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Female entrepreneurs – women in enterprises: Motivation, work-life balance, challenges

FEMALE ENTREPRENEURS – WOMEN IN ENTERPRISES: MOTIVATION, WORK-LIFE BALANCE, CHALLENGES

HÉTFA Research Institute and Center for Economic and Social Analysis

HÉTFA Working Papers No. 2017/27

Budapest

ISSN 2062-378X

Series Editor: **Balázs Szepesi**

Proofreader: **Andrea Vinkler**



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HÉTFA Working Paper Series has been sponsored by the Pallas Athéné Domus Animae Foundation.

Graphic design: **Kriszta Parádi**



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1. SUMMARY

- (1) Women represent more than 50% of the Europe's population, whereas much fewer are embarking on launching their own company: according to the latest figures, only one third of them do run an enterprise (European Commission, 2014: 1). In Hungary, according to the latest statistics, only 27.8% of the entrepreneurs are women (Mastercard 2017: 17). The current paper analysed the motivations of women entrepreneurs in starting a business and the way they attain work-life balance, in case they manage to do so at all. According to our hypothesis, the main motivation behind women starting their own business or getting involved in family business is to raise their flexibility and evolve a good work-family balance.
- (2) Our analysis is based on qualitative methodology, more precisely semi-structured interviews conducted with female entrepreneurs and women working in family businesses. 14 interviews were carried out, half of them with female entrepreneurs and half of them with women working in their families' enterprises.
- (3) According to the 2015 Global Entrepreneurship Monitor (GEM) Special Report on Women Entrepreneurship, the rate of women's entrepreneurship rose by 6 % worldwide in the two previous years. However, Eurostat data showed a more moderate increase, or in certain cases, decrease in the ratio of female entrepreneurs or self-employed persons compared to the total number of employees, which is against the world trends. In the case of Hungary, there is even a clear decrease: the ratio of self-employed women out of the total number of women in employment was 12.8% in 2003, 12.1% in 2010 and only 10.7% in 2016.
- (4) According to the calculation of the European Commission, family businesses make up more than 60% of all companies in Europe (European Commission, 2018). Their importance is further proven by the fact that family businesses account for an important part (on average 40-50% of all jobs) of European private employment (European Family Businesses - Facts & Figures, 2018).

- (5) The position of women in family businesses in Europe in general has not been examined yet, only in the case of countries with greater economic performance (Italy, Germany, France) and they are compared to their counterparts in the world (USA, Australia, etc.), therefore we have extremely limited knowledge on this topic. More and more women of the next generation take over the family enterprise (Mandl, 2008: 63). There, it was shown that family firms tend to offer more flexible working practices and this increases employment diversity.
- (6) Women entrepreneurs are newcomers to the research agenda of social science scholars. Studies have only focused their attention on women business owners for the past two or three decades. During this period, however, women entrepreneurs have gradually moved from the periphery to the centre of the social and business world studied. While before the 70s, entrepreneurs in general were almost completely overlooked by researchers, by the 90s this gap had been filled and attention started to be directed towards the situation of women within the world of business. By now this research interest has materialised in several international research journals publishing empirical and theoretical papers, scientific volumes and a series of international comparative studies carried out periodically. Besides this, international organisations and statistical offices publish analyses and reports that focus on women entrepreneurs worldwide (Carter & Marlow, 2007).
- (7) A highly central topic focusing on entrepreneurs is that of men's and women's motivations to embark upon starting a firm. As many results underline, individual economic activity is being regarded by women as an alternative to the glass ceiling, corporate discrimination and a solution for other employment related difficulties. At the same time self-employment is often a strategy to balance paid work with domestic tasks (Still, 2005, 2005). Among our interviewees, the following factors were identified: 1) conscious development of the enterprise, 2) response to external factors, 3) meeting the expectation of the parents, and 4) aiming to achieve better work-life balance.
- (8) Different patterns of motivations along age can be observed when entering into entrepreneurship. Necessity and opportunities make up a different pattern of motivations along the age line: while younger women are more likely to retroactively interpret their own motivations in terms of opportunities and self-fulfilment, those older business women who started their careers before 1990 emphasise structural constraints to a greater extent in their narratives.
- (9) Not only statistics but also our interviews prove that the times of economic recession like the regime change during the 1990s and the global economic crisis in 2008 had a clear impact on the

process of becoming self-employed in case of our middle-aged interviewees. Nevertheless, we identified a new category of necessity-driven entrepreneurs, namely women who were forced by their parents to take the leadership of the venture forward.

- (10) Three types from the typology of women entrepreneurs can be differentiated among the interviewees: the innovative, the conventional and the domestic category of entrepreneurs. Half of our interviewees belonged to the innovative type; it was interesting to see that the majority of them work in family enterprise.
- (11) Our interviewees mainly confirmed those studies highlighting that in the case of women, the greatest constraints to business formation and success were the lack of capital, training and business knowledge as well as the financial discrimination. During the maintenance of their business, hindrances deriving from the fact that they are females were mentioned in a significant number of cases.
- (12) To achieve work-life balance the following strategies are followed by our interviewees:
 - a. Role management: If needed, housework is generally outsourced. Our interviewees receive support from their spouses (the extent to which they do differs), whereas the traditional man-woman roles are not strongly divided.
 - b. Priorization: the division of childcare roles usually goes with traditional roles: women got the hard part (learning with them, discipline them), and men the soft (playing with them).
 - c. When to work: As female entrepreneurs our interviewees enjoy the flexibility and the opportunity of being their own boss, even if it goes with almost twice as much work.
 - d. Who to work with: reliable and smart colleagues do not only contribute to a higher quality of work but also let entrepreneurs to put more efforts into their family.
- (13) Most of our interviewees confirmed that they ended up in entrepreneurship to work in an autonomous and flexible manner in a field where they can fulfil their ambitions regardless the fact that they have an own enterprise or are playing certain role in their family enterprise. However, this flexibility offered by the entrepreneurial lifestyle requires more efforts and resources to meet their goals.
- (14) All of our interviewees put a lot of efforts in development; either in the development of the company or in their personal professional development. This example rather confirms the fact that women's enterprises are more creative and have more innovation potential which is not common in such developed countries.
- (15) Women are able to fulfil their ambitions even in the frame of a family enterprise; thus there is a significant number of female entrepreneurs hidden from statistics in the frame of family enterprises which are at least as important for economy as female entrepreneurs.

- (16) Some of our interviewees made reference to their activeness in civil society issues or mentioned being active in local communities dedicated to women's equality and fighting against the violence against women. As it is shown by the statistics, an important number of women start up an enterprise just in the merge of a civil society organization.
- (17) The interviews, the literature and relevant statistics provided evidence to support policies with directions in which interventions are supposed to be initiated to improve the environment and prospects of women entrepreneurs. These interventions can be distinguished according to the levels of relevant stakeholders and possible actions. Nevertheless, all actions should be carried out in strong collaboration and coordination among the different sectors.
- a. Governmental level:
 - i. More targeted promotion of female entrepreneurship
 - ii. More intensive and efficient incubation of early stage female entrepreneurs
 - iii. More support and promotion for family enterprises
 - iv. Introducing and building up an equality brand in the society
 - v. Further improvement of equitable provisions
 - b. Research and higher education:
 - i. Targeted educational programmes for female students
 - ii. E-learning materials
 - iii. Career development support with a special focus on female entrepreneurship and family businesses
 - c. Business sphere:
 - i. Support for mentorship programmes
 - ii. Targeted events to attract business angels and investors
 - d. Civil sphere:
 - i. Promoting equal opportunities and role models
 - ii. Promoting of entrepreneurship and family businesses as a way of achieving work-life balance
- (18) Further research agenda is envisioned in this topic since regularly collected and comparable statistical data are not available either on female entrepreneurs or on family enterprises. Harmonization of definitions and data collection should be done first and then gathered regularly to provide opportunity for the assessment and further development of related policy measures. Also, there is need for a broader and more specific research on female entrepreneurs and family enterprises in Hungary to examine and identify structural challenges of female entrepreneurship.

2. INTRODUCTION AND METHODOLOGY

2.1 INTRODUCTION

Women represent more than 50% of the Europe's population, whereas much fewer are embarking on launching their own company: according to latest **figures only one third of them do run an enterprise** (European Commission, 2014: 1). Nevertheless, women represent one of the biggest untapped sources of entrepreneurial potential. This fact gets more significance as enterprise development is one of the key elements in both European and Member State strategies that allow economies to benefit from talents and bring potential workforce to the labour market.

A number of EU policies (Directive 2010/41/EU of the European Parliament and of the Council of 7 July 2010, COM/2008/0635 final, Small Business Act, Entrepreneurship 2020 Action Plan) target female entrepreneurs based on **analyses** carried out by the European Commission (Statistical data on Women entrepreneurs in Europe), OECD (Gender Equality in Education, Employment and Entrepreneurship: Final report to the MCM 2012, Entrepreneurship at a Glance series). Parallel to this, separate **indices** measure not only the number and share of female entrepreneurs but also other factors, such as their motivation, innovativeness, difficulties and economic circumstance of their businesses (Mastercard Index of Women Entrepreneurs 2017, GEM Special Report Women's Entrepreneurship, Female Entrepreneurship Index).

When studying women in the entrepreneurial life, family enterprises cannot be forgotten either. According to the calculation of the European Commission, family businesses represent almost two third of all companies in Europe (European Commission, 2018). Their importance is further proven by the fact that family businesses account for an important part (on average 40-50% of all jobs) of European private employment. However, it must also be noted that the current share of female entrepreneurs does not take those women into account who are neither owners, nor managers but only employees in their **family's enterprise**. Therefore, it is also worth having a look at those women who are not considered by the statistics as female entrepreneurs while still building their own career paths and work to capitalize their talents.

As far as women's employment or entrepreneurship are concerned, **the work-life balance** is a frequently

discussed topic where one can face different stereotypes. Generally, as the literature suggests, it can be observed that entrepreneurs work more than the employees even if society does not acknowledge this and associate a certain smart manoeuvring role to entrepreneurs. It is also assumed that entrepreneurial lifestyle let women work in a more flexible way and realize the work-life balance, which also represents an important factor among their motivations when engaging in entrepreneurship. Moreover, statistics show that women work less or part-time in their enterprise, whereas the rest of their time is supposed to be dedicated to facilitate work-life balance.

The current paper aims to analyse the motivations of women entrepreneurs in starting a business and the way they attain work-life balance, in case they manage to do so at all. According to our hypothesis the main motivation of women to start their own business or get engaged in family business is to raise their flexibility and evolve a good work-family balance and, in case they have families, to be able to spend time with their children. Strongly connected to these issues, difficulties faced by female entrepreneurs and their views on the ideal entrepreneur/entrepreneurship will be also examined. Our analysis is based on qualitative methodology, more precisely semi-structured interviews conducted with female entrepreneurs and women working in family businesses.

2.2 DEFINITIONS

In our research we rely on the following most frequent definitions:

Entrepreneurs are defined as “persons aged 15 years and older who work in their own business, farm or professional practice to make a profit, and spend time on the operation of a business, or are in the process of setting up a business. These entrepreneurs consider the running of their enterprises to be their main activity. This definition is the same as the definition of a self-employed person in the Labour Force Survey (LSF) database of Eurostat” (European Commission, 2014: 7).

The **self-employed** are defined as those “who own and work in their own business, including unincorporated businesses and own-account workers, and declare themselves as “self-employed” in population or labour force surveys. Self-employed category consists therefore of the sum of employers and own-account workers” (OECD, 2017: 110).

According to the common European definition of family businesses, these include firms in which:

- “the majority of decision-making rights are in the possession of the natural person(s) who established the firm, or in the possession of the natural person(s) who has/have acquired the share capital of the firm, or in the possession of their spouses, parents, child, or children’s direct heirs.
- The majority of decision-making rights are indirect or direct.

- At least one representative of the family or kin is formally involved in the governance of the firm.
- Listed companies meet the definition of family enterprise if the person who established or acquired the firm (share capital) or their families or descendants possess 25 per cent of the decision-making rights mandated by their share capital” (European Commission, 2018).

2.3 METHODOLOGY

The research project is based on **qualitative research methodology**. Semi-structured interviews were conducted with Hungarian women who met the following criteria:

- were entrepreneurs whose business provided at least 50% of their income or who spent 10 hours a week at a minimum in their businesses,
- had at least 5 years’ experience in entrepreneurial life.
- owned and managed small or medium sized businesses.

The study was based on a convenience sample: selected interviewees were supposed to provide a diverse picture in terms of the sector/field in which their enterprise is functioning, their age, as well as their marital status. Our sample included both owners of private enterprises and co-owners and employees of family businesses. As a result, 14 interviews were carried out, half of them with female entrepreneurs and half of them with women working in their family’s enterprises.

