

Women Entrepreneurs in Ireland and the Czech Republic:

A Comparative Study

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An Roinn Fiontar, Trádála agus Fostaíochta
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Longford Women's Link

CONTENTS

	Page
Acknowledgements	3
1. Background	4
2. Objectives and Key Research Questions	5
3. Context	6
4. Methodology	13
5. Findings	17
6. Summary and Conclusions	44
7. Recommendations	47
References	51
Appendix:	
1. Electronic Questionnaire	
2. Structure Adopted for the Case Examples	

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1. BACKGROUND

The EQUAL Community Initiative is part of an integrated EU strategy to combat discrimination and social exclusion, that may occur as a result of sex, racial or ethnic background, religious or political belief, disability, age or sexual orientation. EQUAL seeks to identify and address these fundamental forms of discrimination and inequality through Development Partnerships which operate on a geographic or sectoral basis, with a view to informing National and European policy and practice, particularly as regards the National Employment Action Plan and the European Employment Strategy. This, in turn, helps EQUAL projects inform and influence mainstream policy and practice and thus to achieve the overall aim of EQUAL – *combating all forms of exclusion, discrimination and inequalities in the labour market.*

The fundamental mainstreaming principle inherent in the EQUAL programme, has as its objective, an integration of best practice and lessons learned within the EQUAL project into local, regional, national, and European employment and human resources development policies and practices, ‘in the context of achieving a labour market open to all’.

Each Member State was given the flexibility to determine their National focus through sub-theme development in order that activity under the programme could deliver real impacts to each country, therefore maximising the likelihood that mainstreaming of policy outcomes may occur. The EQUAL programme in Ireland is co-funded by the European Structural Funds (ESF), and it builds upon the work undertaken in the previous EMPLOYMENT and ADAPT initiatives (1994-99). Operating under the four pillars of the European Employment Strategy: Employability, Entrepreneurship, Adaptability and Equal Opportunities – nine themes are also specified (two under each pillar and a further one relating to asylum-seekers) which focus on programme activity.

The three partner countries involved in the TASE Transnational Partnership, are implementing projects aimed at promoting and supporting entrepreneurship among groups of people that are under represented among entrepreneurs and, for the most

part, excluded from mainstream provision aimed at promoting and supporting entrepreneurship. The Partners' definition of atypical enterprises relates to enterprises established through informal channels or by marginalised groups. These groups are considered to include:

- unemployed and underemployed people;
- women (and specific sub-groups of women including rural women, disabled women, refugee women, traveller women, and lone parents); and,
- marginalised men and women working in the informal economy.

This document sets out the findings of comparative research undertaken between Ireland and the Czech Republic in relation to female entrepreneurs.

2. OBJECTIVES AND KEY RESEARCH QUESTIONS

In 2005, the Centre for Entrepreneurship Research was commissioned by the EQUAL project to conduct a major piece of research relating to women entrepreneurs in Ireland the Czech Republic. The research was to comprise four key elements, namely:

- An overview of current data-collection systems relating to women's entrepreneurship in Ireland for the purposes of identifying key gaps and suggesting a more comprehensive data collection model
- The collection and analysis of relevant data from the three EU countries involved in the current EQUAL project (the Czech Republic, Ireland and Spain) for the purposes of informing a collaborative Financial Tools Guide
- A study of women's entrepreneurship in the Longford region of Ireland
- A comparative analysis of the findings from the above mentioned Longford study with those from a study conducted by the EQUAL partner in the Czech Republic.

This document reports only on the latter two elements, (the finding from the first two elements are reported elsewhere in separate documents), presenting a comparative study of women's entrepreneurship in Ireland and the Czech Republic.

The objective of the research was to focus on key aspects of women's entrepreneurship. The particular issues for inclusion in this comparative study had been previously identified by the Centre for Entrepreneurship Research (CER) as being important in the context of women's entrepreneurship in general, but had a particular significance for women in peripheral sectors. The issues were derived from a combination of studies previously conducted by the CER and a review of the extant literature. In addition, the practical experiences of the Longford and Brno EQUAL teams in working with women entrepreneurs on the periphery suggested that an understanding of these issues was critical to enhancing existing supports to their client base. The key issues identified for study focused on the women's business profile; their personal profile; their particular start-up experiences and how they financed their business. With these issues in mind, the research questions, which the study sought to address, were as follows:

1. What is the typical business profile of women entrepreneurs in Ireland and the Czech Republic?
2. What is the typical personal profile of women entrepreneurs in Ireland and the Czech Republic?
3. What were the particular start-up experiences of these women?
4. How did these women finance their businesses?

3. CONTEXT

3.1 Women's Entrepreneurship

The importance of women as an untapped source of entrepreneurial talent is now widely accepted. According to reports by the Global Entrepreneurship Monitor (GEM), increasing the number of women entrepreneurs involved in starting new businesses is critical to a country's long-term economic growth. Indeed, international comparisons highlight that the world's most entrepreneurial economies have a high representation of female entrepreneurs. However, most firms are still started and operated by men, with men twice as likely as women to be involved in entrepreneurial

activity worldwide, and fewer self-employed women than self-employed men across all business sectors.

Levels of Women's Entrepreneurship

Difficulties in finding robust statistical sources, accessing gender-disaggregated data and the fundamental issue of defining the female entrepreneur all serve to compound the task of measuring the level of female entrepreneurship and drawing international comparisons. A report by Allen et al. (2007) draws on data from 40 countries to provide a cross-national assessment of women's entrepreneurship. Based on figures from 2006, the report shows that the highest level of women's entrepreneurial activity occurs in the low/middle income countries, such as the Philippines and Russia¹, while the high income countries, such as Belgium and Sweden, exhibit the lowest levels of women's entrepreneurship. According to Allen et al. (2007), the overall entrepreneurial activity rates (combined early stage and established) for women range from the lowest levels of 1.91% in Belgium (compared to 7.74% for men); 3.88% in Germany (compared to 7.57% for men) and 3.18% in Singapore (compared to 9.16% for men), to 49.90% in the Philippines (compared to 55.12% for men); 35.8% in Russia (compared to 44.55% for men) and 33.34% in India (compared to 40.47% for men).

In Ireland, women entrepreneurs are also in the minority when compared to their male counterparts, and their participation in entrepreneurship compares poorly with levels in other countries. The low level of entrepreneurial activity may be attributed in part to the lack of a dedicated policy on women's entrepreneurship and the absence of government led support initiatives. In contrast to these trends, women's entrepreneurship in the USA is strong and the gender gap between men and women's participation in new venture creation and management has narrowed considerably.

While entrepreneurs share a number of core characteristics and encounter common challenges as they attempt to set up and grow their businesses, women and men are different in their approach to entrepreneurship and, generally speaking, this is reflected in the type and size of businesses that women set-up, and in their growth aspirations. Such differences, while not always accounted for in policy and support

¹ The implication is that the Czech Republic is included in this definition of low income counties.

initiatives, need to be recognised and accommodated if a steady supply of entrepreneurs is to be maintained and the growth of the economy is to be fully exploited. The following areas have been identified as those where men and women tend to differ in their entrepreneurial endeavours.

Characteristics of Women Entrepreneurs

While entrepreneurs, regardless of gender, share a number of common characteristics such as drive, enthusiasm, commitment, creativity, problem solving ability and innovative flair, among others, the women entrepreneurs also display some unique characteristics that distinguish them from their male counterparts. For example, in terms of **motivation**, there may be a range of reasons why women choose a career in entrepreneurship. Regardless of the specific motivation, it would appear that, when it comes to setting up a business, women entrepreneurs are less motivated by profit than their male counterparts. For example, it has been reported that most women who engage in new venture creation are driven by their pursuit of independence as well as a sense of self-fulfilment, and are in search of a work-life balance that suits their particular personal and family situation. Self-employment is often viewed by women as a more flexible working option when compared to traditional employment, providing more free time and facilitating childcare responsibilities. However, this is not always the case, as most entrepreneurs, regardless of gender, tend to spend considerably more time getting their business off the ground than they had originally anticipated. Furthermore, it has also been suggested that women start a business as a result of restricted progression opportunities in the workplace – the so-called ‘glass ceiling’ effect.

When compared to men, it would appear that most women enter self-employment with less **management experience**, fewer **financial assets** and relatively **under-resourced** in terms of human capital. However, in many respects, today’s women entrepreneurs would appear to be more highly educated than they have been in previous years, with many attaining degree level qualifications in discipline areas that are directly relevant to their chosen business sector. Despite this, women tend to lack management experience – often considered to be critical to business success – and do not appear to have reached the same level of seniority in their careers as men. It has

been noted that, in terms of new venture creation, women tend to be more attracted to the services sector, starting businesses in training and consultancy; beauty; design and a range of professional and therapeutic services. Others start businesses in retail; fashion and clothing; arts and crafts, and the provision of crèche facilities. Furthermore, women-led businesses have a tendency to be small-scale ventures; non-growth oriented; risk-averse and under-capitalised. Indeed, they have often been negatively categorised as ‘lifestyle’ or ‘typical women’s businesses.’

It has also been suggested that women entrepreneurs have less **confidence** in their entrepreneurial abilities than men. This is often evident from the outset in the way in which they present their business proposals; their attitudes to sourcing finance; their dealings with finance providers and their attitude to risk. Such lack of confidence has been attributed to women often having fewer resources at the start up stage; their lack of management experience, particularly senior management experience where decisions on resources are made; their unfamiliarity with business language, and the traditional view of women as mothers and carers rather than as entrepreneurs and risk-takers.

Barriers

In terms of start-up barriers, women entrepreneurs face three main types (Bruni et al., 2004). These include socio-cultural barriers (the suggestion that women’s primary role is within the family); barriers relating to networks of information and access to assistance, and access to finance and investment funds. The latter is a particularly significant barrier, as it impacts on the potential growth and sustainability of women-led businesses. Other constraints include issues surrounding work-life balance; women’s restricted access to career advancement opportunities, and the gender pay gap in the work force.

