The importance of investigating the role of **gender** in **tourism's resilience** to an **economic crisis**

A importância de investigar o papel do **género** na **resiliência do turismo** a uma **crise económica**

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Abstract | Resilience, defined as the ability of a system to recover from a shock or disturbance (Martin, 2012), is a subject receiving increased attention within tourism (Cochrane, 2010). This paper, focuses on how tourism is resilient to major negative economic events such as the Greek economic crisis. More specifically, the role gender plays in creating this resilience is investigated, by examining how female tourism entrepreneurs are resilient to a macroeconomic crisis.

During research carried out in Greece over the period June to December 2012 during a macroeconomic crisis, semi-structured interviewing and participant observation were used to explore twenty handicraft tourism entrepreneurs from a gender and economic perspective. Thematic analysis was then employed to analyse the information arising from these interactions. Social reproduction, which is the activities completed on a daily and intergenerational basis to maintain human life, provides a nuanced lens on the political and economic elements influencing female tourism entrepreneurship.

Using feminist economics to critically review current entrepreneurship theorising, this paper reveals how women's dual roles as carers and entrepreneurs provide them with an inherent resilience to systemic shocks as they are more used to dealing with 'crisis' both within the family and when juggling family and work commitments. It is also observed that feminine caring positions and non-adherence to 'classical' entrepreneurial characteristics such as risk-taking, increase resilience in times of economic crisis. This suggests that feminine tourism entrepreneurship practices may produce an 'antidote' to some of the negative effects of the economic crisis.

Keywords | Gender, resilience, tourism, entrepreneurship, economic crisis, Greece.

Resumo | A resiliência, definida como a capacidade de um sistema para se recuperar de um choque ou perturbação (Martin, 2012), tem sido alvo de crescente atenção no contexto do turismo (Cochrane, 2010). Este artigo foca-se no modo como o turismo é resiliente a grandes desaires económicos, como a crise económica grega. Investigou-se o papel que o género desempenha na origem desta resiliência, examinando como as empreendedoras do setor turístico são resilientes a uma crise macroeconómica.

Durante a investigação, conduzida na Grécia entre Junho e Dezembro de 2012 durante uma crise macroeconómica, foram realizadas entrevistas semiestruturadas e aplicou-se a observação participante, com o objetivo de analisar vinte empresários de artesanato turístico. Foi utilizada a análise temática para examinar as informações resultantes

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destas interações. A reprodução social, enquanto as atividades realizadas numa base diária e intergeracional para manutenção da vida humana, fornece uma lente matizada sobre os elementos políticos e económicos que influenciam o empreendedorismo feminino no turismo.

Através da economia feminista, usada para avaliar criticamente a atual teorização do empreendedorismo, este artigo revela como o duplo papel das mulheres, enquanto cuidadoras e empreendedoras, lhes proporciona uma capacidade inerente de resistência aos choques sistémicos, uma vez que estão mais habituadas a lidar com a "crise", tanto no seio da família, como quando equilibram a vida familiar e profissional. Observou-se ainda que os papéis femininos de cuidadoras e de não adesão às características empreendedoras "clássicas", como assumir riscos, aumentam a resistência em tempos de crise económica. Isto sugere que práticas de empreendedorismo feminino no turismo podem produzir um "antídoto" para alguns dos efeitos negativos da crise económica.

Palavras-chave | Género, resiliência, turismo, empreendedorismo, crise económica, Grécia.

1. Introduction

Despite a recent increased interest in the workings of resilience in tourism, such as how destinations are or can become resilient to climatic factors (Becken, 2013), the definition of resilience is a debated and contested topic within the fields of tourism and economic geography, with no universally agreed upon definition (Martin, 2012). Focusing on economic resilience, which is the topic of this paper, ambiguity of the term extends to the interrogation of whether resilience is in fact a positive or a negative attribute (Christopherson, Michie, & Tyler, 2010). This lack of consensus on a definition produces the need to clarify how the term 'resilience' is used in the current paper. To this extent, what is adopted here is the notion of resilience as the ability of a system or individuals within the system to 'bounce back' following a destabilizing shock (Martin, 2012). This paper explores resilience within the context of tourism entrepreneurs' ability to 'bounce back' from the external shock that the Greek economic crisis impacts upon their livelihoods, and hence resilience is context specific, as also noted by other authors, e.g. (Psycharis, Kallioras, & Pantazis, 2014). Whilst there is current research on the ways in which entrepreneurs react to an economic crisis and the strategies they employ such as cost and reduction and revenue increase (Papaoikonomou, Segarra, & Li, 2012), there is scarce literature on the role gender plays in how these strategies are formed. Hence, in this paper, the role that gender plays in tourism entrepreneurs' reactions to the economic crisis is questioned, through a focus on how female handicraft tourism entrepreneurs show resilience to an economic crisis.

