

Are differences in gender, education, work experience, and position relevant for strategic networking process among Slovenian SMEs?

Morić Milovanović, Bojan; Opačak, Marija; Bubaš, Zoran

Conference presentation / Izlaganje na skupu

Permanent link / Trajna poveznica: <https://um.nsk.hr/um:nbn:hr:242:360476>

Rights / Prava: [Attribution-NonCommercial-NoDerivatives 4.0 International/Imenovanje-Nekomercijalno-Bez prerada 4.0 međunarodna](#)

Download date / Datum preuzimanja: **2025-02-05**



Repository / Repozitorij:

[Institute of Public Finance Repository](#)

A scientific paper

Bojan Morić Milovanović, Ph.D.
Institute of Public Finance
E-mail address: bojan.moric@ijf.hr

Marija Opačak, Ph.D.
Institute of Public Finance
E-mail address: marija.opacak@ijf.hr

Zoran Bubaš, Ph.D.
Institute of Public Finance
E-mail address: zoran.bubas@ijf.hr

ARE DIFFERENCES IN GENDER, EDUCATION, WORK EXPERIENCE, AND POSITION RELEVANT FOR STRATEGIC NETWORKING PROCESS AMONG SLOVENIAN SMES?

ABSTRACT

In today's interconnected world networking is a contemporary research topic mainly aimed at analyzing the performance of various market players, very often small and medium sized enterprises (SMEs). Due to a lack of resources, both tangible and intangible ones, SMEs are unable to operate and achieve significant business performance without engaging in and building some form of strategic network relationships. There are various antecedents of forming these kinds of long-term oriented relationships, however, literature mainly focuses on commitment, trust, reputation, communication, and cooperation as antecedents of strategic networking. Since these antecedents are to some extent dependent on personal traits and background characteristics of actors engaged in networking activities, it is interesting to examine the nature of the relationship between such personal traits and strategic networking. Therefore, the aim of this paper is to investigate how differences in gender, education and work experience influence strategic networking activities. The empirical research revealed interesting findings in regards to experience and education differences among Slovene SMEs, especially with respect to gender (male versus female), as well as to moderation effects gender plays on these interdependencies.

Keywords: *Strategic networking, Gender differences, SME, Slovenia.*

1. Introduction

The importance of SMEs and their economic impacts (e.g. new products, employment, reduction of poverty, and GDP growth) as well as social impacts (e.g. health, sociological ties, and quality of life) have been widely researched (Jarillo 1988; Diener and Suh 1997; Dabson 2001; Burt 2001; Sitharam and Hoque 2016). As SMEs account for about 99% of all enterprises in Europe (Potocan and Nedelko 2014), employing around 50% of all employees (Fatoki and Odeyemi 2010), they are essential to achieve sustainable economic growth (Bowen, Morara, and Mureithi 2009; Suriyapperuma et al. 2015). SMEs in Slovenia account for 64.5% of value

added and 72% of employment, which is more than the EU averages of 56.4% and 66.6% (European union 2020). Beck, Demircuc-Kunt, and Levine (2005) describe a positive association between the importance of SMEs and GDP per capita growth on a sample of 45 countries. While they find no evidence that SMEs mitigate poverty or decrease income inequality, others state that business success improves quality of life and assists in overcoming economic challenges in developing countries (Dabson 2001; Ganbold 2008). A major challenge that affects SMEs' performance recognized by (Sitharam and Hoque 2016) is competition among enterprises. As the threat of competition is viewed as the main motivation for cooperation (Miller, Besser, and Malshe 2007), networking seem like a sound tool to be employed to improve the performance of SMEs (Premaratne 2002; Sawyerr, Mcgee, and Peterson 2003; Shin et al. 2017).

Even though there are no legal impediments to female entrepreneurship and efforts are being made to ensure gender equality (Zimmerer and Scarborough 1997), men are generally more likely to be involved in entrepreneurial activity (Reynolds 2003). In Slovenia, female entrepreneurs account for around 30% (Pušnik et al. 2009) of entrepreneurs. While Slovene women involve in entrepreneurial activity out of need more than women in other countries (Tominc and Rebernik 2003), the proportion of female entrepreneurship in Slovenia remains among the lowest in the EU (European union 2020). With regard to SME networking, a study by Širec (2009) indicate that men assess the intensity of cooperation lower than women do. According to the same research, women entrepreneurs in Slovenia are more willing to seek for assistance in business and they network more intensively than men.

SMEs represent a more dynamic and innovative sector compared to large firms, particularly in small, open, and highly interconnected economies such as Slovenia, where EU and global integration as well as rapid technological improvements cause various changes, including changes in organizational structures of SMEs (Pech and Vrchota 2020; Gherghina et al. 2020; D. Ibarra et al. 2020). To allow quicker decision making, SMEs had to adapt their organizational structures to new market circumstances and customer requirements (Pilar, Marta, and Antonio 2018). Strategic networking enables SMEs to transform into a more flexible and effective organizational forms. SMEs can network with various market players, such as clients, suppliers, financial institutions, supporting institutions, local and state government bodies, and competitors (Nooteboom 1999). This is the same whether they are of competitive, cooperative or cooperative nature (Ceptureanu et al. 2018), and if they have a bilateral or unilateral character (Zaheer, Gozubuyuk, and Milanov 2010; Olaizola and Valenciano 2014). Networks are generally used as platforms for sharing mutually beneficial information and resources (Farinda et al. 2009) to overcome limitations and challenges of SMEs, which would be unlikely to confront with independently. The dynamics of SME business networks are highly dependent on the dynamics of SMEs temporal environment (Jeong, Jin, and Jung 2019). Therefore, cooperating in structured networks is an advantageous strategy for enhancing business success of network members as well as promoting relationship governance (Thorelli 1986; Jarillo 1988; Lorenzoni and Lipparini 1999). Previous studies investigated how companies should connect in business networks (Håkansson and Ford 2002), and some found a positive relationship between strategic networking and business performance (Bartlett and Bukvic 2001; Chen and Tzeng 2007; Eisingerich and Bell 2008; Bandiera, Barankay, and Rasul 2008; Suriyapperuma et al. 2015; Morić Milovanović, Primorac, and Kozina 2016).