The issue of **finance** remains one of the most significant barriers for women entrepreneurs, with reports of underlying discrimination on the part of finance providers. In particular, women still face problems when accessing equity finance, which is often needed to facilitate rapid growth. They also tend to encounter a number of problems in raising funding at key stages in developing and growing their business, and there is some evidence to indicate that accessing bank loans is

somewhat more problematic for women business owners than it is for men. Studies have shown that women have a tendency to rely on personal savings at the start-up phase of their business, only seeking bank or other sources of funding as the business develops.

For many women attempting to finance their business, the main issue they face is their need to borrow only small amounts of money. Often, women set up businesses in sectors which require little start-up capital, which can pose problems for women entrepreneurs, as most SME finance tends to have a minimum capital requirement. For any business wishing to grow and expand, external sources of finance are typically required, such as equity investments, which can come from multiple sources, including venture capital, business angels, and direct investments from financial institutions. However, as Brush (1997) has pointed out, women tend to face greater difficulties than their male counterparts when trying to raise capital to fund the growth of their business. This may often be due to women's difficulty in penetrating informal financial networks, which underlines the importance of building appropriate business networks from an early stage.

Difficulties in accessing start-up capital often lead many women to start businesses that are **under-resourced**, and this initial under capitalisation affects long-term growth. In contrast to their male counterparts, women tend to be more cautious and exercise greater restraint in the amount of finance they need to start their business. Typically, they apply for smaller loans, and these are often perceived by lenders as personal rather than business loans. A study by Carter and Rosa (1998) investigated the sources and uses of finance by male and female business owners and showed that men use significantly larger amounts of start-up capital than women. Indeed, the under-capitalisation of women-owned firms has often been attributed to the underperformance of their businesses in terms of growth in turnover and number of employees.

Policy and Support

In terms of policy and support for women's entrepreneurship, the USA has been a recognised leader and has encouraged women's engagement in new venture creation since the establishment of its Office of Women's Business Ownership in 1979, as part of the services provided by the Small Business Administration (SBA). This has no

doubt resulted in the USA having the highest level of women's entrepreneurship across all of the developed economies.

However, until recently, most EU countries had no specific policy pertaining to the promotion of female entrepreneurship. It was not until 2000, that the European Union's Multi-Annual Programme for Enterprise and Entrepreneurship 2001-2005 (Brussels, 2000) highlighted the promotion of entrepreneurship among women as one its key actions within the broader objective of making the EU "the most competitive and dynamic knowledge-based economy in the world, capable of sustaining economic growth, with more and better jobs and greater social cohesion" (EU Commission, 2000). While some countries such as Ireland do not yet have a specific policy on women's entrepreneurship, as a result of an increased understanding of women's enterprise and a recognition of women's current and potential contribution to the economy, the effort to increase women's participation in enterprise is now being addressed by economic development agencies worldwide (Henry, 2007).

3.2 The Economy

The Czech Republic

Of the emerging democracies in central and Eastern Europe, the Czech Republic has one of the most developed industrialized economies. It is one of the most stable and prosperous of the post-Communist states of Central and Eastern Europe.

Recent growth has been supported by exports to the EU, primarily to Germany, and a strong recovery of foreign and domestic investment. Domestic demand is playing an ever more important role in underpinning growth as interest rates drop and the availability of credit cards and mortgages increases. The current account deficit has declined to around 3% of GDP as demand for Czech products in the European Union has increased. Inflation is under control. Recent accession to the EU gives further impetus and direction to structural reform. Intensified restructuring among large enterprises, improvements in the financial sector, and effective use of available EU funds should strengthen output growth. The principal industries in the Czech Republic are heavy and general machine-building, iron and steel production, metalworking,

chemical production, electronics, transportation equipment, textiles, glass, brewing, china, ceramics, and pharmaceuticals.

Support for women entrepreneurs in the Czech Republic has become apparent in recent years. The SME support programmes, open to both genders, from the Ministry of Industry and Trade made 2,584 grants to women entrepreneurs, i.e. 17.1 % of the total grants awarded. This represented financial aid of 9 million Euros to Czech business women, i.e. 5.7 % of the total financial support available. Women entrepreneurs also owned 11% of the Limited companies which obtained grants. The development of female entrepreneurship specifically, has received attention in areas where unemployment rates were high. Thus, special support was administered to women entrepreneurs within the SME support programme called “ADVICE”, which focuses on advice services and educational projects and the Ministry of Industry and Trade announced a tender in 2004 to award non-investment grants from the state budget, to associations of female entrepreneurs, under the programme “Support for enterprise and enforcement of equal opportunity for men and women”. The average amount of subsidy per project was 3,100 Euros.

Ireland

The Irish economy is an open, mostly export based economy. It experienced an unprecedented level of growth during the latter half of the 1990s, and this is expected to continue at least for the first decade of the 21st century. Ireland’s economy is heavily dependant on trade, with export of goods and services amounting to over 96.8% of GDP (1999 figure). Membership of the European Union and access to the Single Market has allowed Ireland to diversify its trade patterns. Although Britain has always been Ireland's largest single trading partner, almost half of all Irish exports now go to the other EU member states (Irish Government website, 2007).

In terms of female entrepreneurship, current estimates suggest that around 15%-18% of established entrepreneurs in Ireland are women; a figure which compares poorly with some other European countries. Ireland’s history, culture and former enterprise policies have all had an impact on women’s current level of participation in

entrepreneurship (Henry and Kennedy, 2003). As in most other parts of the world, the traditional role of women in Irish society was very much that of homemaker, often with sole responsibility for children and other family dependents. In the past, Ireland was viewed as one of the poorest countries in the EU, with high inflation, high emigration, slow growth rates and alarming unemployment rates. There was no enterprise tradition or culture and there appeared to be limited economic opportunities for the creation of indigenous entrepreneurship overall. Furthermore, Ireland's economic policies had deliberately focused on inward foreign direct investment, typically in the high technology sectors. It is not surprising, therefore, that in Ireland, women are still hugely under-represented in the enterprise arena and are clearly an enormous pool of untapped entrepreneurial potential. Despite the lack of women-specific enterprise policies, GEM (Global Entrepreneurship Monitor, 2006) indicates that the number of women in Ireland setting up new ventures is beginning to increase.

4. METHODOLOGY

The methodology adopted for the study included an electronic questionnaire and case examples. These tools were designed to gather data on a number of key issues relating to start-up and early stage women entrepreneurs. As explained above, the issues for inclusion in the study had been previously identified by the Centre for Entrepreneurship Research (CER) as being important in the context of women's entrepreneurship in general, but had a particular significance for women in peripheral sectors. The issues were derived from a combination of the Centre's previous research and a review of the extant literature. In addition, the practical experience of the Longford Equal team in working with women entrepreneurs on the periphery suggested that an understanding of these issues was critical to enhancing existing supports to their client base. The key issues identified for study focused on the women's business profile; their personal profile; their particular start-up experiences and how they financed their business. With these issues in mind, the research questions, which the study sought to address, were as follows:

1. What is the typical business profile of women entrepreneurs in Ireland and the Czech Republic?
2. What is the typical personal profile of women entrepreneurs in Ireland and the Czech Republic?
3. What were the particular start-up experiences of these women?
4. How did these women finance their businesses and what were their particular experiences when attempting to access start-up and growth finance for their business?

4.1 The Electronic Questionnaire

The questionnaire designed to gather data on the above was divided into four main areas, each addressing one of the above research questions, and comprised a total of 41 questions. By way of introduction, section A dealt with the women's Business Profiles and contained a total of 15 questions which sought data relating to the age of the business and its particular stage of development, ownership, whether or not it was home based, sector, product/service type, employment levels, turnover and growth plans. Section B dealt with the women's Personal Profiles and contained a total of five questions, which sought data relating to the women's age, education, work experience, entrepreneurial driving force and motivation. Section C contained a total of five questions and covered issues relating to the women's preparedness to start a business, the organisations where they had sought support, how they rated the support they received, the key barriers they encountered at start-up and the main challenges they faced. Finally, Section D, with a total of 16 questions, sought data relating to the sources of finance used by the women at the start-up and development stages of their businesses, the amount of monies they received, their preparedness for sourcing/receiving finance, the degree to which they felt they had sourced sufficient start-up capital, whether they had ever been refused funding and whether they had any negative experiences/perceptions of sourcing funding. There was also an opportunity at the end of the questionnaire for the respondents to mention any gaps they had identified in the supply of financing and related services and how these might be improved.

Once piloted and finalised, the questionnaire was administered electronically via the Survey Monkey[®] tool to selected samples of women entrepreneurs in Ireland and the Czech Republic during mid to late 2006. In some cases, in an effort to augment the response rate, follow-up telephone calls were made, and the data gathered in this way were subsequently added to the electronic survey. Researchers at the Centre for Entrepreneurship Research (CER) Ireland undertook the Irish empirical work, while the Moravian Association of Women Entrepreneurs (MAPM) in Brno undertook the empirical work in the Czech Republic.

4.2 Case Examples

Once the electronic questionnaire had been administered and responses had been collated, case examples were designed to gather further insights into some of the key issues. The case examples were derived from a combination of the data supplied in the electronic questionnaire and an in-depth interview of around one and a half hours. Efforts were made to ensure that the women selected for the case examples were from different industry sectors, but that the same sectors were used in both Ireland and the Czech Republic to facilitate comparison. The interviews sought to gather further insights to/explanations for the original responses provided in the questionnaires. The interviews were semi-structured, with open-styled questions designed to encourage the women to “tell their stories”, and aimed to gather further insights in the following areas:

1. Business Profile (including what led her to start her own business and her current role within the business)
2. Personal Profile (including family situation, whether the woman is married or has any children and the degree to which the latter has impacted on her business)
3. Experiences at the start-up phase of the business (including key challenges/difficulties/barriers)
4. Experiences at the development/growth stage of the business (if applicable – including key challenges/difficulties/barriers)
5. Experiences when seeking financing for the business

6. Opinion on the current support system for women entrepreneurs in the Czech Republic (including financial support), the degree to which she perceives gaps and what can be done to bridge these gaps.
7. Perception of growth (including what growth means to the particular women entrepreneur, the degree to which she sees her business as having growth/scalability potential, and details on any plans to grow the business).
8. Any other comments the women entrepreneur wishes to make regarding women's entrepreneurship and how to encourage/support women entrepreneurs, including the degree to which she feels gender is an issue.

