



**Research study on how the  
psychological codes and cognitive  
aspects of a business leader are  
influenced by the gender**

**Presentation of the quantitative and qualitative  
investigations carried out in the framework of the  
ESTEEM project**

---

Co-funded by the  
Erasmus+ Programme  
of the European Union



ESTEEM is a project funded with support from the European Commission (Project Number: 2020-1-FR01-KA202-080354). This publication reflects the views only of the author, and the Commission cannot be held responsible for any use, which may be made of the information contained therein.

## Table of contents

Foreword .....	4
1. Introduction .....	5
Why it is important to study the psychosocial criteria influencing the entrepreneur's profile of men and women? .....	5
2. Gender stereotypes and prejudices in the business environment.....	6
3. Psychosocial criteria influencing the entrepreneur's profile .....	7
4. The methodology adopted for the study.....	8
The quantitative investigation.....	9
The development the research tool: the GLOPEW questionnaire .....	9
Completion of the questionnaire .....	11
The qualitative investigation: the focus groups .....	12
The characteristics of the participants to the focus groups .....	14
Data analysis .....	15
Ethical approval .....	16
5. The Results.....	16
Results of the Study 1: the analysis of the quantitative research tool GloPEW .....	16
Results of the Study 2: The analysis of the Focus Groups.....	20
Basic conclusions comparing quantitative and qualitative data.....	29
6. An interpretation of the results obtained and recommendations for future actions.....	30
How to support female entrepreneurship? Let's give Maria five tips to improve her chances of business success!.....	32
Bibliography.....	33
ANNEXES .....	34
ANNEX 1: The quantitative questionnaire.....	34



ANNEX 2: The note for the participants to the focus groups .....	36
ANNEX 3 – Additional questions for focus groups .....	40
ANNEX 4 – Verbalization of focus groups discussions .....	41
France.....	41
Spain.....	52
Portugal .....	54
Italy .....	76



## Foreword

This document has been created and written thanks to the project “ESTEEM” (Enhance and Stimulate Trust while Exploring new forms of Entrepreneurship Modules), a 24 months project co-financed by the Erasmus + programme.

Its aim is to support female entrepreneurship by encouraging trust and by exploring and developing new forms of entrepreneurship modules.

The project is led by the Chamber of Craft Lyon Rhône (France), in collaboration with the Spanish association APECVA, the Portuguese university institute ISCTE and the Italian association TDM 2000 International.

The project has 4 main activities:

1. To study the psychosocial codes and cognitive aspects of a business influencing the entrepreneur' profile of men and women.
2. To allow female managers to enhance their skills on confidence and self-esteem consideration, through the design and experimentation of innovative modules around female leadership.
3. To encourage collaborative exchanges and peer support between female managers, by implementation of good analysis practices between business leaders
4. To facilitate the access of female entrepreneurs to financing solutions, by developing a tool to identify and explore different financing solutions.

This document is the result of the work carried out for the 1st Intellectual Output, led by the experts of APECVA, with the support of all the project partners.

## 1. Introduction

### Why it is important to study the psychosocial criteria influencing the entrepreneur's profile of men and women?

Whether you are a female or man company head, you exist through your skills and credibility, even your excellence. Everyone develops their codes to assert themselves in relation to their environment, internally as well as externally. But can we say that these codes differ depending on the gender? At the risk of falling very quickly into very stereotypical situations, one often reads that "women have a great capacity for empathy, while men are conditioned not to have emotional intelligence". What exactly is it? This question is fundamental before the development of any solution to support entrepreneurship.

Indeed, if the codes are different, then the solutions to support entrepreneurship will have to adapt and therefore vary according to the audience. Consequently, understanding whether and how the psychosociological codes and cognitive aspects of a business leader are influenced by the gender, is therefore crucial to develop the following project's activities.

Through this study, the ESTEEM partners therefore have tried to

- establish how the brain of a business leader - and more precisely his/her cognitive profile, his/her mental model - influences the design and implementation of organizational strategies and therefore on the way to manage a company;
- study how the entrepreneur, once he/she has full control over his/her typical profile, has the possibility of modifying it using keys, learning outcomes that will be passed on to him/her;
- determine how the context, of the entrepreneur's direct environment, impacts his/her own mental model. In other words, we sought to understand how the situation and the environment in which the entrepreneur operates directly intervene as a creative factor of entrepreneurial dynamism.

This study is intended for all professional organizations, political and public authorities, coaching, and mentoring experts seeking to support entrepreneurship, most notably for women.

The authors have voluntarily adopted an informal and straightforward written style, so to ensure an easy understanding of the scientific concepts and statistical results also to a wider public.

## 2. Gender stereotypes and prejudices in the business environment

Gender stereotypes and prejudices are present in a lot of fields and contributes to increase the perceived barriers among women, which have been functioning, as a socially established “glass ceiling” that prevents the progression of women under equal conditions and opportunities. Let's take an example to illustrate this concept.

*Maria wants to start a business! Where to start?*

Maria is an educated woman, barely thirty years old and after finishing her studies in bakery and working for a few years in different companies, she decides to set up her own bake shop. She begins to look for how to do it, to discover sources of financing and help, to assess the options that she has of being a young businesswoman in her own town. A neighbor of hers, Alex is almost the same age as Maria. He has also finished his training in bakery and, although he does not have the same work experience as she has, he is very determined to set up his own bake shop in the same city as Maria.

Which of these two people will be more likely to set up a business, in the same city, and be successful? In other words, do Maria and Alex have the same options to be successful entrepreneurs in their field of activity?

In a recent past for our society, the answer to the questions would be that, most likely, Alex would have more opportunities to develop a prosperous bake shop (at least *a priori*). The baker sector is just an example amongst many traditional business sectors where several stereotypes and prejudices may lead the general opinion to think that the answer to the questions is that Alex would have more opportunities than Maria, though in modern times many efforts are undertaken to ensure that same opportunities are offered both to Maria and Alex (in line with the concept of “gender equality”, which is increasingly relevant in many political agendas)<sup>1</sup>.

---

<sup>1</sup> Gender equality is increasingly relevant in the political agendas on many countries, and it is a key priority for the United Nations. Indeed, the 5<sup>th</sup> objective of the 2030 Agenda (United Nations, 2020) is “Achieve gender equality and empower all women and girls”, which recalls the importance of breaking gender stereotypes and prejudices as a key to progress on gender equality.

The stereotypes and prejudices that are assumed to be true most notably in traditional societies (or traditional sectors of business) contribute to increase, in Maria, the perception that she will face more difficulties in establishing her own business with respect to Alex. These “perceived barriers” ultimately may lead her to drop out the idea to set up her own business.

Perceived barriers on women, have been pointed out in many studies, as a socially established "glass ceiling" that prevents the progression of women in their professional career. In other words, though in theory the same options of career development are proposed to men and women, in practice there is invisible barrier that allows men to progress and not women.

The limitations imposed on women are even more visible as we move up in positions and places of greater responsibility and power. In the business field, and notably in the craft sector, women have encountered many barriers related with stereotypes and prejudices. These socially generated limitations could have been contributing to enhance a psychosocial profile in women, with a lower perceived level of self-confidence, lower well-being, lower expectations of improvement and a greater degree of negative emotional influence that are, at the same time, cause and effect of their difficulties to progress and undertake.

### 3. Psychosocial criteria influencing the entrepreneur's profile

There are several psychosocial factors that influence entrepreneurship. To understand where such factors behave differently according to the gender of the business leader, the ESTEEM team has decided to study the ones pointed out by Reyes et al. (2021):

- **self-efficacy**, intended as the knowledge that individuals have about their capacities and confidence to achieve a goal or face a situation;
- **well-being**, intended as the subjective state of personal satisfaction, or comfort that provides the individual with pleasure in different aspects of their life;
- **emotional intelligence**, intended as a set of psychological abilities of the human being to understand, express and manage one's own emotions and recognize and understand those of others;
- **perceived barriers**, as the obstacles and personal costs of undertaking a given action, (they can be imagined or real) and

- some **transversal and entrepreneurial skills** such as taking initiatives or seeking support, which are related to the labor market, in the sense they are part meta-competencies which are needed to be more effective.

All these factors have been considered as the variables<sup>2</sup> to study in the ESTEEM investigations. Their choice is based on solid evidence about their influence on the business and working environment, in the sense that perceived social barriers, gender prejudices and stereotypes act as factors that could limit entrepreneurship.

The influence of the various psychosocial skills on the entrepreneurial process, i.e., whether they facilitate it or their slow down the process, depends on whether such factors have been developed adequately or not.

As we expect that these variables behave differently in men and women, to achieve the goal of ESTEEM and encourage female entrepreneurship, first it is essential to identify the most important psychosocial skills to train in women and then shape our future training modules accordingly.