Despite their importance within economies, the failure rate of SMEs is generally high around the world (Fang, Yuli, and Hongzhi 2008). Therefore, it is necessary to examine tools for advancing SMEs' business success, such as networking. This study examines the nature of the

relationships between personal traits and strategic networking, as strategic networking activities, viewed through its antecedents, are considerably dependent on the personal characteristics of actors engaged in networking activities (Souza and Batista 2017; Fjordhammar and Roxenhall 2017; Moric Milovanovic, Primorac, and Kozina 2020). The goal of this research is to examine if there are differences in gender, education, work experience, and position relevant for strategic networking process among SMEs in Slovenia. In addition, interaction effects of gender and experience, gender and education, and gender and position in relation to strategic networking are tested.

2. Literature review and hypotheses

Networking as a concept has been used in different scientific areas, such as sociology, economics and organizational behavior (Donckels and Lambrecht 1995; Håkansson and Ford 2002; Claro 2004; Ritter, Wilkinson, and Johnston 2004). According to Brass et al. (2004) a network is defined as a set of actors or nodes (individuals, work units, or organizations) and the relationships (ties) between them. Networking theory applicable to SMEs suggest that firms' performance is deeply influenced by the networks they are embedded in (Zhao and Aram 1995; Gulati, Nohria, and Zaheer 2000; Ritter, Wilkinson, and Johnston 2004; Hughes et al. 2015). According to the transaction cost theory, firms tend to economize transaction costs by vertical integration (Williamson 1991), which results in interactions between small firms (Thorelli 1986). Another reason to network is rooted in the resource dependency theory by Pfeffer and Salancik (1978). They argue that a firm's performance is dependent on its external environment. According to Jack, Dodd, and Anderson (2008) networks are considered vital living organisms, constantly changing and developing over time. In this view, no firm is in complete control of all the conditions in the entrepreneurial environment. The lack of coordination within the environment leads to uncertainty, followed by a natural need to increase coordination, leading to formation of linkages (Pfeffer and Salancik 1978). In conditions of structured interactions, information and resources can be exchanged to improve business performance (Streeck, Pyke, and Sengenberger 1993). When networking is carried out to attain business success, it is referred to as 'strategic networking' (Miller, Besser, and Malshe 2007). According to Jarillo (1988) the focus of strategic networking theory is the development of trusting relationships among members as a strategy to promote cooperative behavior among firms.

While Watson (2012) argues that in networking activities female SME owners as compared to male SME owners do not have an advantage, other researchers state that men have easier access and greater quality of information as compared to women (Durbin 2011; Son and Lin 2012). While both men and women tend to network more with same sex (Macintosh and Krush 2017), Forret and Dougherty (2004), Emmerik (2006), and Macintosh and Krush (2017) find that men and women have a different way of networking, when considering their motivations and approaches. Men also attend business networking meetings more than women, and men benefit more from customer networking, while women benefit more from professional networking (Macintosh and Krush 2017). Ibarra (1992) and Forret and Dougherty (2004) discovered that men benefit more than women from career investments such as total compensation and the number of promotions. Some studies indicate that women want to develop their professional network to increase access to resources, but not necessarily have an advantage over men; rather, it is to narrow the gap that already exists between them (Durbin 2011; Son and Lin 2012). Additionally, women attribute external factors to be responsible for their career success, while men give credit for success to themselves (Ackah and Heaton 2004). Based on the literature, we propose the following hypothesis:

H1: Gender has a statistically significant effect on strategic networking of SMEs, with males having a higher level of strategic networking activities than females.

One study suggests that SME owners have less need to ask for advice from formal or informal networks as they gain more experience (Watson 2012). However, other studies argue that entrepreneurs see sharing information as sharing issues (i.e. 'halving'), as they can comment on problem solving with others who encountered similar problems (Fuller-Love and Thomas 2004; Dawson et al. 2011). Therefore, our second hypothesis is formed as:

H2: Work experience has a positive effect on strategic networking of SMEs.

According to Greve and Salaff (2003) and Shaw et al. (2009), SME owners with a high level of education are also likely to possess a larger number of network contacts. They should also have more skills and knowledge to sustain the business (Sitharam and Hoque 2016). Another study finds that education positively impacts on networking and the types of networks (MacGregor 2004). We hypothesize that education has a positive impact on networking.

H3: Education has a positive effect on strategic networking of SMEs.

Males are naturally more aggressive in behavior than females (Griskevicius et al. 2009). According to the same research, females will not be motivated to confront face-to-face unless they feel seriously threatened. They only become competitive in times of scarce resources. This could be translated into strategic networking, as men and women seek different benefits from networking (Macintosh and Krush 2017). Women are more likely to use close friends and family for networking, which has the tendency to change with experience, education and position (Watson 2012). The following hypothesis is formed based on the existing literature:

H4: Position has a positive effect on strategic networking SMEs.