The interviews with the six women entrepreneurs were conducted in early 2007.

4.3 Sample Selection

The research focused on start-up and early stage women entrepreneurs in Ireland and the Czech Republic. These two countries were chosen because they were both partner countries in the EQUAL project. In Ireland, the geographical focus was on the Longford region, as this was where the Irish EQUAL partner was based and where the majority of the EQUAL training and support initiatives had been concentrated. In the Czech Republic, the geographical focus was on the South Moravia region. In both cases, convenience samples drawn from the partner databases were used, with the key target groups being women who had previously participated or who were currently participating in support programmes administered by the partners under the EQUAL programme.

4.4 Response Rates

In Ireland, the electronic questionnaire was administered to a total of 80 women in the Longford region, yielding a response rate of 50% (n=40). In the Czech Republic, a total of 202 responses were obtained from an initial sample of 250. This was equivalent to an 80% response rate.

In terms of the in-depth interviews for the purposes of constructing case examples, three women from the Irish study and three from the Czech study were selected for

further analysis. The women were chosen to represent three different industry sectors that were deemed to be typical of the women entrepreneurs in the sample. The sectors chosen were: fashion/design, beauty and baker/café owner (Czech Republic), and photography, beauty and café owner (Ireland). Thus, a total of six case examples were constructed. In selecting the case subjects, it must be noted that access, willingness to be interviewed and proximity to the EQUAL partners were all key factors that influencing the final selection.

5. FINDINGS

The findings from the research are summarised below, beginning with those derived from the electronic questionnaire administered in the Czech Republic and Ireland. Where necessary, percentages have been rounded to facilitate calculation/presentation. In some cases, due to respondents being allowed to choose multiple response categories, the total percentage may not equal 100. These findings are followed by a summary of those derived from the case examples. A copy of the electronic questionnaire, along with the format adopted for the in-depth interviews for the purposes of constructing the case examples, are included in the appendix. The full case examples on each of the six women entrepreneurs are also included.

5.1 Findings from the Questionnaire

Business Profile

Stage of Business Development

In the Czech study, 70% of the women indicated that they were at the growth stage of their business, but only 10% were at the start-up stage. In the Irish study, the majority of the women surveyed (70%) were also at the growth stage of their business, with 17.5% at the start-up stage. The remainder of the women in the samples were either at the pre-start or developed stages.

As Table 1 shows, more than 38% of women in the Czech sample had been running their business for between 3 and 10 years, compared to just over 25% of women in the

Irish sample. In addition, nearly 40% of the Czech women had been in business for more than 10 years, compared to just 30% of the Irish women. Less than 40% of the Czech businesses in the sample were home-based, compared to 50% of the Irish businesses.

Table 1: Length of Time in Business

Length of Time in Business	<1 year	1 – 2 years	3 – 5 years	7 – 10 years	>10 years
Czech Sample	10%	11.9%	18.8%	19.9%	39.4%
Irish Sample	21%	23.7%	21%	5.4%	28.9%

Business Ownership and Source of Income

In terms of ownership and source of income, there were clear similarities between the findings of the Irish and Czech studies. In both studies, around 85% of the women respondents were the sole owners of their business; their business was their main source of income and, for around 34% of the women who participated in the study in Ireland and the Czech Republic, this was the only source of income for their family.

Business Type

Almost all of the businesses (95.5%) in the Irish sample were in the services sector, with a slightly lower figure (90%) in this category in the Czech sample. As Table 2 below illustrates, the types of businesses in both samples ranged from professional services (i.e. language teaching, training, life-coaching, financial advice), through to retail, beauty, photography, childminding, cake manufacturer, gift shop owner, café owner and hairdressing.

Table 2: Business Type

Business Type	Response Rate – Czech Sample	Response Percent – Irish Sample
Childcare Providers	---	5.5%
Hair/Beauty	15%	11%
Retail	21%	17.5%
Gastronomy & Catering Service	15%	6.5%
Manufacture/Production	10%	4.5%
Language Teaching	9%	
Fitness	10%	2.5%

Training & Consulting	20%	18%
Book keeping & Accountancy	---	5.5%
Other Professional Services ²	---	29%

Interestingly, the predominant business type in both the Irish and the Czech study was retail, followed by training & consulting.

Employment Levels and Turnover

Table 3 below shows the employment levels and turnover for the Irish and Czech women surveyed. In the Irish sample, almost 37% of the respondents indicated that they were the sole employees of the business, compared to 60% of the Czech respondents. Only a very small percentage of the Irish women (7.9%) employed more than five staff, which compared poorly with the Czech study, where some 20% of the women had reached these employment levels.

Turnover levels were also low, with only 20% of the Czech women registering a turnover in excess of €50,000, compared with 43% of the Irishwomen. Indeed, in the Czech sample, the largest category of business owners (26%) had a turnover of less than €10,000. The comparative figure in the Irish sample was 10%. However, the findings were more aligned in terms of the women's growth plans. In both samples, the majority of women (55% in the Czech sample and 58% in the Irish sample) indicated that they had no long-term growth plans for their business, and this possibly reflected their low turnover levels. In both samples, the women who indicated that they had long-term growth plans for the business, their plans appeared to be vague, referring to increasing product lines, sales and profits, but were without clear targets or timescales.

Table 3: Business size (as measured by number of employees and turnover)

Panel A: Number of Employees						
No. of Employees	Just herself	1 Other	2 Others	3	4	More than 5
Czech sample	58.3%	11.6%	4%	1.5%	5%	19.6%
Irish sample	36.8%	26.3%	10.5%	13.2%	5.3%	7.9%

² Other Services included: dog grooming, wedding stationery design, Irish dancing teaching, clothing alterations, property management, garden centre, photographer and solicitor.

Panel B: Annual Turnover

Turnover	<€10K	€11-20K	€19-30K	€31-50K	>€50K
Czech sample	26.2%	15.7%	18.6%	19.2%	20.3%
Irish sample	10%	20%	10%	16.7%	43.3%

Interestingly, for most of the women in both samples, this was their first self-employment venture (78% in the Irish sample, and 74.5% in the Czech sample).

Personal Profile

Age, Education and Work Experience

As indicated in Table 4, most of the women in both samples were in the 36-45 year age bracket (40% in the Czech sample and 48% in the Irish sample). Only a very small percentage of the women (3.5% in the Czech Sample and 5.7% in the Irish sample) were 25 years or under. Despite the similarities in terms of age profile, there was a noticeable difference in the level of education between the two samples, with over half of the Irish women entrepreneurs having a qualification at diploma, degree or postgraduate level, compared to only 37% of the Czech women entrepreneurs.

Table 4: Age Profile

Age Category	<25 years	26-35 years	36-45 years	46-55 years	>55 years
Czech Sample	3.5%	24.5%	40.5%	22.5%	9%
Irish Sample	5.7%	17.1%	48.6%	22.9%	5.7%

In terms of work experience, the majority of the women surveyed in both Ireland and the Czech Republic had work experience of 10 years or more prior to starting up their business, although this was not always directly related to their chosen business sector.

Driving Force and Entrepreneurial Motivation

When asked about what influenced their decision to become an entrepreneur, the overwhelming response in both studies was the identification of an opportunity in the marketplace, with over 58% of the Irish women respondents and over 56% of the Czech women answering in this category. A smaller percentage of the women

indicated that a mixture of opportunity and necessity factors had influenced their entrepreneurial decision. Interestingly, the Irish study provided slightly more depth on this aspect, with the need for independence, flexibility, desire to change career, a quest for more job satisfaction and the need to balance family and work responsibilities all being cited as driving forces providing the motivation to enter the entrepreneurial arena.

Start-up Experiences

Business Training and Support

In an effort to determine the degree of preparedness of the women to become entrepreneurs, information was sought regarding the types of business training they had received. Surprisingly, in the Czech sample, almost three quarters of the women surveyed had not attended any specialised business training nor had they received any form of support for starting their business, despite approaching a range of support organisations. The Network of Women Entrepreneurs (31%), the Chamber of Commerce (27%), the local bank (15%) and the municipal authority were the main organisations the women approached for assistance, and the lack of support they received at the critical start-up stage was seen as a clear disadvantage.

By comparison, almost half of the women in the Irish sample had attended some sort of start-your-own-business training programme prior to starting their business and had approached a number of support organisations. The local County Enterprise Board (53%), the Longford Women's Link (25%), the local bank (44%) and Longford Community Resources (19%) were the primary support organisations approached. Although not always in a position to offer financial support due to the nature of the women's businesses, the County Enterprise Board was mostly rated as "extremely helpful" by the women, offering mentoring, advice, information and guidance.

Barriers and Challenges Encountered

As illustrated in Table 5, the Irish women entrepreneurs surveyed indicated that "family responsibilities", "access to finance", "confidence" and "lack of work experience and education" were the most significant barriers they had encountered at the start-up stage of their business. In addition, they indicated in a subsequent

question that dealing with the “lack of or restricted access to finance”, “coping with marketing issues” and their “general lack of business experience” had presented major challenges for them. The Czech women also cited “access to finance” and “family responsibilities” as among the main barriers they had encountered at start-up, along with “finding suitable business premises” and “access to business networks.” Once again, in a subsequent question, the lack of start-up finance and the general lack of business experience were indicated as key challenges that the Czech women had to overcome when attempting to start their business. In this regard, issues relating to business bureaucracy and childcare facilities were also frequently cited.

Table 5: Barriers Encountered at the Start-up Stage

Barriers Encountered	% of respondents rating this barrier as 4* or higher in terms of significance (Czech Sample)	% of respondents rating this barrier as 4* or higher in terms of significance (Irish Sample)
Credibility as a business owner	12%	24%
Access to Finance	43%	39%
Access to Business Networks	14%	27%
Cultural and Social Attitudes	7%	18%
Confidence	13%	31%
Family Responsibilities	23%	45%
Work Experience and Education	11%	28%
Isolation	14%	28%
Finding a suitable Premises	19%	19%

Where 1=Not Significant at all, and 5 = Very Significant

Financing Experiences

Sources and Levels of Finance

In terms of sources of finance, just over half (52%) of the Irish women surveyed indicated that they had sought funding from their local bank, with almost 45% stating that they used their own personal savings. Around a third of the women sought grant funding. However, the actual amounts of funding secured by the Irish women entrepreneurs for the purposes of starting their businesses were low, with around a third of the women (who responded to this question) securing between €2,000 and €5,000, and only another third securing more than €20,000. With regard to financing for the growth stage of the business, only a very small number (n=3) of the women

had managed to secure funds. Once again, these were very small amounts, particularly in the context of growth, ranging from a €3,000 grant to a €15,000 loan.