Influenced by a recent call for the transition to economic practices based on ethics of care and gender justice, I focus on an alternative conceptualisation of the economy (Harcourt, 2013). Hence, rather than adopt the neoclassical economic discourse that all economic activities are determined by choice under scarcity, I use a feminist economics angle to expose the driving force for economic activities as being based on a need for social provisioning. This allows for the investigation of the social within the economy, as economic agents are conceptualised as socially embedded rather than separate selves (van Staveren, 2010). Whilst, for ease of understanding to the reader, the terms reproductive and productive are used to describe elements of the economy that comprise what neoclassical economists term as distinct parts of the economy, I argue that these elements are co-dependent on each other and

hence inseparable (Gibson-Graham, 2006). Indeed, viewing these elements as separate only serves to perpetuate associations of masculine/market versus feminine/household, which are not helpful in producing holistic representations of the economic reality (Cameron & Gibson-Graham, 2003). As such, in this paper, tourism's economic resilience to an economic crisis is investigated by exploring how gender permeates both reproductive (e.g. tourism entrepreneurs' household activities) and productive (e.g. tourism entrepreneurs' business strategies) economic structures.

Focusing initially on the 'reproductive' economy, a more inclusive concept for describing the 'household tasks' that female entrepreneurs are expected to maintain while also working in tourism, is that of social reproduction. Social reproduction, a term and concept borrowed from the political economy literature, refers to the "activities and attitudes, behaviours and emotions, responsibilities and relationships directly involved in the maintenance of life on a daily basis and intergenerationally" (Laslett & Brenner, 1989, p. 382). Social reproduction not only allows for a more inclusive description of the tasks which fall within the often invisible and under-valued domain of the 'reproductive' economy, or the economy's "feminised other" (Gibson-Graham, 2006, p. 7), but can also be used to address wider questions of power and production (Bakker & Gill, 2003). For example, focusing on social reproduction allows for the questioning of gender in the interplay between state policies, market strategies and individual household negotiations (Ferguson, 2010). As social reproduction comprises of largely feminised activities, it can highlight how gender influences female entrepreneurs' efforts to maintain a life-balance whilst combining working and caring roles.

The need to juggle both work commitments and gendered social reproductive tasks may give women the power to negotiate for a better distribution of household work within the family as seen in female tourism entrepreneurs in Latin America (Ferguson, 2010) with related effects on gender roles and relations in both the productive and the reproductive economy. As primary carers, women are often considered to have primary responsibility for the smooth-running of familial relationships. The added role of 'working mother', fuelled by the capitalist pressure to accumulate, means that women become experts on maintaining a work-family balance (England & Folbre, 2003). Women also manage businesses in ways that reflect feminised qualities such as collaboration, reciprocity and equity and hence deal with management 'crisis' more effectively. Research shows that female productivity is enhanced, or at least not reduced, this indicates the role of gender within the management of business 'crisis' (Moore, Moore, & Moore, 2011). Hence, I speculate that trained from a young age on how to juggle dual caring and working roles, women acquire an 'inherent resilience' to shocks as they are used to dealing with crisis both within the family as they constantly have to negotiate housework distribution and between family and work as they negotiate entrepreneurial and housework gender roles. Consequently, the question arises of if female entrepreneurs' ability to manage crises transcends into their entrepreneurial strategies for dealing with the shock of a macroeconomic crisis.

This increased pressure on women to adopt dual caring and working roles is based on gendered perceptions that women are more suited to caring, and thus subsequently 'better' at it (Folbre, 2003). Further, there is the perception that women have experience in negotiating for the redistribution of household tasks among family members in order for them to achieve a work-life balance (Brickell, 2011). Economic theorising that posits family members will always strive for the most profitable arrangement for family members, explains this perception as arising because women have a "comparative advantage" (Pujol, 2003, p. 29) in the completion of household tasks as they have been 'trained' or really acculturated to through gendered perceptions and stereotypes

