



INTERACTIVE NEEDS ANALYSIS
**Annex Report – Analysis of Qualitative Interviews with
Female Entrepreneurs across Europe**

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Introduction

This Annex Report sheds light on the data from interviews with established female entrepreneurs. The interviews were carried out in order to gather information about: setting up a business; running a business; support for entrepreneurship; combining entrepreneurship with family responsibilities; and gender perceptions encountered by women in owner-manager roles. The results from the research provide information about the lessons learnt both by experienced female entrepreneurs and more recent start-ups, as well as providing an insight into the needs of young female entrepreneurs. This knowledge and experience could be a useful tool for people who need encouragement and support in setting up a business and becoming self-employed.

Background to the Sample

Altogether 30 women were interviewed for the project in six European countries (UK, Germany, Italy, Greece, Cyprus and Estonia). In each country five women were asked to share their experiences about starting and running a business. Experiences varied greatly between countries. For example, looking at the sample data (Annex 1), the age of the female entrepreneurs interviewed varies from 22 to 71 and the period spent in entrepreneurship included up to 40 years. This gives a wide perspective and perfect coverage through different social and economical periods as examples to share with others.

Most of the interviewed women were married or living with a partner. Two women were divorced and four were single. Most of the women had one or more children, mostly grown-up now. Eight women had children under 10 years old (four of them under two years old).

When considering the differences between countries, it must be noted that Estonia has a completely different background regarding entrepreneurship to the other countries involved in this project. In Estonia, private entrepreneurship was only formed after the collapse of Soviet influence in the beginning of the 1990s. Therefore, ownership of companies and experience in private entrepreneurship is limited to approximately the last

20 years. Because of this situation, there are many differences between Estonia and the other countries, which was highlighted in the interviews.

Research Findings

Previous Career and Starting a Business

Previous studies have indicated certain factors that encourage women to create their own business. One such reason is creating a business after losing a job to avoid unemployment – out of necessity. Many authors (Werbner 1999, Kean *et al* 1993) think that this is the primary reason behind many start-ups by women in risk groups and/or with a minority background (immigrant women, elderly women, women in rural areas). Another reason identified is avoiding the constraints and barriers that might occur in traditional careers (the 'glass ceiling' in employment, limited career opportunities, etc). Cromie (1987) found that women were not interested in big profits, but that they created their own business for reconciling work and family as well as due to dissatisfaction with their existing job and career options. Goffee and Scase (1985) referred to another reason why women start their own business; to break the barriers which are affected them in wider society. Being a manager in their own company gives women independence (both in terms of income and career options) and helps to avoid career constraints that may occur in employment.

While analysing the interview material in during this research, it was apparent that it can take quite a long time for women to decide to start a business. The decision to start often comes after a long period of consideration and calculation of different options. Sometimes women have had two jobs (paid job and own business) for years before they decide to focus on entrepreneurship.

I didn't feel happy in the company where I was working as an employee. Also I felt a double burden: fulltime work as an employee, sideline work as an entrepreneur and family, home, hobby (I'm an active show-jumper too). As a result I thought long and hard about changing the sideline work into fulltime work as an entrepreneur. At the end of 2007 I left the consulting company and decided to start my own enterprise. (DE5)



Often the pending decision to become an entrepreneur is forced by a sudden loss of job or another sudden change in life. And sometimes it is just a coincidence of different significant moments in life.

I lost my job in the company I had been working in for 20 years, but as I was really tired of working in the office and hectic Fridays (because of long and unpredictable workdays on Fridays), I am now grateful for this job loss. At the same time we moved to live in a village. And at the same time, I had an accident that forced me to stay at home for four months; then the final decision came and I created my own business. (EE1)

In Germany we experienced radical economic change in 1990. When I decided to start my own business in December 1990 I was in short-term work. Also my son was born in April 1990. (DE1)

Some of the interviews supported the idea from previous research that women create their own businesses to build up their own career and to avoid barriers that would emerge in employment.

I was working as an employee for four years. The job was not satisfying and presented no challenges. As an employee, how far can you go? (CY1)

When these women described the main motivators that pushed them towards entrepreneurship, one word dominates and this is "independence". Women highly valued the personal freedom to choose the time and pace to work, to choose the people with whom to work and, most importantly of all - "to do it my own way".

I always wanted to work for myself. I wanted to be independent and creative. (CY1)

I decided to start with something new. My will of doing, creating, working out of schemes was unconventional for an entrepreneurial setting (IT5)

Some women have described how they took over the family business that had been owned for generations by their family. These stories are filled with a sense of a driving purpose to keep the family business alive.