In cases where the women were refused a loan or grant, this was due to either the ineligibility of their business, i.e. there were no grants for local non-export oriented service businesses, or the potential displacement impact generated by the new business.

By way of contrast, almost 95% of the women surveyed in the Czech study had not managed to obtain a grant or loan to either start or expand their business. The reasons for this appeared to relate to the lack of information provided by the women or the feeling that they did not have the confidence to ask for the necessary financing. The fact that many of the women did not have a regular source of income prior to applying for a loan also had an impact. This meant that start-up was slower than expected and the growth potential was significantly limited from the outset. Interestingly, while over half of the Czech women (58%) felt that their business did not have sufficient capital at the start-up stage, over 80% of the Irish women felt that they had sufficient start-up capital.

Both the Irish and the Czech women entrepreneurs indicated that they had experienced a negative attitude from financial providers, particularly the banks, when seeking start-up or expansion financing. For example, one of the Irish women stated that her local funding organisation “*gave no encouragement, was extremely pessimistic and had a very cynical attitude.*” This was further evidenced by the fact that, when applications for funding had been rejected, most of the women had not been given an opportunity to resubmit an amended application (75% of the Czech women and 100% of the Irish women). Indeed, in the Irish survey, a small number of the women (n=6) identified particular organisations from which they would not seek support in the future. These included banks, government sources and their local County Enterprise Board. In the Czech survey, 30 of the women respondents identified particular organisations that they would not approach, and these included banks, private capital providers, their employment office and chambers of commerce.

In terms of preparedness for approaching a bank or support agency to seek funding, almost half (47%) of the Irish women surveyed had already completed a business plan

with financial projections; a similar percentage had a business qualification; 43% had previous experience in a sector related to their new business venture, and 40% had already invested their own capital in the business. In contrast, while only 20% of the Czech women had completed a business plan, 30% had a business qualification, and 17% had work experience in their chosen business sector, an incredibly high percentage (over 80%) had invested their own capital in the business.

Identification of Gaps in Provision and Recommendations

The final question in the survey asked the women to identify any gaps relating to the support services they had experienced and to indicate how these might be improved. The main gaps identified by the women in the Irish survey related to the amount of time for grant applications to be processed and the delays in monies being received; the excessive paperwork involved in applying for supports, and the over emphasis on collateral. In this regard, one woman commented “... *it took too long for the grant money to arrive at start-up. Cash flow is important and the grant did not arrive quickly enough. Consequently, the business ran up debts.*”

The Czech women entrepreneurs identified gaps relating to access to finance, highlighting the negative attitudes of the banks and the overall lack of information and supports in general. The “weak support from the authorities”, the need to “change people in parliament”, and the “low confidence levels apparent in the support organisations” were particular areas highlighted for improvement in the Czech Republic.

In both samples, there was a clear sense that current start-up support is completely inadequate for women entrepreneurs, particularly with regard to finance provision.

5.2 Findings from the In-depth Interviews – The Case Examples

Cases Examples from the Czech Republic

Example 1: Czech Owner A – Confectionery/Cakes Business

Business Profile

Czech Owner A is the owner of a confectionery/cake-making business and currently has four premises. She founded her company in 1992 and offers not only traditional

assortments of cakes – from hazelnut, fruit, chocolate, yoghurt, punch, etc, but also cream-cakes, cakes without sugar, cakes sweetened only with honey, macrobiotic desserts, and cakes custom made to customers' requirements, i.e. wedding cakes. Each of her premises offers non-smoking seated areas where customers can enjoy coffee along with their cakes. Ms. A is a member of the Confectioners Society and a member of the Association of Cooks and Confectioners. Her business also works closely with the local secondary schools and acts as a training centre.

Personal Profile

Czech Owner A is from Brno, Czech Republic. She attended two training colleges - Agriculture and College of Education. After about two years in her own business she got a vocational certificate in confectionery. According to Ms. A., this certificate is very important for her business, because it enabled her to break into this particular market.

Ms. A has two children – twins aged 25 years. Both have finished university. Ms A is divorced and admits that the business was one of the reasons for her divorce: “Entrepreneurship involves working 24 hours a day, 7 days a week. It could ruin your personal life and your health. It is up to you how you can handle it.”

Experiences at the start-up phase of the business

Before Ms. A. started her business she was unemployed for 6 months. Starting her own business was her way of getting a job. She started the business with a partner (also a woman), whose house served as collateral for their bank loan. Her partner was skilled in confectionery. They believed that cakes are connected with special occasions all through people's lives, i.e. birthdays, graduations, weddings, etc. They set up their business and developed their brand. However, after 3 years they had a disagreement, which led to the break up of the two business-partners. Ms A. had to start all over again. She left the business with no equipment or staff and, in addition, she no longer had the bank loan.

Her new business was also in the confectionery sector, named after a type of candy. She applied for new bank loan, employed new staff and purchased new equipment. Czech Owner A knew that it was important to differentiate her product offering from

her competition, thus, she ensures that her company logo appears on each of her products. She can even make products to order while customers wait, and customers can sample the products before placing their order. Her product range includes sugar free cakes (i.e. for diabetic customers), as well as honey-sweetened cakes. According to Ms. A. such products are not necessarily the cheapest, but they are of the highest quality.

Owner A considers the problems she experienced with her business partner to be among the main difficulties she had to deal with at the start-up stage. Accessing information on her chosen industry was also an additional challenge she had to deal with.

Experiences at the development/growth stage of the business

Owner A began with just one outlet. Today, she owns four stores, two of these have just been in operation for less than two years; however Ms. A measures growth in terms of quality, not quantity. She regularly attends trade fairs in Paris and Rimini with her staff as she feels it is very important to see new products so that she can innovate and apply new processes.

Experiences when seeking financing for the business

When Owner A was seeking finance for her business, the only funding opportunity open to her was a mortgage from the bank. She feels that young entrepreneurs now have much better financing opportunities available to them. These are mostly as a result of EU projects and supports. Owner A is a member of the Women Entrepreneurs Association, the Society of the Confectioners and the Association of Cooks and the Confectioners. These memberships not only allow Ms. A to keep up to date with her field, but all act as valuable sources of business contacts and customers.

Perception of growth

“Growth for me is not only to establish new confectionery shops, but also to keep changing and improving the product. Customers need to see new things. Other priority is to improve the quality of our products.”

Opinion on current supports and advice to other aspiring women entrepreneurs

In Ms. A's opinion, a man can start a business with fewer difficulties than a woman because he does not have to consider domestic duties and childcare issues. She feels it is well worthwhile having somebody to help with these duties so that a women entrepreneur can have time for both the business and her family.

In terms of advice for other aspiring women entrepreneurs, Czech Owner A says: "Don't be afraid to start your own business. It will require a lot of energy but it will be worth it. It is necessary to find something that will differentiate you from your competition. You must offer something that will make you special to your customers."

Example 2: Czech Owner 2 – Beauty/Relaxation Business

Business Profile

Ms B is a young entrepreneur from Brno, Czech Republic. She owns a beauty/relaxation business with her friend. They offer a variety of massages from traditional massage to aromatherapy massages. After one month, they extended their services to include lava stone massages. They also offer manual and device lymph massages, which affect the spinal system and help prune away harmful substances.

Personal Profile

Owner B has a secondary level education. The field she studied is chemistry. She was a software tester and then an IT manager in one company. She is divorced. She went for maternity leave and then the employer did not want to hire her back. Because she has two children – aged fourteen and one and a half - she knew that self-employment was the only way to get a job. She enrolled on a massage course and started her own business. When she was looking for a space she was very lucky. Her business studio is located in the same space as a manicurist, pedicurist and a hairdresser, so they created a salon with services which support themselves.

Experiences at the start-up phase of the business

According to Owner B: "Because I am not an extrovert, the hardest thing for me at the beginning was to address the customer. I wanted to offer some big companies my

services as a benefit for their employees. For me was a big challenge to set up meetings with such companies.”

Ms. B. started the business with a very small budget. Her main source of advice was from the Assistance Centre for Women Entrepreneurs who helped her work through her business and marketing plans. She went along to quite few workshops in the beginning.

She often wondered how on earth she could sell her services when she was so introvert. “I came to the conclusion that you just have to bluff your way through those fist few calls and try to sound more confident than you actually are” she says. Being in business has many advantages, Ms B. feels, “I like telling people that I own my own business and that I am a director. On the other hand I miss working with people and bouncing ideas off each other. I learned that you need to be quite disciplined with yourself to keep it all going.”

Experiences at the development/growth stage of the business

“My business has not exactly developed the way I had hoped. I had expected that it would be easier to get the big companies as customers. But I am now in business since September 2006, and although that is only 6 months, I am beginning to realize that everything takes time.”

Experiences when seeking financing for the business

Because she has two children, is divorced and still on maternity leave, she did not want to take a risk, so she chose not to borrow money from bank. Instead, she used her own savings for the building and also she borrowed a little amount from her family. “I wouldn’t start my business if it means that I must run into debt. I am a one-parent family, so I was afraid of debt. I didn’t look for any other possibilities of how to finance my business”

Perception of growth

Growth for Ms B. really means expansion. Her plans for the future of the business are to get more clients and, after fulfilling her capacity, she wants to get a bigger space and hire some employees.

Opinion on current supports and advice to other aspiring women entrepreneurs

During her maternity leave she started to visit the Centre for Mothers. This centre arranges seminars focused on educational activities. She has also availed of the services of the Assistance Center for Entrepreneurs. “I think that it is very important to give women practical support. It is necessary to promote equality between men and women. I have often heard the view that mothers who work are neglecting their other duties. However, it is more important give women physical support than financial assistance.”

What advice would Ms. B. give to someone starting up their own business? “Only invest what you can afford to lose at the outset. You can always reinvest at a later date. Be prepared to change with the business – things may not go the way you planned. Just sit back and see if there could be a better way of doing things. The main thing is don’t be afraid to start. You must hold on and do your best without complaining.”