As we are interested in examining gender differences and their moderating effects on experience, education, and position in relation with strategic networking in Slovenian SMEs, we test the following hypotheses:

H5: Relationship between work experience (within the firm) and strategic networking of SMEs will be moderated so that the relationship will be stronger for women than for men.

H6: Relationship between level of education and strategic networking of SMEs will be moderated so that the relationship will be stronger for women than for men.

H7: Relationship between formal position in the firm and strategic networking of SMEs will be moderated so that the relationship will be stronger for men than for women.

3. Research method

3.1. Sample

Referring to Statistical Office of the Republic of Slovenia (SURs) and in line with EU definition of SMEs, firms with less than 10 employees are classified as micro firms, with 10 to 49 employees as small firms, and with 50 to 250 employees as medium sized firms. Sampling frame for the operational part of the research was taken from the database of a private consulting firm, where a total of 1,000 SMEs was contacted in February and March of 2020. Out of 1,000

contacted SMEs, 120 responded to the email enquiry and correctly filled out an email questionnaire which represents a response rate of 12%. When looking at the sample breakdown by firm size, micro firms represent 65.0% (n = 78) of the overall number of firms represented in the sample, while small and medium sized firms represent 23.3% (n = 28) and 11.7% (n = 14), respectively. Stated differently, firms with less than 50 employees represent majority of the sample with 88.3% of the overall respondents. On the other hand, when looking at the industry sector, majority of respondents operated in the manufacturing and construction sectors, 25% (n = 30) and 15% (n = 18), respectively. Further analysis of sample demographics reveals that 64.2% of respondents were male, while 35.8% were female, 69.2% have a university diploma, 81% worked longer than seven years for the same firm, and 65.8% were firm owners.

3.2. Variables and measures

3.2.1. Dependent variable

Strategic networking as unidimensional construct was measured via 7 – point Likert type questions based on Allen and Meyer's (1990) scale for assessing commitment, Garbarino and Johnson's (1999) scale for assessing trust, Hansen, Samuelsen, and Silseth's (2008) scale for assessing reputation, Sivadas and Dwyer's (2000) scale for assessing communication, and Eriksson and Pesämaa's (2007) scale for assessing cooperation. Strategic networking score has a mean of 5.00, a standard deviation of 0.94, and a Cronbach's α value of .81.

3.2.2. Independent variables

Gender as an independent variable has been coded as a dummy variable with 0 representing female, and 1 male.

Work experience as an independent variable measured respondent's work experience within the current firm, and it has been coded into four groups: 'less than 1 year', '1 to 4 years', '5 to 7 years', and 'more than 7 years'.

Education as an independent variable measured respondents' highest achieved education level, with the following coding: 'secondary school and lower', 'university diploma', 'master/MBA diploma', and 'PhD diploma'. Moreover, education has been additionally coded as 'years of schooling', to further test the validity of the obtained results. There was no statistically significant difference between the two classifications.

Position as an independent variable measured the respondents' current position within the firm's organizational structure, with three different coding groups: 'owner', 'director', and 'manager'. Respondents' current position has been additionally coded as a three-level dummy variable (owner, director, manager) to further test the validity of results. Detailed descriptive statistics of independent variables are presented in table 1.

Table 1: Descriptive statistics of independent variables

Variable	Frequency	Percentage	Variable	Frequency	Percentage
<i>Gender</i>			<i>Position</i>		
Male	77	64.2%	Owner	79	65.8%
Female	43	35.8%	Director	20	16.7%
<i>Education</i>			Management	21	17.5%
High school	37	30.8%	<i>Work Experience</i>		
Bachelor	48	40%	<1 year	2	1.7%
MBA/Master	23	19.2%	1 – 4 years	17	14.2%
Doctorate	12	10%	5 – 7 years	4	3.3%
			>7 years	97	80.8%

Source: Authors

3.3. Control variables

For the purpose of analysis, *firm size* and *industry* were used as control variables, where firm size was controlled as the total number of employees within the firm. A micro-firm was classified with less than 10 employees, small firm with 10 to 49 employees, and medium sized firm with 50 to 250 employees. To control for industry-level effects, eight different industry sectors were coded and controlled for, according to SURS (Statistical Office of the Republic of Slovenia).

3.4. Analysis

Moderated regression analysis was used to test the relationships between independent variables: gender, experience, education and position, and strategic networking as a dependent variable. Furthermore, moderated regression analysis was used to test whether moderation (interaction) effects of gender and experience, gender and education, and gender and position, exist when put in relationship with strategic networking. Detailed tests have been conducted to make sure there were no issues with multicollinearity (variables were mean-centered), heteroscedasticity, and autocorrelation, and to ensure no presence of nonresponse or common method bias.

4. Results

Means, standard deviations and correlation coefficients of controlling variables (firm size, and industry), independent variables (gender, experience, education, and position), dependent variable (strategic networking), and moderation effects used in main model are shown in table 1. Correlation coefficients are rather modest, ranging from -0.389 to 0.274, with statistically significant correlation coefficients between following variables: firm size and position ($r = -0.389$), experience and education ($r = -0.205$), interaction between gender – experience and strategic networking ($r = 0.274$), interaction between gender – education and strategic networking ($r = 0.258$), and interaction between gender – position and gender ($r = 0.226$).