#### 4. The methodology adopted for the study

The methodology adopted for this study has mixed quantitative and qualitative approaches. The core of the investigation was based on the design of a specific evaluation tool, the **GloPEW questionnaire** (detailed in the following section), which allowed for the collection of quantitative data used in both approaches.

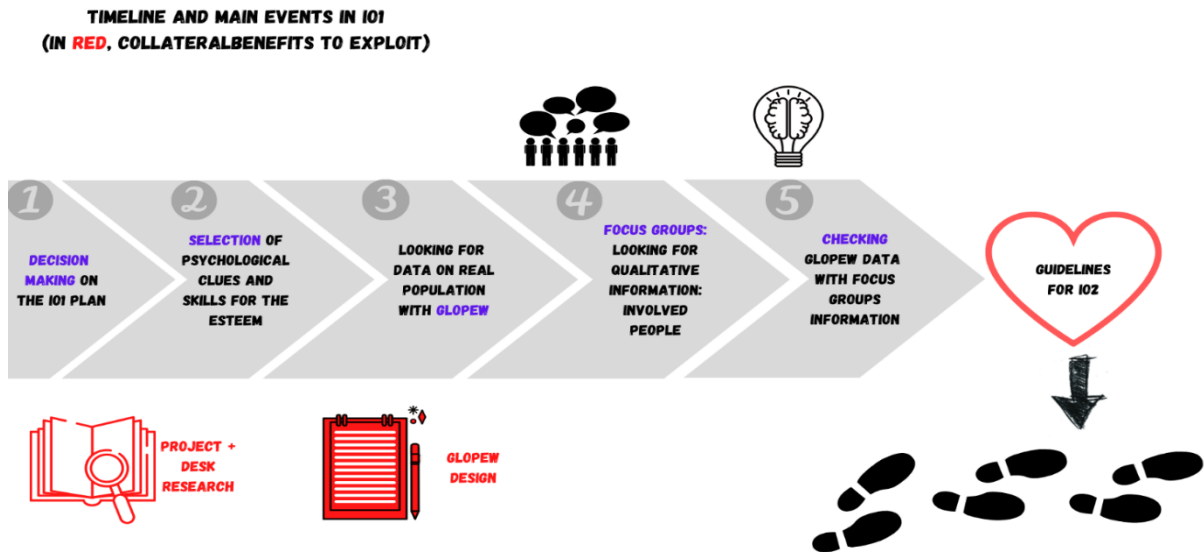
Figure 1 shows the steps followed from the beginning of the research until the use of the research findings, in the framework of the ESTEEM project.

---

<sup>2</sup> A more detailed explanation of each variable is illustrated the following sections.



**Figure 1. Research pathway for ESTEEM**



The following sections present in detail the two approaches and the analysis of the data collected.

## The quantitative investigation

### The development the research tool: the GLOPEW questionnaire

The first step of the quantitative investigation was the development of the tool for research, the Global Questionnaire on Psychosocial Factors Affecting Women's Entrepreneurship (GloPEW), intended to gather quantitative data on the perceived barriers and other psychosocial factors impacting on the behaviour of a business leader.

The GloPEW questionnaire is made up of two different sections. The first one focuses on the **socioeconomic** situation on the responder and allows to gather data on his/her entrepreneurial profile, location, and experience in terms of demand for business support. The second section is dedicated to gather data on the **psychosocial profile** of responder and includes 24 different statements, for which he/she was asked to express his/her position on the base of a Likert scale of five points (1=Disagree strongly; 2=Disagree; 3=Neither agree nor disagree; 4= Agree; 5=Agree strongly).

## The psychosocial variables or aspects studied in the GLOPEW questionnaire

Based on a desk analysis and literature review carried out by the psychosocial experts of the APECVA team, the following variables were selected to be studied through the GloPEW questionnaire:

- *Entrepreneurial Skills*

The following skills related with entrepreneurship were assessed through the questionnaire: initiative, leadership, negotiation, networking, communication, creativity, organization, teamwork, self-confidence, commitment to the organization, empathy, flexibility, and customer orientation<sup>3</sup>. They were selected taking into consideration the results of the work conducted in the [Skills-4U project](#). Concretely, it was decided to analyse the aspects related to the leadership of any person, establishing differences, if any, between men and women and amongst the countries participating to the study. The intent was to identify and lately encourage the development of those aspects related to leadership or organization that are known to be useful for entrepreneurship, so to increase the chances of success of business leaders.

- *Psychosocial variables*

As mentioned above, the psychosocial variables studied in GloPEW questionnaire are the ones pointed out by Reyes et al. (2021), namely:

**Self-efficacy:** It is the belief that a person has about his/her ability to perform specific tasks or actions (Albert Bandura, 1977). In simple terms, it is the perception of one individual to be able to manage and solve difficult problems by trying hard enough. Taking again the example of Maria (or Alex), her self-efficacy is strong when she perceives that she has got the capacities to deal with a specific situation related to entrepreneurship and know how to use a strategy that she believes is useful to deal with it. For instance, Maria faces a client's claim on a salty bread and is convinced of changing the position of her client by proposing to taste a new product, which will make the client come back again to her bake shop. Self-efficacy has a strong impact on the

---

<sup>3</sup> Source : Skills-4U, 2018

psychological profile of individual, as the higher it is, the higher are, for instance, the goals set by oneself.

**Psychological well-being:** it is related to a person's satisfaction with his/her life and happiness<sup>4</sup>. Concretely, it affects the perception of one individual to be responsible for the situation in which he/she lives. Consequently, the higher the personal well-being is, the higher the perception of one individual is to control the external environment (and by consequence, to face difficult situations). Back to the example of Maria (or Alex), the happier Maria is with her professional choice and her decision to open a bake shop, the higher her perception will be that she will manage to get a financial support to develop her business.

**Emotional Intelligence** is the ability to perceive and express emotion (Mayer and Salovey, 1997). For instance, an entrepreneur with a high emotional intelligence is more likely to better understand his/her clients' needs and propose a customized product/service to offer them the best. However, using a different terminology, emotional intelligence can also be defined as the perception of one individual to be able to manage negative feelings. When this is the case, the lower the emotional intelligence of one individual is, the harder it is, for instance, to face a stressful situation.

**Perceived barriers** •refer to an individual's assessment of the obstacles to behaviour change (Irwin Rosenstock, 1974<sup>5</sup>). Concretely and for the purpose of this study, perceived barriers can be defined as the perception of women that there are stereotypes and preconceptions on women's roles and abilities, which lower their chances to reach higher ranks. In our example, if the difficulties to open a bake shop are perceived by Maria as higher than the ones faced by Alex because of her gender, this is likely to influence her behaviour and may lead her to drop her business project. In turn, the lower the perceived barriers are, the higher are, for instance, the goals that one individual sets for himself/herself.

## Completion of the questionnaire

Once the final version was agreed by the partnership, the GloPEW questionnaire was translated from English into the four languages of the countries participating to the survey (France, Italy, Portugal, and Spain) to facilitate the submission. The questionnaire was

---

<sup>4</sup> Definition extracted and adapted from Carol Ryff, 1989.

<sup>5</sup> The definition has been adapted and emphasised by the authors of the report to make it more understandable of the general public.

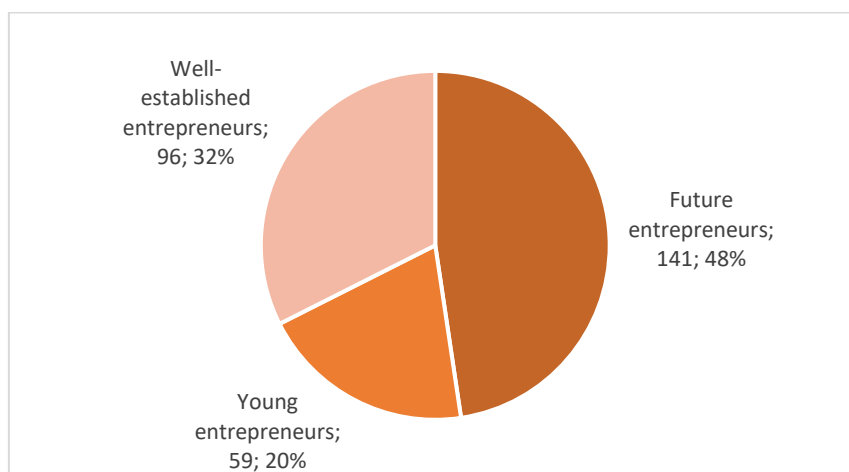
disseminated either in digital, through the Google form platform, or through a paper version. All the data collected were gathered by the project partners in the English version of the GloPEW on the Google form platform.

