

IMPORTANCE OF WOMEN EMPOWERMENT FOR ECONOMIC DEVELOPMENT OF TOURISM DESTINATIONS

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Abstract: Bulgaria as a seasonal tourism destination develops specialized types of tourism to reach year-round and more intensive capacity of the specialized superstructure in the tourism regions of the country. According to the Strategy for Sustainable Development of Tourism in Bulgaria - 2014-2030, the country will focus on “diversification of tourism products and offer of thematic tourism products in the field of cultural heritage, contemporary culture, protected natural territories, health tourism, historical, sports, religious tourism, business and more”. In the context of specialized types of tourism, it is also necessary to identify the relevant sites offering those types of tourism, in which women's entrepreneurship can find a place. The report focuses exclusively on the opportunities for women's entrepreneurship in tourism in Bulgaria. In addition to describing the needs of women entrepreneurs, a review of available policy instruments was conducted. Therefore, a major question that arises when considering the entrepreneurial potential of women is what factors determine the entrepreneurial intention and success among them in Bulgaria.

Key words: women, Bulgaria, women entrepreneurship, specialized types of tourism, tourism products.

INTRODUCTION

The issue of overcoming the seasonality of tourist destinations, as well as their sustainable development is gaining more and more relevance and is becoming a basis for research by many experts in the scientific and practical field. More and more business-oriented ladies are looking for opportunities for realization in the field of services, incl. in tourism. This industry is related to the specifics of hospitality, which in turn is embedded in the psycho portraits of women around the world. According to the Strategy for Sustainable Development of Tourism in Bulgaria - 2014-2030, “... European tourism will focus on diversification of tourism products and offering thematic tourism products in the field of cultural heritage, contemporary culture, protected natural areas, health tourism , historical, sports, religious tourism, business and others'. Among the main priorities is to increase the share of specialized

types of tourism, leading to year-round and more intensive workload of the specialized superstructure in the tourist regions in Bulgaria.

The importance of tourism and the benefits of its development determine the need for strategic activities and coordination of market participants. The socio-demographic characteristics of the representatives of the tourism business are also a topic raised in many scientific forums, in particular the rights of women to choose and do business in certain areas, both in tourism and in other sectors of the economy. The main goal of strategic planning at macro and meso level is to achieve results and meet market needs. The reason for this is objective and is caused by the need for a common vision, long-term determination of social, cultural and ecological impact of tourism in destinations, problems with resource provision in different areas, the development of the destination with increasing competition and dynamic market.

Although all tourist destinations compete for a share of the global tourism market, competition between some specific destinations is much more intense, depending on several criteria. These can be common emission markets, similar products and experiences, similar target market segments, approximately the same distance from key markets, like economic growth and the same peak tourist seasons. The competitiveness of destinations and their sustainability is determined by their resource specifics, which is the basis for their main and additional specialization. This specialization forms the development of certain tourist products, which are attractive for the respective tourist area and create a specialized experience for the consumers.

Each tourist region can be differentiated as a specific thematic area, which includes different thematic products, formed both based on the additional specialization and based on the new consumer expectations for each product. In this regard, recommendations can be made to improve the existing specialization in the Concept of tourist zoning in Bulgaria with a complementary one on the occasion of creating new thematic products that exist in both theory and practice of tour operators and are the subject of business interest for development of women's entrepreneurship.

Specialized tourist products borrow their characteristics from the existing different types of tourism. The most widespread and accessible for organizing and conducting are the programs in the field of cultural and cognitive tourism - tours with educational orientation. Of interest, however, is another fact, compared to the annual tourism reports published in the last few years by the World Tourism Organization (WTO), developments are observed in business travel. The oversaturation of the market with a homogeneous supply has led to the development

of a product in which many agencies specialize in business travel services. Bulgaria is a popular destination for health tourism and prevention. Our country has a rich tradition in the area for a number of reasons, as the presence of proven healthy mineral springs is among the most popular areas of health tourism in our country. Many SPA resorts across the country offer a variety of specialized professional services. Bulgaria is among the countries that combine low prices of medical services with the professional experience of medical staff and can become a preferred destination for so-called health tourists. In the context of the specialized types of tourism and the health one, it is necessary to determine the respective sites offering these subtypes of tourism, in which women's entrepreneurship can also find a place. This helps to properly position the specific tourist place on the market, focusing on certain target groups and presenting it as attractive enough for them to attract the attention of the audience. In this way, the activity of women entrepreneurs who develop new thematic products is supported to apply their rights for the development of each of them. And this will undoubtedly increase the inflow of funds to the destination and will contribute to its further development, renovation and making it more and more attractive to visitors.

The main goal of this analysis is to review the current state of women's entrepreneurship in tourism in Bulgaria and to identify the main driving and motivating factors as well as obstacles and barriers to entrepreneurship. The available literature and research provide explanations for this issue by emphasizing the influence of personality traits on entrepreneurial intent and the success of entrepreneurial experience. But apart from them, one is surrounded by a huge variety of social, cultural, political, economic, and demographic factors and personal characteristics cannot be considered as the only explanation for entrepreneurial intention.