Table 2: Means, SDs, and correlations, n = 120 (strategic networking)

	Mean	S.D.	1	2	3	4	5	6	7	8	9	10
1. Strategic networking	5.00	0.94	1.00									
2. Firm size	1.46	0.69	.160	1.00								
3. Industry	4.76	2.31	-.161	-.140	1.00							
4. Gender	0.64	0.48	-.185	-.027	.098	1.00						
5. Experience	3.63	0.78	.262	-.099	.128	-.138	1.00					
6. Education	2.15	1.00	.029	.079	.166	.148	-	1.00				
7. Position	2.67	0.86	-.040	-	.118	-.001	.033	-	1.00			
8. Gender x Experience	-0.04	0.39	.274**	-.032	-	.026	.172	.058	-	1.00		
9. Gender x Education	0.07	0.49	.258**	-.049	.048	.056	.047	.142	.005	-	1.00	
10. Gender x Position	0.00	0.42	-.084	.122	.165	.226**	-.108	.039	.042	-	-.021	1.00

Notes: *. Correlation is significant at the 0.05 level (2-tailed); **. Correlation is significant at the 0.01 level (2-tailed).

Source: Authors

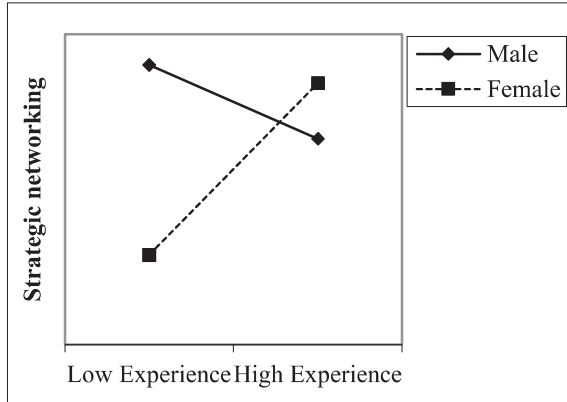
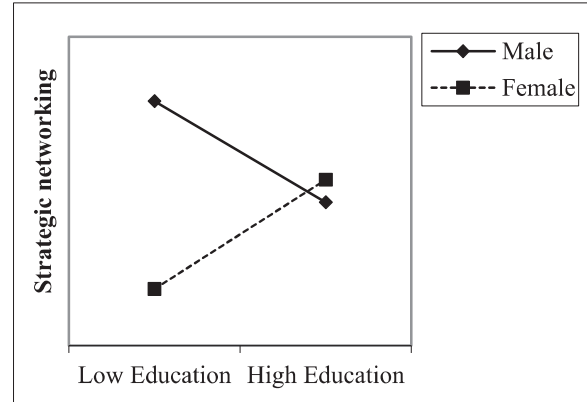
Table 2 illustrates the results of the moderated regression analysis with strategic networking observed as a dependent variable, where model 1 contained only the control variables; model 2 added direct effects of gender, experience, education, and position; and model 3 included moderation effects of gender on experience, education, and position to their relationship with strategic networking. Results from table 2 give support for the hypothesis 1 and hypothesis 2, while there is no evidence to support hypothesis 3 and hypothesis 4. Stated differently, there is enough statistically significant evidence to confirm that gender ($\beta = 0.318$, $P < 0.1$) and experience ($\beta = 0.272$, $P < 0.05$) have a direct positive effect on strategic networking of SMEs. More precisely, since the beta coefficient is of positive sign it further confirms hypothesis 1, that males are having a higher level of strategic networking activities compared to their female counterparts. However, when looking at the moderation effect that gender has on the relationship between experience, education, and position, and strategic networking as the observed dependent variable, there is statistically significant evidence to support hypothesis 5 and hypothesis 6, although there is not enough statistically significant evidence to support hypothesis 7. In other words, there is enough statistically significant evidence to confirm that there is a relationship between work experience (expressed as number of years with the firm, $\beta = -0.698$, $P < 0.01$) and education ($\beta = -0.584$, $P < 0.01$), and strategic networking of SMEs is moderated as such that the relationship is stronger for women than for men. With more years of experience working for the same firm, and with a higher level of education, women tend to network more than their male counterparts. Moreover, figures 1 and 2 provide further evidence to support hypothesis 5 and hypothesis 6, i.e. that gender moderates the relationship between experience, education, and strategic networking of SMEs observed as dependent variable.

Table 3: Moderated regression analysis (primary model); dependent variable: strategic networking¹

Variables	Model 1: Control variables		Model 2: Direct effects		Model 3: Moderation effects	
	β	S.E.	β	S.E.	β	S.E.
<i>Controls</i>						
Firm size	.191	.124	.226*	.129	.278**	.121
Industry	-.058	0.38	-.078**	.037	-.072**	.035
<i>Direct effects</i>						
Gender			.275	.173	.318*	.164
Experience			.373***	.108	.272**	.103
Education			.125	.085	.052	.080
Position			.046	.103	.083	.096
<i>Moderation effects</i>						
Gender x Experience					-.698***	.200
Gender x Education					-.584***	.157
Gender x Position					-.031	.189
<i>Model stats</i>						
R-squared	.045*		.166***		.307***	
Adj.R-squared	.029*		.122***		.250***	
Δ R-squared	.045*		.121***		.141***	

Notes: *P < 0.10; **P < 0.05; ***P < 0.01. Durbin-Watson stat = 2.206, VIFs < 2, Cooks = .159.