Table 1: The main fields, age and the type of enterprise in which our interviewees are involved

	Interviewee	Field	Age	Family enterprise	Own enterprise
1	D.A.	fashion	34	x	
2	T.A.	retail trade (flower shop)	30	x	
3	L.Zs.	winemaking	29	x	
4	W.B.	consultancy, publishing	40		x
5	G.L.	production (sanitary)	50	x	
6	T.S.	catering trade	28	x	
7	B.E.	legal	36		x
8	C.W.	hotel trade	50		x
9	T.A.	services (beauty shop)	50+		x
10	R.K.	catering trade (ice cream shop)	56	x	
11	L.A.	catering trade (sweet shop)	51		x
12	R.P.	services	35		x
13	O.T.B	ceramics	45+		x
14	L.T.	production (sanitary)	50	x	

Sectorial coverage of the interviewees covers a broad ranging from production (wine making, sanitary, ceramics) to services (beauty shop, consultancy, legal activities) to trade (either retail or hotel trade). However, it must be highlighted that the final list of interviewees consisted of enterprise belonging to the category of either micro or small enterprises (meaning that these companies have less than 50 employees) and we did not find any women representing medium sized enterprises.

The age of the interviewees covered a large scale, however, two main groups can be differentiated: half of the women are under 40, whereas the other half of women are mainly above 45-50. Regarding their marital status, all possible scenarios are included: single, married (or in common-law marriage) with or without children, divorced with or without children. The interviewees come from different settlements of Hungary: four from Budapest and the rest from cities in the countryside.

The selection of the interviewees was carried out through the snowball technique. The interviews were conducted between November 2017 and January 2018.

The semi-structured interviews were carried out based on a previously defined interview guide. Apart from the above mentioned aspects, the interview also aimed to shed light on the following issues:

- personal characteristics (qualifications, profession, marital status, etc.)
- walk of life, career path, motivation,
- introduction of the enterprise (activities, future goals and visions),
- roles within the enterprise and the family, if relevant,
- work-life balance,
- civil society activities,
- personal views, perceptions.

The complete interview guide is in Annex I. Regarding the length of the interviews, it was planned to last for approximately an hour, but in a few cases, this time almost doubled.

3. CONTEXT

In the 2015 Global Entrepreneurship Monitor (GEM) Special Report on Women Entrepreneurship, the rate of women's entrepreneurship rose by 6 % worldwide in the two previous years. Furthermore, women entrepreneurs in half of the 83 economies surveyed by GEM are considered to be equally, or more innovative than their male counterparts. Women entrepreneurs play an increasingly vital role, socially, professionally and economically, in turning developing countries into more knowledge- and innovation-driven economies (GEM, 2015: 7).

Generally, statistics are not available on female entrepreneurs, only in a few special and focused analyses. Such an analysis was prepared by the European Commission in 2014 relying on data collected in 2012 in EU Member States (EU28) and in eight additional countries (Albania, Former Yugoslav Republic of Macedonia (FYROM), Iceland, Israel, Turkey, Liechtenstein, Montenegro, Norway and Serbia), from now on referred to as Europe-37. To go through the main aspects of female entrepreneurship, we rely on these data.

Parallel to this, since 2011 OECD has been publishing the "Entrepreneurship at a Glance Report" on a yearly basis in which some statistics are presented with regard to the rate and trends of self-employed women.

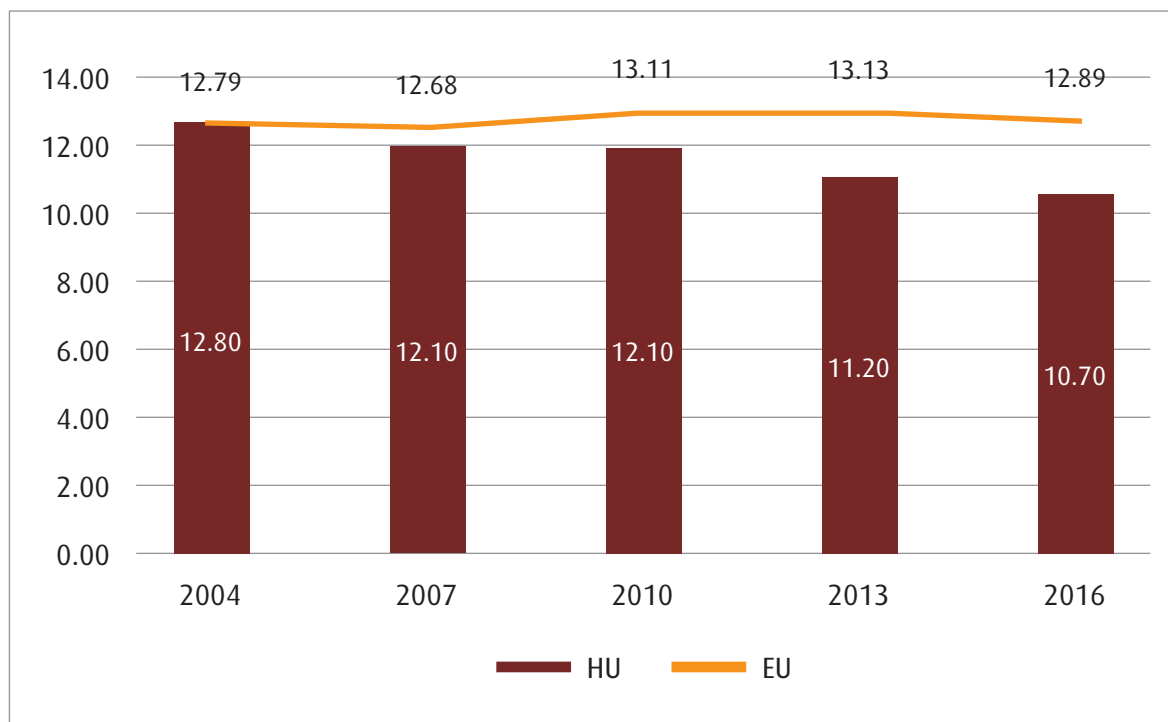
3.1 MODERATE INCREASE OF WOMEN ENTREPRENEURS

According to the Statistical Data on Women Entrepreneurs in Europe, 2014, in the period 2003-2012, the percentage of women entrepreneurs in the total number of entrepreneurs in Europe-37 increased from 26.1% to 28.5% (that is, by 2.4 percentage points). In the same period, the percentage of women entrepreneurs in EU-28 increased from 28.9% to 31% (2.1 percentage points). In almost all countries, the percentage of women entrepreneurs increased, with the highest percentages in Liechtenstein, Iceland, Cyprus, Spain and Serbia.

In the same period in Hungary, the proportion of women entrepreneurs in the total population of entrepreneurs grew by 3.2%, which is more than in EU28 (2.1%) and approximately similarly to Europe37 (3.6%). However, the proportion of women entrepreneurs in the active labour force decreased in Hungary by 0.3%, as compared to the increase of 0.4% both at EU28 and Europe-37 levels (European Commission, 2014: 7).

In the last five years, however, Eurostat, collecting data on the number of broader category of self-employed persons instead of entrepreneurs, showed a more moderate increase, or in certain cases, decrease in the ratio of female entrepreneurs or self-employed persons compared to the total number of employees which is against the world trends. In the case of Hungary, there is even a clear decrease as the graphs below present (Figure 1).

1. Figure: % of self-employed women out of all women in employment (source: Eurostat, OECD)



3.2 THE NUMBER AND PROPORTION OF FEMALE ENTREPRENEURS

In 2012, there were 40.6 million active entrepreneurs in Europe-37, of whom 29% were women (11.6 million). The percentage of women entrepreneurs was slightly higher in the European Union (EU-28) at 31% (10.3 million). The percentage of women of the total entrepreneurs varied considerably between countries. With 43%, Liechtenstein had the highest percentage of women entrepreneurs, followed by Latvia (40%), Lithuania (40%) and Luxembourg (39%) (European Commission, 2014: 33-34.).

According to the EC survey, in Hungary the ratio of women entrepreneurs was 34% compared to that of men which was 66% in 2012 (European Commission, 2014: 24). The OECD statistics from 2016 on self-employment report that women represented 34.4% and men 65.6% of the all the self-employed (OECD 2017: 111). The Mastercard Index of Women Entrepreneurs published in 2017 presented a lower ratio, namely 27.8% for female and 72.2% for male entrepreneurs (Mastercard 2017: 17).

3.3 ENTREPRENEURSHIP RATE

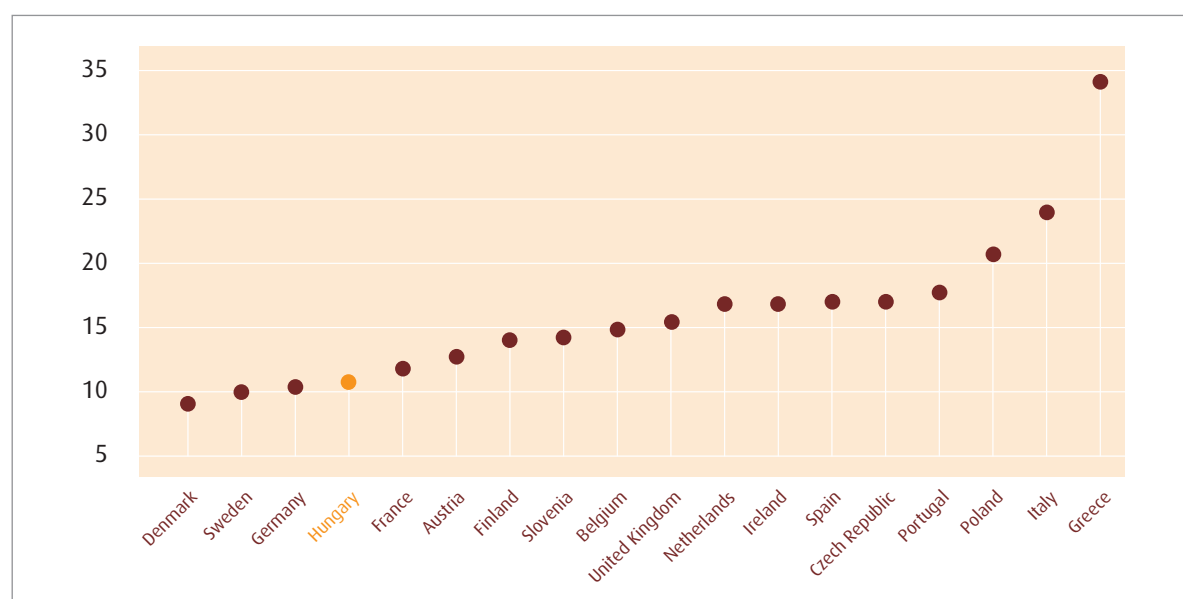
The entrepreneurship rate expressing the percentage of entrepreneurs in the active labour force compares the entrepreneurial level of women and men in and between sectors and countries.

In 2012, the entrepreneurship rate for women (percentage of women entrepreneurs of the total number of women in the active labour force) was 10% for Europe-37 and for EU-28. The rates for men were higher at 20% and 19% for Europe-37 and EU-28, respectively. The top five countries with the highest entrepreneurship rate for women were Greece, Albania, Portugal, Italy and Croatia, and the countries with the lowest rates were Norway, Estonia, Denmark, Liechtenstein and Sweden.

It is worth noticing that even though countries from Northern Europe are ranked as the most female entrepreneurship friendly countries, the entrepreneurship rate for women are much higher in Southern European countries. According to the 2015 Female Entrepreneurship Index UK, Denmark, Sweden, France and Germany have strong ecosystems for female entrepreneurs among European countries (Terjesen and Lloyd, 2015: 2).

The 2015 GEM Special Report on Women's Entrepreneurship shows that necessity-based entrepreneurship activity rises with higher levels of unemployment, as established companies and the formal economy are unable to meet demand for jobs. Four Southern European economies are examples of countries where stalled recovery from recession affected jobs. Italy shows low female Total Early-Stage Entrepreneurship Activity (TEA) rates¹ compared to the regional average; and Spain, Portugal and Greece exhibit higher TEA levels, but a low proportion due to opportunity (GEM 2015: 17). This is also proven by OECD analysis which demonstrates that the self-employment rate increased sharply in Greece (34.1%) and Italy (23.9%) between 2003 and 2016 (Figure 2).

2. Figure: Increase of self-employment rate between 2003 and 2016 (source: OECD)



¹ The GEM Special report's central indicator is the Total Early-Stage Entrepreneurship Activity (TEA) rate, which measures the percentage of adult population in the process of starting a business and those who have recently started one. According to the report, TEA can be affected by various reasons in a country, e.g. GDP per capita, level of unemployment, culture, traditions, family roles and responsibilities.