METHODOLOGY

The report summarizes the results of the following activities:

➤ Analysis of secondary data from various national and international institutions. All relevant available documents and reports were used to give an overview of the Bulgarian economy and business environment as well as the policies related to women's entrepreneurship in tourism. First, data from the National Statistical Institute of Bulgaria and other relevant national institutions (such as ministries and other state institutions) are used. It is important to note that much of the statistics on business performance are not collected and analyzed systematically by national institutions. The study then analyzes secondary data obtained from relevant international institutions such as the World Bank, EUROSTAT, OECD, and others. In

other words, this activity is related to a documentary study of the existing administrative data related to the age / gender of the target group.

➤ Qualitative research based on a survey among women wishing to start or already running their own business in tourism. The main purpose of the survey among women wishing to start or already running their own business in tourism is to identify their needs and the barriers they encounter in business and / or entrepreneurial initiative. A questionnaire was used in the data collection, which consists of 19 questions divided into six groups. The first group presents control questions related to gender, age of the respondents and the country they come from. The second group of questions related to the entrepreneurial status of the respondents and the company information that the respondent may have. The third part deals with the motivation and obstacles for entrepreneurs, while the fourth part deals with entrepreneurial self-efficacy. The fifth part concerns the cultural and normative profiles of the countries as potential factors for promoting entrepreneurship. The fifth group aims to identify the basic needs of women entrepreneurs and the main opportunities to support women entrepreneurs. The questions in the sixth group are related to demographic data for the respondents.

➤ Qualitative research based on interviews with key participants. The interviews were conducted to better understand the main characteristics of women's entrepreneurship in tourism in Bulgaria. The purpose of the interviews is in four directions:

1. To perform mapping, assessment, and comparative analysis of the current situation as well as assessment of the potential obstacles faced by women entrepreneurs and assessment of the tools and measures for overcoming them.

2. To reveal the local debates concerning entrepreneurship and women's entrepreneurship in tourism.

3. To map the existing policies (measures and activities) focused on women and entrepreneurship.

4. To find out what kind of data is collected and used by national actors to measure youth women's entrepreneurship.

RESULTS AND DISCUSSION

The study was conducted among young women aged from 15 to 34 years old, entrepreneurs and future entrepreneurs in tourism located in Bulgaria. The number of respondents is 233 with an average age of 27. 23% of respondents have already started their own business in tourism. Among non-entrepreneurs - 28% of them intend to become such, 22% of them are not sure and 19% do not intend to try to become entrepreneurs.

Regarding education, the average of Bulgarian business lady has a university degree. In fact, 73% of women entrepreneurs confirm that they have completed higher education, while 17% have dropped out of post-secondary education, and 2% have started their business with completed primary education.

When women were asked about starting their own business, most of them indicated the desire to receive a decent income (83%) as the most important reason. In second place is secure work and employment (60%) (See Figure 1).

When we talk about independence, the most important factors for starting a business for young women entrepreneurs are personal satisfaction and the realization of a dream, as well as the capitalization of a business idea. The role model and achieving a better social status are less motivating to become an entrepreneur.

The main goal of the study is to identify the main barriers and needs that young women face when starting their own business. Barriers are studied in several areas: financial barriers, competence, risk and other external factors, macroeconomics, and policy.

Lack of funding is usually one of the main obstacles in any entrepreneurial initiative. As expected, the main problem for young women entrepreneurs is access to finance, followed by a lack of savings and high interest rates. Considering that the minimum required capital for establishing a company is only BGN 2, it is not surprising that the price factor for business registration is determined by the respondents as the lowest barrier (See Figure 2).

The most important barrier related to competences is the lack of information on how to start a business (81%), followed by the lack of entrepreneurial skills (78%). Surprisingly, respondents do not consider traditional views on the role of women in society to be a high barrier (See Figure 3).

According to the respondents, the highest "soft" barrier is the uncertainty about the future in case of starting your own business, followed by the risk of losing the balance between work and personal life (See Figure 4).

The most important macroeconomic and political barrier is high-level corruption (44%), followed by bureaucracy (43%). Surprisingly, respondents put high taxes (30%) in third place, although it is assumed that Bulgaria's tax environment is quite favorable (fixed 10% corporate tax, 20% VAT) (See Figure 5).

Analyzing the aspects of the success of the newest start-ups in tourism, we can point out that the most useful for young women entrepreneurs are consulting support, mentoring, and marketing research. Two less important factors are the financial resources and skills of the management teams (See Figure 6).

The biggest influence for young women entrepreneurs on deciding whether to start a business in tourism or not is their family and friends. Colleagues and acquaintances could also influence respondents in making such a decision (See Figure 7).