Source: Authors

Figure 1: Interaction between gender, experience, and strategic networking**Figure 2:** Interaction between gender, education, and strategic networking

Source: Authors

¹ Model has been further tested with 'position' as control variable, instead of independent variable, where effect of gender on strategic networking has been amplified ($\beta = 0.324$, $P < 0.05$) adding robustness to the observed model.

5. Conclusion

The continuously changing nature of SME business networks is highly dependent on the dynamics of the temporal and environmental context the SMEs operate in. When compared to large firms, small and medium sized enterprises represent a more agile, dynamic and innovative sector of any economy. This is especially true for a small, open and highly interconnected economy such as Slovenia, where changes caused by EU integration, globalization and rapid technological advancements have a profound impact on various organizational aspects of SMEs. To address these changes, small business owners began transforming their businesses towards more flexible, dynamic and effective organizational forms, often enabled by strategic networking. SME networks can be formed between various market players (clients, suppliers, financial institutions, supporting institutions, local and state government bodies, competitors, etc.), they can have a bilateral or unilateral character, and can be cooperative, competitive or cooperative in nature.

Since strategic networking activities, primarily viewed through its antecedents, appear to be highly dependent on personal traits and background characteristics of actors engaged in such networking activities, this research examined the nature of the relationship between such personal traits and strategic networking. More specifically, we investigated what effects do gender, education, work experience, and hierarchical position within the organization have on strategic networking activities. The research results have found that gender has a positive effect on strategic networking of SMEs, where males have higher level of strategic networking activities compared to their female counterparts. Moreover, we have also found that experience, measured by the number of years working for the firm, has a positive effect on strategic networking of SMEs, as well. On the other hand, no effect was found that education and organizational position have on strategic networking of SMEs. However, when moderation effects of gender were observed, results confirmed that such a moderating relationship exists between work experience and strategic networking, and between education and strategic networking, where the effect is stronger for women. This finding implies that although women are initially less inclined towards networking activities, they become more prone to networking as their experience and education increase. Finally, gender does not play a significant moderating role when it comes to observing the hierarchical position within the company and strategic networking.

Any investigation into how demographics, especially gender, impact the formation of SME strategic networks is a worthy scholarly inquiry. We hope the results of this research will provide interesting insights into the dynamics of strategic networking from the point of view of demographics, and a preliminary framework for further investigation of how demographic variables can influence SMEs strategic networks within regionalized, small, and open economies.

REFERENCES

- Ackah, Carol, and Norma Heaton. (2004). *The Reality of 'New' Careers for Men and for Women*. *Journal of European Industrial Training* 28 (2/3/4): 141–58. <https://doi.org/10.1108/03090590410527582>.
- Allen, Natalie J, and John P Meyer. (1990). *The Measurement and Antecedents of Affective, Continuance and Normative Commitment to the Organization*. *Journal of Occupational Psychology* 63 (1): 1–18. <https://doi.org/https://doi.org/10.1111/j.2044-8325.1990.tb00506.x>.

- Bandiera, Oriana, Iwan Barankay, and Imran Rasul. (2008). *Social Capital in the Workplace: Evidence On Its Formation and Consequences*. *Labour Economics* 15 (August): 724–48. <https://doi.org/10.1016/j.labeco.2007.07.006>.
- Bartlett, William, and Vladimir Bukvic. (2001). *Barriers to SME Growth in Slovenia*. *Economic Policy in Transitional Economics* 11 (2): 177–95. <https://doi.org/10.1023/A:1012206414785>.
- Beck, Thorsten, Asli Demirguc-Kunt, and Ross Levine. (2005). *SMEs, Growth, and Poverty: Cross-Country Evidence*. *Journal of Economic Growth* 10 (3): 199–229. <https://doi.org/10.1007/s10887-005-3533-5>.
- Bowen, M, M Morara, and M Mureithi. (2009). *Management of Business Challenges Among Small and Micro Enterprises in Nairobi-Kenya*. *KCA Journal of Business Management* 2 (1): 16–31. <https://doi.org/10.4314/kjbm.v2i1.44408>.
- Brass, Daniel J., Joseph Galaskiewicz, Henrich R. Greve, and Wenpin Tsai. (2004). *Taking Stock of Networks and Organizations: A Multilevel Perspective*. *Academy of Management Journal* 47 (6): 795–817. <https://doi.org/10.2307/20159624>.
- Burt, Ronald. (2001). *Bandwidth and Echo: Trust, Information, and Gossip in Social Networks*. *Networks and Markets*, January, 30–74.
- Captureanu, Eduard G, Sebastian I Captureanu, Violeta Radulescu, and Stefan A Ionescu. (2018). *What Makes Coopetition Successful? An Inter-Organizational Side Analysis on Coopetition Critical Success Factors in Oil and Gas Distribution Networks*. *Energies*. <https://doi.org/10.3390/en11123447>.
- Chen, Cheng-Nan, and Lun-Chung Tzeng. (2007). *The Relationship among Social Capital, Entrepreneurial Orientation, Organizational Resources and Entrepreneurial Performance for New Ventures*. *Contemporary Management Research* 3 (3): 213–32. <http://www.cmr-journal.org/article/view/90%5Cnhttp://www.cmr-journal.org/article/viewArticle/90>.
- Claro, Danny. (2004). *Managing Business Networks and Buyer-Supplier Relationships. How Information Obtained from the Business Network Affects Trust, Transaction Specific Investments, Collaboration and Performance in the Dutch Potted Plant and Flower Industry*, January.
- Dabson, B. (2001). *Supporting Rural Entrepreneurship*.
- Dawson, Chris, Nerys Fuller-Love, Eileen Sinnott, and Bill O’Gorman. (2011). *Entrepreneurs’ Perceptions of Business Networks: Does Gender Matter? The International Journal of Entrepreneurship and Innovation* 12 (4): 271–81. <https://doi.org/10.5367/ijei.2011.0047>.
- Diener, Ed, and Eunhook Suh. (1997). *Measuring Quality of Life: Economic, Social, and Subjective Indicators*. *Social Indicators Research*, 40(1), 189-216. *Social Indicators Research* 40 (January): 189–216. <https://doi.org/10.1023/A:1006859511756>.
- Donkels, Rik, and Johan Lambrecht. (1995). *Networks and Small Business Growth: An Explanatory Model*. *Small Business Economics* 7 (4): 273–89. <https://doi.org/10.1007/BF01108617>.
- Durbin, Susan. (2011). *Creating Knowledge through Networks: A Gender Perspective*. *Gender, Work & Organization* 18 (1): 90–112. <https://doi.org/https://doi.org/10.1111/j.1468-0432.2010.00536.x>.