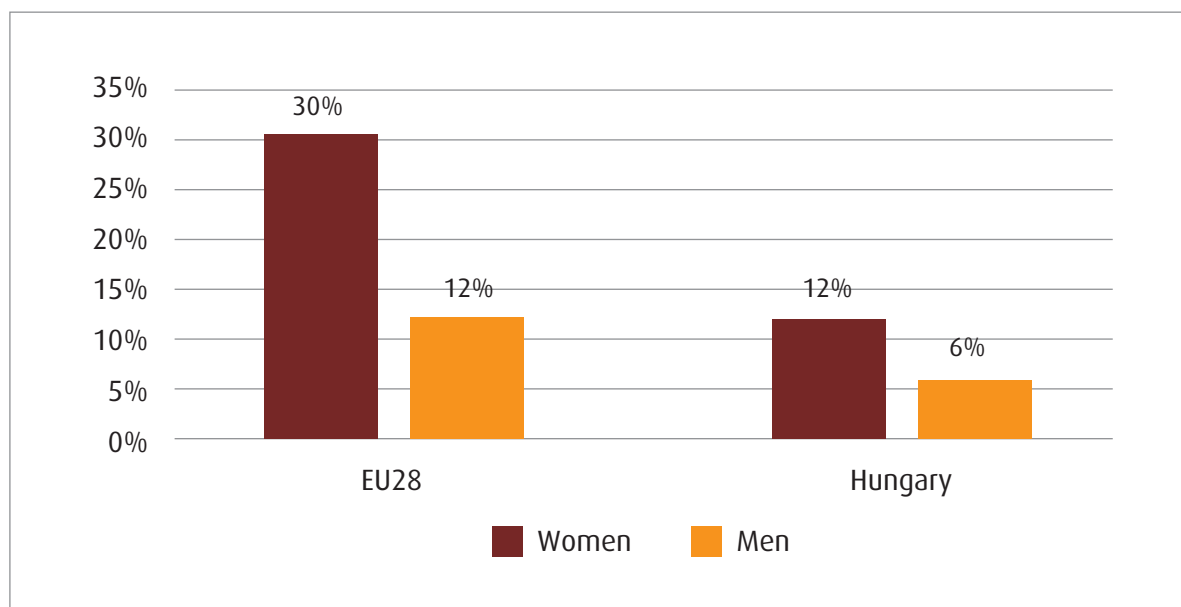
In Hungary, entrepreneurship rate of women amounted to 8% compared to the entrepreneurship rate of men which amounted to 14% in 2012. This is below both the EU28 (women: 10%, men: 29%) and Europe-37 (women: 10%, men: 20%) averages (European Commission, 2014: 28). Self-employment rate in Hungary in 2016 amounted to 10.7%.

3.4 PART-TIME ENTREPRENEURS

In 2012, 31% of women entrepreneurs in Europe-37 and 30% of them in EU28 were working part-time in their enterprise, comparing to 12% of men entrepreneurs. 40% or even higher ratio of women entrepreneurs worked in part-time in their enterprises in the Netherlands (64%), United Kingdom (54%), Israel (45%), Turkey (45%), Malta (42%), Portugal (41%) and Germany (40%).

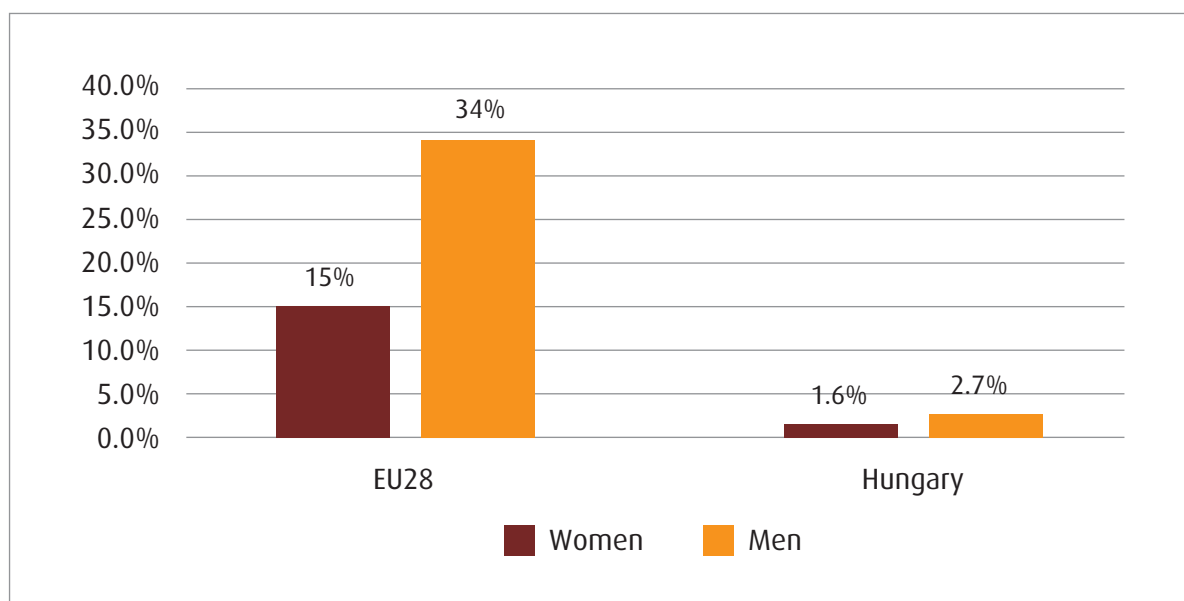
Hungary is below the EU28 rate (30%) with only 12% of women working part-time in their enterprises (European Commission, 2014: 40). In the case of their male counterparts, the EU28 average amounts to 12%, whereas that of Hungary amounts to 6% (Figure 3).

3. Figure: Ratio of female and male entrepreneurs working in part-time (2014)
(source: European Commission, 2014)



However, it must be highlighted that only 15% of the part-time women entrepreneurs in EU-28 had a second job, compared to 34% of the part-time men entrepreneurs (European Commission, 2014: 42). The Hungarian figures (women: 1.6%, men: 2.7%) are considerably below the EU28 average (Figure 4).

4. Figure: Ratio of female and male entrepreneurs working in part-time with a second job



3.5 WORKING TIME SPENT IN ENTERPRISES

Deriving from the fact that an important percentage of female entrepreneurs work in their enterprises only part-time, on average, they spend less hours working per week (EU28 average: 36.4 hours) compared to their male counterparts (EU28 average: 44.3 hours). Although in Belgium (45.2), Bulgaria (42.7), Slovakia (42.3), Slovenia (41.9), Greece (41.8), France (41.6) and Spain (41.5) women work more than 40 hours a week in their enterprises, the EU-28 average amount to 36.4 hours, and that of for Hungary amounts to 37.4 hours (European Commission, 2014: 70).

3.6 WOMEN ENTREPRENEURS AND WOMEN ENTREPRENEURSHIP RATE PER SECTOR

Based on 2012 data, women entrepreneurs are overrepresented in three main sectors, namely

- 1) human health and social work (60%),
- 2) other service activities (59%), and
- 3) education (55%) (European Commission, 2014: 48).

With regard to Hungary, the highest proportions of women entrepreneurs in the total number of entrepreneurs in a sector were found in

- 1) the sector groups, other service activities (74%);
- 2) financial and insurance activities (63%), which are basically dominated by them;
- 3) and half of the entrepreneurs are women in the human health and social activities sector (50%).²

² Nevertheless, it must be noted that there was no data on female entrepreneurs in the education sector.

These figures coincide with the general perceptions according to which women are more likely to start business in civil society related fields; however, the significant presence of women in other sectors such as finance and insurance activities also challenges this picture.

At Europe37 and EU-28 levels, entrepreneurship rates were higher for men than women. The highest entrepreneurship rates for women were measured in

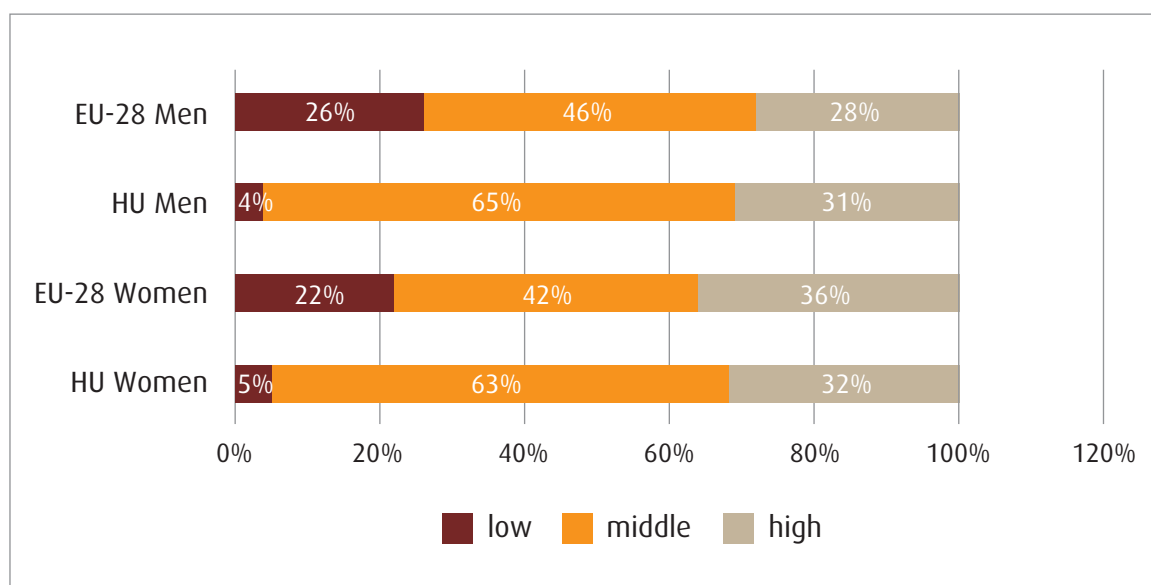
- 1) agriculture, forestry and fishing (33%),
- 2) other service activities (29%),
- 3) professional, scientific and technical activities (21%),
- 4) arts, entertainment and recreation (20%), and
- 5) real estate activities (16%).

3.7 EDUCATIONAL LEVEL

In accordance with the International Standard Classification of Education (ISCED) three levels are generally distinguished in the monitoring of education levels of the population. Accordingly, low education level includes those who attained pre-primary, primary and lower secondary education (ISCED levels 0-2), middle education level includes those who attained upper secondary and post-secondary non-tertiary education (ISCED levels 3-4), and high level of education includes those who accomplished the first and second stage of tertiary education (ISCED levels 5-6). The entrepreneur's level of education has been steadily rising for the past years in the case of both genders. In 2012, 33% of women entrepreneurs had a tertiary level degree compared to only 24% of male entrepreneurs. 27% of women entrepreneurs reached only the low level of education compared to 35% of their male counterparts (European Commission, 2014: 62).

In Hungary, however, significant differences cannot be observed between the levels of education of the two groups: in 2012, 32% of women entrepreneurs reached high level of education, which is equal to the rate of their male counterparts (32%). In the meantime, only 5% of women entrepreneurs reached only the low level of education compared to 4% of their male counterparts which ratios are much below the EU28 averages (European Commission, 2014b: 7).

5. Figure: **Percentage of entrepreneurs by gender and education in Hungary and EU28, 2012**
(source: European Commission)



The higher level of education of Hungarian female entrepreneurs is also demonstrated by the fact that both women and men entrepreneurs in Hungary attained a 2.27 education level on average compared to the EU28 averages (women: 2.13, men: 2.02).

3.8 MEAN NET INCOME

Similarly to the mean net income of female employees, this indicator is lower in the case of female entrepreneurs than that of men entrepreneurs. In 2012, female entrepreneurs recorded 6% less mean net income than their male counterpart in EU-28. However, there are large variations among Member States and it must be highlighted that in the case of 20 countries out of 30 (EU-28 plus Iceland and Norway), the mean income of female entrepreneurs was (generally slightly, but still) higher than that of men entrepreneurs (European Commission, 2014: 76).

According to the OECD analysis, in 2014, self-employed women earned 10% less than men in Luxembourg and Lithuania, but almost 60% less than men in Poland and Romania. Over the period between 2007 and 2014, the gender gap in self-employed earnings decreased in most countries, except for Poland, Italy, Slovak Republic, Slovenia and Romania (OECD, 2017:116).

However, in Hungary, huge differences among net income by gender cannot be observed. Over the years, there is a slight increase in the amount of net income; however, there is no considerable gap (see Table 2).

Table 2: Yearly mean net income of entrepreneurs (thousand euros) by gender in Hungary (European Commission, 2014)

	Women	Men
2009	6.1	5.9
2010	5.5	5.5
2011	5.9	5.8
2012	7.2	7.5

3.9 FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP

According to the Statistical Data on Women Entrepreneurs in Europe which analysed determining factors significantly influencing women entrepreneurship by Bivariate Pearson Correlation, the following issues should be highlighted from the current study's point of view:

1. **Unemployment rate:** strong positive correlation can be found between the level of women unemployment and the percentage of women entrepreneurs. High unemployment rate has significant effects on the percentage of necessity driven start-ups. This can also be proven by the fact that the portion of female entrepreneurs is higher in Southern European countries where in the last decade the unemployment rate has been continuously high.
2. **Social benefits per unemployed worker:** the relation is negative between the level of social benefits per unemployed worker and the percentage of women entrepreneurs due to necessity.
3. **Trust in people:** the relationship is also negative between the level of trust in other people and the women entrepreneurship rate.

