with other business owners allows them to exchange ideas and experiences, learning from the failures of others while acquiring viable solutions to problems they are currently facing. Miguel explains a typical experience at association meetings and conferences:

In our monthly meetings, I would often overhear two business owners chatting, and one would say, "I just can't seem to figure out how to fix this . . ." and the other would reply, "I had that same problem, and I did this . . ." They would then discuss in more detail what had happened, and that exchange of information would help the other entrepreneur overcome the current problem. (2001)⁷

⁷ Original Spanish Version: "*Durante nuestras reuniones mensuales, yo solía escuchar la charla de dos emprendedores y uno dice a otro, "Por alguna razón, yo no puedo encontrar solución a tal problema . . ." y el otro dice, "Yo tenía el mismo problema y hice tal cosa . . ." Ellos siguen explicando la situación más detalladamente, y este intercambio de información le ayudará al otro a vencer el problema actual.*"

Such experience sharing is common at most association meetings, but associations often look for alternative ways to encourage dialogue between its members. At the *FE Desayuno*, the executive committee selects several entrepreneurs to briefly discuss their new ventures to the whole body, explaining what has worked and with what they are struggling. The members ask questions about their experiences and offer suggestions to overcome the obstacles. Inés de Cinacchi, the president of FE, believes that creating dialogue between members is key to having a successful association (personal interview 2001). Whether that dialogue is promoted at the beginning of the meetings, through the monthly newsletter, or on an Internet discussion board, she claims that the association must ensure that such idea interchange takes place.

ASEM utilizes friendly competition to increase idea sharing. Each year they sponsor the *Best Innovative Entrepreneurial Idea* and the *Entrepreneur of the Year* awards for outstanding businesswomen in the Buenos Aires community. In January 2001, ASEM chose Susana Baños as the Entrepreneur of the Year for her agricultural start-up that produces earth-friendly fertilizer (2001). There were over one hundred female entrepreneurs considered for the honor, and she received \$5,000, a computer, free Internet connection, and technology classes to help expand her venture. More importantly, Beatriz Segni, ASEM president, explains that Baños will now present her project in a workshop at the upcoming ASEM conference, and this will help other businesswomen understand her successful business practices. Segni explains that each year the entrepreneurial projects are more creative and successful, and she believes such contests, through friendly competition, boost the entrepreneurial skills of her constituents: “Besides [idea sharing], it should be noted that the projects were much more creative than other projects in the capital, much more” (qtd. in Perez 2001: 12).⁸

⁸ Original Spanish Version: “Además hay que destacar que fueron muchos más creativos los proyectos federales que los de Capital Federal, mucho más.”

Opportunities for Networking

A fourth role of business associations concerns providing opportunities for networking with fellow business owners. Lidia Heller explains, “In today’s difficult and competitive business world, networking has become an important activity for each individual business owner. . . . In many cases they are considered a crucial ingredient for success in any professional field” (1999: 33).⁹ Associations offer individuals opportunities to establish important relationships with other business owners; such relationships can be utilized as a source of start-up capital or investment, a venue for selling and distributing products and services, a social connection to other business sectors, or simply an emotional support. These support networks are especially important during the initial stages of a venture when entrepreneurs are looking for ways to expand their businesses. In many cases, an entrepreneur’s ability to network directly influences the venture’s success rate.

Beatriz Calatayud and Judith Ovadia recognized the need for businesswomen to network and interchange ideas, services, products, and information. Together they formed the Internet business networking site, mujerynegocios.com, which brings together women from all over Argentina (personal interview 2001). Among the services provided, they have an announcement board that lists upcoming business workshops, association meetings, and so forth. They also allow women to advertise their products and services online, and women can solicit services from others. The website provides information on hundreds of women-owned businesses and associations, as well as key training programs for entrepreneurs. Though each of these services helps women entrepreneurs, Calatayud argues that the most important aspect of their award-

⁹ Original Spanish Version: “*En el difícil y competitivo mundo actual, las redes se han revelado como un activo importante a incorporar dentro de la vida de los individuos. . . . En muchos casos, son consideradas un ingrediente crucial en el éxito de cualquier carrera profesional.*”

winning website is the opportunities it offers for networking. She claims hundreds of women visit the site each day, and many establish important business contacts by browsing through the business contact lists on the site. Others use these networks to find solutions to current problems or emotional support during difficult times. She explains that these connections “provide life to struggling ventures, open venues to sell services and products, and help women help each other” (personal interview 2001).¹⁰ Ovadia adds that such interaction is crucial to business success; without venues to contact others with similar objectives and interests, many entrepreneurs would not be able to survive the initial stages of business venturing.