The participants were recruited amongst the network of entrepreneurs and stakeholders of the ESTEEM partnership. The dissemination involved private and public business networks, private and public institutions, chambers of trade and crafts, regional and local associations on entrepreneurs and educational platforms. The data collection was carried out between February and March 2021. All the respondents had to complete an online or physical informed consent before answering to the GloPEW.

### Main features of the respondents

In total, 296 people over 4 countries submitted a reply, out of which 197 (66.55%) were women and 99 (33.45%) men, with an average age of 39.96 years in an age range of 10 years more or less.

**Figure 2 - Respondents by entrepreneurial profile**



Most of the respondents were future or well-established entrepreneurs, while only a fit of the total replies came from young entrepreneurs. Interestingly, some differences were noted amongst women and men in terms of level of education, women scoring a higher academic level than men (35.47% of women had a tertiary education diploma against 17.91% of men).

### The qualitative investigation: the focus groups

The first results of the analysis of the quantitative data collected through the GloPEW were presented in a short concept note<sup>6</sup>, which was then discussed with the participants to the following research phase: the qualitative investigation.

The qualitative research was performed in the form of focus groups (FG). A FG is a study in which several experts discuss a specific topic through various questions posed by one or more conductors of the session to draw various qualitative conclusions in relation to the questions posed. In the

*Picture 1 - Focus group 1 organized in France, April 2021*



current case, the project partners gathered entrepreneurs with different entrepreneurial profiles and experts who were asked to express their views and opinions with respect to the first findings of the quantitative investigation. The project partners performed as conductors and challenged the participants by also using a set of additional questions<sup>7</sup>, which were previously agreed by the partnership. The purpose of these questions was to deepen the results of the first research phase as well to gather additional qualitative information on several dimensions that impact the entrepreneurial activity.

The exceptional health situation related to the COVID-19 pandemic and the lockdown

*Picture 2 - Focus group 2 organized in France, April 2021*



measures taken at national and international level to avoid the spread of the virus during spring 2021 impacted this project activity. Consequently, not all the project partners were able to organize physical meetings, which is the most recommended form for this type of

activity. In addition, “last minute” restrictive measures compelled some partners to cancel the FG without the possibility to reschedule it in the short term.

Overall, the project partners managed to organize 5 focus groups. In Spain, one FG was

<sup>6</sup> See Annex 2.

<sup>7</sup> See Annex 3

Picture 3 - Focus group held in Spain through ZOOM, April 2021



organized online through the ZOOM platform. In France, Portugal, and Italy the projet partners were able to organize physical meetings.

The focus groups were designed following the standardized

guides<sup>8</sup> for this type of qualitative data collection consisting of four discussion phases and conducted in a similar way in all countries:

Step 1 - presentation of the Esteem project, presentation of the results of the quantitative data and a presentation of the participants.

Step 2 - presentation of the topics of discussions, exchanges, and open questions.

Step 3 – short break, first analysis of the responses from participants to the focus groups and clarifications.

Step 4 – additional comments from the participants, final clarifications, end of focus groups.

All the focus groups were organized between April and May 2021. The meetings with the participants lasted approximatively 1,5 - 2 hours each. When at all possible, the meetings were recorded.

### The characteristics of the participants to the focus groups

Overall, 26 participants over the 4 countries participated to the FG on a voluntary base. The partners followed the guidelines on the FG's ideal size set by Breen<sup>9</sup> and the main features of the participants are presented in the table below:

<sup>8</sup> Breen, 2006; Krueger, 2000.

<sup>9</sup> Breen et al, 2006.

**Table 1. The participants to the focus groups**

Country	Participants	Age	Business field	Previous experience in the business field	Time/type of experience in entrepreneurship
Spain	5 (3 men and 2 women)	30-50	Business advice; Creative architecture; Social Education; Private High School Teacher; Industrial engineer	Yes (5)	15 years (1); 6 years (1); 10 years (1); No experience (2)
Portugal	6 (3 women and 3 men)	29-47	Skin cosmetics; Digital technologies; Communication Marketing; Video production and editing; Industrial design, architecture and visualization; Tourism (Restauration)	Yes (5) and No (1)	Young (3) and Well-established (3)
Italy	8 (3 women and 5 men)	29-60	Photography; Dress Maker; Private School; Services-Food; social enterprise; Agriculture Sector; Cultural Organisation; Bar/Restaurant	n/a (8)	Future Entrepreneur (3); 15 years (3); 8 years (1); ; 20 years (1)
France	7 women	23-57	furniture manufacturing; cosmetic manufacturing; bakery; Manufacturing of lingerie (underwear); sewing (2); ceramic	Degree (4); none (3)	3 years (2); 2 years (2); 6 months; 3 months; no experience

## Data analysis

Two different but complementary data analysis were carried out:

### *Study 1: The analysis of the quantitative research tool GloPEW*

On the base of the data gathered during the first research phase, a descriptive analysis of the GloPEW answers from entrepreneurs (or future entrepreneurs) was prepared (see Annex 2).

### *Study 2: The analysis of the Focus Groups*



Once the Focus Group had been carried out, the projects partners identified and verbalized the main statements and feedbacks expressed by the participants related to different entrepreneurship psychosocial factors<sup>10</sup>.

Subsequently, the agreements and disagreements that had occurred in relation to the statements of the participants were identified and analysed. The aim of this latter exercise is to identify whether a general opinion is emerging amongst the participants.

Finally, the quotes were categorized in dimensions previously designed thanks to quantitative analysis. Some of them are, for example: experiences, personal factors, perceived barriers, abilities, expectations, social support, or gender differences (see Annex 3).

### Ethical approval

This study has been approved ethically by the Instituto Universitario of Lisboa (ISCTE) and follows the Helsinki Protocol Guidelines, including the informed consent from all participants.

## 5. The Results

The results obtained from the two types of analysis performed are presented below.

### Results of the Study 1: the analysis of the quantitative research tool GloPEW

Figure 3 shows a column in blue for each of the six aspects or psychosocial factors measured. Their height indicates numerically the importance of them. The higher the numerical value, the more influence that variable has. In addition, the red line indicates the average score obtained by the overall population of the sample investigated. The figure clearly shows that, for all variables, the participants to our sample have higher scores than the average, meaning that all psychosocial factors analysed are much more important for the entrepreneurship group than for the wider public. This is especially true in the case for the variable “Entrepreneurship Skills”.

---

<sup>10</sup> See Annex 4 for the complete transcriptions.



**Figure 3. Mean values of the GloPEW psychosocial factors**

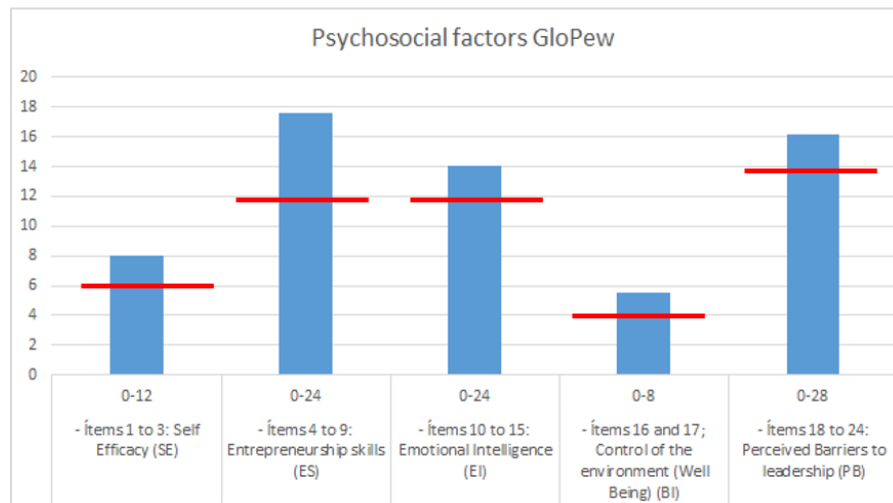


Figure 4 shows the average scores in the five psychosocial factors of the entire sample of participants, divided into two categories by gender (men and women). The most relevant resultants illustrated by this figure are:

- 1) Men, as in other studies and research, have higher scores than women on all factors.
- 2) These differences are not statistically significant. In other words, there are no very important differences between men and women in the factors evaluated by the ESTEEM sample. Consequently, women entrepreneurs and men entrepreneurs are closer to each other because of their “entrepreneurial” dimension and not because of the gender.