The above mentioned analysis also stated that obtaining to finance, level of job autonomy and gender inequality does not have significant effects on the number of women entrepreneurs (European Commission, 2014: 80). Interesting to note that obtaining to finance was measured as being neutral in affecting the number of women entrepreneurs, whereas the literature generally underlines that the financial aspects of business start-up and development are by far the biggest obstacles for women entrepreneurs. Nevertheless, it must be noted that discrimination is generally felt among women in the process of obtaining finance (European Parliament, 2015: 14).

3.10 LEVEL OF INNOVATION

Available reports disagree on the fact whether entrepreneurs run by women are of high level of innovation or not. According to the Closing gender gap report, women entrepreneurs tend to self-assess the level of innovation of their own business lower than male counterparts. They tend to start off with less capital, borrow less and use family, rather than debt or equity finance. Only 8.3% of patents awarded by the European Patent Office in 2008 were awarded to women across the EU (European Parliament, 2015: 15).³

Furthermore, according to OECD report on Gender Equality, the differences among enterprises founded by men and by women are less remarkable when looking at innovations in organisation methods and marketing practices, two forms of innovation that are less capital intensive (OECD, 2012: 152).

As opposed to this, the Mastercard Index of Women entrepreneurship highlights that women entrepreneurs in half of the 83 economies surveyed by GEM are considered to be equally or more innovative than their male counterparts. This report highlights that innovation is understood not only in the case of new products or services but innovative ways of production. Nevertheless, it must be added that this is only true in the case of high income economies which tend to be mostly developed and innovation driven where the basic physical, financial/commercial, governing and education infrastructures and systems are already in place (Mastercard, 2017).

On the long run, however, female entrepreneurs' innovativeness and participation in the technology sector has decreased. According to the 2015 Female Entrepreneurship index, innovativeness is measured by the percent of entrepreneurs who report that few businesses offer the same product, and is down 13% among female businesses (Terjesen and Lloyd, 2015:3).

3.11 FAMILY BUSINESSES, WOMEN IN FAMILY BUSINESSES

As mentioned before, standardized statistics are difficult to obtain neither at the EU nor at higher levels. The Family Business Study concluded that in all of the 33 countries analysed, we cannot find a single definition of "family business" which is widely and exclusively applied to every conceivable area and to the provision of statistical data and academic research. But we have to cope with a wide range of different definitions which are used in socio-economic research and also partly in legal regulation.

According to the calculation of the European Commission, family businesses make up more than 60% of all companies in Europe (European Commission, 2018). Their importance is further proven by the fact that family businesses account for an important part (on average 40-50% of all jobs) of European private employment (European Family Businesses, 2018). Based on the report of the Family Firm Institute,

³ Nevertheless, it must be noted that patents come from STEM related research and innovation activities in which women are significantly underrepresented.

family-owned companies account for two-thirds of all businesses worldwide, generating more than 70% of global GDP annually (KPMG 2015).

More and more women of the next generation take over the family enterprise (Mandl, 2008: 63). In these cases, it was shown that family firms tend to offer more flexible working practices and this increases employment diversity. For example, they are more likely to have females on the board, particularly in the role of CEO (Coutts, 2005).

Position of women in family businesses in Europe in general has not been examined yet, only in the case of countries with greater economic performance (Italy, Germany, France) and they are compared to their counterparts in the world (USA, Australia, etc.), therefore we have extremely limited knowledge on this topic. According to The 2014 Survey of Corporate Governance Practices in European Family Businesses, women make up only 16% of family business boards in Continental Europe's four largest economies (25% in France, 17% in Spain, 15% in Italy and just 10% in Germany) (Campden FB 2014).

4. WOMEN ENTREPRENEURS: TRENDS AND FINDINGS IN SOCIAL RESEARCH

Women entrepreneurs are newcomers to the research agenda of social science scholars. Studies have only focused on women business owners for the past two or three decades. During this period, however, women entrepreneurs have gradually moved from the periphery to the centre of the social and business world studied. While before the 70s, entrepreneurs in general were almost completely overlooked by researchers, by the 90s this gap had been filled and attention started to be directed towards the situation of women within the world of business. By now, this research interest has materialised in several international research journals publishing empirical and theoretical papers, scientific volumes and a series of international comparative studies carried out periodically. Besides this, international organisations and statistical offices publish analyses and reports that focus on women entrepreneurs worldwide (Carter & Marlow, 2007).

The integration of the figure of the woman entrepreneur in the social landscape was rather slow and is still dominated by a taken-for-granted masculine norm of entrepreneurship. At the beginning, classical texts within the field referred to entrepreneurs as outstanding and exceptionally gifted men, with qualities that position them above the other professional groups. Gradually the acknowledgement of the existence of women business owners has led to a linguistic re-formulation (e.g. that of pronouns) and a questioning of the formerly taken-for-granted ideas of masculine hegemony. This, however, does not imply a fundamental denouncement of the implicit male norms that guide both research techniques and data analysis methods. Several examples still reflect this male bias: personal traits of entrepreneurs are those commonly considered masculine by society, or business women's ideas or attitudes are in many research papers compared to standards that are not neutral, but in fact masculine. The issue of women entrepreneurs is typically approached within the framework of nine discursive practices, as identified by Helene Ahl. Among these, the most frequent are the entrepreneurship as a (male) gendered institution, as a means of economic growth or a reflection of the essential differences between men and women (Ahl, 2006). In addition, it seems that the bulk of the sociological and economic research carried out so far on business women has only rarely attempted to question those structural factors and frameworks that shape and indeed limit women's actions, focusing instead more on the individual differences between men and women.

The increasing interest in female entrepreneurship has been propelled by a range of factors and processes that are interconnected. One of these is the mere study of entrepreneurship in general which became more and more widespread in the preceding decades (Carter & Marlow, 2007). The second is the growing participation of women in economic life. After the World War, women entered the labour market in growing numbers both in the Western and Eastern countries of Europe. From this point of view, a major difference between Western type capitalism and Eastern socialist societies was that while in the former it was the market that propelled female participation in the paid labour force, in the latter this process was led by the state. While the majority of Western women took up paid work as a part-timer, socialism did not embrace any forms of atypical employment.

In addition to these two, the study of women entrepreneurs has been motivated by the growing interest in family businesses starting with the eighties and the nineties. The popularity of family enterprises began to rise in this period after decades of a rather stigmatising approach to family firm. For a long time, experts regarded these as unprofessional and based on nepotism, thus not worth studying. This was so until starting with the eighties, experts and professionals embarked upon working with family business owners. Their work was first intended to provide counselling to family firm owners and managers, laying the foundation for research and academic programmes that followed after a few years. Within this research endeavour several studies focused on women participating in family firms either as founders, family members or successors (Sharma, 2004, p. 23).

Although still struggling with the influence of the implicit male norm, there has been a development in the image of the woman entrepreneur. A marginal actor of the economy at the beginning, the “Other” of the entrepreneur men, today many texts contribute to the deconstruction of these power relations. The concept of gender has seen the same evolution in the study of business women: gender in many analyses is not only one of the independent variables explaining differences in access to resources, but is the term that captures the constructed nature of (typically male) entrepreneurship. To put in other words, gender is not mistaken for the sex of the individual entrepreneur and the use of the gender lens is not reduced to looking for “essential” sexual differences to explain inequalities of the outcome, but it is employed for the very reason it was introduced in social science: to describe those values, attitudes, roles, norms and social practices that define gender entrepreneurship (Aaltio, 2016).

The research of women’s entrepreneurial activity has followed several lines and has been carried out on multiple levels. On the one hand, the bulk of the studies have focused on the individual level, while others have questioned the structural conditions within which individual actors live and work. Only few of the research programmes can offer a longitudinal picture of entrepreneurial activity. In the last years,

constructivist approach described above has gained prominence, revealing the social expectations and the process of definition shaping the concept of entrepreneurship. At the same time, empirical research results became a means to define and evaluate policy programmes that targeted future, potential and already active women entrepreneurs. Not only the state, but several other agencies – schools, firms and non-governmental organizations – have taken up the role to shape women's attitudes, self-confidence, values and motivations in order to encourage entrepreneurial activity. Other programmes developed specific curricula addressed to early career business women in order to prevent failure and business discontinuation. Empirical data and theoretical models are seldom used to support such programmes and at the same time science is being employed in the evaluation of social policy programmes (Carter & Marlow, 2007).

The main trends and streams of the empirical studies carried out within this broader topic can be categorized in a number of ways. Greene et al. suggest an approach that defines three main clusters of topics: **studies that evolve around the issues of human capital, strategic decisions and structural impediments**. This classification includes all sorts of perspectives, from the individualist to the structural (Greene, Hart, Gatewood, Brush, & Carter, 2003). However, according to Carter and Marlow, in spite of the great diversity of empirical research in terms of approach, level, method and national framework, studies focusing on female entrepreneurship generally tend to lack robust explanatory statistical models (Greene et al., 2003).

Studies that deal with **human capital** are by far the most popular stream of research in the field. They encompass descriptions, comparisons of and explanatory models built upon individual characteristics of (women and men) entrepreneurs, as well as analyses of the ways and strategies women entrepreneurs manage human capital within their firms. While it is one of the most widely researched topics, there is no consensus among scholars on the relevance of the sex of the entrepreneur. There are voices that claim that many studies strive to find differences and often tend to overemphasize minor ones. This essentialist approach risks to reify and strengthen the popular gender stereotypes, without being able to understand their function (Ahl, 2006). Ahl identifies three basic strategies of overemphasizing marginal sexual differences, while overlooking great variability within men's and women's groups: making a mountain out of a molehill, the self-selected woman and the good mother (Ahl, 2006).

Studies focusing on individual human capital are meant to describe the psychological, demographic, social and professional profile of entrepreneurs. While highly popular in the eighties, more and more scholars have ended up questioning the use of this kind of approach afterwards (Greene et al., 2003). Beyond the **"hard variables"** of individual entrepreneurs, a further object of interest was business women's and men's values, attitudes and motivations. From a feminist point of view, however, such studies could not have contributed to valuing free understanding of entrepreneurship, since in many cases women were compared

to masculine values and norms: boldness, risk tolerance, growth orientation, suggesting that these personal traits are exclusively necessary for the entrepreneurial activity.

A highly central topic of the actor-oriented approach is that of men's and women's **motivations to embark upon starting a firm**. As many results underline, individual economic activity is being regarded by women as an alternative to the glass ceiling, corporate discrimination and a solution for other employment related difficulties. At the same time self-employment is often a strategy to balance paid work with domestic tasks (Still, 2005, 2005). According to most of the papers, women are characterized by lower levels of motivations to start a business, and among the factors that facilitate and predict an entrepreneurial career are socialisation, personal skills, experience and access to capital (Greene et al., 2003). However, even in the cases where most of the above factors are present, women entrepreneurs tend to occupy marginal positions in the labour market, segregated in the female, labour intensive, service sector.

The second stream of research is dedicated to all those, mostly business-related, decisions that shape the **performance of the enterprise**. It encompasses the entire spectrum of strategies and actions that range from entrepreneurial motivations to the steps followed to start a business and the decisions related to the daily operation of the firm. Generally, women are more likely to own smaller firms and also the chance that they discontinue their business activity is higher than in the case of men. One of the recurring focal points within this type of approach is the "female underperformance hypothesis" (Ahl, 2006). It emphasises differences in both hard indicators of economic strength of the firms and soft factors as expectations of growth. Researchers have found women entrepreneurs to be less motivated by economic growth than men, but according to Ahl it is misleading to compare the performance of women's and men's firms without controlling for the characteristics of the enterprises in terms of size and sector (Ahl, 2006).

Strategic decisions as entrepreneurs and managers affect employees and their **productivity**. Several studies have focused on describing differences between female and male management styles and also there were studies that claimed that women business owners and managers are more likely than their men counterparts to define success less in terms of growth of profit or turnover, and more as the ability to provide a secure and rewarding climate for employees (Greene et al., 2003). Still calls this the "ethic of care" and along with several authors warns against treating women entrepreneurs as a homogeneous group, thus reinforcing gender stereotypes and legitimising existing power relations (Ahl, 2006; Still, 2005).

Structural constraints faced by women entrepreneurs include, but involve much more than direct discrimination. In fact, discrimination, typically a matter of perception, is only rarely detected and measured in sociological studies. Some studies claim to have evidence for overt discrimination of business women by bank officers, others argue that these data are not conclusive (Ahl, 2006). Nevertheless, this shouldn't prevent researchers from searching for methodological and conceptual means to understand those structural

conditions under which women and men embark upon and manage private businesses. In a rather original approach Leonie Still groups structural challenges according to the type of entrepreneurship women are involved in, based on their demographics and motivations. Thus, it is assumed that women who start a business motivated by push factors face different difficulties than those who respond to pull factors; and lastly, younger women as a third group are also in a special position from this point of view. Nevertheless, the lack of capital, discrimination, risk aversion, issues of work-life balance, access to business networks or the masculine culture of entrepreneurship have proven to be among the most often claimed difficulties (Still, 2005).