- Eisingerich, Andreas B., and Simon J. Bell. (2008). *Managing Networks of Interorganizational Linkages and Sustainable Firm Performance in Business-to-Business Service Contexts*. *Journal of Services Marketing* 22 (7): 494–504. <https://doi.org/10.1108/08876040810909631>.
- Emmerik, Ij.H. (2006). *Gender Differences in the Creation of Different Types of Social Capital: A Multilevel Study*. *Social Networks* 28 (January): 24–37. <https://doi.org/10.1016/j.socnet.2005.04.002>.
- Eriksson, Per, and Ossi Pesämaa. (2007). *Modelling Procurement Effects on Cooperation*. *Construction Management & Economics* 25 (February): 893–901. <https://doi.org/10.1080/01446190701468844>.
- European union. (2020). *2019 SBA Fact Sheet*, 1–17.
- Fang, Niu, Zhang Yuli, and Xue Hongzhi. (2008). *Acquisition of Resources, Formal Organization and Entrepreneurial Orientation of New Ventures*. *Journal of Chinese Entrepreneurship* 1 (September): 40–52. <https://doi.org/10.1108/17561390910916877>.
- Farinda, Abdul Ghani, Yusniza Kamarulzaman, Apnizan Abdullah, and Syed Zamberi Ahmad. (2009). *Building Business Networking: A Proposed Framework for Malaysian SMEs*. *International Review of Business Research Papers* 5 (March): 151–60.
- Fatoki, Olewale, and Akinwumi Odeyemi. (2010). *Which New Small and Medium Enterprises in South Africa Have Access to Bank Credit?* *International Journal of Business and Management* 5 (September). <https://doi.org/10.5539/ijbm.v5n10p128>.
- Fjordhammar, Magnus, and Tommy Roxenhall. (2017). *The Relationships between Network Commitment, Antecedents, and Innovation in Strategic Innovation Networks*. *International Journal of Innovation Management* 21 (May): 17500336–71. <https://doi.org/10.1142/S1363919617500372>.
- Forret, Monica L, and Thomas W Dougherty. (2004). *Networking Behaviors and Career Outcomes: Differences for Men and Women?* *Journal of Organizational Behavior* 25 (3): 419–37. <https://doi.org/https://doi.org/10.1002/job.253>.
- Fuller-Love, Nerys, and Esyllt Thomas. (2004). *Networks in Small Manufacturing Firms*. *Journal of Small Business and Enterprise Development* 11 (2): 244–53. <https://doi.org/10.1108/14626000410537182>.
- Ganbold, Bataa. (2008). *Improving Access to Finance for SME: International Good Experiences and Lessons for Mongolia*. *JETRO Institute of Developing Economies*, no. 438: 1–64.
- Garbarino, Ellen, and Mark Johnson. (1999). *The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships*. *Journal of Marketing* 63 (April). <https://doi.org/10.2307/1251946>.
- Gherghina, Stefan Cristian, Mihai Alexandru Botezatu, Alexandra Hosszu, and Liliana Nicoleta Simionescu. (2020). *Small and Medium-Sized Enterprises (SMEs): The Engine of Economic Growth through Investments and Innovation*. *Sustainability (Switzerland)* 12 (1). <https://doi.org/10.3390/SU12010347>.
- Greve, Arent, and Janet W Salaff. (2003). *Social Networks and Entrepreneurship*. *Entrepreneurship Theory and Practice* 28 (1): 1–22. <https://doi.org/10.1111/1540-8520.00029>.

Griskevicius, Vladas, Joshua M Tybur, Steven W Gangestad, Elaine F Perea, Jenessa R Shapiro, and Douglas T Kenrick. (2009). ***Aggress to Impress: Hostility as an Evolved Context-Dependent Strategy***. *Journal of Personality and Social Psychology* 96 (5): 980–94. <https://doi.org/10.1037/a0013907>.

Gulati, Ranjay, Nitin Nohria, and Akbar Zaheer. (2000). ***Strategic Networks***. *Strategic Management Journal* 21 (3): 203–15. [https://doi.org/https://doi.org/10.1002/\(SICI\)1097-0266\(200003\)21:3<203::AID-SMJ102>3.0.CO;2-K](https://doi.org/https://doi.org/10.1002/(SICI)1097-0266(200003)21:3<203::AID-SMJ102>3.0.CO;2-K).