in these activities from a young age. Indeed, women's 'comparative advantage' in the completion of household and caring tasks is often utilised by tourism development agencies in the creation of development programmes that aim to increase women's economic standing (Forstner, 2012; Le Mare, 2012). Negotiations are produced from interactions that achieve a solution that is amiable for the individual using this method (Hochschild & Machung, 1989), however in the case of the negotiation of household tasks, women cannot simply negotiate for their personal gain as this could be detrimental to their family. Feminist literature highlights how women are attributed with an 'ethics of care'. This is derived from the social construct that women are morally bound to enable the nurturing, flourishing, well-being and ultimately survival of people with whom they have a relationship (whether kin or social). It is upon this ethic of care that many public policies are built upon, illustrating the influence of gender roles on the political economy (Barnes, 2012). Whilst negotiations of household tasks have been broadly covered by past economics literature, much research used the 'resource exchange theory' (Bittman, England, Sayer, Folbre, & Matheson, 2003) to explain how and why familial negotiations take place by stipulating that the gendered division of labour within the family is linked to the relative resources each person has. However, as this viewpoint does not take into consideration gendered constraints, there is a need to probe more deeply into how gender influences women's household negotiating techniques. It is also important to explore how these gendered responses transcend into business strategies such as the creation of resilience to an economic crisis.

A focus on social provisioning is not the status quo in most current entrepreneurship theorising. Tourism entrepreneurs are commonly viewed as economic agents who are expected to conform to current entrepreneurial discourses and thus expected to be independent, risk-taking individuals where the separation between work and family is taken for granted (Ahl, 2006). Indeed, much prevailing historical entrepreneurial discourse reveals a male bias within entrepreneurship, with female entrepreneurs often emulating masculine characteristics in order to gain 'legitimacy' in this discourse. Female entrepreneurs act in this manner without even realising they are doing so, as the masculine norm is so much embedded within the entrepreneurial discourse, that it is invisible (S. Marlow & McAdam, 2011). Limited literature questions the male entrepreneurial norm, an example of which is Marlow and McAdam's (2013) research into the role gender plays in the perceptions of female entrepreneurs as 'under-performing' in a business sense. Yet a growing body of literature on female entrepreneurship argues that in order for entrepreneurship theorising to progress, dominant economic theories should be criticised in order to reveal how gendered structures contribute to entrepreneurship (Ahl & Marlow, 2012; De Bruin, Brush, & Welter, 2007; Hughes & Jennings, 2012). Using a critical lens to look at entrepreneurship theory, I expand upon aspects of entrepreneurship that do not conform to gendered perceptions of what is important within economic transactions by focusing on gender roles within entrepreneurship.

Interrogating the ways in which gender operates within the economy and more specifically within tourism entrepreneurship is significant as gender orders social dynamics by pervading all aspects of socio-economic life (Ahl & Nelson, 2010). In fact, gender is the mechanism by which notions of what constitutes 'masculine' and 'feminine' are produced and normalised; hence the act of doing gender is the act of performing "socially-guided…micro political activities" (Bruni, Poggio, & Gherardi, 2005, p. 37). Tourism processes, especially, are characterised by a high level of gendering as seen in the gender-segregated occupations within tourism (Swain, 1995). In this way, a large number of feminised occupations such as cleaning and cooking are undertaken by women often on a flexible, seasonal basis, perpetuating women's financial vulnerability.

As tourism is considered a luxury, it is especially sensitive to economic crises (Cohen, 2012; Hall, 2010). Hence, investigations into the ways in which economic crises impact upon tourism exist and are constantly emerging. The Greek economic crisis, which is a result of various exogenous (e.g. global financial crisis) and endogenous (e.g. corruption, clientalism) factors, has, since 2010, seen the implementation of severe austerity measures which have resulted in dramatically increased levels of unemployment and a general decline in the quality of life of Greece's inhabitants (Mitsopoulos & Pelagidis, 2011; Petrakos, Fotopoulos, & Kallioras, 2012). This downturn in the economic viability of people in Greece had repercussions on the domestic tourism industry, whereas the spending capacity of international tourists who visit Greece has decreased, as more low-income 'package-tourists' start to flood popular tourism destinations such as Crete (Papatheodorou, Rosselló, & Xiao, 2010). Greek tourism is characterised by high seasonality with the summer tourist season running from April through to October, whilst winter tourism attracts only low numbers of international tourists (Patiniotis & Prodromitis, 2007). Even though the tourism industry is still strong, contributing 16% to GDP and providing employment for 17% of the employable population in 2010 (Papapostolou, 2011), a recent report indicates the severity of the economic crisis' effect on tourism in Greece, by forecasting that domestic and outbound tourism figures will not return to pre-crisis levels until at least 2020 (Euromonitor, 2012).