Example 3: Czech Owner C – fashion designer

Business Profile

Owner C is a fashion designer. In 1998 she established her fashion house with a brand chosen to convey maximum elegance. She specialises in ladies fashion, designing and producing clothes for individual customers, for boutique sale, and also for larger collections such as hostesses or other company commissions. She creates sports/aerobic wear and dance dresses for ballroom dance competitions as well. However, her priority is evening and formal wear. She organizes fashion shows at different VIP and promotional events and collaborates with many artists who bring new ideas into her shows.

According to Ms. C: “each of my designs has a personality that is compatible with my own.” All of Ms C’s garments are hand decorated and are tailored to the highest quality standards.

Personal Profile

Ms. C has always been a creative individual. As she grew up she realized that fashion would be the best way for her to realize her dreams. She developed her design talents while attending the couturier training college and, upon completion of her course, she started to study music. However, the idea of textile design seemed to offer the best options for her, as she had an opportunity to take a special course for cutting dresses in Prague. According to Ms. C, “This course overlapped with my major subject and allowed me to look at fashion with fresh eyes.”

Ms. C is divorced and has a 21-year old daughter, who is now studying at university. Her daughter also acts as a model in fashion shows and she often appears in the photos which demonstrate her mother’s work.

Experiences at the start-up phase of the business

According to Owner C, designing was the easy part. Starting a business proved to be the real challenge. Ms C. quickly learned that launching a business is a complicated process, with all the preparations, planning, and expenses that it entailed. As she acknowledges, “I find the most difficult part of the business side is the time it takes to actually run a business. I love designing and coming up with new concepts for my collection, so when I spend time focusing on the business aspect of my company, I find myself getting frustrated that I cannot focus more completely on coming up with new designs.”

From the beginning it was her dream to be a fashion designer. The biggest difficulty for her was to break into the market: “Since I never ran my own fashion company, I found that making the initial contacts was the most difficult thing.” At the beginning she had some bad experiences with her co-workers. She has created her own trademark, which became famous in the process. One of her competitors established a boutique with a very similar name on the same street.

The demands of business ownership, especially for a one-person design business, proved to be very challenging for Ms. C. Initially, she was making every piece on her own and trying to come up with new concepts for the next season. She did everything

in the beginning – from the selection of materials and cutting, right through to the actual sewing.

She is working from home, and loves it. As she says, “You set your own hours but you have to be a full time planner”, although she warns that “you need to be careful not to get distracted by everything else that is going on in your life because it is very easy to be distracted when you are in your own home office.” But Ms. C knows the importance of balancing her career with other aspects of her life. As she says, “I am well organized within my work and my social life.”

Experiences at the development/growth stage of the business

Although, for Owner C, it was very difficult to make the initial contacts, as her business grew, she started to develop important relationships with her costumers. Designing and making every single product was tedious and left her little time to market and to grow her business. Over time it became impossible for her to run a one-woman company and she had to hire some needlewomen to help her. She is actively using the power of both traditional marketing strategies and the Web to reach her market. There are often articles about her work and interviews with her in magazines. Ms. C is constantly focused on her business. She explained, “I am 100% dedicated to my company and my customers. I know the entire future of my company rests on my shoulders and I want to know that whatever comes out of this, it will be because I gave it everything I could. I have an unlimited amount of responsibility – designing and updating the Websites, designing my models, ordering supplies, communicating with customers. The list is endless.”

Ms. C started to organise exclusive eveningwear fashion shows. Her fashion shows are always like a work of art. She can organize shows according to the demands and requirements of her customers, which include companies that want to make some special evening for their clients. This can range from a small fashion show with two models up to a grand show with several models. She cooperates with finalists and winners from all the years of ČESKÁ MISS beauty contest. Her fashion shows can also be arranged to include various artists, dancers and musicians.

Experiences when seeking financing for the business

Ms. C did not seek finance in the same way as other companies. She used her own savings. Because the fashion shows, especially the models, are expensive, she always needs to find sponsors for her shows.

She feels that there is a gap in financial provision. For Ms. C, her business is like fine art work – she is not as focused on earning money as others might be. Her vision is more important to her than profit, but she admits that she probably is not the best person to exploit the financial potential of her company.

Perception of growth

For Owner C, growth means more and more people wearing her designs. Ms. C wants her costumers to feel like they are wearing something special, something that they cannot simply buy on any street corner. Ms. C has big plans ahead for her fashion business: “I want to be viewed as a designer who is always thinking outside the box, a designer who is not afraid to try something different.” Her goal at the moment is to continue to develop PR for her company through online magazines and fashion magazines.

Opinion on current supports and advice to other aspiring women entrepreneurs

Ms. C uses the services of the Assistance Centre for Entrepreneurs. She took part in some seminars and workshops and is not aware of any other support for women entrepreneurs in the Czech Republic.

To aspiring fashion designers Ms. C’s advice is: “Be unique. Believe in yourself!” These are the core qualities that have propelled her own success. You start your own business by pursuing your dreams. When you can realize your dreams and you get paid for it, that’s great. Don’t be afraid be unique.”

Case Examples from Ireland

Example 1: Irish Owner D - Photography

Business Profile

Owner D is a successful wedding and portrait photographer, her business is located in Ballymahon, Co. Longford. In terms of motivation to start her own business, according to Ms. D “there really wasn’t an option, as there aren’t too many jobs in photography”. Ms. D went to college for three years and successfully gained her degree in photography. She worked for other photographers in Dublin both whilst she was studying and post graduation.

In terms of her current role within the business, Ms. D does everything from taking bookings to meeting with customers. As she says, “working for your own company is good. You can decide which paths to go down. When you work for someone else you often have an uphill struggle to convince others to do something new.” Ms D stated that her job is creative, she is a creative person; it came across during the course of the interview that this is what she is really passionate about. In terms of business administration tasks she admits that she has no interest in this area, she leaves that to her accountant, being able to express her creativity is the thing she loves most.

Personal Profile

Ms D has two children aged five and ten years. She organises her business around drop off and pick up and bringing the children to after-school activities. She summed up the flexibility of being self-employed and able to do these tasks by stating “the hours of work are longer in one sense and shorter in another, I can choose the hours/times when I am working but the work still has to get done”. Owner D’s husband is actively involved in helping her with her business: “he does a fair bit” to help her, “he does the computer end of things”.

A lot of Ms D’s work is carried out at the weekends as this is the most popular choice for wedding dates. At the moment she works around a 40-hour week. A few years ago this would have been a lot longer. Her work at the moment (the wedding season is

not in its peak time and is a seasonal business) mostly involves meeting people about their weddings and portraits.

Experiences at the start-up phase of the business

Ms. D financed the start up of her business by obtaining a loan from her Mother to enable her to buy her camera equipment. She was renting her premises in Athlone at that time and she went from week to week. The biggest issue for her was buying the equipment necessary to get started. She was doing wedding photography and her target for the first year was to eight weddings, and sixteen in the second year, thus gradually building up the business.

A photographer she worked for a few years ago gave her the advice to “take whatever work she was offered and then worry about how she was going to get the job done - no matter what the job involved”. Ms D gave the example that this could be a job to photograph the overview of a development site which would entail having to get up in a crane to take overview pictures but “you just get on with the job and do it, don’t think about it, do it”. She found this advice in regard to taking work useful, she hasn’t forgotten it, and her own outlook is to “get the job and go and do it”.

Experiences at the development/growth stage of the business

Ms D’s business was originally located in Athlone and she feels that there may have been more opportunities there if she had the necessary capital to invest in equipment. Unfortunately, the finances were not available at that time.

Experiences when seeking financing for the business

When she approached the bank for money she found that it was not too difficult to obtain finance. Her business had been running for three years and she had built up a good credit record with the bank. She went to the bank well-prepared with a business plan which she had written herself. Ms D describes her bank manager as “fantastic” as he was very supportive. Unfortunately, he has since left the branch.

Perception of growth

When asked if there was anything that would prevent her from growing her business, Ms D replied “not really”, other than possibly her own capacity for pushing for

customers, taking on more wedding bookings and attending more wedding fares in order to promote her company. There is a limit to the number of weddings that she can photograph in a year, and she typically knows by February or March whether or not she has met her target level of business for the year ahead. Growth depends really on her decision whether to or not to take on more work.

Ms D explained that there is a lot more to her job than just taking photographs; there are several meetings with the customers prior to their actual wedding date in order to discuss what photographs the couple would like and the location of the wedding. Most weddings take place at the weekend, and this often involves Ms D being away from home. She has to travel to the location of the wedding and set up her equipment, then travel to the location of the reception. The photographs then have to be proofed and she has another meeting with her clients in order for them to select the photographs they would like to see in their wedding album.

Opinion on current supports and advice to other aspiring women entrepreneurs

Ms D found the Longford County Enterprise Board to be an excellent source of support, and viewed the staff there as very helpful. She considers mentor support to be the best type of support for someone starting out on their own - being able to talk to someone who has “been there and done that” is a great help; someone who knows all the mistakes and who also knows the business.

In terms of advice to others who wish to start out on their own, Ms D says: “You just have to make that jump and do it.” Not surprisingly, given her chosen business sector, she did not feel that gender was ever an issue for her.

Example 2: Irish Owner E – Beauty Salon Owner

Business Profile

Ms. E. is the owner-manager of a Beauty Salon and Day Spa in Longford. Prior to setting up her business Ms. E, a qualified SRN, was nursing but was employed on a temporary contract basis. Because of this she was always on call and could not refuse to work a shift, as this would have had repercussions in regard to her getting further work. Ms. E was caring for psychiatric patients and was assigned to work at a male

psychiatric unit. She was the only female member of staff working with male colleagues. This caused difficulties for her, and dealing with the stress was what finally pushed her out of nursing as a career. However, Ms. E had no particular plan to become self-employed.

Ms. E always had an interest in beauty. She used to cut neighbours' hair when she was a teenager, but she had never thought of this as a potential career. When she decided to set up her own business, she had three small children, was working full-time and travelled to Dublin two evenings a week in order to train as a beautician. The travelling time involved would take a minimum of three hours, but Ms. E was determined to succeed and she successfully gained her professional qualifications.