Almost half of the respondents are employees in the private or public sector (51.93%), it is difficult for them to attend on-site trainings, so the most preferred type of training is counseling (70%), followed by trainings (60%); events and networks (45%) and mentoring (45%). The most valuable training needs of the business are finance and budgeting; accounting; management; entrepreneurship; marketing; developing a business plan. The average desired duration of training is 11 hours / week and about 10 weeks / per training. 13% of respondents are not available for training at all (See Figure 8 and Figure 9).

Characteristics of youth women's entrepreneurship in tourism in Bulgaria

To better understand the characteristics of youth women's entrepreneurship in tourism in Bulgaria, we conducted a series of interviews with important stakeholders on this issue in the country. We have identified some especially important institutions for women's entrepreneurship in tourism, and they are briefly presented in the following text.

- Ministry of Tourism in Bulgaria and Ministry of Economy in Bulgaria – the leading public institutions promoting the development of entrepreneurship and tourism in the country.
- The Employment Agency is an executive agency at the Ministry of Labor and Social Policy for the implementation of the government policy for employment promotion. Its main functions are to improve employment levels, vocational guidance, the organization of training for qualification and motivation, employment services, analysis of supply and demand in the labor market, forecasting changes in the labor market.
- Economic Development Agency Varna (EDA-Varna) is a non-profit non-governmental organization registered in the Register at the Ministry of Justice for work in public benefit. It is located on the territory of Varna District in Bulgaria, Southeast Europe. The agency was established in 1997 under a joint program of the Municipality of Varna and the United States Agency for International Development to support regional economic development. Since 1998, AID has been a member of the network of the Bulgarian Association of Regional Development Agencies and Business Centers (BARDA).
- Chamber of Commerce and Industry - Dobrich (CCI) was founded in 1990 as a non-governmental organization based on the principles of volunteering, autonomy and self-financing. The Chamber of Commerce - Dobrich was established with the conviction that the promotion of local activities and entrepreneurs will contribute to regional economic

development and prosperity. The goals of the Chamber of Commerce and Industry - Dobrich are to stimulate international trade and investment, to promote exchange and to represent the interests of its members at the local and international level. TPPD is a host organization of the European Enterprise Europe Network, which helps SMEs to make the most of the opportunities on the European market. The network operates through 600 local business organizations in 60 countries across Europe, Asia, America and beyond.

- “Save the Woman” Association is a non-profit, public benefit organization registered since 1997. For 20 years, the NGO has supported girls, young women, and women able to work for motivation, training, education, and professional development. More than 44 European, national, and local projects involving 66,000 children, young people and citizens have been implemented. Significant results have been achieved: Annual competition for woman entrepreneur and manager of the year; the nominated and awarded ladies have the right to be members of the Society of Women Entrepreneurs; There are 4-5 thematic annual trainings for business ladies; A public forum "Worthy Varna Girl" was established to emphasize the contribution of women from different specialties to the development of the community.

- Innovation starter is a specialized innovation agency in Bulgaria, founded in 2012. It is an innovation agency that is part of the business and public sector to create a long-term culture of innovation. The Agency is the founder of the Innovation Forum Innovation Researcher, in partnership with Capital, Economedia as well as with the Innovation Academy project, in partnership with the leading universities in Bulgaria. The academy is a public-private partnership for education, for developing students' entrepreneurial skills and funding their business ideas. In 2016, the Agency also opened a specialized training center for innovation in Bulgaria - d.house Co-inventive Incubator in partnership with the SAP Development Center.

Perceptions about the characteristics of young women in Bulgaria

The typical Bulgarian woman entrepreneur in tourism is between 30 and 40 years old; with a well-educated family - with completed higher education. Most of them start a micro or small business. Young women who want to start their own businesses usually lack managerial skills and competencies and are not sufficiently familiar with changes in legislation and opportunities to participate in projects and programs funded by the EU and national funds.

According to the interviewed politicians, SMEs have an important role in the development of the Bulgarian economy, as they generate 75% of employment among all enterprises. The entrepreneurial environment is developing dynamically in terms of the number of newly established companies. However, these companies are reluctant to innovate, which is why innovation activities are concentrated mainly in experienced medium and large

companies. There is a steady upward trend in the number of women business owners, and it was soon noted that their share has increased to 32% of all business owners. The gender gap in entrepreneurship is mainly due to the social role of women (in the family and raising children).

There is a shortage of appropriate business competencies and skills among young women. The main skills that need to be developed by young women entrepreneurs are business management, teamwork, risk management, entrepreneurship, foreign languages, digital skills and more. Therefore, it is necessary to provide additional funds under the Operational Programs for Training and Education, as well as under the national budget.

On the other hand, a representative of the Employment Service notes that in recent years women have been more inclined to start their own businesses. They represent a new group of entrepreneurs. The prospects for developing women's entrepreneurship are promising. It is expected that the gender gap in entrepreneurship will not widen as there are several initiatives to support women entrepreneurs. At the policy level, the Law on Equality between men and women was adopted (April 26, 2016). It provides guaranteed long-term state support in this area. Women's economic empowerment is the basis for achieving gender equality. The participation of women in the economy mobilizes their potential and talent, promotes their realization in all spheres of life. Eliminating the pay gap is an important support for women entrepreneurs. The main reason for this difference is that women are at greater risk of becoming unemployed.