Much literature focuses on the fiscal and capital impacts of the crisis, analysing the effects from a tourism-demand perspective (Papatheodorou et al., 2010) or looks at how a macro-scale economic crisis affects tourism development (Stylidis & Terzidou, 2014). However there is scant literature on what happens to the producers within tourism and the households that sustain them, despite political economic literature highlighting the intense strain under which households are put in economic crises, as welfare spending cuts impose pressure on households to provide more unpaid labour in order for their families to survive (Elson, 2010; Harman, 2010). Especially for female tourism entrepreneurs in Greece, who often have to work 14-hour days during the high-season period, juggling gendered responsibilities for household work with entrepreneurship is particularly taxing. As the increased pressure on households to collect the slack left behind by governments withdrawing their support from welfare programmes mainly falls on the shoulders of women rather than men, the implication of gender within economic crises becomes apparent (Young, 2003).

However, it is not only women who experience gender-imposed limitations in their economic lives. Men, who become unemployed due to an economic crisis, are left struggling to comprehend what their new roles may be as they are pressurised to adhere to masculinity via adopting breadwinner roles but often lack "alternative gender scripts" (Chant & Gutmann, 2002, p. 274), such as taking up feminised caring positions. Not wanting to let go of masculine subjectivities that repel adherence to social reproductive roles, unemployed men may "rapidly achieve parasitic status in the household" (Mannon, 2006, p. 524) as they neither contribute to the family income nor complete social reproductive tasks. This however has related consequences such as men's low self-esteem that has been reported to lead to family violence (Chant & Gutmann, 2002) and men's reduced economic contribution to the familial bank account.

Within Greek tourism, a common strategy to include women within tourism development, especially in rural areas, is to encourage female farmers to join an agrotourism cooperative, of which there are 141 today (Aggelopoulos, Kamenidou, & Pavloudi, 2008). National and EU funds have promoted and sustained agrotourism cooperatives in Greece (Koutsou, Iakovidou, & Gotsinas, 2003), and in general cooperatives are perceived as a minimal risk investment compared to a private investment (Iakovidou,

2002). Despite women's roles as workers within a family business being acceptable in Greece, women are bound by gender norms that connect femininity to nurturing, cooking and cleaning, roles. These roles are reinforced by the Orthodox Church's teachings and cultural mechanisms such as that of gossip and "honour and shame" (Herzfeld, 1980: 339). These gender roles also translate into economic roles and limit women's options for involvement in tourism entrepreneurship. This is indicated by the low level of female entrepreneurship in Greece (15%), compared to the European average of 35% (Aggelopoulos et al., 2008). Hence, joining a cooperative, which is a type of collective entrepreneurship that allows the flexibility to combine caring for the family with working, is a way for rural Greek women to engage in tourism entrepreneurship. By offering tourists commodified social reproductive activities such as accommodation and cooked food, women working in cooperatives can adhere to feminine roles of caring.

Whilst there is an increasing literary interest in collective entrepreneurship (Burress & Cook, 2010), there is often the misconception that its primary aim is to benefit the community rather than the individual (Simmons & Birchall, 2008). In addition to this, the perceived connection between collective entrepreneurship and femininity acts to devalue this business structure, as women are perceived as engaging in it in their 'spare time'(Kazakopoulos & Gidarakou, 2003). Women who work in cooperatives engage in this type of entrepreneurship ultimately for personal gain and often as a full-time occupation. As cooperatives are run by women, they are governed by feminised ideals of equality, collaboration, trust and understanding. Recent research supports the idea that women perceive more risk than men in business situations which translates into female entrepreneurs exhibiting "lower risk preferences" (p. 276) as well as differences in the type of risk perceived, with women being less likely to undertake risky decision-making behaviour such as taking-out loans, indicating the role of gender in risk-taking behaviour (Yordanova & Alexandrova-Boshnakova, 2011). In addition, female entrepreneurs are often excluded by financial institutions from taking out loans because of gendered structures that place less trust in female borrowers and because of the absence of financial products specifically for women (Magoulios & Kydros, 2011). This offers women's cooperatives an advantage as it means that these business structures are averse to risk-taking by limiting loan-take outs. This risk averseness that female collective entrepreneurship structures exhibit leads me to focus on how women's cooperatives can be perceived as having a 'structural resilience' to debt. Thus, questions arise as to what happens to tourism entrepreneurs when an economic crisis shocks them to change their work habits? Further, what do they perceive their gender roles to be and how do they negotiate their economic roles? Are they able to bounce back economically and what ways do they find to survive? The answers to these questions are explored in this paper by using a feminist economics lens to explore how gender influences levels and types of economic resilience within tourism. The concepts of 'inherent resilience' and 'structural resilience' are thus introduced as being some of the ways in which female tourism entrepreneurs react to an economic crisis. In the next section I proceed to expand upon the theoretical framework and the methods I employ in order to answer the guiding question of this paper that is: *"What role does gender play in creating resilience to the Greek economic crisis, through tourism entrepreneurship?"*

2. Methodology and Methods

Guided by an ontological position that social reality is the product of social actors, the need for empirical research becomes apparent (Denzin & Lincoln, 2011). This leads to the use of qualitative methods to find out what can be known about gender's role

in creating resilience to the Greek economic crisis through tourism entrepreneurship.