Business associations encourage business owners to cooperate in order to open more avenues to expand their businesses. Owners recognize the personal advantages gained by helping others, though such benefits may not be immediately evident. Consequently, business associations allow their members to interact and create networks that directly affect success.

Elena Semeria, owner of Six Travel and member of AFEET, best summarizes the importance of associations in networking:

When my son and I first began our travel agency, we started in a small office building not far from here. The initial stages of the business were difficult because we had not yet established a client base, and we did not know many of the connections around town. However, after we joined several travel agency associations, we were able to form relationships with other travel agents, and these relationships helped us find clients and better services. Now our business fills the entire floor of this office building, and we employ over fifty agents. The associations opened doors that we could not have opened on our own. (personal interview 2001)¹¹

¹⁰ Original Spanish Version: *Estas redes “dan vida a emprendimientos que están luchando, abren vías para distribuir servicios y productos y ayudan a mujeres que se ayudan entre sí.”*

¹¹ Original Spanish Version: *“Cuando mi hijo y yo iniciamos nuestro negocio, lo empezamos en una pequeña oficina cercana de aquí. La etapa inicia del negocio fue muy difícil porque no habíamos establecido una base de clientes y no conocíamos a la gente importante de la ciudad. Sin embargo, después de habernos asociado con unas asociaciones de agencias de viaje, pudimos formar amistades con otros agentes de viaje y estas amistades nos ayudaron a encontrar a clientes y mejores servicios. Actualmente nuestro negocio ocupa todo este piso del edificio, y tenemos más que cincuenta empleados. Las asociaciones nos brindaron oportunidades que nunca habríamos conseguido sólo por nosotros mismos.”*

As Semeria explains, business associations can play a vital role in providing essential business contacts and networks that help a new venture thrive in the competitive marketplace.

Resource for Aide & Support

The final role of business associations is quite similar to the combined effect of networking, idea sharing, and collaborating, but it deserves special attention due to the emphasis many Argentine women have given it in my case study interviews and surveys. Beatriz Segni, president of the *Asociación Argentina de Empresarias* (ASEM), claims, “We must view the business sector through the perspective of the institutions (associations), whether they be masculine or feminine” (Segni 2001).¹² She further argues that the main role of business associations is to provide emotional, psychological, and physical support to business owners (personal interview 2001). In other words, besides offering training, collaborative efforts, idea-sharing opportunities, and networking, associations must provide other forms of aide and support to their members. Segni explains that this support varies from actual investment to emotional support during financial crisis. Both types of support—financial or physical and emotional—merit a more-detailed examination.

Beatriz Segni explains that some associations provide financial assistance to their members in the form of direct investment, but most provide this assistance in financial guidance. For instance, Segni often helps entrepreneurs establish relationships with bankers and other investors, so that they can gain access to financial capital. As explained, one distinguishing characteristic of female entrepreneurs lies in their inability to access capital; they tend to rely on familial ties instead of financial institutions (Davies-Netzley 2000). Thus, business associations can help entrepreneurs—especially female entrepreneurs—gain access to capital that they would

not have necessarily pursued without the association's assistance. Other aspects of this physical support include consultation and evaluation of members' ventures, financial planning, and organizational analysis. These services are invaluable because, as noted, lack of business acumen and access to capital are chief reasons why women-owned businesses are less profit-producing than those of their male counterparts (Inman 2000).