5. MOTIVATIONS TO BECOME AN ENTREPRENEUR

As it was introduced in the previous chapters, the number of women entrepreneurs has sharply increased worldwide since the 1980s (Fielden and Davidson 2015). Although women's participation in the labour market has increased over the past 50 years, they remain underrepresented as entrepreneurs. In this chapter we will deal with the motivation of female entrepreneurs representing still around one third of entrepreneurs. The main questions that we wish to answer are as follows:

- 1) Why do women become entrepreneurs? What are the primary and secondary motivations for a woman to start a business?
- 2) What are the main influential factors?
- 3) Do women enter into entrepreneurship due to the lack of opportunity in the labour market or because of positive incentive?
- 4) Is it possible to find similarities among women entrepreneurs?

5.1 MOTIVATIONS TO START UP ENTREPRENEURSHIP

Regarding the reasons behind the start-up of an own venture, the academic literature makes difference between two approaches. Firstly, the paradigm of **Schumpeter claims that the willingness of entrepreneurial behaviour is rooted in personal characteristics**. He highlights the psychological profile as determinant. While someone is restless and desires for individual autonomy and risk, others even living in the same environment and having the same opportunities may desire for safety and he/she is overly cautious. As stated in this model, the main criterion of becoming an entrepreneur is the innovation. According to the second approach, to become a businessman or -woman depends on the given culture. This explanatory-theoretical direction claims that **culture is the responsible if an individual, who has an entrepreneurial or innovative predisposition, becomes an entrepreneur in a particular life situation or not**. (Gergely, 2010. 9-11.)

Push and pull factors

Based on Shapero and Sokol's categorization (in 1982) of entrepreneurial motives many researchers have been using the Push/Pull classification and completed it with other perspectives. *Pull factors are the positive elements of motivation that attract women into entrepreneurship* because of the prospective benefits both in business terms and individual perspective. Among the usually mentioned pull factors are independence, self-fulfilment (or self-achievement), security, desire for wealth, social status and power, challenge, ambition and social mission.

Contrary to this, *push factors do not discourage women from their entrepreneurial ambitions, however, these elements are negative motivations that push, toss women to the entrepreneurial way*. Due to these factors, women are moved away from their current or earlier labour market situation whether they are economically inactive or active. Push factors mainly include dissatisfaction with a salaried job, frustrations at job, non-challenging work, difficulty in finding a job, insufficient family income, or a desire for a flexible schedule in order to balance professional and family life (Gergely 2010, 35-38.). At the macro level, the high rate of unemployment is likely to have a negative effect on the level of entrepreneurship because of the shrinking business opportunities. However, at the micro level (the fear of) unemployment push people into self-employment (Verheul- Van Stel-Thurik 2004, 8.). As for instance in Hungary in the 1990s, after the regime changed numerous people lost their job, many of whom became self-employed out of necessity. There is rarely a clear borderline between necessity and choice, as *most entrepreneurs are influenced by the mix of push and pull factors* (Fielden and Davidson 2015, 4.).

Our investigation shows that more than the half of our interviewees became entrepreneurs due to certain push factors, even if a few of them confirmed that their childhood dream had become true through this decision. Most of them are above 45. The rest of the interviewees strongly confirmed that pull factors were more dominant in the start-up of their enterprise. In the case of a few entrepreneurs push and pull factors are strongly mixed.

5.1.1. MOTIVATIONS OF MEN AND WOMEN FOR BECOMING ENTREPRENEURS

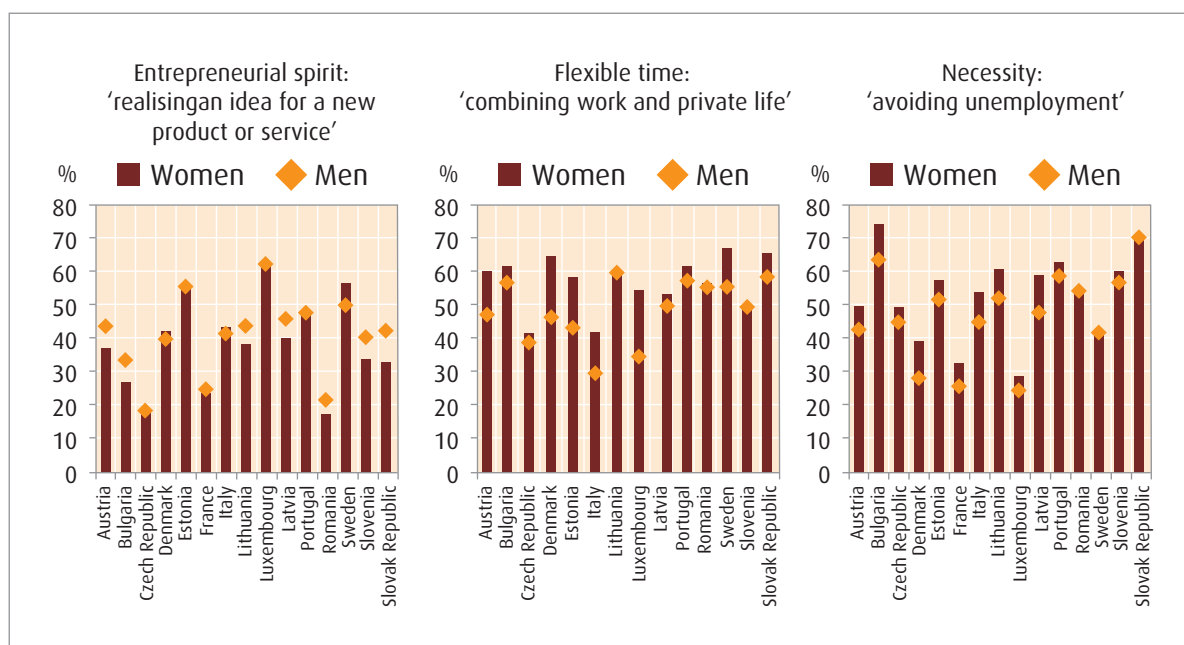
What seems to emerge from past research is that sharp difference between women and men regarding their first motivation is not corroborated, desire for independence and self-accomplishment are their strongest motive factors (Fielden and Davidson 2015, 5.). Based on the OECD's Final Report to the MCM in 2012 both women and men cited 'being one's own boss' as the most important reason to enter into entrepreneurship in the surveyed European countries⁴.

⁴ Austria, Bulgaria, Czech Republic, Denmark, Estonia, France, Italy, Lithuania, Luxembourg, Latvia, Portugal, Romania, Sweden, Slovenia and Slovak Republic

Nevertheless, differences become well-marked when we are going into the details and look behind the motives. For surveyed European men *'realising an idea for a new product or service'* is a stronger motive than in case of women (OECD, 2012). Men only start a business in a sector, in which they have knowledge, while women gain their first experiences in the given sector usually in their own business. While establishing a business in case of men is a pragmatic decision and it is motivated by the acquisition of profit and leadership, women look for a job that make their personal self-fulfilment aspirations possible and help their individual development. Nevertheless, the lack of self-confidence and financial resources for most women only allows small-scale enterprises (Gergely, 2010).

To sum up, men start up business more often because of economic reasons such as creating wealth, while women are influenced and motivated more by family needs (DeMartino and Barbato, 2002 818.). Therefore, some women choose this type of solution as a compromise taking into account both the importance of conducting tasks successfully in the family and at the workplace, as well as the financial needs. (Gergely, 2010 79.).

6. Figure: Key motivations for funding an enterprise, by gender of the funder and typology of motivations



Forrás: OECD (2012). Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM

However, the dissatisfaction with their current workplace – for instance because their contribution is not recognized, or they face discrimination or lack of career advancement (glass ceiling) – is mentioned more often by women than by men. At the same time, men rated achieving a higher position in society, more status and prestige as more important than did women (Fielden and Davidson 2015, 5.).

Nevertheless, psychological arguments claim that entrepreneurship can be a lifestyle choice for women who are seeking more choice in their lives. Several researchers found that the motivation to increase flexibility to able to balance work and family played an important factor in creating women's own business.

(DeMartino and Barbato 2002, 817-818). Nonetheless, we have to mention the work of Kirkwood, who claims that although much previous research found that many women have started new business to achieve work and family life balance, the reality shows that many of them experience a continue struggle between their mother, wife and employer role (Kirkwood 2008).⁵

Among our interviewees, the following differentiation can be made:

- 1) **conscious entrepreneurial development:** those women who always wanted to do their profession in an independent way,
- 2) **responding to external factors:** those women who became entrepreneur due to certain external, mainly economic or labour market necessity,
- 3) **answering the expectations of their parents:** those women who were strongly expected to take over the family enterprise,
- 4) **better work-life balance:** those women who aimed to realize harmony between their professional and private life.

However, it must be noted that the pattern is not entirely clear; some women could be listed in other categories too.

5.1.2. HUNGARIAN CIRCUMSTANCES IN THE 1990s

At the turn of the eighties and nineties, radical transformation was taking place in terms of politics, society and economy in the Central and Eastern-European countries, including Hungary. The accumulated structural and efficiency problems, the loss of Eastern European markets, and the transition to market economy together resulted in economic regression. With regard to the labour market the main characteristics of the change were the disappearance of full employment as well as the emergence and persistence of unemployment. The economic activity of the population decreased considerably due to, inter alia, the disappearance or transformation of companies and cooperatives; the decline in production and turnover; and the more intensive exploitation of manpower under new conditions, while the number of economically inactive people increased (KSH 2010 10.). In this part of the chapter we will briefly observe the Hungarian context in the 1990s since then social-economic circumstances strongly influenced entrepreneurship, including motives of women to start business and still have impact on the judgement of entrepreneurs.

Between 1990 and 1996, the number of active earners sharply decreased by 1 million. The process reached its lowest point in 1996 when 3.6 million people were employed, 1.6 million less compared to the peak of 1980 (Orgoványi, 1997 1023-1024.). This phenomenon was explained by the aging population, the rising number of inactive earners and dependents as well as the mass unemployment. In order to avoid

⁵ Work and family balance will be discussed in more details in Chapter 5

unemployment, many people chose pension or pension-type provisions, while young people stayed longer in the education system for better employment opportunities. In addition, in spite of the significantly lower birth rates, the forms of childcare provisions at home were availed by as many as before. In the 1990s, in the unfavourable labour market environment, business was also seen as a possible alternative way for many.

As we have mentioned above, unemployment may cause escape to self-employment at individual level. After the regime change, the number of entrepreneurs, including the number of female entrepreneurs, doubled in a short time. Nevertheless, in terms of market presence one part of these enterprises were only apparent or phantom created because of the more favourable taxation conditions. Actually, 70% of the registered individual entrepreneurs operated at the end of 1997 (62% in 1996) and 85% of the limited partnerships. Therefore, in many cases people were forced to start their own businesses (Belyó, 2011).

With regard to the idea of starting a business, our interviewees aged over 50 representing those who had work experience in the socialism often referred to earlier workplaces, privatization, labour market situations and family and/or financial problems during the years of transition:

"My pharmacy qualification was a barrier when I moved to Balatonfüred, because that time was coincided with the period of pharmacy privatization, thus I was not able to find a job." /C. W./;

"I finished my studies in 1989 and I worked in a cooperative. After the regime change the cooperatives ceased to exist, and I had no choice but to become a quasi-necessity-driven." /T. A./.

As Orsolya Gergely, we also identified patterns of motivations along age differences. Necessity and opportunities make up a different pattern of motivations along the age line: while younger women are more likely to retroactively interpret their own motivations in terms of opportunities and self-fulfilment, those older business women who started their careers before 1990 emphasise structural constraints to a greater extent in their narratives. However, we should not forget that besides being motivated by the desire of creating job, middle-aged women were also those who took the given opportunity, faced the challenge and recognized the good business circumstances during the transition (Gergely, 2010: 89-96.).

5.1.3. NECESSITY-DRIVEN ENTREPRENEURSHIP

The desire for independence, self-accomplishment, getting recognition, helping others, increasing flexibility to reconcile professional and family life are usually the factors identified by women as best motivating to start their own business (Fielden and Davidson 2015). In our research we also found these motives being important; however, a different aspect strongly emerged: the necessity-driven entrepreneurship. According to the literature, necessity-driven entrepreneurs are those who cannot find a job so they conclude that they have no other choice but to start their own business (GEM 2015, 14).

More recent data presented by the Women's Entrepreneurship 2016/2017 Report of the Global Entrepreneurship Monitor shows that on average, worldwide **women are 20% more likely than men to cite necessity motives to start their own business**. In Europe on average, one-fourth of women started entrepreneurship out of necessity. Moreover, in Croatia, Slovakia, Georgia and the Netherlands the necessity-driven female entrepreneurship is more than 40% (Global Entrepreneurship Monitor 2017, 19). The motivation to avoid unemployment is also a strong motivation for European women to found an enterprise, stronger than in the case of men (OECD 2012, 137-138.). Thus, when entering self-employment, push factors, i.e. that they do not see other, more attractive options, may influence more women than men (Fielden and Davidson 2015, 5.).