I tried to find a job outside my father's factory after I finished my first degree and wanted to continue. It was difficult and so I started at my father's factory and ended up staying. When my father asked me to join the factory, I was a secretary. I have worked in every level of the organisation until I reached my current status.

After my father's death, I was voted president. (CY5)

It was a forced choice due to the desire to keep the family enterprise open (IT2)

The interviewees describe the first years in business very differently. The most common words that are used are "uncertainty" and "challenge". It is very dependent on the person as to how they cope with uncertainty and the sense of chaos. Some interviewees described starting a business as a really hard time, especially when in connection with family responsibility.

The first years of entrepreneurship require hard-hard-hard work. I was getting up at 4 am to get the housework done, take the children to school and to be to work by 7.30 . There were times when I could not feel my legs for days. I hardly saw my children and I believe that was their sacrifice. (CY1)

The blind leading the blind – hectic! (UK2)

One woman felt in the beginning that there was:

...some big business secret that everyone else knew... and that I needed to find it out in order to be successful. (UK3)

Some of the women had mixed reactions, a combination of uncertainty and positive feelings towards new challenges:

The first years in business were very hectic, very stressful, very uncertain, but also creative. (DE2)

Some women felt that they had an extra burden because of their gender. They mentioned that being a woman in entrepreneurship made their start-up more complicated:

The beginning was very challenging not only as an occupation which required a lot of running around, but also as a woman in this occupation. (CY4)

The reactions I was getting because I was a woman were ridiculous. (CY5)

Support in Entrepreneurship

Stressful times and challenges during the first years in business raise the question of what support there is available for women who are starting their own business. Previous studies have shown that support networks for women entrepreneurs consist mainly of relatives, friends and other acquaintances (so-called 'soft networks'); people who are not entrepreneurs, and that it is hard to get professional advice about starting or running a business. Analysing the experiences of the female entrepreneurs interviewed, a similar situation was found. Most women had to learn everything by themselves, they did not have a mentor or peer support when they started their own business. Most of the women mentioned that they had support from family and friends, but they admitted that this was only a friendly and supportive attitude (which is very important, of course) but that they needed more.

There were a few interviewees who were the exception, and considered themselves to have had a mentor during their start-up. Mostly these were a significant male person in their life (fathers, bosses, husbands etc).

My ex-boss was my mentor and supported me in the first years. I worked for four years and it was like going to school. I only realised later on in life, how much I really learnt during my working for my ex-boss. (CY2)

I consider my father as a mentor, as I have learnt a lot of first-hand experience from him. I have tried to always learn from my managers.(IT1)

I had a mentor when I created my business. My husband is a business consultant for small enterprises and he helped me a lot to understand the business concept, how it works and what the most important things were to have in mind. He also helped me with feasibility studies for my work, and last but not least, that I should be fair with my customers in my pricing and the quality of my work. (CY3)

My husband had an idea; I thought that it was unappealing, a completely new area for me. But then I thought why not try it? And he supported me on every level, he taught me how to think in an entrepreneurial way – if the client wants something, it is of the utmost importance, you have to fulfil the wish, whenever it is possible. (EE5)



Two women had experience with female mentors during their projects and they both found this experience very useful and important.

I got and still get help from two business networks (ego-pilots and business angels) and from my family and friends. Through this I have had and continue to have two mentors – my ego-pilot and my woman business angel. I find both are very useful all the time. (DE3)

I have participated in a mentor group as a mentee. I was a beginner in entrepreneurship, and it was a really good experience. It gave me self-confidence and the "glasses" of how to go on. The mentor has to be a person who is an entrepreneur herself and who has experienced and knows what kind of problems may occur, and who is a pro-active person, who can encourage and inspire others. (EE1)

Generally, most women regretted that they did not have a mentor or other kind of business support when they started their own businesses. They admitted that the start would have been much easier if they had had somebody to discuss business matters with and who supported them.

It's really important to have somebody who has already been there and done it, to whom you can go for advice. So find a mentor who is willing to just meet with you every few weeks, to see where you're up to and guide you along the right path. (UK3)

From my point of view a mentor is not only useful, she/he is essential. (DE1)

Generally, there was no difference if the mentor was a man or a woman, but some of the interviewees highlighted the extra assets of female mentors as *admiring dynamic and successful women* (GR2). These perceptions show a gendered nature of business. If women who are starting-up are in contact with a woman who is successful and self-confident, they act as role models for these women who plan to be successful entrepreneurs themselves.