Feminism is particularly suited to this study as it allows for the critical deconstruction of dominant economic conceptualisations, using gender as an analytical angle and thus unpacking how 'reality' may be constructed to oppress people (Alvesson & Sköldberg, 2009). Feminism does more than just characterise a methodology, it is, as Stanley (1990, p. 14) concludes, "a way of being in the world". Since as a researcher I am committed to knowledge having an element of empowerment by creating knowledge that is of use to women (and men), I adopt a feminist economics approach in order to critically investigate how gender permeates tourism and how gender may contribute to economic resilience. Using critical theory to interpret participants' accounts is significant, as critical theory combines literature with participants' accounts in order to give a 'true' representation of the social world. This is necessary as social actors are often embedded so deeply in discourses surrounding gender roles that they see the imposed as natural, and hence the imposed becomes invisible (Tribe, 2008). In short, by using a critical feminist approach I hope to find out how women's personal experiences of tourism entrepreneurship challenge current theories that are based on gendered notions of economic processes.

Based on the theoretical underpinnings guiding this research, my method of choice is that of critical ethnography as it allows for the in-depth observation of social relations over a long time period (Harding, 1996). As feminist ethnography is based on the assumption that it is necessary to experience life as participants do, I adopt the technique of participant observation to co-produce knowledge with participants (Gomm, 2009). In the Greek context where women are meant to be constantly active, as sitting is a male prerogative (Herzfeld, 1991), by participating rather than just observing, I, as a female researcher, am also viewed as adhering to feminine narratives of constant activity and hence as adhering to local gender norms, and the female participants are also put at ease as they can continue working whilst talking to me. Viewing the participants as the embodiment of gendered and economic subjectivities, participants are perceived as acting according to the gendered and economic structures that influence them (Devault, 2004). These subjectivities become apparent via interactions such as conversations between researcher and participants and hence semi-structured interviews are also employed as a method within this research.

The participants for this study were approached during the time period of June – December 2012 and three months were spent in each ethnographic site which provided enough time to establish rapport with participants and gain their trust. However, gaining participants' trust can be dangerous to participants if they disclose personal matters to me and then I use this as "grist for the ethnographic mill" (Stacey, 1988, p. 187). To this extent I treat participants' accounts with an "ethics of care" (Preissle, 2004, p. 518) and thus comprehend my moral obligation to avoid embarrassing participants by disclosing sensitive information they have given me but at the same time understand my obligation to represent their accounts as best as possible. All participants where given the option of retaining their real name or taking on a code-name to protect their anonymity which is reflected in the analysis where I use participants" names or code-names e.g. BlondeK and Ioanna. The participants are all people who make handicrafts and sell them to tourists through a self-owned shop and whose informed consent was gained in order to spend time with them asking questions and participant-observing them.

Choosing tourism entrepreneurs for participants results from the realisation that tourism processes exhibit high levels of gendering, ranging from the sexualised images used to promote tourism destinations (Pritchard & Morgan, 2000), to tourism labour where occupations such as maids, cooks and hosts are performed by women who are perceived as 'naturally' good at them (Sinclair & Sinclair, 2013).

Handicraft entrepreneurs in particular are subjected to unique gendered structures regarding the type of handicraft they engage with. Some handicraft skills are related to what are considered 'feminine' social reproductive activities such as providing for the family in various ways, e.g. weaving, crocheting and embroidering. As these are feminised activities by also being commonly completed at home, women's marginalised position is perpetuated, as they continue to be perceived as low-skilled, as social reproductive activities are perceived to have a low market value (Andrews, Barbera, Mickle, & Novik, 2013).

With regards to the location where the empirical research took place, the economic crisis that has been affecting Greece since 2010, my Greek language skills and Greek cultural background were instrumental in the decision to carry out research in Greece. The ethnographic sites were accessible to me in terms of culture and language, and a prerequisite was that I had a gatekeeper in each area who could provide with me temporary housing and emotional support after landing in a relatively unknown area with few social acquaintances (Schensul & LeCompte, 2012). Another criterion in selecting the ethnographic sites was that they were known for their handicrafts and their tourism.