Emotional support can often be more vital to entrepreneurial success than financial support. As Segni explains, many businesses fail because entrepreneurs lack the confidence to follow through with their ventures (personal interview 2001). Business associations can offer encouragement and enthusiasm, helping an entrepreneur keep an objective perspective about their venture's potential. This type of support is much more difficult to measure and evaluate because of its subjective quality, but Segni claims it should not be discarded due to ambiguity. Ada Marzorati, president of the *Asociación de Ejecutivas de Empresas Turísticas de Argentina* (AFEET), exemplifies this practice of support in a speech given during the celebration of AFEET's nineteenth anniversary:

We have to always remember Mother Teresa's words when approaching our business ventures: "After every achievement, there is another challenge. While you are still living, live. If you miss what you did before, return to doing it. Do not live from the yellowed images of the past. Press forward even though everyone hopes you fail; do not let your steel rust. Live so that instead of shame, people respect you. In years to come when you can no longer run, trot. When you can no longer trot, walk. And when you can no longer walk, use a cane, but never quit." We must continue the fight. (2001)¹³

This type of encouragement can help entrepreneurs continue in their quest to succeed and improve their ventures. Business associations help entrepreneurs recognize their ability to adapt

¹² Original Spanish Version: "Al sector empresario hay que verlo desde las instituciones, sean masculinas o femeninas."

¹³ Original Spanish Version: "Siempre tenemos que recordar las palabras de Madre Teresa con respeto de nuestros emprendimientos: 'Detrás de cada logro, hay otro desafío. Mientras estés vivo, siéntete vivo. Si extrañas lo que hacías vuelve a hacerlo. No vivas de fotos amarillas. Sigue aunque todos esperen que abandones. No dejes que se oxide el hierro que hay en ti. Cuando por los años no puedas correr, trota. Cuando no puedas trotar, camina. Cuando no puedas caminar, usa el bastón pero nunca te detengas.' Tenemos que seguir en la lucha."

and perfect business practices. It is only through interaction with others that such progress can be maximized.

Now that several of the key roles of business associations have been examined and the connection between associations and success in business venturing has been established, the role of women in business associations can be examined in more detail. Perhaps the lack of participation in business associations contributes to gender differences in business success.

B. Role of Women in Argentine Business Associations

Since business associations can increase business success, female participation in such organizations appears to be vital. Any discrepancy based on gender could contribute to the gender disparity in entrepreneurial success that has been established in the literature. However, the causal relation could be inverted: lack of participation could be a result from such gender disparity. The following sections are dedicated to analyzing women's participation in business associations and their role (or lack thereof) as leaders within these organizations.

Participation of Women in Business Associations

In their 2000 study, *Instituto APOYO* found that less than one fourth of all female business owners surveyed (22%) belonged to business associations, whereas less than one fifth of businessmen are members (18%). However, two additional findings should be considered. First, of those women who are members, more than half belonged to women-based business associations. Thus, in "unisex associations,"¹⁴ men outnumber women by at least two to one. Heller explains that even this statistic could be misleading because membership in an association does not necessarily imply participating and receiving the benefits of the association (personal

¹⁴ For the purposes of this paper, when referring to business associations that are open to both men and women, the term "unisex" will be utilized. This neither implies that there exists gender equality in these organizations nor (Footnote continued on next page)

interview 2001). It merely means that they are registered on the organization's membership list. Heller claims participation of men outnumbers that of women in unisex associations by a ratio much larger than two to one.

Secondly, female membership in associations reveals a tendency for membership among businesswomen in larger businesses and corporations instead of smaller ventures (APOYO 2000). This observation is extremely critical because small businesses benefit most from interaction with other businesses; the main roles of business associations focus on helping new ventures. While larger, well-established businesses benefit from association membership, their participation is not as important for business success as is the participation of small, newly developed ventures. Consequently, in the Argentine business community, lack of women's participation in business associations could contribute to the gender disparity with respect to venture success. If women do not receive the same opportunities—for training, experience sharing, collaboration, networking, and support—as their male counterparts, they are at an obvious disadvantage in the business world.

The intuitive reason for the lack of women's participation in unisex associations is found in the social feminist theory literature: because of social and cultural norms, women's roles are defined differently than those of their male counterparts (Calas and Smirchich 1989). These experiential differences result in fundamentally different perspectives on life and the roles of each gender in society. Such differences are difficult to redefine in later years. Among the many characteristics of this gender dichotomy, Guy notes that the Argentine culture often places women at a subservient role in society, as evident by incidents of domestic violence and other gender-related offenses and discrimination (Guy 1991). Thus, women do not feel as comfortable

should it be interpreted as part of this paper's commentary on gender issues. I employ this term due to the lack of more appropriate terminology.