**Figure 4. Mean values of the GloPEW psychosocial factors by gender**

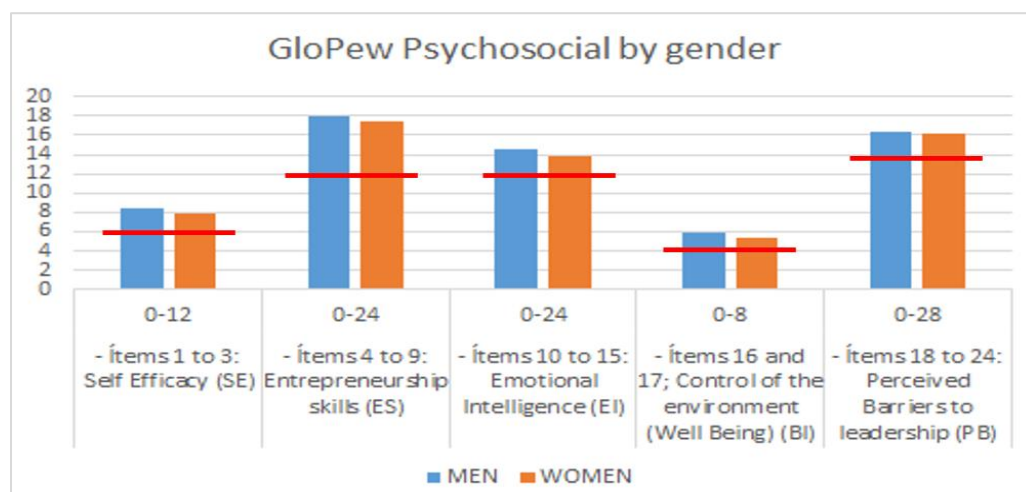


Figure 5 shows the correlations established between the different factors evaluated. It is possible to observe the high and significant correlation that is established between the

Self-efficacy factor and the others (Entrepreneurship Skills, Emotional Intelligence, Control of the Environment and Perceived Barriers). That is, the more self-efficacy one individual shows, the better the other variable perform and vice versa, the more entrepreneurial skills and emotional intelligence are developed, the more self-confidence is developed.

No relevant correlations have been found between the academic level and the skills or other abilities of the entrepreneurs.

**Figure 5. Correlations between GloPEW factors**

		<b>Correlaciones</b>				
		SEautoeficacia	EShabilidadempren	IEinteligemocional	Blcontrolentorno	PBbarreras
SEautoeficacia	Correlación de Pearson	1	,792**	,550**	,741**	,510**
	Sig. (bilateral)		,000	,000	,000	,000
	N	296	296	296	296	295
EShabilidadempren	Correlación de Pearson	,792**	1	,724**	,745**	,659**
	Sig. (bilateral)	,000		,000	,000	,000
	N	296	296	296	296	295
IEinteligemocional	Correlación de Pearson	,550**	,724**	1	,610**	,623**
	Sig. (bilateral)	,000	,000		,000	,000
	N	296	296	296	296	295
Blcontrolentorno	Correlación de Pearson	,741**	,745**	,610**	1	,547**
	Sig. (bilateral)	,000	,000	,000		,000
	N	296	296	296	296	295
PBbarreras	Correlación de Pearson	,510**	,659**	,623**	,547**	1
	Sig. (bilateral)	,000	,000	,000	,000	
	N	295	295	295	295	295

\*\* La correlación es significativa en el nivel 0,01 (bilateral).

Figure 6 illustrates the proportional distribution on the type of business support, expected or received, related to its origin (private or public). Significant differences have been found between men and women in the willingness to request business support. Women are more open to ask for support than men.

**Figure 6. Business Distribution of preferences in business support (public or private)**

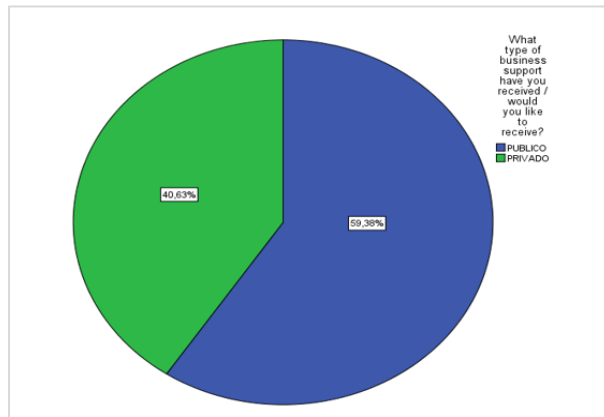


Figure 7 illustrate, on the left side, the data about the types of organizations providing business support to entrepreneurs for all countries participating to the research. Private consulting as well as trade and craft chambers are the most consulted organizations by the respondents who are open to ask for business support.

On the right side, however, the distribution of the same data per country shows some differences in the preferences expressed by the respondents. Consulting companies are most famous in Spain and Italy, whilst the most solicited organizations in Portugal are the business incubators and accelerators.

**Figure 7. Organizations where to apply for business support and the differences between countries**

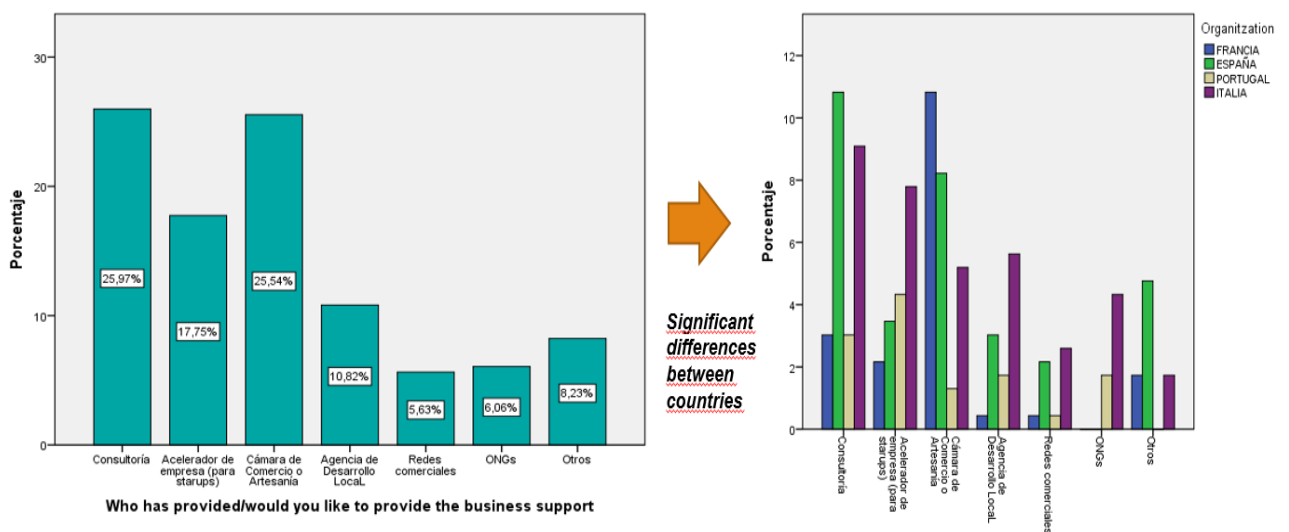
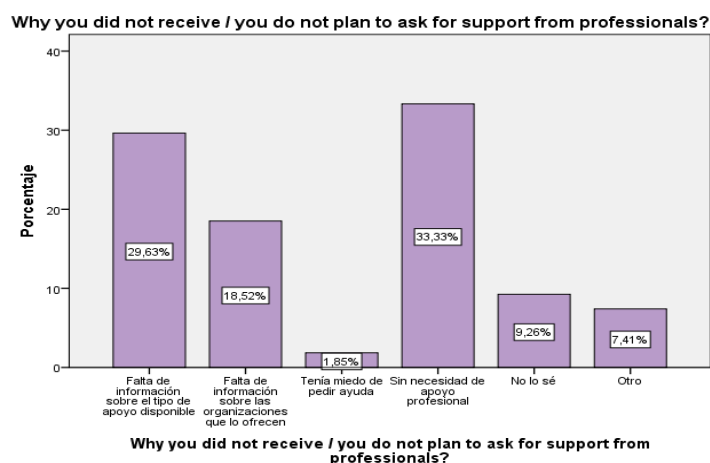


Figure 8 illustrates the reasons raised by the respondents for not receiving or asking for support. Three reasons are the most relevant:

- No need for business support (33,3%);
- Lack of information on the type of business support available (29.6%);
- Lack of information about organizations or institutions that offer business support (18.5%).