Håkansson, Håkan, and David Ford. (2002). ***How Should Companies Interact in Business Networks?*** *Journal of Business Research* 55 (February): 133–39. [https://doi.org/10.1016/S0148-2963\(00\)00148-X](https://doi.org/10.1016/S0148-2963(00)00148-X).

Hansen, Håvard, Bendik M Samuelsen, and Pål R Silseth. (2008). ***Customer Perceived Value in B-t-B Service Relationships: Investigating the Importance of Corporate Reputation***. *Industrial Marketing Management* 37 (2): 206–17. <https://doi.org/10.1016/j.indmarman.2006.09.001>.

Hughes, Mathew, Fabian Eggers, Sascha Kraus, and Paul Hughes. (2015). ***The Relevance of Slack Resource Availability and Networking Effectiveness for Entrepreneurial Orientation***. *International Journal of Entrepreneurship and Small Business* 16 (January): 116–38. <https://doi.org/10.1504/IJESB.2015.071323>.

Ibarra, Dorleta, Ali Ziaee Bigdeli, Juan Ignacio Igartua, and Jaione Ganzarain. (2020). ***Business Model Innovation in Established SMEs: A Configurational Approach***. *Journal of Open Innovation: Technology, Market, and Complexity* 6 (3). <https://doi.org/10.3390/JOITMC6030076>.

Ibarra, Herminia. (1992). ***Homophily and Differential Returns: Sex Differences in Network Structure and Access in an Advertising Firm***. *Administrative Science Quarterly* 37 (3): 422–47. <https://doi.org/10.2307/2393451>.

Jack, Sarah, Sarah Drakopoulou Dodd, and Alistair R. Anderson. (2008). ***Change and the Development of Entrepreneurial Networks over Time: A Processual Perspective***. *Entrepreneurship and Regional Development* 20 (2): 125–59. <https://doi.org/10.1080/08985620701645027>.

Jarillo, J Carlos. (1988). ***On Strategic Networks***. *Strategic Management Journal* 9 (1): 31–41. <https://doi.org/https://doi.org/10.1002/smj.4250090104>.

Jeong, So, Byoung-ho Jin, and Sojin Jung. (2019). ***The Temporal Effects of Social and Business Networks on International Performance of South Korean SMEs***. *Asia Pacific Journal of Marketing and Logistics* 31 (March). <https://doi.org/10.1108/APJML-08-2018-0326>.

Lorenzoni, Gianni, and Andrea Lipparini. (1999). ***The Leveraging of Interfirm Relationships as a Distinctive Organizational Capability: A Longitudinal Study***. *Strategic Management Journal* 20 (4): 317–38. <http://www.jstor.org/stable/3094214>.

MacGregor, R. (2004). ***Factors Associated with Formal Networking in Regional Small Business: Some Findings from a Study of Swedish SMEs***. *ERA - 2010* 11 (March). <https://doi.org/10.1108/14626000410519100>.

Macintosh, Gerrard, and Michael Krush. (2017). ***Networking Behavior and Sales Performance: Examining Potential Gender Differences***. *Journal of Marketing Theory and*

Practice 25 (2): 160–70. <https://doi.org/10.1080/10696679.2016.1270770>.

Miller, Nancy J., Terry Besser, and Avinash Malshe. (2007). *Strategic Networking among Small Businesses in Small US Communities.* *International Small Business Journal* 25 (6): 631–64. <https://doi.org/10.1177/0266242607082525>.

Moric Milovanovic, Bojan, Dinko Primorac, and Goran Kozina. (2020). *The Impact of Strategic Networking on Business Performance of Manufacturing SMEs Operating in a Predominantly Service Based Economy.* *Interdisciplinary Description of Complex Systems* 18 (2-B): 194–207. <https://doi.org/10.7906/indecs.18.2.9>.

Morić Milovanović, Bojan, Dinko Primorac, and Goran Kozina. (2016). *Dvodimenzijska Analiza Utjecaja Strateškog Umrežavanja Na Poduzetničku Orijentaciju i Uspješnost Poslovanja Među Malim i Srednjim Poduzećima.* *Tehnicki Vjesnik* 23 (1): 247–55. <https://doi.org/10.17559/TV-20150428210214>.

Nooteboom, Bart. (1999). *Innovation, Learning and Industrial Organisation.* *Cambridge Journal of Economics* 23 (2): 127–50. <https://econpapers.repec.org/RePEc:oup:cambje:v:23:y:1999:i:2:p:127-50>.

Olaizola, Norma, and Federico Valenciano. (2014). *Unilateral vs. Bilateral Link-Formation: Bridging the Gap.*

Pech, Martin, and Jaroslav Vrchota. (2020). *Classification of Small- and Medium-Sized Enterprises Based on the Level of Industry 4.0 Implementation.* *Applied Sciences* 10.

Pfeffer, Jeffrey, and Gerald R. Salancik. (1978). *The External Control of Organizations: A Resource Dependence Perspective.* New York: Harper & Row. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1496213.

Pilar, Pérez Gómez, Arbelo Pérez Marta, and Arbelo Antonio. (2018). *Profit Efficiency and Its Determinants in Small and Medium-Sized Enterprises in Spain.* *BRQ Business Research Quarterly* 21 (4): 238–50. <https://doi.org/10.1016/j.brq.2018.08.003>.