In terms of her current role within the business, Owner E describes herself as "part of the working team" and carries out her managerial role on top of her team duties. Ms. E employs two full-time and one part-time member of staff. She describes her staff as being very capable, and adds that they are also very loyal. "The staff are a big part of the business; customers come back to particular staff members because the nature of the business is so personal and they have to feel comfortable with the person who is delivering the treatment". Ms. E discusses new ideas with her staff and they fully support her in running the business. She really values her staff members' opinions.

Personal Profile

Ms. E is married and now has five children. Her husband is also self-employed and runs his own business. Whilst he is supportive of her career, Ms. E's husband does not have any spare time to help out in her business. Ms. E relies a lot on her Mother who provided childcare for her children. She states that she would not have been able to run her business without her Mother's help; the advantage of not having to pick up young children at a set time helped her greatly in building up the business.

Ms. E thinks that a barrier for women wishing to set up their own business is not so much access to pre-school care, which she thinks is very good, but a lack of available support in terms of after school activities for older/teenage children who need something to do.

Experiences at the start-up phase of the business

Having opened her first salon in Granard, Co. Longford, Ms E essentially experienced six years with no money, no holidays and no time off. When she was located in Granard in rented premises, she paid the bills and rent and kept her business going but with these outgoings, there was no money left over. She decided to re-locate her business to Longford town, which has a larger population. At the time it was a risk and she recalls that “it was tough going but that she had to hang on in there”. Ms. E found herself very torn between her children and work. She had her fifth child at this time and she says she has practically no recollection of her thirties. When she was in work she focused on work, and when she was at home, she focused on whatever needed to be done.

Experiences at the development/growth stage of the business

At the early stages of her business, Ms. E had a problem with her bank over the terms under which a loan was granted. This problem was very serious and very stressful for her. She had to consider the potential negative impact that pursuing the matter would have on her reputation and her business. She commented that she found the female branch staff in the bank to be very supportive of her position and very sympathetic toward her problem. They did everything they could to try and help, but unfortunately, they were not empowered to rectify the situation. After five years, Ms. E finally resolved the problem when she brought her accountant to a meeting at the bank. Ms. E says that now, any time she has dealings with the bank, she brings her husband along.

Experiences when seeking financing for the business

Ms. E successfully obtained a start up loan from her local bank of €1,525. She leased her equipment over three years and also borrowed from her local credit union. That was about all the financial help she got. She still uses the credit union as a source of finance and has found them to be the most helpful lending agency that she has dealt with to date.

Owner E recalls that when she made her initial loan application to the bank, the male loan officer put his hands behind his head, leaned back in his chair and asked her – “why should I give you financial help?” Ms. E. considers that the loan officer

adopted this attitude because of her gender and that a male customer would not have been dealt with in the same way.

Perception of growth

Ms. E has achieved her immediate goal, which was to increase the utilization of her current resources of space and labour. She thinks strategically about the direction and scope of the business over the longer term and has complemented current offerings with the introduction of new product and service developments. Ms. E would like to grow her business in the future but she is modest about her achievements and, when asked directly if she engages in a formal planning process, she responded “I know this is something I should do but I know I am very bad at it”. When asked if she would like to grow her business, she replied that she “would like to grow using whatever is out there”.

When she bought her premises Ms E used the ground floor only, at the time it was one long room, but she could see both the opportunity and potential offered by the space. In 2001, she refurbished the ground floor of the salon and has created separate treatment rooms off the main reception area. Ms. E expanded into a day spa in 2006. The day spa involved the refurbishment of the first floor of the premises.

Ms. E has also introduced two-day clinics into her salon, and these are held once a month. One clinic provides laser treatment and the other provides Botox treatments. Two different doctors come to her salon to provide these clinics. Ms. E also sells new products that are complimentary to these clinics.

Opinion on current supports and advice to other aspiring women entrepreneurs

Apart from the start-up bank loan, Ms. E did not receive any funding/support in order to start up and grow her business. She considers that more training in the area of business and finance would be of benefit to women entrepreneurs. However, she points out that the language used during previous training that she has undertaken was off putting; she stated that “when you go to a talk by a man, it’s all power talk, and there is no awareness that the talk has to be over by 10 pm”.

Ms. E opinion was that she has learned more from other women during the social aspect of these training sessions by talking to them about their experiences than she did from the actual training sessions themselves. Ms. E considers that women are very good to share and that simple things can make life easier. In her opinion “women have great empathy with each other. A lot of the guys who give talks are accountants and they present themselves as such, by talking to people you get more from them, and women in a group who are involved in different business don’t feel threatened by sharing information and experiences with each other.”

Ms. E has previously completed a start up business course and also various computer courses via the Enterprise Board. The Enterprise Board is the only support agency that Owner E is aware of that offers any type of support for which her business would be eligible. She currently attends the Longford Women’s Networking meetings once a month.

According to Ms. E., “it is good for women to get together from all business areas. Men are very competitive, women are better at sharing”. Ms. E believes that women really are great, that they can do two or three things at once.

Example 3: Irish Owner F – Café owner

Business Profile

Ms F. is the owner-manager of a Café in Longford and is currently in the process of opening her own bakery. The bakery includes a retail unit and administration office on the ground floor, with a bakery and training school on the first floor. The bakery will offer speciality breads, baked goods and fresh salad produce for sale, all of which will be produced on site.

Ms F. has a degree in catering, and throughout her previous work experience she was always employed as a chef. This often meant that she was working late into the night and, with a young child at home, childcare was an issue. While she was working as a chef, Ms F. set up her own bed and breakfast business which she ran from her family home. In terms of her previous work experience, she had gained work experience in

both the start-up and management of established restaurants for other people. She recalls that “when you are working for someone else, you have to work to their ideas and agenda;” but Ms F. really wanted to work for herself. She always planned to open her own business - it was just a matter of waiting for the “right time and the right opportunity”. So, she worked hard at building up her business experience to bring with her to her own business.

Ms F. describes her role in the business as being “another part of the crew.” She sees herself firstly as a worker, secondly as a supervisor, thirdly as a motivator and trainer, and sometimes as a counsellor. She deals with whatever needs to be done, be that washing-up one day, cooking the next, “whatever needs to be done gets done.” Although she is a qualified chef with a degree level qualification, she is primarily a worker and does not really mind which aspect of work she has to do. She simply gets the job done and expects the same from the rest of her crew.

Personal Profile

Ms F. works a minimum eight-hour day, six days a week, with her typical working day starting at 6am. Her only day off is Sunday, and this is her day to get the cleaning done as well as everything else. There are 101 jobs to be done on her day off and she sorts out life around that day. Ms F. is the only one in her family who is self-employed. Her husband is in the process of leaving his job to take over the administrator’s role in the business on a full-time basis, and Ms F. will concentrate on what she does best - cooking and the management of the business.

Experiences at the start-up phase of the business

According to Owner F “when you’re setting up a business you need a positive attitude, as it can be very tough. You have to believe in your own abilities and in the product you are offering.” Before she started her business, Ms F. had a house, her family home, and while she was doing fine financially, she knew that her personal savings would be insufficient to raise the start up capital required for the business. She could see that the business had the potential to offer a better standard of living for herself and her family. So, she sold her family home in order to raise the necessary start-up capital, confident that she can exploit a real opportunity to grow her business.

Ms F. has put everything into driving her business forward; she is giving the business 100% and has taken personal risks in regard to the development of the business. However, she has no fear of these risks, and is determined that her business will continue to be successful and will continue to grow. She puts a lot of time and effort into business planning and has the capacity to carry out this task herself. She had prepared a very comprehensive business plan at start up in order to seek finance and was pleased that the plan was close to the actual levels of business development.

Experiences at the development/growth stage of the business

The Bakery and Training School will be open within the next few weeks and Ms F. plans to open additional outlets in the future. She will definitely be aiming to grow her business and it would seem that nothing will stop her.

Ms F. constantly talks to her customers to find out what they like about her product offerings. She holds product samplings and takes on board her customers' feedback. In terms of creating local awareness of the pending bakery launch, Ms F. has contacted all of the general practitioners in the Longford region and made them aware that the bakery will offer breads that are suitable for those who have special dietary requirements. She is aware that there is sufficient demand in the region for these offerings.

Experiences when seeking financing for the business

Ms F. knew that what she needed when she initially sought finance for her business was “to have x amount of money and a viable business plan, and a lot of energy”. It really came down to the fact that Ms F. knew she needed investment capital to get her business started. The banks would not consider her application for funding without her own equity investment. Ms F. is realistic in respect of her views on obtaining finance, she was able to point out that “people may hold the belief that loans are easy to obtain, that you just have to walk into the bank and ask for money and that the bank will say ok, but this is not actually the case. You have to go to the bank with sufficient capital yourself and a viable business plan when applying for funding.”

Perception of growth

Ms F. is committed to providing employment for others, and takes this responsibility very seriously. She enjoys seeing others progress and learn new skills, as this was part of her motivation to open the training school in conjunction with the bakery.

With regard to the launch of the bakery, she does not plan to open with a huge fanfare but will open quietly and let the quality of her products speak for themselves. She avails of every opportunity to conduct informal market research about her products and services by talking to her customers, and feeds this information back into her business development plans. Her goal is to grow her business further and to maximise the potential that exists.

Opinion on current supports and advice to other aspiring women entrepreneurs

Ms F. did not receive any financial support/grant funding to either start-up or to grow her business. In relation to training, Ms F. points out the reality that “there is a double cost associated with staff training; you pay for the training course and you have to pay another staff member to cover for the member of staff who is attending the training course”. She does, however, realise the importance of staff training, and all of her staff are trained in the relevant food hygiene standards. She takes great pride and satisfaction in the development of her team.

However, she comments that there is really no growth training available. “The providers of training courses do not survey start-ups/small firms that have been in business for two years say, and ask them what are their actual training needs when they are putting together a programme of training courses.” Ms F. also thinks it would be good to have access to an experienced business mentor; however, the gender of such a mentor would not be an issue. The issue would be that the person assigned as a mentor would have real experience in the relevant business sector and would be someone with whom a problem could be discussed and advice given.