Hence, two geographically distinct areas in Greece were chosen which also have different types of tourism and hence have been affected differently by the crisis. Crete, is the largest island in Greece, receiving large numbers of international tourists during the summer period and is characterised by mass tourism structures such as large all-inclusive hotels (Briassoulis, 2003). In Crete, the participants comprised of male and female potters, female fabric-art entrepreneurs and a female silversmith. In Epirus, which is a mountainous area in the Northwest of Greece that receives mainly domestic tourists during the winter time when people visit a network of 46 stone-masonry villages, participants were drawn from various occupations. Participants in Epirus included women working at an agrotourism cooperative, women working at one of the last remaining handicraft schools in Epirus, a female felt-maker, a male jewellery-maker and a female knitter.

A 25% reduction in domestic tourism during the period 2006 and 2011 (Hellenic Statistical Authority, 2013) means that tourism producers in Epirus have been severely affected by the economic crisis. Consequently participants in Epirus were very concerned about the lack of tourists and found their work-hours to be dramatically reduced. However, in Crete, the arrival of international tourists during the period 2010-2012 was stable (Hellenic Statistical Authority, 2013) and hence participants spoke less of the lack of customers and more of their increased workload. This disparity between tourist visitation in ethnographic sites means that the economic crisis has had varying effects on tourism producers' resilience to this systemic shock.

3. Analysis and Discussion

As outlined above, thematic analysis was used to explore the role gender plays in tourism entrepreneurs' resilience to an economic crisis. This analysis was completed by connecting current socio-economic theories to the rich information emerging during participant observations and semi-structured interviews.

Participants are seen as subjects performing economic subjectivities of entrepreneurship by embodying this economic structure. This embodiment is spoken about by Marx who narrates how workers are shaped by the industrial processes in which they engage (Castree, 2009). Moreover, according to Hollinshead's (2009) concept of world-making, which is the actions individuals perform to privilege dominant representations of 'their world', it is important to take into consideration that individuals are characterised by economic determinism, even though they may construct imaginary worlds to avoid this

association. The ensuing tension between individual choice and determinism is at the core of this analysis as I explore how gender infuses underlying political and economic structures that influence participants' utopic perceptions of individual choice.

This analysis hence focuses upon two main themes that emerge from participants' accounts of their experience of entrepreneurship and their reaction to the economic crisis:

1. How female entrepreneurs' dual roles as carers and entrepreneurs provide them with an *inherent* resilience to systemic shocks.
2. In what ways 'feminised' collective entrepreneurial structures such as women's cooperatives, are *structurally* resilient to debt.

Although both themes are related to feminised caring roles that permeate into women's economic roles, I analyse the two themes to draw out the nuances from each.

Speaking first to theme 1, many female participants expressed how they felt it their responsibility to complete social reproduction, as illustrated by Hara, a female silversmith who said to me during an interview: *"you know, every woman knows it, that it is her responsibility to do the housework"* (Hara, interview). However, whilst female tourism entrepreneurs are primarily responsible for social reproductive work, they successfully combine household work with entrepreneurship in various ways. For example, Ioanna, a female crocheter in Crete, delegates some household tasks and occasionally the cooking to her teenage children. Liana, a wedding-favour maker in Crete, outsources social reproduction such as childcare to her parents visiting her from Athens.

Men on the other hand are perceived as unable to juggle social reproductive tasks by female participants, as illustrated by DarkK, a woman working at the agrotourism cooperative in Epirus who says that *"a man does not have such organisation [in order to be able to combine work and household responsibilities]"* (DarkK, interview). Anna, a female weaver at the handicraft school in Epirus echoes this sentiment of men's incapability of combining work and social reproduction tasks by saying how : *"men just can't manage [to do household tasks] – they can only work and don't do anything else"* (Anna, interview). These attitudes are underpinned by gender roles that connect femininity to primary responsibility for caring at the exclusion of masculinity being connected to caring (Salamone & Stanton, 1986). Men who do help with feminised caring tasks often risk being ridiculed by peers as also found by Lazaridis (2009) in her study of Greek silk-cocoon embroiders in Crete. It is not only peer pressure that off-loads the responsibility for caring onto women, it is also politico-economic structures that serve to perpetuate these gendered positions, for example state policies that provide limited parental leave to men (European Commission, 2012). Commodifying social reproduction, by hiring *"a girl every two weeks to clean"* (Liana, interview) reinforces the idea that responsibility for social reproduction is connected to femininity. As this particular economic activity is also undertaken largely by women, often migrants from poorer countries (Lyberaki, 2011), the gendered nature of social reproduction in the form of cleaning and caring roles being linked to femininity are perpetuated through the market.