We observed that **times of economic recession like the regime change during the 1990s and the global economic crisis in 2008 had a clear impact on the process of becoming self-employed in case of our middle-aged interviewees**.

„The fact that now I am an entrepreneur and I run two businesses is a coincidence. Or I can say that it remained for me. (...) My daughter was born in 1993 and during maternity leave I was faced with the fact that I would not be able to go back (to my former job). Fortunately, I did not become unemployed (...) But there was my child, and I knew our financial background so I had no choice.” / G.L./

*„The **crisis** has badly affected lot of people, including us. The idea to open a confectionery came up in that time.” / L.A./*

Nevertheless, we have to mention a new category of **necessity-driven entrepreneurs, namely women who were forced by their parents to take the leadership of the venture forward**.

“I tried to persuade him that although we did not agree in business, I'm his daughter and he is my dad. (...) Practically, I experienced in the life of companies that I was not accepted.” Acceptance and support would be essential from the father. “I do not know what's going on in his soul; it must be very difficult for him as well. But if I was not accepted by a strange boss, I would easily move and look for another job where I can work with the boss, who appreciates my work, the energy that I put into my work, and its results. This should be done in a family business earlier and not lend oneself to it as my brother did. Right now I feel that I take responsibility because I said yes and I have to go further. I would not say at all costs, but it causes difficult situations.” /L.T./

“And then my mother said that from that time on she would deal much more with my grandmother, which meant that if I had not joined the business, it would have ended. Anyway, I had planned that after a short time in a multinational company I would work in my own business, but I wanted a bit more, 4-5 years of experiences. However, for this reason I quitted my job the following week and I started to work in the enterprise.” / D.A./

The interviewed women entrepreneurs, whether being expected to or following their own choice, claimed that they would **prefer to pass the business on to their children**; however, they would never **impose it upon them**. In addition, we can state that the generation which entered into the labour market after the regime change (younger than 50 years old) are more active for instance in self-realization on the one hand; on the other hand, they **consciously shape and reflect on their own employment situation**. The career development and the realization of childhood dreams regarding profession are more conscious among our interviewees under 50 years old. They did not start up their venture because of external, labour market compulsions. Members of the younger generation might be called as more self-made women and they are less likely to follow the norms.

“I have always wanted more. (...) There was no argument against starting the business, we had faith in ourselves. I felt that we had all the necessary knowledge and the financial background, and we really wanted to do what we would like to.” /O.T.B./

5.2 TYPOLOGY OF FEMALE ENTREPRENEURS: GENDER ROLES AND ENTREPRENEURIAL AWARENESS

One of the first approaches **attempting to classify female entrepreneurship according to the different types of women** was the work of Goffee and Scase in 1985. They raised two variables: their willingness to accept the traditional gender roles and the importance of individualism and entrepreneurial awareness.

The first type, called **“innovative entrepreneurs” (conscious)** are women for whom work or professional development is more important than traditional female roles. In case of the second type of women entrepreneurs called **“radicals” (not conscious)** the level of adhering to both the conventional gender roles and to the entrepreneurial ideals are low. They often organise their businesses on a political basis. The third category is called **“conventional entrepreneurs”** that involve women who consider both roles highly important. Neither their personal obligations nor their entrepreneurial ambitions are subordinated to each other. Women belonging to the fourth, **“domestics”** type see their own enterprise as secondary to their roles as mothers and wives (Goffee and Scase 1985, cited by Gergely 2010, 38-39.).

During our work we met three types from the above-mentioned typology: innovative, conventional and domestic category of entrepreneurs.

Half of our interviewees belonged to the **innovative type**. With the exception of one entrepreneur, those who have family, especially with underage kids, attempt to adapt their work schedule to the family life, the family determines when and how long they deal with the business. But a single 35-year-old entrepreneur from the service sector was much more radical in this issue by saying *“I may have a child in the future, but in my mission somehow it might even hinder me because I would not have the freedom anymore. I might like my current freedom too much.”* /R.P./.

Two of them were strongly **domestic**, saying *“I’m very family-oriented, I was born to be a mother. (...) A tableware or a spice set does not worth as much as the hours that we can spend with our children because they grow up very quickly.”* /P.T.B./

“I disagree with those who are giving up their desire to have a child because of their career, because family is the one which accompanies us through our life, not our job. (...) I am sure that a woman can accomplish herself in her family.” /G.L./

Four of the interviewees can be categorized as **conventional** entrepreneurs by paying special attention to each field of their life: they need to work to find their balance but they do not wish to miss any moment from their kids’ childhood.

5.3 DIFFERENCES BETWEEN WOMEN ENTREPRENEURS AND WOMEN LEADING A FAMILY ENTREPRENEURSHIP

First of all, we have to mention that there are several types of women who participate in a family business: women who start a business with their husbands or who join the firm a certain time after the partner started it; women who marry into family businesses; women married to founders/CEOs, daughters who are or will be future shareholders etc. Thus, motivations to join the family business may differ in accordance with as many situations and backgrounds exist. During the interviews, we were faced with most of these situations and it was also interesting to learn that our interviewees were women in leading roles of family controlled businesses whether they are wives or daughters.

Regarding the types of entrepreneurs, it was interesting to see that the majority of female entrepreneurs found it innovative do work in the family business. Conventional and domestic types of interviewees are, however, female entrepreneurs.

Regarding the push and pull factors we could not find any patterns: basically half of those female entrepreneurs belonging to both categories are in family businesses and the other half of them manage their own entrepreneurship.

Following our experience with regard to the forced entrepreneurs, we had presupposed that compulsion was frequently presented in family businesses since we had a few interviewees who were pushed towards joining the family business by their parents or husbands. For instance, one of our interviewees said that “I had to realize afterwards that my parents forgot to ask me what I wanted to be” /L.T./. However, we did not find significant correlation regarding this issue.

5.4. THE CONSTRAINTS FACING WOMEN ENTERING AND MAINTAINING BUSINESS OWNERSHIP

As we have seen **women often start up business without experience at the given sector**. Therefore, they take greater risks by launching their own venture in such circumstances. Although many women are not so bold, they become afraid of not having expertise, experience or entrepreneurial background. Early studies found that in the case of women, the greatest constraints to business formation and success were the **lack of capital, training and business knowledge as well as the financial discrimination**. In the case of the former communist countries, the gender-related barriers were more common since in the previous regime, it was almost exclusively men who held higher positions. Thus, when communism collapsed and privatisation began, men in leading positions could build on their networks, while women had no access to information and higher-ranking contacts (Carter-Anderson-Shaw 2001: 24-30).

“Professional experiences are highly important. Life experience, which is not taught anywhere and you have to reach a certain age to get it, but some persons acquire it more easily than me.” /G.L./

“Through the start-up webinars my aim is to save the time of newcomer entrepreneurs. You can learn everything from your or others’ experiences, but it is more beneficial if it doesn’t take 4 or 5 years but only 1.5.” /R.P./

In the case of daughters joining the family business may cause a greater challenge since the old social habit still exists according to which families prefer their sons, especially the oldest son as successor (Vera-Dean 2005 326-327).

“I am the daughter of my father and not his son” /L.T./

“He always wants to hand over the two companies to my brother, but he has never cared about it and he is not interested in it at all either today. He has already given it to us, but I feel he is still waiting for him. /G.L./

As research describes **women generally lack both hard resources**, like financial and capital capability,

and soft resources, such as management experiences, networks and family support (Carter-Anderson-Shaw 2001: 24-30). In addition, women entrepreneurs still **struggle with discrimination** in the world of entrepreneurs where men are dominant.

In this regard, our interviewees' views are scattered. Only two of them referred to the general difficulties coming from the legal and taxation rules of the business sphere in Hungary.

„It is difficult for the organization, it is difficult to tax, it is difficult to do business honestly, because the product should be sold so expensive that there would be no liquid demand. And it is difficult for a woman to do business because we are not open to women, even women are not open to them.” / D.A./

The rest of them mentioned hindrances regarding the management and leadership of the enterprise, such as

- 1) **difficulties in employing reliable and good workforce** with whom they can establish a trustful relationship and to whom they can delegate tasks
- 2) the fact **that women have to put more efforts and prove more** than their male counterparts, moreover in certain profession women are disregarded

“And now I'm not just a woman, but I have three children as well. Who wants to work with someone who has three children, who does not sleep, who is always tired, etc. I have to face this now.” /B.E./

- 3) **decision-making within the family.**
- 4) **negotiating with male counterparts, being acknowledged in the profession as a woman.**

„The most inconvenient situation for a woman is when they are raising their questions and you just stand there and you see in their eyes that they think you're a stupid little girl and you have no idea about it at all.” / L.Zs./

„Besides, you are young, you are a woman. It's very hard to achieve that people take you seriously. (...) When I was sitting at a conference, out of 10 people, 9 were men and I was the only woman.” /B.E./

„What is this young filly doing here?” / T.S./

Half of the issues raised are strongly connected to the fact that they are women and have to enter business relations with men.

6. DIVISION OF DOMESTIC WORK, WORK-LIFE PREFERENCES AND THE IMPORTANCE OF SPOUSAL SUPPORT

In the previous chapter we got an overview about the motivation of women who started their own business or joined to the family business. Our hypothesis was that the main motivation of women to start their own business is to raise their flexibility and evolve a good work-family balance and be able to spend time with their children. Although we came to the conclusion that it is one of the motivations, we aimed to examine to which extent it is relevant. Therefore, in this chapter we examine

- 1) whether leading an own business is really a solution to work-family balance,
- 2) what the desired advantages of being an entrepreneur are and what the reality is, and
- 3) what strategies are followed to evolve work-life balance.

In order to get an overview of this topic, we examine the division of housework between men and women and the spousal support women entrepreneurs need. Moreover, we present possible strategies women practise to achieve work-family balance.

6.1 DIVISION OF DOMESTIC WORK AND THE IMPORTANCE OF SPOUSAL SUPPORT FOR A WOMAN ENTREPRENEUR

The division of domestic work between men and women is a well-researched field. Several surveys were carried out by e.g. Eurostat, OECD, National Statistical Office of Hungary as well as studies by e.g. Becker (1981), Blaskó (2006), Pongrácz (2009), Lee & Waite (2005), were written in this topic from different aspects, focusing on, for instance, gender ideology, time availability or relative resources. However, the **main issue in this research field is gender inequality**. Since, according to empirical investigations, **despite the fact that women's employment has been increased** (dual-earner family model appeared) and their time spent with domestic work decreased in the last few decades, the **division of domestic work between spouses has not**

been changed a lot: women still do more domestic work than men. In each and every European country, women still spend significantly more time on housework and childcare than men (Herche 2010).

According to Aliaga (2006)⁶, who analysed the time spent on domestic work by men and women aged 20 to 74 in 17 countries throughout the whole year (including working days and weekends), “domestic activities are still largely women’s work”. Women do 66% of all domestic work on average, when domestic work means housework, child and adult care, gardening and pet care, construction and repairs, shopping and services, and household management (Aliaga 2006). Hungarian women do 65.1% of all domestic works which is slightly less than the European average (Herche 2010). In time it means that Hungarian women spend 4 hour 58 minutes with domestic works per day, whereas Hungarian men spend only 2 hours 40 minutes meaning that Hungarian women have less free time than men (Aliaga 2006).

The division of domestic work differs not only in the time spent on it between the spouses, but also in its quality, since the everyday “routine tasks” which cannot be postponed generally makes the responsibility of women (cooking, cleaning, laundry, etc.), while men usually do the periodic tasks (gardening, construction and repair) (Herche 2010). These numbers are different among employed women, who spend less time on domestic works than housewife (3 hours 54 minutes on average). However, they still spend more time on it than employed man, who spend 1 hour 40 minutes less on domestic works on average (Herche 2010).

In our study we focus on entrepreneur women. Although the schedule and responsibilities of a manager and an entrepreneur woman cannot be equated, these are undoubtedly similar or have similarities. Both are in leading position, have to coordinate one or more employees⁷, and have an important decision-making role. Therefore, based on their work-life balance schedule (time management, daily routine, time spent with domestic work, support needed from spouse or others, etc.), they can be parallelized, and papers written about the spousal support received and valued by executive women, or about the work-life balance of executive women can provide useful information for entrepreneur women.

According to Herche (2010), the education of women influences the division of domestic work more than the education of men, due to the fact that highly educated women spend less time with domestic work but not because their spouse spends more time with it. As stated in the study of Ezzedeen and Ritchey (2008) “*The Man behind the Woman*”, women executives care the least about household from domestic work, since it is considered as outsourcing activity. Taking care of household includes mainly cleaning, cooking, and taking care of the bills. These women prefer spending money on managing their household than time. Several studies dealing with career and work-life preferences of women (e.g. Friedman & Greenhaus, 2000; Hertz, 1989) agree that social support enhances professional success in women’s career development.