According to business support organizations, this shows that Bulgaria needs to place a stronger emphasis on the consistent and in-depth implementation of its SME policies. The National Strategy for Promotion of SMEs 2014-2020 and the Innovation Strategy for Smart Specialization 2016-2020 place a clear emphasis on start-ups with high technologies and high growth. The large number of start-ups in the first five years of their existence can be partly explained by the dominant role of the retail / wholesale sector, the low degree of internationalization and the lack of business support infrastructures.

According to business support organizations, decisive action is being taken to improve the environment and support for SMEs, including support for women entrepreneurs. In this regard, some strategic documents and plans adopted to support the development of entrepreneurship play a significant role. It is encouraging that some progress has been made in recent years.

Unfortunately, corruption restricts growth and development in many sectors by artificially imposing non-market participants. Employment among young people is increasing, also thanks to youth career guidance organizations, career forums, employers' flexibility in

traineeships and remote employment. The missing critical skills and knowledge are: start-up financing, project management, sales.

There are no tools aimed at women. In 2018, the Operational Program "Innovation and Competitiveness" 2014-2020 for the first time has a measure to support young women entrepreneurs. The regulatory and legal framework for starting a business is good: low costs for registering and maintaining companies.

The new Law on Preschool and School Education came into force in August 2016, introducing the subject of "Technology and Entrepreneurship" in schools. New or updated curricula and entrepreneurship programs have been introduced at 34 of the 43 universities in Bulgaria.

A strategy to promote entrepreneurship among women has been developed by the Ministry of Economy but has not been formally adopted by the Council of Ministers.

According to a non-governmental organization dealing with issues related to women's support, the challenges facing women are related to: lack of initiative; of institutional support; banking and insurance support through preferential specialized schemes and programs; overcoming prevailing stereotypes that women are good performers, not leaders; for the same type of work they continue to receive 25 to 33% lower pay; overcoming discriminatory practices in society; family and university; overcoming violence in all its forms, against women of all ages, especially girls and young women.

In Bulgaria, there are no special policies to encourage the accession of families during the business engagements of women, as there are in Germany and other EU countries.

Social support schemes for people at risk have not been updated, because of which many young women, instead of working and developing entrepreneurship, care for children and adults with disabilities.

There are no specialized training courses, short-term or long-term, for innovations in management, marketing, communications, improving language skills and digital competences of young women. There are opportunities for NGOs that are interested in being motivators, organizers, trainers to promote the entrepreneurial activity of girls and young women. Schools and universities should have elective faculties for women's entrepreneurship and leadership.

There is no specific and organized data collection on entrepreneurship of young women in Bulgaria. Gender equality is a priority of the European Union, a key objective of the European Employment Strategy and a necessary condition for moving closer to the Lisbon goals for growth and jobs. Bulgaria has a National Strategy for the Promotion of Gender Equality, with 4 out of 5 priority areas applicable to women's entrepreneurship.

Interview results

In the field of equality between women and men for participation in economic, social, and political life, Bulgaria has a number of achievements. The state fights to protect the political and social rights of women and men, promotes equality in the field of employment, labor and social security, career and career development, reconciling work and family life, the right to parental leave. There is no significant gender discrimination in the country, but there are still enslaving outdated stereotypes about the role of men and women in both public and private life, which largely predetermines the existence of certain differences in the situation of women and men. There are certain attitudes that certain professions, family roles or areas of activity are more appropriate for a certain gender. In many sectors there is vertical and horizontal gender segregation. Although there is no attitude in the country that women's labor is cheaper, there are still differences in pay between the sexes. The reason is that in sectors where women predominate, work is lower paid (education, health, services, public administration) or women occupy lower paid jobs, with the difference in the total pay of women and men in some sectors reaching up to 30%.

Despite the provisions for equal treatment of men and women in the individual laws, conditions for ensuring equal treatment of women and men in all spheres of public life have not yet been fully established. There are unresolved issues such as a mechanism for coordinating national policies for equal opportunities for women and men; no legal framework has been established for achieving genuine equality or equality on the ground through the introduction of specific measures in this area.

CONCLUSION

The national culture in Bulgaria is still not sufficiently supportive for women entrepreneurs, it does not encourage women to engage in entrepreneurship and advance in their careers. However, those who succeed find the greatest support in their families and inner circle of friends. The biggest financial challenge for women entrepreneurs is access to finance, followed by a lack of savings and high interest rates. The biggest barrier in terms of competencies is the lack of information on how to start a business, followed by a lack of entrepreneurial skills. Surprisingly, respondents do not consider traditional views on the role of women in society to be a significant barrier. The highest "soft" barrier for them is uncertainty about the future if they start their own business, followed by the risk of losing their work-life balance. As for macroeconomic and political barriers, the highest is the high level of corruption, followed by bureaucracy.