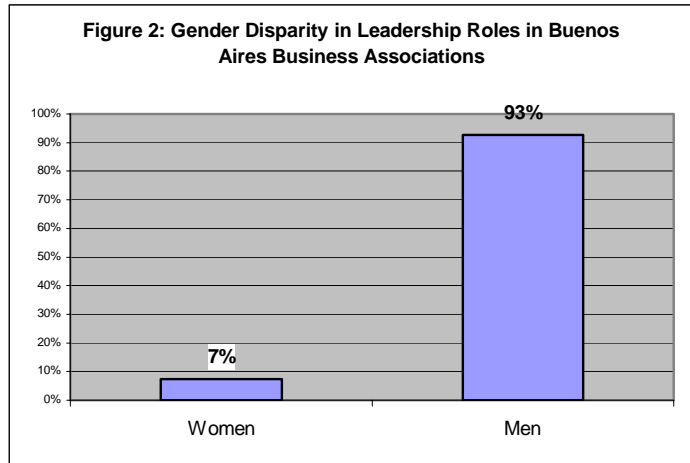
in associations as men. One possible solution to alleviate this gender disparity involves greater female representation in association leadership.

Women in Association Leadership Positions

Many Argentine women note that business associations are male-directed and male-focused (Amores 2001; Calatayud and Ovadia 2001; Cinnachi 2001; Heller 2001; Segni 2001). María Amores, president of a women's association of realtors and secretary of the unisex association of all realtors in Buenos Aires, suggests one possible explanation for the lack of female participation: "Businesswomen do not join [unisex] associations because they do not feel represented by their leaders" (personal interview 2001).¹⁵ She explains that because women do not typically hold leadership positions in Argentine associations, they do not feel inclined to participate. The meetings and activities are not tailored to the needs of female entrepreneurs, which often differ from those of male entrepreneurs. Amores is the first woman to hold a leadership position in the realtors' association. From her experience, she notes that the association is now more focused on both genders' needs, and her male counterparts recognize this change in focus. However, she argues that hers is an atypical experience in the Argentine business community; not many women have had the chance to lead. Although women might be members of unisex associations, Amores claims that until such leadership integration occurs, many women will continue to abstain from active participation in male-dominated associations.

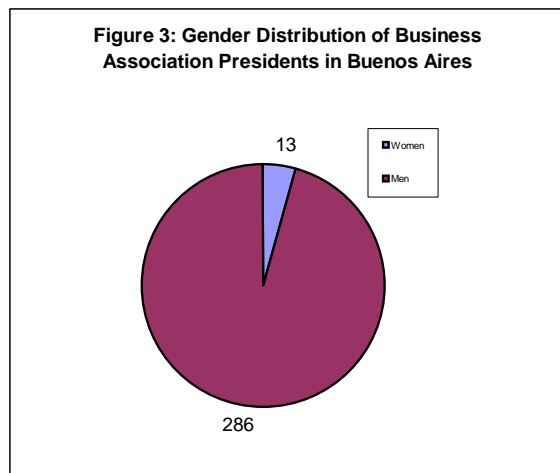
Is Amores' perception of the gender disparity accurate? To ascertain her comments, I conducted a case study on 298 business associations in Buenos Aires. There exist approximately 1,000 business associations in Buenos Aires, so this study encompasses almost one-third of all associations (Heller 2001). Using www.guiasenor.com, an online directory of Argentine

businesses, the leadership ranks of each organization were examined. Most associations listed all of the leadership rosters online, but several had to be contacted directly via email or telephone. The information—including the number of female leaders, the total



number of leadership positions, and the gender of the association president or director—was compiled into a database, and the gender distribution in leadership positions was analyzed.

As Figure 2 illustrates, the results were astonishing, revealing a high level of gender inequality. Of the 298 associations, there were 2,348 leadership positions allocated (about eight leadership positions per association), ranging from president and director to secretary and trustee.