3.1. Female tourism entrepreneurs' inherent resilience to systemic shocks

Despite the extra burden that women experience within various politico-economic and socio-cultural structures via this perpetuation of gender norms, this also has a positive result on women as they become trained in how to deal with crises. One type of crisis that the female participants in this study experience is generated from the time conflicts that emerge when combining family and work roles, fuelled by contemporary 'hyper-economic' motherhood ideals that have come about due to capitalism's drive to increase 'productivity' (McRobbie, 2007). The added impact of

an economic crisis leads the female entrepreneurs in this study to adapt to the new economic reality they are faced with in novel ways. One way in which some female participants react to the economic crisis is by recruiting their husbands into handicraft tourism entrepreneurship, as Ioanna does.

As in other economic crises, male-dominated industries such as construction are the first to be hit, leaving many men unemployed (Verick, 2009). This creates a pool of unemployed men and thus presents a unique opportunity to women to utilise their unemployed husbands' productive capacity within their businesses. By recruiting men into handicraft entrepreneurship women negotiate for more equal distribution of social reproductive activities within their family, as women become the primary earners; this in turn increases the chances of their family's survival as neither spouse is unemployed. Apart from the economic benefits that this adaptation brings, recruited men can continue to adhere to notions of masculinity that constitute them as breadwinners, albeit not primary breadwinners. Research in Vietnam (Hoang & Yeoh, 2011) found that men who are still constituted as breadwinners, despite their wives earning more than they, are more likely than unemployed men to complete household tasks in their migrated wife's absence. This, illustrates the fine balance that needs to be kept in order to ensure familial survival and hence resilience to a shock (in this instance the wife's migration overseas). In addition, as Ioanna opens a *second* shop during the crisis, this illustrates a second tier of resilience as handicraft tourism entrepreneurship expands and hence Ioanna's action can be constituted as beneficial to tourism development in Rethymno.

In the present study, Ioanna, a fabric-arts entrepreneur located in the busy tourist town of Rethymno in Crete, adapts to the new economic reality by providing her recently unemployed masonry-specialist husband with a job. Ioanna's husband is recruited into a type of handicraft (crocheting) that is considered a feminine craft, by Ioanna encouraging him to operate a second shop she has opened in close proximity to her shop. However, Ioanna's husband is not completely comfortable with his new position, perhaps because of the feminised nature of the handicrafts he now sells and his action of non-participation in this study because he says he has limited knowledge of the product, confirms his secondary role in his wife's handicraft entrepreneurial venture. Whilst there is evidence that occupations are often gender-segregated with men who transcend into gender-inconsistent occupations being penalised by being characterised as ineffectual (Heilman & Wallen, 2010), Ioanna and her husband manage to survive under the current austerity measures by re-negotiating gendered subjectivities relating to entrepreneurship and social reproduction. In the absence of other paid work, by recruiting their husbands, it seems that female participants are proving resilient to the economic crisis by utilising entrepreneurship as a vehicle to provide employment for their husbands. This action also means that Ioanna can negotiate for an increased contribution to the household from her husband. Ioanna says that now that her husband does the same job as her he is *"more understanding"* (Ioanna, interview) and helps more in the house. Hence entrepreneurs who adhere to hybrid roles of breadwinning and caring seem are more resilient in times of financial crisis as illustrated by how Ioanna and her husband's fluctuation between roles ensures their familial survival in the face of crisis-induced male unemployment.

3.2.Cooperatives' structural resilience to debt

Taking the second analytical theme now, I expand upon how 'feminised' collective entrepreneurial structures such as women's cooperatives are structurally resilient to debt. Although there are many other ways in which cooperatives are resilient to economic crises such as being able to adapt faster to market conditions and ensuring employee reten-

tion which are described in detail in a recent report (Roelants, Dovgan, Eum, & Terrasi, 2012), in this paper I focus upon the role of gender in the creation of economic resilience, which was not covered in the report. Literature on women's cooperatives often highlights how cooperatives offer the time-flexibility for women working in them to combine work and family (Kazakopoulos & Gidarakou, 2003). Whilst this means that there is little negotiation of gender roles regarding women's responsibility for social reproduction, this also means that women who work in cooperatives adhere more closely to feminised perceptions of "economic rationality" (Beneria, 2003, p. 124). Indeed, one of the other reasons why cooperatives are thought to be suitable for women is the decreased risk in investment that cooperatives have as collective entrepreneurial structures, which is supported by the perception that women are risk-averse (Ahl & Marlow, 2012).