Relevant interviewees have important suggestions and recommendations. More tools need to be developed to support women entrepreneurs, focusing on some areas:

- Improving cooperation between universities and business.
- Promoting the internationalization of SMEs owned and / or managed by women.
- Improving the entrepreneurial and managerial skills and competencies of women entrepreneurs.
- Raising awareness of women entrepreneurs.
- Provision of financial instruments (bank loans, preferential interest rates, venture capital, etc.) for the women entrepreneurs.
- More opportunities are needed for the implementation of specialized projects for women entrepreneurs by NGOs.

In addition, policy makers need to work on developing and improving:

- Specialized programs for start-up companies of women entrepreneurs.
- Mentoring programs.
- Programs to support participation in fairs in Bulgaria and abroad.
- Management skills and "soft" skills of women.
- Government policies to stimulate women's entrepreneurship and business leadership.
- Strategy for harmonization of the business environment with the family environment to support and facilitate women in the care of children, elderly parents, family life and leisure.

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FIGURES

Figure 1. How important are / were the following factors for starting your own business?

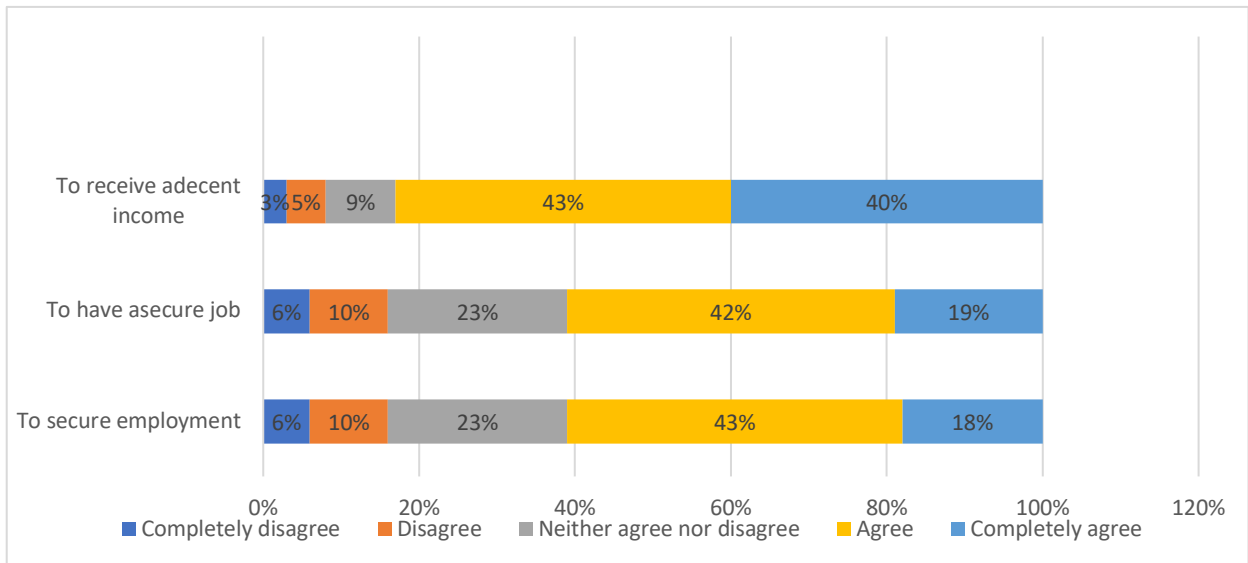


Figure 2. Financial barriers

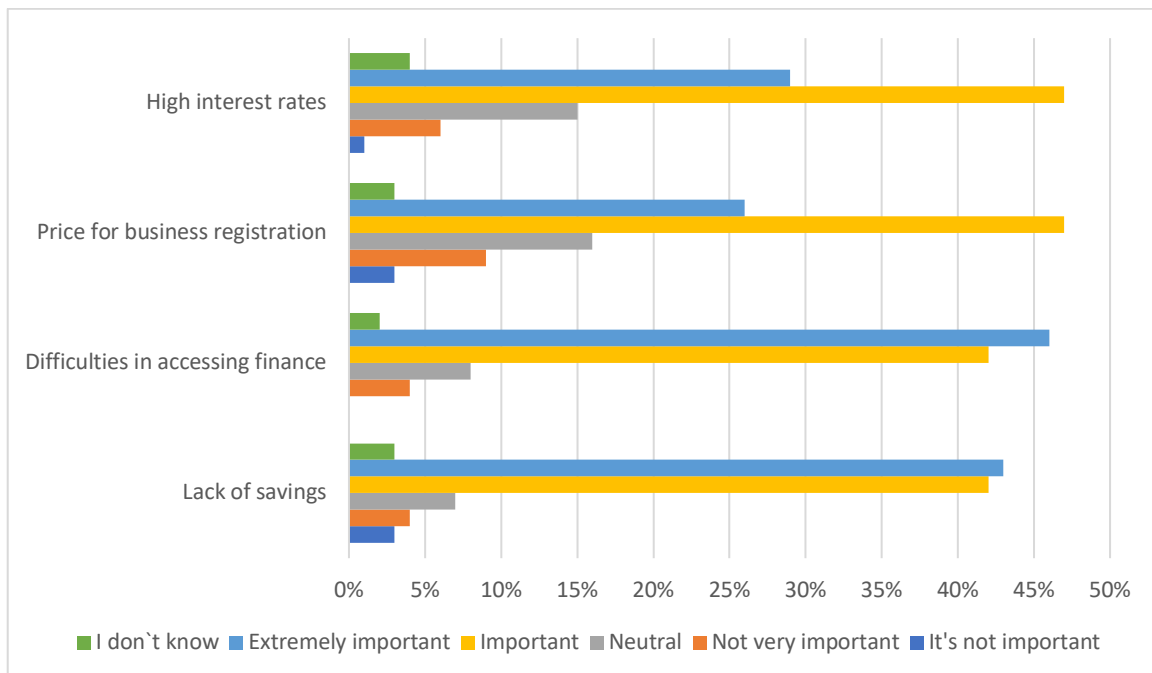


Figure 3. Barriers related to competences