**Figure 8. Graphic representation of the reasons why business support is not requested**



## Results of the Study 2: The analysis of the Focus Groups

Once all the FGs were carried out by the project partners in the different countries, the quotes and feedbacks were gathered in one and unique table, presented here below (Table 2). The purpose of this activity was to analyse all the qualitative contributions, compare them and combine them with the data obtained in the quantitative study. Table 2 therefore shows the different results organized in relation to the dimensions studied (experience; personal factors; perceived barriers; skills; business relations & gender differences; support/follow up; expectations; and esteem) as well as the agreements and disagreements found by comparing all the results from the FGs. The column including the literal quotes clarifies, through examples of literal statements, the agreements and disagreements found in common.

**Table 2. Focus Groups Dimensions Analysis**

Country (Organization)	Literal Quotes	Agreements	Disagreements	Dimensions
<b>Spain (APECVA)</b>		100% No experience in entrepreneurship (Expectations and believes)		<b>EXPERIENCE</b>
<b>Portugal (ISCTE)</b>		50% less of two years in entrepreneurship 50% more than two years in entrepreneurship		
<b>France (CMA)</b>	"A need for freedom, to do what I want when I want" "My project, I believe in it, I'm sure, sure that it could succeed" "Since I was a teenager, I know I want to create [a business]" "[At] the beginning there is the fear of failure" "I start with zero financing, I am alone, I earn nothing at all per month [...]"	Academic formation related with the tasks		
<b>Italy (TMD 2000 INT)</b>	R: "I never thought I would have become an entrepreneur and nevertheless that this would have become my job. While on a trip in Brazil, I understood that the way of teaching music there was much more advanced than in Italy, I made the crazy decision to apply it here. It was a bet that me and my friends took."	Academic formation related with the tasks		

<b>Spain (APECVA)</b>	<p>F: Yes, I would say that they are (<i>the entrepreneurs</i>) people with ..., whom I have known, with a certain degree of courage or determination, not to be afraid to jump ahead.</p> <p>F: The enthusiasm, the emotion of starting something new ... And on the other hand, as a contrast, we would be talking about a bit of the subject, that point of fear, insecurity ... than that in my personal case, well, more or the less I can manage it.</p> <p>A: I think one of the most important points is trust. I would work on confidence and believing in yourself for each day when you wake up.</p> <p>L: I am living life right now as an entrepreneurship on a day-to-day basis. So hey, it's simple.</p>	<p>Self-Confidence (100%)</p> <p>Need for security or lack of it</p> <p>Grit (Courage/ Tolerance to the risk)</p> <p>Pandemic situation</p>	<p>Motivation</p> <p>Social Support</p> <p>Fear to fail</p> <p>Uncertainty</p>	<b>PERSONAL FACTORS</b>
<b>Portugal (ISCTE)</b>	<p>G: I don't think there will be any difficulties, it was a very simple decision, because, for a long time,</p> <p>I always had the idea of having my own company.</p> <p>J: In addition to the freedom, I have to manage my schedule, my working day, how can I work from home, I can stop working one day, and that 'It's very rewarding as a woman. (...) I started the</p> <p>company with the consolation (and it was an emotional consolation), of already having clients; of</p> <p>I already had people who believed in me and who were willing to work with me. I am very satisfied</p> <p>with this path that I chose as an entrepreneur.</p>	<p>Comfort / Well-being</p> <p>Need for family support</p> <p>Troubled previous experience</p> <p>Challenges –Risk</p> <p>Self-Esteem</p>	<p>Lack of support from society</p> <p>Life Disillusionment</p>	



	<p>S: In terms of emotional needs, that was a lot, feeling the support of my home. I</p> <p>I think this is typical of mothers, I don't know. "</p> <p>M: "(...) my fear was in this sense: of not being able to have enough strength and</p> <p>organization and still have to deal with a new audience like tourism "</p>			
France (CMA)		<p>Age and experience are related with anxiety and carefulness</p> <p>Self-confidence</p> <p>Grit(Courage/tolerance to the risk)</p>	<p>Fear to fail</p> <p>Uncertainty</p> <p>Loneliness</p> <p>Financial insecurity</p>	
Italy (TDM 2000 INT)		<p>Self-esteem</p> <p><b>Need for security or lack of it</b></p> <p>Grit(Courage/tolerance to the risk)</p> <p>Family support (Lack of encouragement)</p> <p>Stress</p> <p>Perception of Control of environment.</p>		
Spain (APECVA)		<p>Bureaucracy</p> <p>Large investment of time and money</p>		<b>PERCEIVED BARRIERS</b>

<b>Portugal (ISCTE)</b>		Budget limitation Bureaucracy Family conciliation Pandemic situation	Gender differences Innovation Lack of entrepreneurial formation	
<b>France (CMA)</b>	"Administratively speaking [...] I had to fend for myself to find information, because even the Chamber [of Crafts] could not answer me."  "[Talking about buying a house and having kids] that's why I waited until I had all of this before [starting out]" "My husband resigned because he was depressed with his boss [...] he started his business only two months before I gave birth to our first child. [...] I mean... it's a really good idea, no!"	Bureaucracy Financial difficulties Pandemic situation	Proper vital moment (contemplative stage) Gender issue Generational issues	
<b>Italy (TDM 2000 INT)</b>		Lack of entrepreneurial formation Bureaucracy Pandemic situation Lack of soft skills Lack of information Financial Difficulties Personal sacrifices		
<b>Spain (APECVA)</b>	R: I mean, Springsteen is a fantastic songwriter and singer, but his band was also fantastic and he had Clemmons, a drummer who was fantastic ... I mean you have to surround yourself with very good people, excellent people better in the product, always with the product.	Social skills Leadership Adaptability Teamwork Problem solving		<b>SKILLS</b>
<b>Portugal (ISCTE)</b>		Multitasking/Efficacy Resilience/Persistence Decision making Creativity	Attention to others Patience Passion Organization Leadership	





France (CMA)	"You have to know how to look for solutions where there are none"	Social skills	Technical skills (related to the activity)	
Italy (TMD 2000 INT)		Self-confidence Leadership Resilience Grit(Courage/tolerance to the risk) Flexibility Teamwork Social skills Marketing Technical skills (related to the activity) Money management Communication		
Spain (APECVA)	<p>F: It is true that in an environment, let's say an office, a center technically, let's say the fact that the woman, the man and the woman coexist is the boss, department, and let's say that it is seen as normal. No, it is not a problem. But instead, the line on the assembly line, having a supervisor is different from having a supervisor.</p> <p>J: They must have a higher degree than men, because in society there are gender roles, unfortunately, because women are attributed many times greater responsibility in the home and family care still.</p> <p>J: I get the feeling that sometimes women have to even more demonstrate their authority.</p>	<p>Gender roles in labour market</p> <p>Gender perceived barrier (women prove herself)</p>	<p>Entrepreneurs focused on economic incomes.</p> <p>Entrepreneurs are open to change and being decisive.</p>	<b>BUSINESS Relations &amp; Gender differences</b>

<b>Portugal (ISCTE)</b>	S: One of the obstacles has to do with age, and then yes, it is very difficult for a woman, from a certain age, to find placements in the labour market because there is still a concept of the expiration date.	Gender roles (age of women)		
<b>France (CMA)</b>	"My first opportunities with shops were difficult because there was a question of legitimacy, recognition of my work, the right price, defining a price is difficult when you start. So that was a bit of a barrier to expressing myself in the negotiation"	Social interactions (complex) Lack of self-confidence (young entrepreneurs)		
<b>Italy (TDM 2000 INT)</b>			Gender roles (specific sectors)  Female entrepreneurs are very closed.	
<b>Spain (APECVA)</b>		Lack of information Lack of financial support Tax consequences for companies		<b>SUPPORT/follow up</b>
<b>Portugal (ISCTE)</b>	J: In the first 3 years we trained in an incubator, developed products, services, and had products presented in selected national entrepreneurship competitions, and we never got any financial support to leverage the project. It had to be at the cost of our sacrifice."	Lack of financial support Lack of information		
<b>France (CMA)</b>	It's no use pretending, we can't do everything, nobody knows how to do everything" "It's a lot of advice [...] but it's also interesting because when you have a problem, you are not alone to face it."	100% of participants asked for support (private or public)		
<b>Italy (TDM 2000 INT)</b>		Lack of information		

		Lack of financial support Family support		
<b>Spain (APECVA)</b>		Freedom		<b>EXPECTATIONS</b>
<b>Portugal (ISCTE)</b>	J: It's very motivating, to build value for society and be able to employ other people, in addition to the freedom I have to manage my schedule, my working day.	Increase income Freedom Lack of recognition (previous)	Business expansion Stability	
<b>France (CMA)</b>	"When it comes to setting dates [on our objectives], it puts a pressure that is not always sustainable and there are things that are beyond our control"		No expectation because it brings too much pressure	
<b>Italy (TDM 2000 INT)</b>		Freedom	Youth entrepreneurship helps to recover economy (pandemic situation)	
<b>Spain (APECVA)</b>		Useful to identify social barriers and act.		
<b>Portugal (ISCTE)</b>				<b>ESTEEM</b>
<b>France (CMA)</b>	"Specifically supporting women also means reducing ourselves and saying that women need more support than men" "I am bothered by the expression "Entrepreneurship of women" [...], for me there is female and male entrepreneurship, but that would come to consider that a woman has a different type of entrepreneurship from a man"	Useful to identify social barriers and act.	Differences perceived between equality and feminism	



	and I find that very essentializing"  "The interest of the project is that it can help women who feel they have to justify themselves in a world that is more dominated by men."			
Italy (TMD 2000 INT)		Useful to everyone (men and women)  Useful to improve skills  Useful for to discover funding opportunities		

## Basic conclusions comparing quantitative and qualitative data

The most significant results issued by the quantitative and the qualitative investigations are shown in the table 3.