Whilst in most economics literature women are in the majority constituted as 'invisible helpers' or secondary breadwinners (Pujol, 2003), women within cooperatives are subjected to even stronger gender norms as they are considered to be engaging in an "amateur" (Kazakopoulos & Gidarakou, 2003, p. 35) type of employment. Indeed, many of the cooperative women who participated in the current study describe their involvement in the cooperative as being primarily to help their family. Conversely, according to relevant literature, entrepreneurs are portrayed as aiming primarily for individual gain. Even though the connection of entrepreneurship to individualism has been criticised by various authors (Drakopoulou Dodd & Anderson, 2007), the notion that entrepreneurship and individualism are almost synonymous, persists (Zeffane, 2014). Indicatively, the entrepreneurial goal for BlondeK who works at the women's cooperative, is to support her family rather than solely increase profits, which does not coincide with classic entrepreneurial perceptions of success which are also gendered (Weber & Geneste, 2014), as she says: *"we are working to collect money for our children to study"* (BlondeK, interview). Thus, unlike individual entrepreneurs who become dissociated from the permeation of feminine caring roles into entrepreneurial roles, cooperative structures allow for the continuation of stereotyped gender norms such as those connecting femininity to a lack of 'economic rationality' in the neoclassical economics sense.

This lack of 'economic rationality' translates into women's cooperatives' different approach to taking out loans. As the participating cooperative women say, they are proud not to have taken out any loans in their twenty years of operation, utilising EU and state funds instead to buy equipment and limiting their business size according to their cash-flow. Even though willingness to take out loans is considered essential for business growth and sustenance, female business women are discouraged by various gendered structures to take out loans (Magoulios & Kydros, 2011). In addition, as women are considered as engaging in the cooperative as 'helpers', the perception that women need to invest in their business is seldom prioritised within family financial decisions (Economou & Stylios, 2006).

As secondary breadwinners, women do not have the pressure to increase their businesses' productivity and hence are less inclined to be pressured into taking out loans. On the other hand, some of the female entrepreneurs' husbands who took out pre-crisis loans, are now unable to pay back the loan re-payments without their wives' financial support. For example, the husband of Katerina, a female potter in Crete, invested in his carpentry business by taking out large loans which he is now unable to repay; his company's profits have been dramatically reduced as people are no longer building new furniture due to their own decreased 'real' wages (Karamessini & Rubery, 2013).

The perceived departure from classical entrepreneurial traits of risk-taking and loan-taking means that in the current climate of an economic crisis characterised by limited access to credit from banks and increased taxation, women's cooperatives are structurally resilient to debt and hence to some aspects of the economic crisis. Indeed, according to a

recent report (Roelants et al., 2012) one of the major reasons for SMEs going into bankruptcy within the EU during the financial crisis, is credit-related as the businesses cannot pay off the loans they had taken out pre-crisis, as public and private expenditure have plummeted. Hence, by adhering to feminine versions of entrepreneurship which do not allow for taking risks or taking loans out, women's cooperatives are safe from credit-induced debt.

4. Conclusions and suggestions for further research

In this paper, economic resilience within tourism was investigated from a feminist economics angle with a focus on the role gender plays within business structures in providing a fertile environment for the creation of tactics of resilience. Looking at female tourism handicraft entrepreneurs in Greece and hence in the context of a macro-economic crisis, this paper has found that feminised qualities of dealing with crisis by actively negotiating for a balance within the family and between family and work obligations, which women are trained in due to gender roles that connect femininity with responsibility for social reproduction, infer an inherent resilience to female participants which they manifest in various ways, for example recruiting their unemployed husbands into handicraft tourism entrepreneurship. Looking at the way female entrepreneurs within a collective entrepreneurial structure react to the economic crisis, it is apparent that their averseness to risk-taking is what makes them structurally resilient to debt and forms the focal point of how gender operates within business structures in terms of resilience to an economic crisis.

Further research into the role gender plays within other types of tourism entrepreneurship such as small hotel and restaurant owners as well as tour operators could provide a more holistic view of the relationship of gender roles and relations to tourism's resilience to an economic crisis. It would also be interesting to investigate the role of gender in the *long-term resilience* of tourism entrepreneurs by carrying-out a longitudinal study over the next few years. Such a study could explore whether the crisis-coping strategies employed by female entrepreneurs are indeed long-lasting and how gender operates within politico-economic structures that may support or hinder the female entrepreneurs' viability (such as, for example, state welfare expenditure policies).

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