In terms of advice to other aspiring women entrepreneurs, Ms F. simply says: “Get out and do it and work hard – hard work pays off.” Ms F. believes that women actually have more energy than men. Some men say “no - it can’t be done” and that

only makes Ms F. more determined to respond “no - it *can* be done” and then she gets on with it and achieves her goals.

6. SUMMARY AND CONCLUSIONS

This study sought to compare the experiences of women entrepreneurs in Ireland and the Czech Republic. Using samples related to the EQUAL project in Longford and in Brno and environs, the study focused on the following research questions:

- What is the typical business profile of women entrepreneurs in Ireland and the Czech Republic?
- What is the typical personal profile of women entrepreneurs in Ireland and the Czech Republic?
- What were the particular start-up experiences of these women?
- How did these women finance their businesses?

Business Profile

There were strong similarities between the Irish and Czech samples³. The typical women entrepreneur in both studies operates in the services sector, most likely in retail, training/consulting, hair/beauty or catering. While the business is likely to be her first entrepreneurial venture, she considers her business to be at the growth stage, despite the absence of any long-term growth plan. She is the sole owner of the business and the revenues she generates constitute the main or only source of income for her family. Her business is typically small, with low staffing levels (just one staff member other than herself), and low turnover (less than €30k). These findings concerning business profile are not entirely surprising and are consistent with those of other studies and represent the nature of women entrepreneurs in peripheral regions or those from unusual entry backgrounds, such as those typically targeted by the EQUAL project.

Personal Profile

The women entrepreneurs in both the Irish and Czech samples tend to be in the 36-45 year age bracket. However, with regard to educational background, more Irish than Czech women entrepreneurs have a diploma, degree or postgraduate qualification. While the majority of the women in both samples have ten or more years work

³ The similarities between the two studies are indicative of the particular EQUAL target groups which constituted the two samples.

experience, it must be noted that this is not typically in a sector directly related to their business.

The majority of the women in both samples were opportunity-driven in their initial entrepreneurial endeavour. While the need for independence, flexibility, career change and balancing family responsibilities with work commitments were also mentioned by the women in both studies as additional reasons why they decided to start a business, these seemed to represent stronger influencing factors in the Irish sample.

Once again, such findings are not entirely surprising; are consistent with those of other studies and represent the nature of women entrepreneurs in peripheral regions or those from unusual entry backgrounds, such as those typically targeted by the EQUAL project.

Start-up Experiences

In terms of the women's start-up experiences, in contrast to the strong similarities highlighted above between the two samples, a number of stark contrasts are evident. For example, three quarters of the Czech women had received no business training or support prior to start-up, and this was noted by the women as an extremely negative aspect of their entrepreneurial environment. This finding compares with half of the Irish women attending some type of "start-your-own-business" programme, and commenting on the very positive support they received from agencies such as the County Enterprise Board and Longford Women's Link.

As summarised in Table 6 below, there are strong similarities between the barriers and challenges that the women in the two samples encountered. The bureaucratic difficulties associated with starting a business appear to be a particular issue for the Czech women entrepreneurs.

Table 6: Comparative Summary - Barriers and Challenges

Barriers & Challenges Highlighted by the Women Surveyed	Irish Women Entrepreneurs	Czech Women Entrepreneurs
Family responsibilities	√	√
Access to finance	√	√
Lack of confidence	√	
Lack of work experience	√	
Lack of education	√	
Marketing issues	√	
Lack of business experience	√	√
Finding suitable premises		√
Access to business networks		√
Lack of childcare facilities		√
Business bureaucracy		√

Financing Experiences

The local bank, personal savings and local support agency are the main sources of financing sought by the Irish women entrepreneurs, with very low amounts of money being sought. While two thirds of the Irish women who sought funding were successful in their efforts, this finding is in stark contrast to the Czech sample, where almost none (95%) of the women obtained finance of any description.

Overall, the banks were poorly rated by the women in both samples, with many funding applications being rejected without constructive explanations, despite many of the women having completed a full business plan and investing their own monies in the business.

In both samples, the amounts of money secured are extremely low, with the monies being more akin to micro businesses, despite many of the women describing themselves as being at the growth stage. This under-capitalisation at the start-up stage, together with the negative attitudes of the financial providers, clearly has a negative impact on business development and growth, as evidenced by the very low levels of staffing and turnover. Notwithstanding the possible social benefits of the businesses created by the women in the two samples, the economic impact is questionable.

The above findings were reinforced by the insights gained from the six case examples. In particular, the similarities between the women entrepreneurs in the Ireland the

Czech Republic were highlighted, as evidenced by the ease at which the researchers were able to find matched examples in terms of business type and sector. The amount of work involved in setting up and running a small business and the number and type of barriers that have to be overcome, while, for the most part, managing family responsibilities at the same time, were particularly highlighted in the cases examples. In many respects, it seems that these women were unprepared for business start-up in terms of financial support and strategic/financial business planning, resulting in (with only a few exceptions) micro businesses with very low levels of staffing and turnover. Despite all of this, the women are clearly encouraging of other aspiring women entrepreneurs and would appear to be deriving considerable personal satisfaction from their hard-earned business achievements.

7. RECOMMENDATIONS

Notwithstanding the limitations of this study in terms of sample selection, geographical concentration and methodological restrictions, a number of recommendations may be offered in the light of the findings presented. These pertain mainly to the support environment for women's entrepreneurship which, while seemingly more developed in Ireland than in the Czech Republic, is in need of significant review in both countries studied. There would appear to be fundamental flaws in the start-up environments and related support infrastructure for women's entrepreneurship in both Ireland and the Czech Republic, and this is significantly restricting the type and nature of the new businesses created. While there is no doubt that the women in both samples benefited considerably by engaging in entrepreneurship in terms of personal satisfaction and financial independence, further research is needed to determine the wider social and economic benefits gained from the creation of these micro serviced-based businesses.

The key recommendations offered by this study are outlined below.

The General Support Environment

- Improve general understanding of women's entrepreneurship

There is clearly a lack of understanding of women's entrepreneurship in both Ireland and the Czech Republic. Key barriers and challenges are not accounted for by support agencies or financial providers. Existing studies can be used to improve understanding of women's entrepreneurship, and this knowledge needs to be embedded across the business support spectrum. This is a particularly important issue with regard to the Czech Republic.

➤ Review the start-up environment for women's entrepreneurship

Due to the above, there are fundamental flaws in the start-up environment for women's entrepreneurship, and this is significantly restricting the progression of women-owned businesses in both Ireland and the Czech Republic. A full review of current provision is, therefore, required. This is a particularly important issue with regard to the Czech Republic.

➤ Create positive role models

Successful women entrepreneurs need to be platformed so that they can act as role models for other aspiring women entrepreneurs. Role models can also help to raise awareness of the particular barriers and challenges that women entrepreneurs have to deal with.

➤ Reduce bureaucratic procedures

The bureaucracy associated with business start-up and managed should be simplified, particularly in relation to funding applications. In addition, the speed at which approved funds are actually delivered to businesses needs to be significantly improved.

Finance

➤ Improve financial advice

The overall financial advice available needs to be improved, particularly with regard to sources of funding and relevant criteria. There is considerable evidence to suggest that women could benefit from financial advice when preparing their business plans to ensure that they request a sufficient amount of funds from the outset, thus safeguarding against under-capitalisation.

Furthermore, when initial funding applications are rejected, a full explanation should be offered and, where possible, assistance should be given in helping women to revise their applications and resubmit.

➤ Improve access to finance

Access to financial sources needs to be improved significantly and more opportunities for micro finance should be introduced.

➤ Eliminate negative attitudes from funders

The negative and cynical attitudes of lenders, as reported by many of the women in this study, need to be eliminated. This can be done in a number of ways, namely education and training programmes for both lending officers and funding applicants. The introduction of female lending officers would also have a positive impact in this regard.

Soft supports

➤ Introduce structured pre-start and start-up support interventions

Structured pre-start and start-up programmes need to be introduced which take account of the particular barriers that women entrepreneurs have to face. While some of these already exist in Ireland, they would appear to be significantly lacking in the Czech Republic.

➤ Offer specialist business training and consulting

General start-up programmes do not fill the gap in women entrepreneurs' knowledge and skills. Thus, on-going specialist training and consulting should be made available, particularly with regard to marketing, financial planning and growth. Indeed, financial institutions and support agencies should be encouraging women to consider the long-term growth and sustainability potential of their business from the outset and help them to build their business appropriately towards these ends.

➤ Provide financial and strategic planning

Support should be offered relating to strategic planning, particularly resource maximisation and growth.

➤ Provide mentoring

More mentors, particularly female mentors, are required to support the women through the start-up and development of their business.

Other

➤ Improve the provision of childcare facilities

This is an on-going issue with most women entrepreneurs and a key barrier to the development and growth of women's businesses. Such provision could be offered as part of a package of supports for early stage and developing women entrepreneurs.

➤ Review the general support and funding criteria

The existing funding and support criteria should be reviewed so that the services sector is fully accommodated (not just for export).

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APPENDICES

Appendix 1: Electronic Questionnaire

Profil podnikání - Business profile

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*** 1. V jakém stádiu podnikání se nacházíte?**
At which stage of development is your business?

Před
zahájením-
pre start-up

Fáze
zahájení-start
up

Fáze růstu-
growth

Jiné-other

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*** 2. Jak dlouho již podnikáte?**
How long have you been running your business?

Méně než 1
rok-Less
than 1
year

1 až dva
roky

3 až 5 let

7 až 10 let

více než
10 let

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*** 3. Podnikáte z domu?**
Is your business home based?

Ano Yes

Ne No

Jiná varianta
Other

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*** 4. Jste výhradní majitelkou své firmy?**
Are you the sole owner of your company?

Ano Yes

Ne No

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5. Kolik procent podílu ve firmě vlastníte?
What percentage of the business do you own?

Méně než 50%
Less than
50%

50 - 75%

Více než 75%
More than
75%

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6. Je toto podnikání hlavním zdrojem vašich příjmů?
Is this business your main source of income?

Ano Yes

Ne No

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7. Je toto podnikání jediným zdrojem příjmů pro vaši rodinu?
Is this business the only source of income for your family?