**Table 3. Summary of the results: comparison of quantitative and qualitative main results.**

GLOPEW	FGs
There are <b>differences between countries</b> when requesting <b>business support</b> .	Lack of information about support and financial aims
Only a small percentage (33%) indicate that they do <b>not need professional support</b> for entrepreneurship.	Lack of information about support and financial aims
Women are more <b>willing to ask for help</b> .	
<b>Academic level</b> is <b>not directly related</b> to entrepreneurship abilities <b>or skills</b> .	<b>-Social Skills</b> (communication, negotiation, careful); <b>-Resilience</b> (=Self-confidence. E.g.: "I know that I'll finally get it"); <b>-Problem solving</b> ; <b>-leadership</b> ; <b>-adaptability</b> ; (Flexibility and ability to adapt to changes; E.g.: "You have to find new ways of doing things when circumstances change") <b>-teamwork</b> <b>-Grit</b> (Courage/tolerance to the risk) – (Attitude: be willing to do things in a different and novel way) / <b>-Technical skills</b> (related to the activity) – (Attitude: Open to continue learning new things) (They are human abilities not directly related to the level of academic training of the person)
There are <b>no differences</b> between men and women in <b>biopsychosocial variables</b> (Self-efficacy, Entrepreneurship skills, Emotional Intelligence, Control of the environment and perceived barriers to leadership).	
Perceived barriers	Gender roles in labour market (age of women is a specific factor)
<b>Self-efficacy</b> correlates highly with the other skills and abilities	Self-efficacy is a big agreement (between FGs)

The results were compared and discussed amongst all the project participants to set useful recommendations on how to account for the gender dimension when conceiving different forms of support for entrepreneurs and enhance, most notably, female entrepreneurship.

## 6. An interpretation of the results obtained and recommendations for future actions

The comparison of the results obtained through the quantitative and the qualitative research (Table 3) has led the partnership to formulate the following interpretations and recommendations:

- There are differences between countries in the way individuals approach business support. In France, for instance, people seem more open to ask for business support, while in Spain the request is lower. The type of support expected (public/private) also differs between countries. However, if, on the one hand, the differences may be explained by the nature of the project partners and the relative network of individuals mobilized to participate to the survey in every country, on the other hand, the high percentage of individuals declaring to be uninformed about the types and/or organizations providing business support confirm the importance to **promote activities that raise awareness about the actors and aids available to develop entrepreneurship.**
- The quantitative investigation shows that women are more willing to ask for support than men, which is a result in line with the traditional model of masculinity, where men, find it difficult to seek support. The result of our survey may be explained therefore by how **culture and gender affect the propensity to ask for business support.**
- **Age and academic level are not always related to entrepreneurship skills.** There is a general belief that elder people with higher academic levels have more abilities to start a business, but considering the results of the ESTEEM investigations, it seems that such skills are not directly related with the academic degree of individuals. Any age and academic level are good to undertake entrepreneurial projects.
- **There are no differences between men and women in how psychosocial factors behave.** The ESTEEM investigations have explored self-efficacy, emotional intelligence, psychological well-being, and entrepreneurship skills (as defined above) to assess the possible differences between genders. Contrary to the initial expectations, both men and women who have participated to our investigations have the same perceptions of the barriers that limit entrepreneurship.
- However, the results shows that **female limitations are often higher than the ones perceived by men**, as they are affected by the objective limitations that society imposes on them (ex. different duration of maternity leaves, gender roles, etc.). This concept was particularly expressed in Portugal, where the participants to the focus

group agreed on the fact that gender roles and age have an impact on entrepreneurship, mostly affecting women's one.

- **Self-efficacy has a great impact both in all the psychosocial factors studied** (emotional intelligence, perceived barriers, psychological well-being) and the entrepreneurship skills. As self-efficacy reflects the degree to which one individual is able to successfully face challenges, it is a factor that acts as a possible predictor of entrepreneurship and, above all, of the persistence and motivation not to abandon an entrepreneurial project. Similarly, the fact of training and making progress also generates an increase in self-confidence, generating the motivational ellipse that makes every individual advance more and more and better. Consequently, **to develop women entrepreneurship, self-efficacy is a key psychosocial factor to strengthen.**
- Emotional Intelligence is another important psychosocial factor to develop in business leaders. It is statistically highly significantly correlated with all the other variables, in the sense that people with greater emotional intelligence are the ones who better manage barriers, have more self-efficacy and greater entrepreneurial skills. This relationship occurs in all cases, both considering age, educational level, gender, or country. **As emotional intelligence will facilitate the development of favourable psychosocial conditions for entrepreneurship, it is another key psychosocial factor that should be developed especially in women to support women entrepreneurship.**
- Specific recommendations for the training modules that will be developed under the following ESTEEM activities:
  - o all the psychosocial factors evaluated by the ESTEEM investigations (self-efficacy, emotional intelligence, control of the environment and perceived barriers) are a priority to train in women entrepreneurs, to strengthen their role as business leaders and increase the chances of success of their entrepreneurial project.
  - o Considering the findings in terms of psychosocial factors, learning modules, should contribute to:
    - I. Develop self-efficacy and explore its relationship with self-esteem;
    - II. Develop emotional intelligence with an appropriate focus, so that it helps female business leaders to face perceived barriers more successfully, makes them less affected by perceived difficulties and more motivated to undertake higher responsibilities. For instance, to develop activities that help individuals who feel nervous about starting a business to focus on what motivates their entrepreneurial project or on what types of

supports exists to make them less worried, instead of working on their anxiety and stress.

- III. Support the control of the environment: develop psychological clues, such as, for example, knowing where to focus attention to capture quality information, identify the best means to access the information, find nearby people who can support the process, etc.
- IV. Control or reduce the psychological perceived barriers: women entrepreneurs should be trained to focus more on the problem or its interpretation and not on the negative emotions (bad feeling) that, for instance, can arise, in the process of setting up a business (such as anxiety or stress)
- V. Selective skills to develop entrepreneurship. That is, develop the ability to see which skills of all the possible ones are the best for each case. For example, not all the same skills are required to run a company that offers a public service or one that develops materials in a laboratory. Individuals should be supported in their process of identification and development of the best skills for each specific case.

### How to support female entrepreneurship? Let's give Maria five tips to improve her chances of business success!

Based on the findings of the present research study, the recommendations of the ESTEEM partnership to Maria and any women willing to engage in an entrepreneurial project are as follows:

1. Self-efficacy is a key psychosocial variable that plays an important role in the success of an entrepreneurial project. Maria, as a business leader, should work on the development of her self-esteem and trust on her abilities to improve relations with other workers, potential clients etc.
2. For business leaders, social and communication skills are essential. Maria should work on them by rehearsing her commercial pitch, her business concept to others, embracing her entrepreneurial posture. Participating to events, trade-fairs and professional after works with the intent of networking is also an excellent way to train such skills.
3. Business support is an important factor for the success of an entrepreneurial project. The previous steps are essential to convince, for example, financial partners about the worth of a project. As a woman, Maria will probably be more open to ask for



support, but when presenting her entrepreneurial idea to potential investors, she must be self-assured of her abilities.

4. Though barriers are perceived in the same way by men and women regardless of the gender, several limitations imposed by society might restrain women to become entrepreneurs. Women, therefore, should work harder on the development of their psychosocial factors to overcome those challenges.

## Bibliography

Agenda 2030. United Nations. Retrieved from

<https://www.un.org/sustainabledevelopment/gender-equality/>

Bandura, A. (1977). Self-efficacy: toward unifying theory of behavioural change, *Psychological Review*, 84, 191-215.