⁶ Data source: National Time Use Surveys 1998-2002

⁷ Even if the entrepreneur woman is self-employed without an employee, she has to coordinate her whole company.

In their paper Ezzedeen and Ritchey (2008) aimed to elucidate the concept of spousal support and improve the understanding of the needs of executive women.⁸ At the end of the interviews they found 28 different **supportive behaviours and attitude of husbands**, which they organized into six categories:

- 1) emotional support
- 2) help with household
- 3) help with family members
- 4) career support
- 5) esteem support
- 6) husbands' career and lifestyle choices.

They came to the conclusion that on the one hand, spousal support is a rich and multifaceted phenomenon. On the other hand, the results also revealed that **not all spousal support are supportive and too much support can be perceived as unsupportive**. Moreover, according to their findings, **women generally value emotional support** (mainly husband's empathic listening), esteem support and help with family members the most. Ezzedeen and Ritchey declare that since the lack of emotional support ranked high among unsupportive behaviours, it possibly indicates that executive and nonexecutive women may not differ much in valuing such support. An other important result is that the lack of sufficient support can be a reason to separate/divorce.

Following the pattern of Ezzedeen and Ritchey, Beáta Nagy (2016) made a similar survey in Hungary among 20 executive manager women in order to present the situation in Central and Eastern Europe. Similarly to the Western pattern, for **Hungarian manager women the most important support categories were emotional support, esteem support and help with family members**. We all know the phrase which says "there is a woman behind every successful man". The statement is confirmed with several empirical studies, which declare that men get more spousal support during their life than women, and concerning their families and becoming a father, men have to make less renouncement during their lives than women (Nagy, 2016). Therefore, it is important and useful to know "*who is behind a successful woman*", either if she is an executive by a company or an entrepreneur and leads her own business.

As a consequence, we can confirm that **spousal support is indispensable both for men and women, especially in leading positions**. However, women rather need emotional and esteem support than help in those kinds of works which can be outsourced (housework).

⁸ They interviewed 20 senior and executive-level women in North-America through semi-structured interviews.

6.2 STRATEGIES AND DECISIONS SURROUNDING WORK-LIFE BALANCE

Several studies confirmed that male managers rely on more spousal support and have to make less sacrifice in their private life, concerning their family status and becoming a parent than woman managers (Nagy, 2016), which can concern entrepreneurs as well. Since in our interviews, work-life and work-family balance (division of domestic work, child care, “me time”, over-hours, free time, etc.) were of high importance, strategies women practice to avoid work-family/family-work conflicts is of high priority to understand whether to become an entrepreneur is indeed a solution to work-family balance or not.

According to Walker et al. (2008), the main motivation of women starting an own enterprise is to combine work and family better, since flexibility – which comes with being an entrepreneur – is a huge advantage. In lot of cases, flexibility is even more important to women than any type of allowance (Walker et al, 2008). However, starting an own enterprise while having a little child is especially hard. As Hewlett (2003) stated, women entrepreneurs usually start their own business in their twenties (before having children) or later on, around 35 years old. However, having no children and therefore having a good work-life balance is also an increasing tendency between women (Kirkwood, 2008).

Women have to face with work-family conflict, (“when work demands interfere with family responsibilities”) and with family-work conflict (“when family obligations interfere with work”)⁹, and they use different strategies to achieve these conflicts. According to Kirkwood (2008), women entrepreneurs use four main strategies to moderate this conflict. The first one is role management, when woman share her roles with others, mainly outsource childcare. Another strategy is the technique of where to work, which mainly concern work from home. However, in some cases it makes work-family conflict even worse or do not support the development of the enterprise. The third strategy is the technique of when to work. Flexibility has many advantages; however, it does not apply to every sector since those who work in services cannot allow themselves not to work when customers come. Moreover, flexibility usually means over-hours. The fourth main strategy is who to work with, which means the “luxury” of being able to choose your colleagues. All in all, as a consequence that can be stated that women entrepreneurs have to choose a strategy according to the sector they work in, the support they get from others and they own preferences.

6.3 FINDINGS

An important part of the interviews was focused on work-life balance (an average day of the interviewees, the role they play in the enterprise, having/not having children, their free time, etc.), therefore,

⁹ According to Haar (2006), work-family conflict is multidirectional (work-family and family work conflict) (Kirkwood, 2008, p. 3).

we were able to examine the similarities and differences between how different women entrepreneurs manage their lives.

As Parasuraman et al. (1996) and several other studies stated, “entrepreneurs enjoy somewhat greater freedom, autonomy, and opportunity for self-fulfilment than organizationally employed men and women”, however, entrepreneurs work long-hours, experience work-family conflict and are more easily effected to stress reactions (Parasuraman et al., 1996, p. 2). Nevertheless, as it was presented in the previous chapter, women do have several different motivations to become entrepreneur, even though it goes with those negative effects mentioned by Parasuraman et al. (1996). As the pattern of our interviewees suggest most woman entrepreneurs try to achieve a work-family balance and use some kind of strategy to this end. Since our interviewees came from different sectors and differ in age and family status, we were able to collect different experiences, best practices and strategies they use which might be useful both for already acting and future women entrepreneurs. These strategies are presented below.

6.3.1.ROLE MANAGEMENT: OUTSOURCING OR SPOUSAL SUPPORT?

Since the division of housework strongly influences women’s work-life balance, firstly we examined how our interviewees divide these roles, what type of support they got from their environment. As other papers have already stated, **cleaning is the housework women outsource the most, which means they ask help from a non-family member** but keep it under their responsibility and do not load their spouse with this type of housework. As one of our interviewees stated, this can mean the recognition of the fact that the time spent with work is more useful from the viewpoint of the enterprise than the time spent with cleaning.

“We employ a cleaning lady, because we quickly realized that we need one. For every mother I would advise to go beyond the cleaning lady's syndrome and hire one. I used to say that a cleaning lady is an investment for a female entrepreneur, because she can earn much more money when she deals with her job as if she is thinking of cleaning.” / W.B./

However, the outsourcing of cleaning or other type of housework does not automatically mean support from the spouse, only his consent is needed to spend money on it. Nevertheless, it takes off a lot of burden from the shoulder of the spouses, as a few interviewees had also mentioned.

In most of our cases women entrepreneurs got some support from their spouses, as the traditional man-woman roles were not strongly divided, as two are mentioned:

“I could only imagine a person by my side who did not categorize work as being female or male, because, overall, our life is made up of women's work, since it is very uncommon that a

screw loosens or something should be painted at home every day. Our life consists of buying, dealing with administrative tasks (post, bill, etc.), cooking, washing, cleaning and if these are not done by two people, then I do think it cannot be done at all." /G.L./

"In our case, the male and female roles are not interchangeable, but they're like putting them in a box and whoever pulls the tasks out, does them." /B.E./

In case of those couples where traditional roles stayed, that was the decision of the woman, not a pressure from the man. Besides, we also have an example, where skipping the everyday cooking could prevent the couple from divorcing, since this everyday housework was very stressful for the wife while working in the family business. Our interviewees actually expressed and underpinned how **esteem support and the understanding** are significant and necessary for women entrepreneurs:

"It is very important to have a companion by your side who helps you overcome the difficulties. Who is with you even if life is not superb, but there is a problem." /O.T.B./

"He is my background, my support. If he did not do so much housework, I would not do it or I would have crashed already, that's pretty sure. So if my kids were small now and I didn't have such a husband, I wouldn't be able to do it. He is always by my side, thus I can be strong. And I think the leader of a company needs to be strong, especially in today's world where people overrun each other." /G.L./

In this issue, we cannot state that interviewees' attitude differ according to their age, since all of them are on the opinion that spousal support and the support of their environment is indispensable.

6.3.2. WHAT TO DO: PRIORITIZATION

However, conducting an own enterprise goes with many hindrances and raises several questions to be decided even in supportive environment. One important yes-no question for women entrepreneurs who already have children is the question of over-hours. Two interviewees had already experienced and described the situation:

"Since I am a perfectionist in my private and family life, but also in my job, therefore what is the situation? I am nervous. When I am nervous at whom will I shout? At my children. With whom I am not patient enough? With my children. Is it worth it for that 10 thousand, 25 or 125 Forints? That is an important and difficult question which usually arises." /B.E./

"A dinner or a spice set does not worth the time we can spend with our children, because they grow up very quickly." /O.T.B./

Although this situation arises only with women who already have children, **prioritisation and clear division of work and family time (actually limiting of work) is an important strategy for women entrepreneurs**. Especially because usually the woman is the one who learn with the children, discipline or penalize them if needed, which is the hard part of child care, and the man is the one who can play with them:

"I was always the one who claimed or required, since he was incapable of doing so. He supported me in punishing or rewarding our children, but he totally passed it to me." /G.L./

Since we realized this pattern by more interviewees, we came to the conclusion that **although in most of the cases the division of housework is not along traditional roles, the division of childcare roles usually did**.

6.3.3. WHEN TO WORK: FLEXIBILITY AND CHILD CARE

The women we have conducted interviews with are all in all ambitious and perfectionist women who prefer quality over quantity and do not regret working long-hours in order to perfectly lead their enterprise. The most important common advantage they have mentioned is **flexibility and the opportunity to be their own boss, even if it goes with almost twice as much work**.

"You are your own boss, are able to make your own schedule and decide when and how to do things, but if you make a mistake, you have to take the responsibility. It is a lifestyle." /L.Zs./

"My father said that you will see how good it will be, how much time you will have as a business woman. Well, I actually have no time. My children usually call me like "Mum, I know that you are really busy, but if we might speak know, that would be great". Otherwise, I wake up even during the night with a thought in my mind about the companies. It is so hard to turn off, but I try. I am of the opinion that the companies should go well and if they are doing well, that will be good for me too." /L.T./

Although these are ambitious and self-fulfilling women, having a family and balancing between work and family are a priority for all of them. Nine of the interviewees have children from the 14, but the remaining five also would like to or might have in the future. Those who had older children are all of the opinion that **family is more important than work**. They have expressed this feeling as follows:

"At that time I did not feel it is too much burden, but if I look back, it is unbelievable how big workload I had. We divided housework into four - who does what every day - therefore it was not a huge burden, we could even support each other. I did not want to give up my family anyway, I do think that for a woman her family is the first, and she should try to balance between work and family without giving up herself. I believe that it is indispensable to comply with the two. Women have to work really hard in this regard so that everything goes smoothly." /C.W./

"A career can be started later: a woman can be an executive not only in her twenties but forties as well, but you are not necessarily able to give birth over 40. Starting a family is really important; however, that is natural that for a young graduated lady her career also counts." /G.L./

However, the best is when family and work can support each other:

"And there is when I can give him more while I do have my mental charge through working, I do have success, that is why I feel good in my skin." /B.E./

Not all of our interviewees had already have children, and not all of them declared clearly that they wished to have, but all of them agreed on the amount of time and care childcare requires, as it is a way of self-realization. So the statement that flexibility provided by entrepreneurship enables women to balance easier and put the necessary energy in childcare stays; however, it does not mean that it is an easy job.

6.3.4. WHO TO WORK WITH: IMPORTANCE OF RELIABLE COLLEAGUES

As an additional strategy, we have to mention the importance of colleagues who are reliable and are on the same wavelengths as the interviewees also mentioned it in several cases:

"When my business partner left the enterprise, it almost went bankrupt." /R.P./

"I have wonderful colleagues with whom we are functioning as a family". /L.A./

On the one side, this strategy creates a good environment in the company which supports effective and good work. On the other side, this enables woman entrepreneurs in balancing between work and family since if she can trust her employees/colleagues, she can outsource her extra work and put more effort into her family.

As we could see, there are several strategies women entrepreneurs can use while operating their business, but for leading a well-functioning, developing enterprise emotional support, an (at least) equal division of housework or outsourcing some roles, as well as a supportive environment, are indispensable.

7. MAIN FINDINGS AND CONCLUSIONS

The previous chapters went through two important topics, namely the motivation of interviewed female entrepreneurs and their work-life balance. Based on our investigation some important findings can be made which are the following.

7.1 MOTIVATION

Regarding the motivations of female entrepreneurs in starting their own business, the *desire for independence, self-accomplishment, getting recognition, helping others, increasing flexibility to reconcile professional and family life are the factors* generally identified. Among our interviewees, we found the following factors:

- 1) conscious entrepreneurial development,
- 2) responding to external factors,
- 3) answering the expectations of their parents,
- 4) better work-life balance.

We have also seen patterns of motivation along age differences behind entering into entrepreneurship. Necessity and opportunities make up a different pattern of motivations along the age line: while younger women are more likely to retroactively interpret their own motivations in terms of opportunities and self-fulfilment, those older business women who started their careers before 1990 emphasise structural constraints to a greater extent in their narratives.