Regarding the issue of internships, there were some women who had in the past offered internships for young women and found the experience rewarding for both parties involved. For example, one woman described how all her interns ended up working with her after their internship period, and they all reported that her company trusted them and gave them a chance to learn and work at the same time in a very professional and friendly environment.

Internships are especially important to help women starting up to access a network of support:

Internships are an essential part of the business for any entrepreneur. It is not easy to start something on your own, especially when this isolates you from well-established professional teams or networks. These networks cannot be entered easily. Well-established firms compete for customers. (CY3)

There were also some warning signs highlighted, that should be kept in mind when organising support for start-ups. For example one woman did not support the idea of internships, because:

Being a successful business women and taking an intern into my company, then I would be worried that they would be there to steal my ideas and then set up in competition to me, taking clients away. (UK3)

Another woman stresses:

Internships are really important and useful to support women starting up their own business. But it is necessary to find the 'right' company, where women have the chance to learn things that an entrepreneur has to do, not to work at the copy machine the whole day. (DE2)

Work-life Balance

As mentioned earlier, the husbands of these women were mainly very supportive of their partners' work, even when it meant a lot of travelling, long working hours or other kind of time spent away from the family. Still, many women admitted that there was a lot of stress because running a business is very time consuming, and also because your business

is always with you.

As an entrepreneur I will close the door at 5pm, but the problems and thoughts come with me, I am not free. If you are an employee, it is easier - you close the door and forget. (EE3)

You go home, but your brain does not stop. (UK5)

Women were struggling hard to find the balance between work and family responsibilities. Only one of the women interviewed (without children) said that it had been easy. Sometimes it seemed that the work-life balance caused extra stress for women, as a problem that they have to solve.

For 20 years every day I try again to have a good work-life balance. Really stressful! (DE1)

There is no balance! You need to sacrifice a lot in order to get somewhere. It was work, work and more work! (CY1)

Finding a balance is both an art and a science and somehow women do it all. (GR3)

There is paradox of flexibility illustrated here. On one side, the freedom to have a flexible working schedule is seen as the main positive aspect of entrepreneurship for women. At the same time, women complain about this flexibility, because time between work and family seems indivisible and the flow of work is sometimes unpredictable.

The balance between work and free time is very important but as an entrepreneur not easy to realise all the time. I try to fix my work dates into the morning or into the early afternoon to have enough time for my children. It is not easy to turn off all the time (especially if something is still to do) and to concentrate on free time. (DE5)

But it is not so flexible, the orders from clients decide when you work, sometimes there are spare times, but as well there might be really busy times. (EE1)

Working from home was considered to be a good option as it gives a woman a high level of flexibility. However, it was important to have a separate office space, so that other things don't affect their focus on working. The division of time between work and family was especially important if the woman was working at home. Otherwise there could be misunderstandings with family members.

Sometimes family members call me to chat because they know I'm at home. Everyone expects you to be able to get back at once and devote all your energy to them – not realising you have other clients as well. (UK4)

Similarly, working at home can devalue women as entrepreneurs, as some family members may struggle with their perception of what a real business is. Even though the woman earns more money than she did previously, they still don't think of her work as a real business.

Strict time management skills were considered as the main solution to achieving a work-life balance. At the same time it was stated that there was a double or even triple burden for women. As well as having successful careers, women are expected to be successful in their domestic or caring roles (as wives, mothers etc). Women have made progress towards more equality in the work sphere, but on the other hand their responsibilities and workload at home have remained unchanged (due to gender stereotypes), which creates a bigger burden and stress for women:

A successful women entrepreneur is the one who can share time between all her life roles (wife, mother, business woman etc). Entrepreneurship needs very good time management and prioritising activities. (CY3)

Another thing that helped to balance work and family and to work from home was technology.

It is very hard in to be a mother and an entrepreneur at the same time. I thank God for Skype!!! Technology offers such great possibilities. Tele-working, Skype meetings will help to spend more time at home and less at the office. I wonder what I would have done 15 years ago... I even do not want to think about it. (GR4)

Gender Perceptions

The general finding from this research was that the women interviewed didn't feel they faced any discrimination, but when looking more closely at their responses, many of them pointed out some examples where they felt that being a woman in entrepreneurship

wasn't very common and therefore they needed to make a real effort to be as good as men:

You always have to develop and to qualify yourself, you have pressure and there is not much time to relax...and there are also self-doubts and the pressure comes from outside but also inside (DE1)

Some women used the word 'prove' to describe the situation they faced during the first years when they started their business:

I had to work hard to prove my abilities. Exactly, the right word is prove, demonstrate, always and everywhere, because you are just a little nice girl without experience... (IT5)

I had to prove myself. Every time when I went to a male client they wanted to help me or wanted to do the job instead of me... it was so frustrating. I know what I am doing! (EE3)

At the same time many of the women stated that things have changed a lot with time and nowadays successful business women are very common and this has broadened people's minds and broken stereotypes. Women also mentioned the strategies they used to look professional and business orientated. Some of these strategies were connected with their work (quality, hard work), but some of these referred to their appearance (clothing, behaviour etc).