Mayer and & Salovey, P. (1997). "What is emotional intelligence?" In P. Salovey and D. Sluyter (Eds). *Emotional Development and Emotional Intelligence: Implications for Educators* (pp. 3-31). New York: Basic Books

Skills-4U. (2018). Erasmus + Project: "Soft skills for entrepreneurs". Retrieved from <https://www.skills-4u.eu/>

Reyes-Hernández, O., Tristán, J., López-Walle, J., Núñez, A., Ponseti, F. J., Viñas, J., Reyes, S., & Garcia-Mas, A. (2021). El proyecto ERASMUS+ ELIT-in: "Integration of elite athletes into the labor market". *Cultura, Ciencia y Deporte*, 16(47), 59-68.

Rosenstock, I. (1974). Historical origins of the Health Belief Model. *Health Education Monographs*, Volume: 2 issue: 4, page(s): 328-335

Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of Personality & Social Psychology*, 57(6), 1069-1081.

## ANNEXES

### ANNEX 1: The quantitative questionnaire

The following questions were included in the questionnaire submitted for the quantitative investigation.

#### **SECTION 1 - Socio-economic data**

##### **Gender**

- ☐ Man
- ☐ Woman
- ☐ Other

**Age (in number)** \_\_\_\_\_

##### **Entrepreneurship profile**

I am

- ☐ Future entrepreneur (interested in in the process of creation of an enterprises)
- ☐ A young entrepreneur (less than 2 years in business)
- ☐ A well-established entrepreneur (more than 2 years in business)

##### **Location**

1) My entrepreneurial activity is based

- ☐ In an urban area
- ☐ In a semi-urban area
- ☐ In a rural area

2) My market is located:

- ☐ In a rural area
- ☐ In a semi-urban area
- ☐ In a local area

##### **Business support**

Do you/did you have received any support from professionals to help you setting up your business?

- ☐ YES
- ☐ NO
- ☐ Not yet, but I plan to ask for support
- ☐ Not yet, and I do not plan to ask for support

## SECTION 2 – Entrepreneur's profile

For this section of the survey, the respondent has been asked to consider the questions as if he/she was in one of the following situations

- facing a possible business opportunity,
- considering starting an initiative
- considering a possible business venture.

The respondent was asked to reply to the questions on the base of his/her own personal experience/perception and not with the reply he/she thought the surveyor was expecting.

Questions	Nothing in Agreement	Somewhat Agree	Pretty much agree	Strongly agree	Totally agree
I can always manage to solve difficult problems if I try hard enough.					
It is easy for me to persist with my project until I reach my goals.					
Thanks to my qualities and resources I can overcome unforeseen situations.					
I consider that I am able to communicate effectively with my colleagues and my superiors.					
I believe that I am able to organize my time and prioritize important tasks to be more productive					
I believe I am capable of achieving the objectives and goals that I set for myself					
I am able to put myself in the shoes of my colleagues and empathize with them					
I feel that I am more successful, when I see that I do things better than before,					
I feel very satisfied when I learn something new that motivates me to set new goals					
I pay close attention to my feelings					
I usually spend time thinking about my emotions.					
I let my feelings affect my thoughts.					
I can often define and name my feelings.					
If I think too much about things, complicating them, I try to calm myself down.					
I am able to manage my negative feelings					

I have been able to build a home and a way of life in line with what I like.					
In general, I feel that I am responsible for the situation in which I live.					
I feel there are stereotypes and preconceptions on women's roles and abilities					
I feel there are lack of senior or visibly successful female role models					
I feel there is a lack of significant general management					
I feel there are commitments to family or personal responsibilities					
I feel there is a lack of professional mentoring					
I feel there are failures of senior leadership to assume accountability for my advancement					
I feel a certain lack of desire to reach higher levels					

## ANNEX 2: The note for the participants to the focus groups

### Context

The craft sector plays a major role in the economy but still suffers from a degraded image in the eye of the general public resulting, amongst other reasons, from a lack of gender mix in many activities. As for an example, in 2019 the volume of women at the head of a craft company only reached 27% in France. Entrepreneurship experts assume that women start fewer businesses than men because they face more obstacles (including issues such as time and self-confidence). Mixed jobs, professional equality between women and men and female entrepreneurship are priorities to support the craft sector.

### What is ESTEEM Project?

ESTEEM is a 24 months project co-financed by the Erasmus + programme. Its aim is to support female entrepreneurship by encouraging trust and by exploring and developing new forms of entrepreneurship modules.

The project is led by the Chamber of Craft Lyon Rhône (France), in collaboration with the Spanish association APECVA, the Portuguese university institute ISCTE and the Italian association TDM 2000 International.

The project has 4 main activities:



1. To study psychosocial criteria influencing the entrepreneur' profile of men and women.
2. To allow female managers to enhance their skills on confidence and self-esteem consideration.
3. To encourage collaborative exchanges and peer support between female managers.
4. To facilitate access of female entrepreneurs to financing solutions.

### **Why it is important to study the psychosocial criteria influencing the entrepreneur's profile of men and women?**

Whether you are a female or man company head, you exist through your skills and credibility, even your excellence. Everyone develops their codes to assert themselves in relation to their environment, internally as well as externally. But can we say that these codes differ depending on the gender? At the risk of falling very quickly into very stereotypical situations, one often reads that "women have a great capacity for empathy, while men are conditioned not to have emotional intelligence". What exactly is it? This question is fundamental before the development of any solution to support entrepreneurship.

Indeed, if the codes are different, then the solutions to support entrepreneurship will have to adapt and therefore vary according to the audience.

#### Stereotypes and prejudices in the business environment

Gender stereotypes and prejudices are present in a lot of fields and contributes to increase the perceived barriers among women, which have been functioning, as a socially established "glass ceiling" that prevents the progression of women under equal conditions and opportunities.

The limitations imposed on women are more visible as we move up in positions and places of greater responsibility and power. In the business field, and notably in the craft sector, women have encountered many barriers related with stereotypes and prejudices. These socially generated limitations have been contributing to enhance a psychosocial profile in women, with a lower perceived level of **self-confidence**, lower **well-being**, lower **expectations of improvement** and a greater degree of **negative emotional influence** that are, at the same time, cause and effect of their difficulties to progress and undertake.

## The psychosocial factors selected for the investigation

### Perceived barriers

- It refers to an individual's assessment of the obstacles to behaviour change. (*Irwin Rosenstock, 1974 - Emphasis added by authors*)
- Exemples: the perception of one individual that there are stereotypes and preconceptions on women's roles and abilities; the perception of one individual to reach higher rank
- The lower are the perceived barriers, the higher are, for instance, the goals that one individual sets for himself/herself.

### Psychological well-being

- It is related to a person's satisfaction with his life and happiness. (*Extracted and adapted from Carol Ryff, 1989*)
- Exemples: the perception of one individual to be responsible for the situation in which he/she lives.
- The higher is the personal well-being, the higher is the perception of one individual to control the external environment (and by consequence, to face difficult situations)

### Emotional Intelligence

- It is the ability to perceive and express emotion (*Mayer and Salovey, 1997*)
- Exemple: the perception of one individual to be able to manage negative feelings.
- The lower is the emotional intelligence of one individual, the higher is difficult, for instance, to face a stressful situation

### Self-efficacy

- It is the belief that a person has about his/her ability to perform specific tasks or actions (*Albert Bandura, 1977*)
- Exemples: the perception of one individual to be able to manage and solve difficult problems by trying hard enough
- The higher is the self-efficacy of one individual, the higher are, for instance, the goals set by oneself

### Entrepreneurial skills

- The psychological elements that drive entrepreneurial individuals
- They include empathy, communication, planning, persistence, motivation, self-confidence,
- the higher is the perception of one individual for his/her entrepreneurial skills, the more likely he/she is to start a business

## The questionnaire on the psychosocial criteria influencing entrepreneurship

Our psychological experts have prepared a questionnaire, submitted during February and March 2021 to 296 individuals in France, Spain, Portugal and Italy. All respondents were major in age (+18 years old), with different profiles both in terms of academic level (Secondary education; Post-secondary non-tertiary education; Tertiary education) and in terms of entrepreneurial profile (future entrepreneurs, young entrepreneurs (less than 2 years in activity) and well-established entrepreneurs (more than 3 years in activity). Most of the respondents comes from the craft sector.

The aim of the questionnaire was to analyse how psychosocial factors impact entrepreneurship, whether they behave differently between men and women, and what are the most important factors to consider to support women entrepreneurship.