Not only do statistics but also our interviews prove the fact that *times of economic recession* like the regime change during the 1990s and the global economic crisis in 2008 *had a clear impact on the process of becoming self-employed in case of our middle-aged interviewees.* Nevertheless, we identified a new category of necessity-driven *entrepreneurs, namely women who were forced by their parents to take the leadership of the venture.*

Additionally, a difference can also be observed along the age of our interviewees: *the generation which entered the labour market after the regime change (below 40) are more active in self-realization and*

consciously shape and reflect on their own employment situation. The career development and the realization of childhood dreams regarding profession are more conscious among our interviewees under 50 years old.

During our work we met three types from the typology of women entrepreneurs: innovative, conventional and domestic category of entrepreneurs. Half of our interviewees belonged to the innovative type; it was interesting to see that the majority of them work in family enterprise.

Lastly, our interviewees mainly confirmed those studies highlighting that in the case of women, the greatest constraints to business formation and success were the lack of capital, training and business knowledge as well as the financial discrimination. During the maintenance of their business, hindrances deriving from the fact that they are females were mentioned in a significant number of cases.

7.2 WORK-LIFE BALANCE, DIVISION OF WORK, SPOUSAL SUPPORT

Regarding the life-work balance, our female entrepreneurs having children do rely on spousal support but still have to make sacrifices in their private life once they want to be the mother of their children.

At this point, we also observed that the main motivation of women starting an own enterprise is to better combine work and family, since the flexibility which comes with being an entrepreneur is a huge advantage. However, starting an own enterprise while having a little child is especially hard.

To do so, we could identify the following strategies followed by our interviewees related to the realization of work-life balance:

- 1) Role management: If needed, housework is generally outsourced. Our interviewees receive support from their spouses (the extent to which they do differs), whereas the traditional man-woman roles are not strongly divided.
- 2) Priorization: the division of childcare roles usually goes with traditional roles: women got the hard part (learning with them, discipline them), and men the soft (playing with them).
- 3) When to work: As female entrepreneurs, our interviewees enjoy the flexibility and the opportunity of being their own boss, even if it goes with almost twice as much work.
- 4) Who to work with: reliable and smart colleagues do not only contribute to a higher quality of work but also let entrepreneurs put more efforts into their family.

7.3 CONCLUSIONS

The most important message learnt from the interviewees was that most of them chose or ended up in entrepreneurship to **work in an autonomous and flexible manner in a field where they can fulfil their ambitions** regardless the fact that they have an own enterprise or are playing certain role in their family enterprise. However, it is important to note that this flexibility offered by the entrepreneurial lifestyle does not mean that they work less: on the contrary, **more efforts and resources have to be invested in their enterprise to meet their goals**; partly due to the fact that regarding their perception, women has to put more on the table, partly due to the fact that they have a significant role in the family life. To achieve this, interviewed female entrepreneurs **require a supporting environment**; not only with regard to the economic and business environment, but in their personal life either from the side of their partner/husband or from the side of their parents.

By doing so, all of our interviewees put a lot of efforts in development; either in **the development of the company or in their personal professional development**. This strongly underlines the fact proven by statistics that female entrepreneurs have higher qualifications compared to their male counterparts. On the other hand, the example of these female entrepreneurs rather confirms the fact that women's enterprises are more creative and have more innovation potential which is not common in such developed countries. It is also in line with the findings of the analysis on family businesses in the Carpathian Basin where the quantitative analyses reported that spouses bear a higher cultural capital compared to their husbands/partners (HETFA 2017, 39).

In addition, the analyses above provide some information on other topics too which worth mentioning. Strongly connected to the significant amount of efforts invested into their enterprise, half of our interviewees underlined that their heavy workload enables them to have 1-4 weeks out of office, mainly abroad, in a year, which results in **re-evaluating the quality of free time**. Otherwise, they are available for their costumers or partners almost all the time. Especially in the case when the family is involved in the enterprise, family gatherings cannot be spent without debating the actual issues of the company. In 11 cases, we observed that the enterprise is not a sole source **of money and living but an important issue in the life of the family**.

It is also important to highlight that **women are able to fulfil their ambitions even in the frame of a family enterprise**; thus there is a significant number of female entrepreneurs hidden from statistics in the frame of family enterprises which are at least as important for the European and Hungarian economy as female entrepreneurs.

Nevertheless, in the case of those five women who are mother of children under the age of 18, **dedicated time for their children** is a must when they do not recognize compromise. From their point of

view, it simply does not worth it, since they would lose the time in accompanying their kids' growing up.

Strongly connected to this issue, **work-life balance can be achieved** according to most interviewees. Some of them highlighted that their partners provide(d) full support in doing the women's enterprise. The others realized work-life balance also with the support of their partner and their parents, especially in child upbringing: this was possible either due to the flexibility of their partners' job or to the fact that their partner went on maternity leave. Still each of them aimed to preserve her role as full mother of their kids. Only a few reported that they managed both their enterprise and the child raising almost alone or with minimal support and highlighted that based on her experiences only in one of the two fields can one meet her goals.

It was also interesting to note in each case that even in family enterprises **interviewees have an important and professional role**, not only dealing with bookkeeping or administration but making decisions, launching innovative services or products, developing the marketing of the company, etc. In the meantime, all female entrepreneurs are ready to take an active role in the everyday work of the production or the provision of services in their company. This fact is opposed to the findings of the analysis on family businesses in the Carpathian Basin where the quantitative analyses reported that spouses mainly have a supporting role in the life of the enterprise.

Some of our interviewees made reference to their activeness in **civil society issues or activities**. One of them had even received the European Enterprise Promotion Award with her enterprise strongly involved in non-profit civil activities through her company's activities. According to her experiences, which are underlined by the statistics, an important number of women start up an enterprise just in the merge of a civil society organisation. Two interviewees mentioned that they are active in their local community either by taking part of the organization and promotion of local events or by donating their products. Two other entrepreneurs reported that they are dedicated to support initiatives targeting the women's equality and fighting against the violence against women.

7.4 POLICY RECOMMENDATIONS

The scope of the research paper at hand is limited; however, the interviews, the literature and relevant statistics supplied evidence to support policies with directions in which interventions are supposed to be initiated to improve the environment and prospects of women entrepreneurs. These interventions can be distinguished according to the levels of relevant stakeholders and possible actions. Nevertheless, all actions should be carried out in strong collaboration and coordination among the different sectors.

1) Governmental level:

Although the promotion of female entrepreneurship is on the agenda of relevant public policy makers both at EU and national levels, there is still room for improvement. In addition, women's participation can be encouraged through the support of family enterprises where they can also achieve their personal ambitions.

- a) **More targeted promotion of female entrepreneurship:** partly due to the potential of economic growth that women with creative ideas possess, partly due to the work-life balance which can be realized through entrepreneurial lifestyle, women should be encouraged and supported to launch their enterprises.
- b) **More intensive and efficient incubation of early stage female entrepreneurs:** special supporting frames would be needed taking into consideration the specific conditions under which most women get engaged in entrepreneurship (low risk, low capital, limited development plans, etc.)
- c) **More support and promotion for family enterprises:** being an important source of European employment and option for women in self-fulfilment, better legal, employment conditions and taxation incentives would be needed on the one hand; on the other hand, advantages of family businesses should be further promoted to show a feasible and favourable alternative for starting an enterprise instead of being employment.
- d) **Introducing and building-up an equality brand in the society:** since spousal support is considered of utmost importance by most female entrepreneurs, a country-wide campaign on the promotion of role sharing between spouses should be launched. Through the testimonials of fathers being more involved in childcare as in traditional models, the acceptance of the society towards this new model should be raised.
- e) **Further improvement of equitable provisions:** since women entrepreneurs strongly rely on supportive environment to become successful and realize work-life balance, all scenarios should be more flexible, including the possibility of men going on maternity leave, conditions of home office, improved state funded childcare services.

2) Research and higher education:

Female entrepreneurship is on the agenda of the academia and higher education institutions due to recent trends and certain EU programmes. But as the example of the interviewees suggests, this is limited in scope and is far from reaching all potential women with any motivation or idea to set up an enterprise.

- a) **Targeted educational programmes for female students:** courses or modules improving general knowledge and skills related to business, entrepreneurship, and marketing should be made available for higher education students coming from other faculties than business.
- b) **E-learning materials:** webinars and other e-learning materials should be produced and promoted for those women who are not able to enrol in ordinary, institution based courses but interested in entrepreneurship or have already launched their enterprise without specific knowledge.
- c) **Carrier development support with special focus on female entrepreneurship and family businesses:** specific carrier development support should be established to reach out and encourage female students in a more targeted and efficient way. This carrier development support is supposed to work both in active and passive ways: first, campaigns should be organised to promote examples of successful Hungarian female entrepreneurs. Second, all the relevant information should be provided to female students moving towards entrepreneurship.

3) Business sphere:

Female entrepreneurs or women engaged in family enterprises possess valuable experiences and knowledge that should be exploited for the merit of the upcoming generation. Also, they seem to be open to get engaged in activities with social benefit which should be exploited and better coordinated.

- a) **Support for mentorship programmes:** in strong collaboration with higher education institutions, mentorship programmes should be supported where female entrepreneurs could act as mentors of female students. Through this, not only the theoretical but also the practical knowledge and strategies to overcome hindrances in everyday life could be taught. Another pillar of the mentorship programme should be based on the involvement of male entrepreneurs to support the overcoming of existing barriers within the society/business world.
- b) **Targeted events to attract business angels and investors:** specific public events should be organized either as part of educational and mentor programmes or separately where women (either alone or in groups) would get the chance to present their business idea and on the spot raise the interest of business angels and investors.

4) Civil sphere:

Our interviewees also referred to the importance of civil society activities in which some of them are engaged (struggle against violence against women, promotion of equality, etc.). A wide range of activities can be done at this level too, strongly connected to the measures listed above.

- a) **Promoting equal opportunities and role models:** launching dialogue and mutual understanding on the necessary supportive environment that is needed for female entrepreneurs through campaigns, programmes for pupils, etc.
- b) **Promotion of entrepreneurship and family businesses as a way of achieving work-life balance:** campaigns should promote and reveal the possibility of reaching work-life balance through entrepreneurship in case of supporting environment.

7.5 AGENDA FOR FURTHER RESEARCH

As it was mentioned in the relevant parts before, neither at the national nor at the European level do we have regularly collected and comparable statistical data either on female entrepreneurs or on family enterprises, especially with regard to the participation of women in these companies. Harmonization of definitions and data collection should be done first and then gathered regularly to provide opportunity for the assessment and further development of related policy measures.

Also, there is a need for **broader and more specific research on female entrepreneurs and family enterprises in Hungary**. We consider it necessary to carry out **quantitative analyses covering a broader number of female entrepreneurs or women in family enterprises**, including those who are active in medium sized SMEs to examine and identify structural challenges of female entrepreneurship. This would help in identifying the direction of more specific and targeted possibilities for policy interventions to reinforce the operation of female entrepreneurs contributing to economic growth and benefits for the society.

8. REFERENCES

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9. ANNEX I: BLOCKS OF THE INTERVIEW

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Facts block

1. Narrative of the walk of life

- Please explain as detailed as possible how you became an entrepreneur / how you got into the family business. I will not interrupt you; if I have a question, I will raise it in the end.
- Details, which does not emerge from the first narrative, should be asked:
- When did the business start?
- How big is the business?
- In which sector and what kind of activities does the business carry out?

2. Motivation

- Why did you decide to become an entrepreneur / to take part in the family business?
- Try to recall what kind of pros and cons arose at that time!
- Who supported and who opposed it? What was the reaction of the family? What positive / negative examples did you see in your environment?
- What did you deal with before?
- How did it start?
- Has anyone ever been an entrepreneur in your family?

3. Activities within the business

- Tell us your average day, focusing not just on your work, but also on other things to do!

- Who takes the children to nursery / school? Who brings them away?
- What are your responsibilities within the business? Where are you in the hierarchy? Do you have an employee? Who are you working with?
- How many hours do you work officially and actually? How flexible is your working time? Do you work in the evening? How was this before? Was there a development or change in it?
- How formal is your role in the family business (do you have an ownership, do you receive salary?)?
- Do you have another job, or do you engage in other activities (whether it is making money, learning or family)?

4. Reconciliation of work and private life

- Do you have children?
- How do you reconcile work and private life? What were the decisions made in the family in this regard? When?
- e.g. Is there a babysitter, a charwoman? How much do grandparents help?
- What are the three most important responsibilities of you and of your partner in connection with the children?
- How do you spend your free time? What would you do in your free time? What does your partner do in his / her free time?

Opinion block

5. Opinions + Competencies + Future

- If you should decide now on your own business / on participating in a business, how would you decide? What would you do otherwise? What would you change?
- What do you think of the future? Where do you see your company in 5 years?
- What competencies do you need for this? Who is a successful entrepreneur? How did you learn the tricks of the business (before, during...)? What has to be learnt? What was the hardest thing to do?
- What would you suggest to those girls who want to start a business? Will you advise your child to do business? Does the next generation carry on the business?
- Overall, how does it feel to be a female entrepreneur among men?