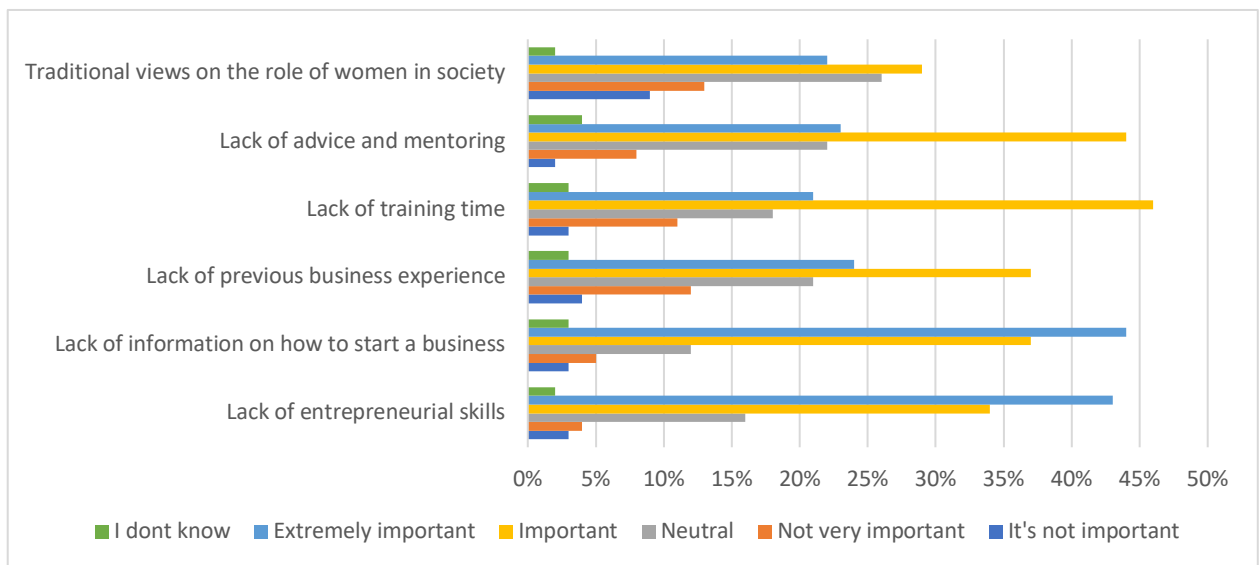


Figure 4. Risks and other external factors



Figure 5. Macroeconomic and political factors

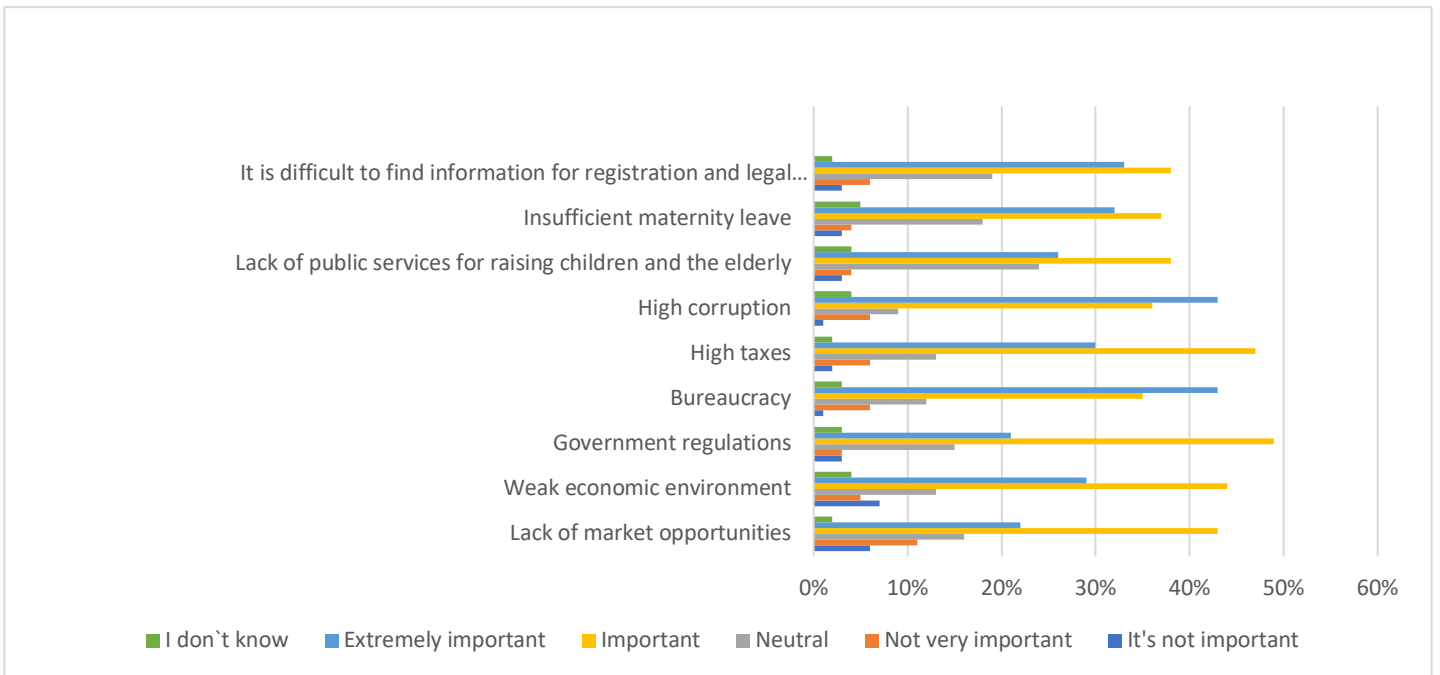


Figure 6. Aspects in the success of the latest start-ups in tourism

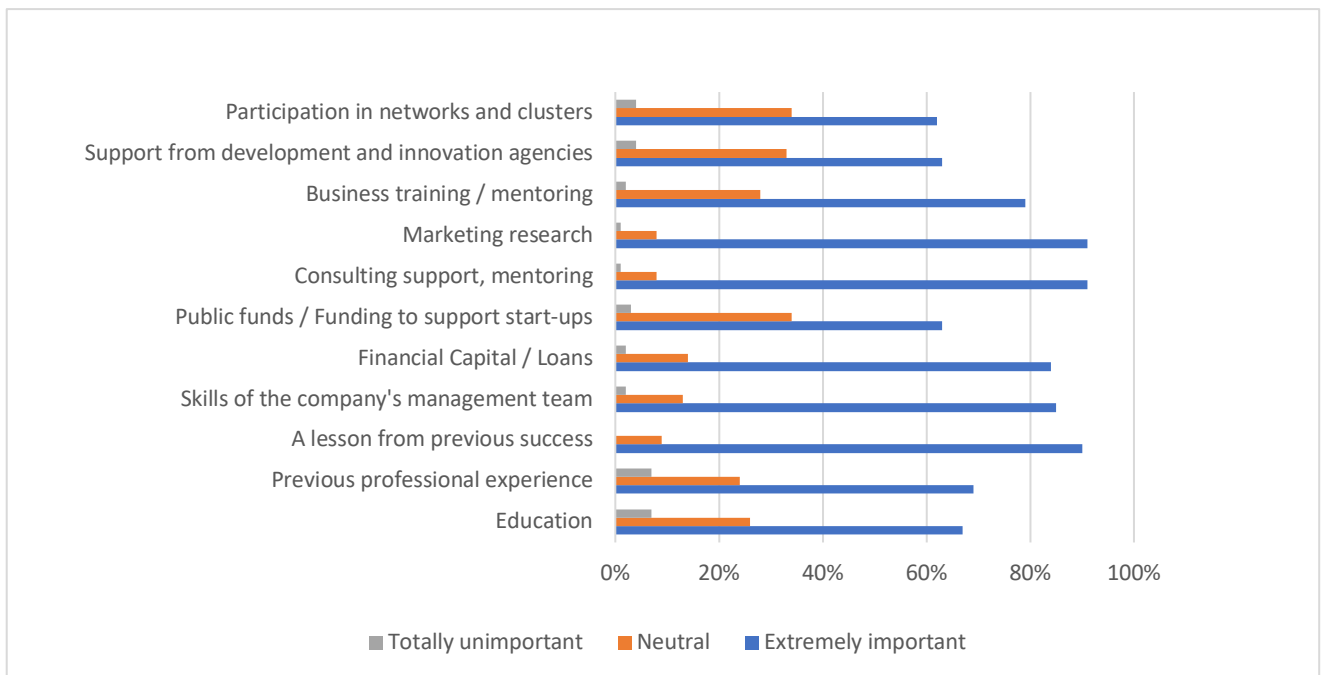


Figure 7. Supporting the immediate environment

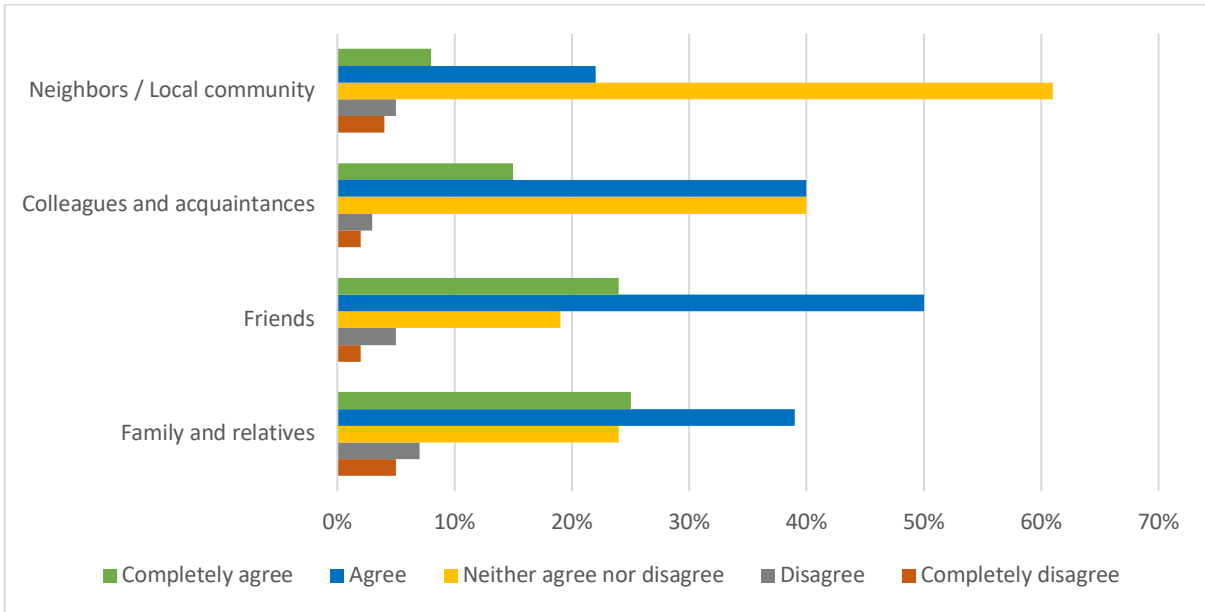


Figure 8. Preferred type of training

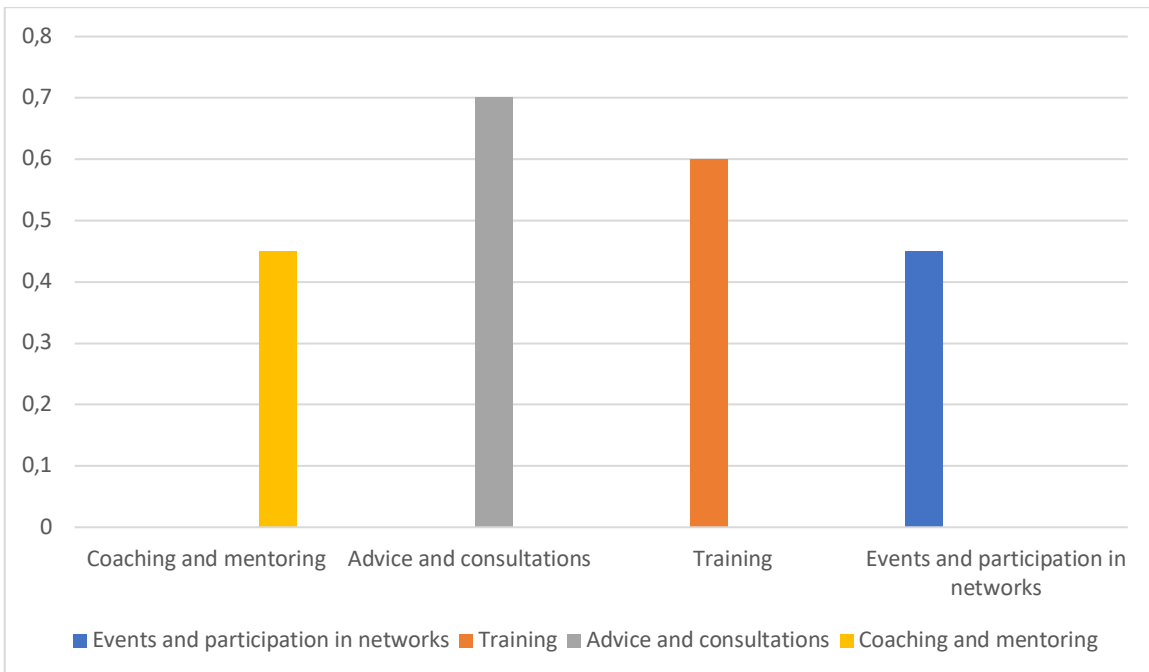


Figure 9. Training needs