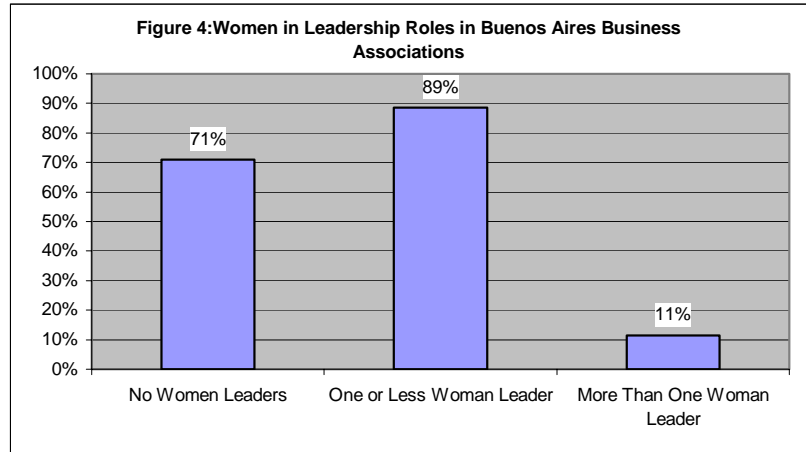


Of these 2,348 positions, women occupied only 170 leadership positions (7.2%). This translates into less than one woman leader (0.6) per association. Several of the associations listed deal primarily with services that have traditionally been assigned to women—e.g., public education, interior design, arts and crafts, and so forth—and still less than ten

percent of all leadership is female. Additionally, as portrayed in Figure 3, only thirteen of these 298 associations have women presidents (4.4%). In other words, less than one in twenty associations has a businesswoman at its head.

¹⁵ Original Spanish Version: “Las empresarias no se unen a las asociaciones porque no sienten representados por sus líderes.”

The overall analysis of these results is even more discouraging for women. Of the 298 associations examined, almost three-fourths have no women in leadership roles (71.1%) and almost nine-tenths have one or no women in leadership roles (88.9%), which means only one in ten associations has more than one woman leader (11.4%). This evidence, which is presented in Figure 4,



strongly confirms Amores’ claims about gender inequality in Argentine business associations.

C. Emergence of Women-Based Business Associations

Women-based business associations provide most of the same resources as unisex associations, but they also provide gender-specific support and training that unisex associations often overlook. Lidia Heller explains that there is a growing trend of women-based business associations: “Women are creating these types [women-based] of networks, and many join existing women business associations. These organizations facilitate information exchange, strategy and career planning, professional support, and possibilities to expand public visibility” (1999: 33-34).¹⁶ She further explains that women more often join these associations because they better identify with other women and they feel more comfortable. Both Heller and Segni agree that participation in women-based business associations is key to overcoming gender inequality in Argentine business (Heller 1999; Perez 2001).

¹⁶ Original Spanish Version: “Las mujeres están creando este tipo de redes y muchas se incorporan a las ya existentes. En ellas se posibilita el intercambio de información, estrategias y planeamiento de carrera, soporte profesional, posibilidades de mayor visibilidad.”

Margarita Llada, president of the business consulting group *Información y Administración* (IA), argues that women join female business associations instead of unisex associations because they feel a stronger sense of belonging. She argues that it is not merely for training and networking, but women search for strength, inspiration, and wisdom from other women (personal interview 2001). Female business associations allow women to draw on each other's experiences—both successes and failures—to avoid pitfalls and implement effective practices. Besides performing the roles of business associations already described in the literature, they also receive the support needed to combat gender inequality in business. It would appear that women business associations constitute an important weapon in lessening gender inequality (Heller 1996; Segni 2001).

However, Calatayud and Ovadia report that there exist relatively few businesswomen associations in Argentina (personal interview 2001). They have extensively explored the city in search of these associations for their website, mujerynegocios.com. Over one thousand business associations exist in Buenos Aires; yet Calatayud and Ovadia have found only sixteen women-based associations. Table 2 lists these associations. They claim that this statistic reveals a misconception about the current trend; women business associations, though they might have a positive effect on their members, are not as major a player in lessening gender inequality in Argentine business as some experts claim. Instead, it appears that they need to grow in size, number, and strength.

Even though women-based business associations offer women many opportunities to develop skills and talents, there are also several major drawbacks to joining such associations instead of unisex associations. First, joining women-based organizations deprives women of networking with male entrepreneurs who are statistically more successful. By not being associated with unisex associations, women are also locked out of some potentially large markets

and networks. Additionally, women do not receive support and training from the well-established and experienced male business leaders. Consequently, even if female business associations were to become a powerful force in the business community, perhaps such growth would not lessen gender disparity and separation to the degree expected by their advocates.