Ano Yes

Ne No

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8. Které z následujících zařazení nejlépe charakterizuje vaše podnikání?
Which of the following best describes the business?

Služby
Services

Výroba
Manufacturing

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9. Popište své podnikání
Co vyrábíte nebo jaké služby poskytujete
Describe your business

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10. Podnikala jste sama již dříve?
Were you previously self-employed?

Ano Yes

Ne No

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11. Popište druh svého předchozího podnikání a jak dlouho jste v oboru podnikala
Indicate the nature of your business and how long you were in business

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12. Kolik osob zaměstnáváte včetně sebe?
How many people does your business employ?

Pouze
sebe
Just
myself

1 osobu
1 person

2 osoby 2
persons

3 osoby 3
persons

4 osoby 4
persons

více
než 5
osob
more
than 5

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13. Jaký byl váš průměrný obrat za posledních 12 měsíců?
Average turnover in the past 12 months

méně než

100 000 -

200 000 -

500 000 -

více než 1

100 000 CZK	200 000 CZK	500 000 CZK	1 500 000 CZK	500 000 CZK
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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14. Máte plán dlouhodobého růstu pro vaše podnikání?
Do you have a long-term growth plan of your business?

Ano Yes Ne No

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15. Prosím uveďte detaily tohoto plánu
Please give the details of the plan

[Add Question](#) [Add Page](#)

2. Sekce B [Edit Page](#) [Delete Page](#) [Copy/Move](#) [Add Logic](#)

Osobní profil - Personal profile

[Add Question](#) [Add Page](#)

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16. Do jaké věkové kategorie patříte?
Which of the following age categories do you come under?

Méně než 25 let Less than 25	26 - 35	36 - 45	46 - 55	nad 55 let Over 55
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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17. Jaká je nejvyšší dosažená úroveň vašeho vzdělání?
What is the highest level of education which you have completed?

Základní Učební Středoškolské Středoškolské Bakalářské Vysokoškolské Postg

Primary	obor Lower Secondary	vzdělání Secondary	s maturitou 3.level	vzdělání Diploma	vzdělání Degree	Postgr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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18. Kolik obyvatel má sídlo, v němž žijete?
How many inhabitants has the place you live in?

do 10 000 obyvatel less than	do 50 000 obyvatel less than	do 100 000 obyvatel less than	více než 100 000 obyvatel over
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Add Question

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19. Jaký je váš rodinný stav?
What is your marital status?

svobodná single	vdaná married	rozvedená divorced
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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20. Kolik máte dětí?
How many children do you have?

žádné none	1	2	3	více než 3 more than 3
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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21. Kolik let jste byla zaměstnána před zahájením podnikání?
How many years work experience did you have prior to starting your business?

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22. Co bylo pro vás rozhodujícím faktorem pro vstup do podnikání?
What was the driving force in your decision to become an entrepreneur?

Příležitost
Opportunity

Nutnost
Necessity

Jiný motiv
Other

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23. Co se týče motivace - co bylo hlavním důvodem začít podnikat?
In terms of motivation, what was your main reason for starting your business?

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3. Sekce C

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Zkušenosti z počáteční fáze
Experience of start-up of business

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24. Absolvovala jste nějaký odborný kurz zaměřený na podnikání ? (Např. Start při hospodářské komoře)
Did you attend any specialized business oriented training?

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25. Kontaktovala jste před vstupem do podnikání nějakou organizaci? Vyberte
Which of the following organisations did you approach before starting your business?

Asociace podnikatelek Network of Women Entrepreneurs	Hospodářská komora - Chamber of Commerce	Městský úřad - Municipal authority	Oddělení sociálních záležitostí - Department for social affairs	Banka Bank	Jiná organizace Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**26. Poskytla vám nějaká z uvedených organizací nebo jiná organizace zásadní pomoc při vstupu do podnikání?
Which of these organisations was the most helpful in providing support for starting your business and how**

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**27. Setkala jste se jako začínající podnikatelka s některou z následujících překážek?
Označte na stupnici
Which of the following barriers did you face when starting your business?**

	1	2	3	4	5
Důvěryhodnost jako podnikatelka Credibility as a business owner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Přístup k financím - Access to finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Přístup ke kontaktům na podnikatelská sdružení - Access to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

business networks					
Kulturní a sociální postoje - Cultural and social attitudes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Důvěra - Confidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Odpovědnost za rodinu - Family responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pracovní zkušenost a vzdělání - Work experience and education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Izolace - Isolation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Možnost najít vhodné prostory - Finding a suitable premises	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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28. Co pro vás bylo největší překážkou při vstupu do podnikání a jak jste ji překonala
What was the main challenge you faced when starting your business and how did you overcome it?

[Add Question](#) [Add Page](#)

4. Sekce D

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Jak financujete svoje podnikání
Financing your business

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29. Jaké zdroje financí jste použila na začátku podnikání?
What sources of finance did you use for starting your business?

Grantové financování - Grant funding	Bankovní půjčka - Bank loan	Osobní úspory - Personal savings	Půjčka od přátel nebo rodiny - Money from family/friends	Kreditní karty - Credit cards	Jiný druh úvěru - Other type of credit	Neměla jsem přístup k žádným financím - Did not access any finance	Prostředky poskytnuté na základě odborného školení - Training supports
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30. Pokud jste získala prostředky z grantů nebo bankovních půjček, kolik tato částka představovala?
If you obtained grants or loans at start-up stage what amount did you obtain in Euros?

Méně než 30 000 Kč Less than 30 000 CZK	Více než 60 000 Kč More than 60 000 CZK	60 000 - 150 000 CZK	více než 150 000 CZK More than 150 000 CZK	více než 300 000 CZK More than 300 000 CZK	více než 600 000 CZK More than 600 000 CZK
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31. Získala jste jiné granty nebo půjčky na rozvoj podnikání ?
Pokud ano, jaký typ a jakou částku
Did you obtain grants or loans for expanding your business ?
If yes how much

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32. Pokud jste nedostala půjčku ani grant na start nebo rozvoj podnikání, uveďte důvod proč
If you did not obtain a loan or a grant for either starting or growing your business please give the reason

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33. Hodí se na vás některá z následujících charakteristik pro dobu kdy jste žádala o finanční prostředky na vaše podnikání?
Which of the following applied to you at the time of applying for finance for your business?

Absolvovala jsem kurz podnikání - Completed a business training course	Navštěvovala jsem konzultace ohledně tvorby business plánu s kvalifikovaným poradcem - attended business planning sessions	Napsala jsem business plán a plán financování - Completed a business plan and financial projections	Investovala jsem do podnikání vlastní kapitál - Own capital invested in business	Měla jsem již předchozí zkušenosti z podnikání - Previous experience of business sector	Měla jsem již předchozí zkušenosti z vlastního podnikání - Previous business owner experience
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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34. Máte pocit , že jste měla dostatek kapitálu ve fázi zahájení podnikání?
Do you feel your business had sufficient capital at start-up stage ?

Ano Yes Ne No

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35. Jaké důsledky měl nedostatek kapitálu na počáteční fázi vašeho podnikání?

What effects did this lack of sufficient capital at start-up stage have on your business?

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36. Pokud byla vaše žádost o grantové financování odmítnuta, dostala jste možnost ji podat znovu?

If your application for funding was rejected were you given an option to resubmit your application?

Ano Yes

Ne No

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37. Pokud jste dostala druhou možnost, nabídl vám někdo pomoc?

If yes what assistance was offered by the staff?

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38. Máte nějaké negativní zkušenosti se získáváním financí pro vaše podnikání?

Have you had any negative experience when accessing finance for your business?

Ano Yes

Ne No

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39. Zkuste prosím stručně popsat svou negativní zkušenost
Could you briefly describe what happened?

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40. Existují nějaké organizace , které byste již v souvislosti s financováním neoslovila?
Are there any organisations that you would not make funding applications to in the future?

Ano Yes

Ne No

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41. Uved'te prosím jaké organizace
Please specify which organisations

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42. Nabídly vám nejaké organizace poskytující finance další služby spojené s podnikáním?
With regard to the organisations you have applied for financial assistance have you used any of their additional business service?

Ano Yes

Ne No

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**43. Pokud ano, uveďte prosím jaké služby a v jaké organizaci
If yes please provide details of the services availed of and at
which organisation**

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**44. Uveďte prosím veškeré nedostatky, které jste zjistila v
oblasti přístupu začínajících podnikatelek k finančním
prostředkům.**

**Uveďte i vaše doporučení na zlepšení stávající situace.
Please list any gaps you can identify in the service you
recieved form funding organisations and make suggestions
for improvements**

Appendix 2: Structure Adopted for the Case Examples

Selection: Select 3 women entrepreneurs who responded to the electronic survey on survey monkey. The women should be from 3 different business sectors and/or geographical regions, or at least represent 3 different types of business.

Check the women's availability for interview (you will need about one and a half hours with each of them). Proximity to your own location will also be a consideration.

Methodology: Using the data in the respective questionnaires of each of the 3 women chosen for the cases as background, arrange to conduct an in-depth interview with each of them to gather further insights to/explanations for their original responses in the questionnaires. The interviews can be semi-structured, with open-styled questions which encourage the women to "tell their stories", and should aim to gather further insights in the following areas:

- Business Profile (including what led her to start her own business and her current role within the business)
- Personal Profile (including family situation, whether the woman is married or has any children and the degree to which the latter has impacted on her business)
- Experiences at the start-up phase of the business (including key challenges/difficulties/barriers)
- Experiences at the development/growth stage of the business (if applicable – including key challenges/difficulties/barriers)
- Experiences when seeking financing for the business
- Opinion on the current support system for women entrepreneurs in the Czech Republic (including financial support), the degree to which she perceives gaps and what can be done to bridge these gaps.
- Perception of growth (including what growth means to the particular women entrepreneur, the degree to which she sees her business as having growth/scalability potential, and details on any plans to grow the business).

- Any other comments the women entrepreneur wishes to make regarding women's entrepreneurship and how to encourage/support women entrepreneurs, including the degree to which she feels gender is an issue in the business world.

Format: The cases should be written up in text form under the above headings. Include some quotations from the interviews where possible.

Length: Each case should be no more than 2,000 words in length (i.e. about 4 pages of A4).