Potocan, Vojko, and Zlatko Nedelko. (2014). *Management Innovativeness: A Case of Slovenian Small and Medium Enterprises.* *Transformations in Business and Economics* 13 (1): 41–59.

Premaratne, Sandaran P. (2002). *Entrepreneurial Networks and Small Business Development: The Case of Small Enterprises in Sri Lanka.* *Network.* <http://proquest.umi.com/pqdweb?did=764593201&Fmt=7&clientId=4574&RQT=309&VName=PQD>.

Pušnik, K., M. Rebernik, K. Širec, M. Tajnikar, P. Tominc, and Univerza Ekonomsko-Poslovna Fakulteta. (2009). *Dynamics of Slovenian Entrepreneurship.* Maribor.

Reynolds, Paul D. (2003). *Global Entrepreneurship Monitor 2002 Executive Report.* *Regional Studies.* <https://doi.org/10.13140/RG.2.1.1977.0409>.

Ritter, Thomas, Ian F. Wilkinson, and Wesley J. Johnston. (2004). *Managing in Complex Business Networks.* *Industrial Marketing Management* 33 (3): 175–83. <https://doi.org/10.1016/j.indmarman.2003.10.016>.

Sawyer, Olukemi O., Jeffrey Mcgee, and Mark Peterson. (2003). *Perceived Uncertainty and Firm Performance in SMEs: The Role of Personal Networking Activities.* *International Small Business Journal* 21 (3): 269–90. <https://doi.org/10.1177/02662426030213002>.

- Shaw, Eleanor, Susan Marlow, Wing Lam, and Sara Carter. (2009). *Gender and Entrepreneurial Capital: Implications for Firm Performance*. *International Journal of Gender and Entrepreneurship* 1 (1): 25–41. <https://doi.org/10.1108/17566260910942327>.
- Shin, Kwangsoo, Gunno Park, Jae Young Choi, and Minkyung Choy. (2017). *Factors Affecting the Survival of SMEs: A Study of Biotechnology Firms in South Korea*. *Sustainability (Switzerland)* 9 (1): 1–18. <https://doi.org/10.3390/su9010108>.
- Širec, Karin. (2009). *Gender Differences in Networking of Slovenian SME's*. *Revista de Management Comparat Internațional* 10 (5): 1043–59.
- Sitharam, Sharmilee, and Muhammad Hoque. (2016). *Factors Affecting the Performance of Small and Medium Enterprises in KwaZulu-Natal, South Africa*. *Problems and Perspectives in Management* 14 (2). [https://doi.org/10.21511/ppm.14\(2-2\).2016.03](https://doi.org/10.21511/ppm.14(2-2).2016.03).
- Sivadas, Eugene, and F Robert Dwyer. (2000). *An Examination of Organizational Factors Influencing New Product Success in Internal and Alliance-Based Processes*. *Journal of Marketing* 64 (1): 31–49. <http://www.jstor.org/stable/3203389>.
- Son, Joonmo, and Nan Lin. (2012). *Network Diversity, Contact Diversity, and Status Attainment*. *Social Networks* 34 (October): 601–613. <https://doi.org/10.1016/j.socnet.2012.06.006>.
- Souza, Elnivan Moreira de, and Paulo César de Sousa Batista. (2017). *Strategic Antecedents and Consequents for the Performance of E-Business Companies*. *BBR. Brazilian Business Review*. scielo.
- Streeck, Wolfgang, Frank Pyke, and Werner Sengenberger. (1993). *Industrial Districts and Local Economic Regeneration*. *Industrial and Labor Relations Review* 46 (4): 741. <https://doi.org/10.2307/2524335>.
- Suriyapperuma, Harshana P, Prof Mohd, Shukri Ab, Yajid Prof, and Ali Khatibi. (2015). *The Impact of Business Networking and Internet Adoption on SME Performance in Sri Lanka* 7 (17): 236–45.
- Thorelli, Hans B. (1986). *Networks: Between Markets and Hierarchies*. *Strategic Management Journal* 7 (1): 37–51. <http://www.jstor.org/stable/2485966>.
- Tominc, Polona, and Miroslav Rebernik. (2003). *The Scarcity of Female Entrepreneurship*, 5–6.
- Watson, John. (2012). *Networking: Gender Differences and the Association with Firm Performance*. *International Small Business Journal* 30 (5): 536–58. <https://doi.org/10.1177/0266242610384888>.
- Williamson, Oliver E. (1991). *Comparative Economic Organization: The Analysis of Discrete Structural Alternatives*. *Administrative Science Quarterly* 36 (2): 269–96. <https://doi.org/10.2307/2393356>.
- Zaheer, Akbar, Remzi Gozubuyuk, and Hana Milanov. (2010) *It's the Connections: The Network Perspective in Interorganizational Research.* *Academy of Management Perspectives*, The 24 (February): 62–77. <https://doi.org/10.5465/AMP.2010.50304417>.
- Zhao, Liming, and John D. Aram. (1995). *Networking and Growth of Young Technology-Intensive Ventures in China*. *Journal of Business Venturing* 10 (5): 349–70. [https://doi.org/10.1016/0883-9026\(95\)00039-B](https://doi.org/10.1016/0883-9026(95)00039-B).

Zimmerer, T W, and Norman M Scarborough. (1997). *Essentials of Entrepreneurship and Small Business Management*.