Table 2: Businesswomen Associations in Buenos Aires, Argentina

ARGENTINE BUSINESSWOMEN ASSOCIATIONS	ASSOCIATION HEADQUARTERS
ASOCIACIÓN ARGENTINA DE EMPRESARIAS (ASEM)	BUENOS AIRES, ARGENTINA
A.M.E.E. - ASOC. MUJERES EMPRESARIAS Y EJECUTIVAS	BUENOS AIRES, ARGENTINA
ASOCIACIÓN DE MUJERES EMPRESA DE FAMILIA	BUENOS AIRES, ARGENTINA
ASOCIACIÓN DE MUJERES EN POLITICA Y EMPRESA	BUENOS AIRES, ARGENTINA
ASOCIACIÓN FEMENINA DE EJECUTIVAS DE EMPRESAS TURISTICAS	BUENOS AIRES, ARGENTINA
ASOCIACIÓN IBEROAMERICANA DE MUJERES EMPRESARIAS	BUENOS AIRES, ARGENTINA
ASOCIACIÓN MUJERES DE NEGOCIOS Y PROFESIONALES DE RECOLETA	BUENOS AIRES, ARGENTINA
CÁMARA MUJERES EN CARRERA	BUENOS AIRES, ARGENTINA
CÁMARA DE MUJERES PYMES-CMP	BUENOS AIRES, ARGENTINA
CONFEDERACIÓN GENERAL DE LA INDUSTRIA - SECRETARIA DE LA MUJER	BUENOS AIRES, ARGENTINA
CONSEJO NACIONAL DE LA MUJER	BUENOS AIRES, ARGENTINA
FORO EMPRESARIAL DE LA MUJER ARGENTINA PARA EL LIBRE EMPRENDIMIENTO	BUENOS AIRES, ARGENTINA
FUERZA EMPRESARIA - FE	BUENOS AIRES, ARGENTINA
FUNDACIÓN BANCO MUNDIAL DE LA MUJER	BUENOS AIRES, ARGENTINA
RED DE MUJERES EMPRESARIAS DEL PROGRAMA BOLÍVAR	BUENOS AIRES, ARGENTINA
ZONTA CLUB DE BUENOS AIRES	BUENOS AIRES, ARGENTINA

*Information provided by the directors of mujerynegocios.com

CONCLUSION

As *Instituto APOYO* has illustrated, female entrepreneurs in Argentina are not actively participating in business associations, which are an important contributor to entrepreneurial success. Additionally, this case study reveals that women do not hold leadership roles in these associations. Amores concludes that this lack of female leadership could dissuade women from active participation. She also argues that women would feel more inclined to participate in such organizations if women held specific leadership roles. To increase the effectiveness of businesswomen, reforms must be made with respect to business associations and their ability to meet women's needs. These reforms could originate from the private or public sectors. In the private sector, such reforms could include, but are not limited to, increasing awareness of gender disparity in business association leadership, creating official positions in unisex associations that

are exclusively for female business owners, encouraging more women to join unisex associations, and emphasizing the development of businesswomen associations.

With respect to governmental intervention, many of these reforms could be encouraged by financial incentives or legislative mandates. Primarily, the government should take the role of educating business owners of the situation. They can also establish programs that reward associations for their efforts to include women. Most importantly, increased awareness about the utility of joining business associations could encourage more business owners—both male and female—to invest in these support networks. Boosting female representation in male-dominated business associations, either through the private or public sectors, and encouraging women to join some sort of association seem to be two most viable solutions.

Argentina faces serious economic obstacles that require innovative solutions and practices. This case study sheds light on the role of gender issues in the Argentine marketplace, and in turn, these findings should spur further research and consequent development of practices that get more businesswomen involved in business association membership and leadership. As Beatriz Segni explains, “El mundo está jodido y hay mucho que hacer” (Segni 2001).¹⁷ Segni’s advice to potential female entrepreneurs seems to be an appropriate concluding remark for this case study: “*La clave es participar para cambiar algunas cosas*” (qtd. in Perez 2001: 12).¹⁸

¹⁷ English Translation: “The world is a mess, and there is much to be done.”

¹⁸ English Translation: “Participation is the key to change.”

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