Respect is only gained from the quality of work you perform. (CY2)

Men have mostly characterized me as a 'tough cookie'. If I am strict, I only do my work and expect others to do the same. Detail counts and one cannot compromise with anything less than the highest quality of work. (GR4)

When I was dealing only with men, I had the attitude that art is a woman's job and men became friendly with me. I used to dress very conservatively, so that the gender issue was not obviously present. I used to appeal to them not as a woman but as an interesting person. I used to chat to them about all sorts of subjects (gadgets, cars, watches, etc. or anything they were interested in). (CY4)

A woman must behave like a professional if she wants to be a professional. Physical presentation is very important (grooming). A woman must ask herself do I look elegant? Do I look professional? These must be a yes during work hours. (CY5)

Conclusions

Entrepreneurship is a dynamic field, particularly in relation to the experience of women entrepreneurs. With the overall growth in the number of women in full-time work¹, there has been an increase in the number of women starting their own businesses and hence an increase in the number of women entrepreneurs. Therefore it is important to map the pitfalls that might come up when women start their own businesses, and listen to the experiences of those who have come through the first steps in entrepreneurship and have become successful entrepreneurs.

In this study female entrepreneurs with very different backgrounds shared their experiences and offered many good tips for young women who plan to start a business. The main suggestions are listed below:

1. Know yourself better – develop your understanding of your strengths and weaknesses. You can seek help to either develop your competencies or bring in external help. If you are aware of your weaknesses, you can go on to tackle them.
2. Have as many experiences as possible – learn about everything and anything, in order to be able to expand your vision.
3. Get as much support as you can – it is a rocky road and you can't learn everything at once.
4. Be ready for difficulties. If you are determined and focused, in the end you can achieve your dream and make a successful business. Remember that a bad experience is also an experience! Never stop trying when problems arise.
5. Have a clear vision for your business. If you are starting a business, you should have a personal vision in the area of self-employment and also a vision of the business field; self-confidence and realistic estimations of your competencies; check the marketability of your business idea; look for network partners and/or senior

¹ Employment rate by gender available from Eurostat shows a stable growth of female employment rate in most of the EU countries in 1990s and during 2000 to 2010.

<http://epp.eurostat.ec.europa.eu/tgm/graph.do?tab=graph&plugin=1&pcode=tsiem010&language=en&toolbox=data>



partners; make a business plan and look for financial and professional support;
clarify your future plans as a family.

6. Do the job because you enjoy it and love it!



References

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Annex 1- Profiles of Women@Business Interviewees

Name used in Report	Age	Married/living with partner	Children (sex, age)	Number of years in entrepreneurship
GR1	51	married	0	18
GR2	40	married	0	10
GR3	50	divorced	1 (F 30 years)	8
GR4	38	married	1 (M 3 months)	10
GR5	44	married	2 (M 14 years, F 4 years)	3
CY1	65	divorced	2 (F 40 years, M 38 years)	40
CY2	64	married	2 (F 43 years, M 41 years)	33
CY3	35	married	0	13
CY4	49	married	2 (M 23 years, M 17 years)	26
CY5	64	married	2 (F 35 years, M 32 years)	40
DE1	47	single	1 (M 20 years)	20
DE2	56	married	1 (F 28 years)	12
DE3	22	single	0	1,5
DE4	55	married	0	9
DE5	33	married	2 (M 8 years, F 4 months)	11,5
UK1	40		1 (6 months)	9
UK2	47		2 (over 18 years)	3
UK3	32	living with partner	0	5
UK4	47		0	4
UK5	67	married	3 (over 20 years)	5
EE1	44	married	1 (M 26 years, F 15 years)	9
EE2	40	married	4 (F 17 years, F 16 years, F 13 years, F 5 years)	8
EE3	36	married	0	
EE4	36	married	3	
EE5	41	married	3 (M 23 years, M 22 years, F 7 years)	2
IT1	36	single	0	10
IT2	71	married	1 (F 33 years)	40
IT3	37	single	0	20
IT4	42	married	2 (11 years; 8 years)	6
IT5	30	living with partner	0	0,5