### First results from the quantitative analysis

- **There are differences between countries in the way individuals approach business support.** In France, for instance, people seem more open to ask for business support, while in Spain the request is lower. The type of support expected (public/private) also differs between countries. However, the differences may be explained by the nature of the partners and the relative network of individuals mobilized to participate to the survey in every country.
- **Women are more willing to ask for support.** In the traditional model of masculinity, men find it difficult to seek support. At the same time, women are more open to support. The result of our survey may be explained by how culture and gender affect the propensity to ask for business support.
- Only a small percentage of respondents (33%) indicate that they do not **need professional support for entrepreneurship**. In addition, when considering the reason why people plan to ask for support, around 50% of the respondents declare not to have the information about what the types of support available or on the organizations providing business support.
- **The relation between the academic level and entrepreneurship skills is not direct.** There is a general belief that people with higher academic levels have more abilities to start a business, but considering the results of our survey, it seems that such skills are not directly related with the academic degree of individuals.
- **There are no differences between men and women in how psychosocial factors behave.** We have explored self-efficacy, emotional intelligence, psychological well-being, and entrepreneurship skills (as defined above) to assess the possible differences between genders. Contrary to our expectations, men and women behave the same. In other words, both men and women have a low emotional intelligence and a low perception of their self-efficacy.
- **Self-efficacy has a great impact** on psychosocial factors as emotional intelligence, perceived barriers, and the psychological well-being. It also impacts highly on the entrepreneurship skills. In other words, if the perception of one individual to be able to perform a specific task/action is high, then he/she will
  - have a higher perception to be able to control negative feelings (high emotional intelligence)



- have a higher perception to be able to control the external environment (and by consequence, to face difficult situations) (high psychological well-being)
- lower perception of potential obstacles to the his/her activity
- have a higher perception of his/her entrepreneurial skills (be able to achieve the objectives and goals set by oneself; to communicate effectively with colleagues; to be motivated, to be optimistic)

All the psychosocial factors studied influence the entrepreneurial behaviour of women and need to be considered and reinforced to improve female entrepreneurship.

### ANNEX 3 – Additional questions for focus groups

Questions	Dimensions
Presenting/Experience- talking about the experience you have had... [what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	EXPERIENCE [activity&training]
Do you feel any emotional or psychological need when thinking (or have to) about beginning an entrepreneur avenue?	PERSONAL Factors [affecting entrepreneurship]
What are the most positive and negative aspects...?[What barriers have you encountered in your business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may be exceeded or lessened?]	BARRIERS
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business? [in general, and in particular a leader's personal skills]	SKILLS
What is your experience in dealing with... [differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...]] [Which / How /... How did they help...]	BUSINESS Relations &Gender differences
What support did you request / what were the difficulties or facilities?	SUPPORT/follow up
What are the future expectations for the business? /have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?	EXPECTATIONS
Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM



## ANNEX 4 – Verbalization of focus groups discussions

### France

#### FOCUS GROUP #1

#### Context

Location: Lyon, in the office of CMA Lyon-Rhône; Date: 12.04.2021; Duration: 1h 20 min.; Participants: 3 craftswomen and 3 members from ESTEEM project's team

#### Results

Questions	Dimensions	Ask/specify, if they do not speak about, and at the final phase of the interview	Answers
Presenting/Experience-talking about the experience you have had...	EXPERIENCE [activity&training]	[what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	<p>1. <b>Clémence: a craftswoman in woodworking (who wants to do creation and renovation of furniture), who just created her company</b> after a career change and after following a diploma program in carpentry (that she did while she was still an employee). She was working before as an executive assistant and as a designer in a design office. "I started out as an executive assistant, because I didn't really know what to do [...] and then as a woman, that's where we are placed", "I wanted to do everything, in manual [work], and I didn't really know [what to do] so I did a skills appraisal to help me ask myself the right questions."</p> <p>2. <b>Bérangère: a craftswoman specialized in the manufacture of zero waste cosmetic and cleaning accessories and in the organization of workshops to create your own cosmetics.</b> She has <u>created her company 4 years ago</u>. She has no official diploma in her sector because there are no regulations or mandatory certification to have to work in this sector yet. She nevertheless did some private/non-official trainings to reassure her customers. "I had no training or certification to do to get started [in my sector of activity]. I decided to follow some [trainings], but this is not mandatory."</p> <p>3. <b>Karine: a craftswoman who is a trainer in the bakery sector.</b> <u>She created her company 4 years ago</u> after a career change (she was an executive assistant before) and after doing a diploma program in bakery. When she started, she was offering trainings in bakery for private individuals and was selling cakes to private individuals. Since the pandemic crisis of 2020, she obtained an aggregation to become a training center and now offers professional trainings in bakery. She specified that no diploma is requested to offer trainings in bakery, but she followed one to gain legitimacy and reassure her customers/participants. "In bakery, to offer trainings to private individuals [...] you do not need a diploma.", "You can teach other people how to bake without having the diploma.", "I wanted to legitimize [...] I said to myself "wait, I will not train others without having the diploma"."</p>
Do you feel any emotional or psychological need	PERSONAL Factors [affecting entrepreneurship]		<p><b>A need for freedom and for doing what they want to do, when they want to do it.</b></p> <p><b>No more anxiety about going to work/doing their job and a feeling that they are at the right place doing the right thing.</b></p>

when thinking (or have to) about beginning an entrepreneur avenue?		<p>"A need for freedom, to do what I want when I want" (Clémence)          "I said to myself, I am starting my business and in the morning, I'll have less trouble getting up and working, even with [my] young children." (Karine)</p> <p><b>Excitement, combined with apprehension/fear and pressure</b>          "Excitement but above all a lot of fear" (Clémence), "why did they give me my loan?", "how am I going to repay it now?" (Karine)</p> <p><b>Fear of failure and of the negative judgment of relatives</b>          "[At] the beginning there is the fear of failure" (Karine)          "The look of all the relatives who say "but why does she do that frankly, [this is] nonsense..." (Clémence)          "At the beginning when I settled down, I settled down with someone, a friend who had graduated with me, because it's not that I couldn't settle down on my own, but I was afraid of not getting there" (Karine)</p> <p><b>A feeling of loneliness and of stress of being alone to make decision</b>, for example in administrative terms.          E.g. in the case of Bérangère, she asked for business support from the Chamber of Craft but had no answer or useful help because her activity was new, and they had no elements to help her.          "Administratively speaking [...] I had to fend for myself to find information, because even the Chamber [of Crafts] could not answer me.", "No one could tell me how I could get insured, what to do for the administrative procedures, I didn't know at all. And so I made a lot of mistakes at the beginning [...] the start was a bit chaotic, I didn't know if I should take a loan and stuff like that." (Bérangère)</p> <p><b>A fear to do financial investment</b>          "I was so scared at the beginning that I wanted as little investment as possible to repay financially", "I had an inheritance and I used this money to invest", "I had a shop at the beginning and it was a total failure and suddenly it really scared me and I said to myself "no never again".", "I was all alone and I had a part-time job next door, it was not possible", "I was too afraid of all the investments that the creation of a business requires" (Bérangère)</p>
What are the most positive and negative aspects you have experienced...?	BARRIERS	<p>[What barriers have you encountered in your business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may be exceeded or lessened?]</p> <p><b>Administrative difficulties:</b>          Clémence mentions <b>administrative difficulties</b> related to setting up her activity and a workshop (complicated administrative steps to take).          Difficulties as well to find information to resolve administrative issues, even though some help was asked to professional organizations.          "Administratively speaking [...] I had to fend for myself to find information, because even the Chamber [of Crafts] could not answer me." (Bérangère)          And more broadly, difficulties related to the skills they need to have to manage the business in general (financial, management, communication, digital skills etc). Their solution: look for the information themselves, get trained in these subjects and ask professionals for help (lawyers, accountants, etc).</p> <p><b>Time to launch the business / good timing:</b>          Clémence says that she would have not done it before having her house and before her children were older. "[Talking about buying a house and having kids] that's why I waited until I had all of this before [starting out]", "I think I wouldn't have dared and I wouldn't have been ready before", I said to myself [...] I'm going to think about myself and really what I want to do. [...] I have stability too, my husband has a comfortable job.", "I thought about it for a long time. We had another house before, which in the end was a little too big and which was really costing us too much. And so suddenly we sold the house to buy a smaller one and there I said to myself, here it is, now I have the means eventually to be able to get started. But I wouldn't have done it before. I wouldn't have dared. [...] I always try not to take too much financial risk" (Clémence)</p>

			<p>The three of them say that they do not think that male entrepreneurs question themselves as much as female entrepreneurs to launch their businesses.</p> <p>"My husband resigned because he was depressed with his boss [...] he started his business only two months before I gave birth to our first child. [...] I mean... it's a really good idea, no!" (Karine)</p> <p>"We [women] anticipate everything else" (Clémence)</p> <p>"With 2 young children [...] you have to juggle [between them and work]" (Karine)</p> <p><b>Development in general (planification, clients):</b></p> <p>"I started [by targeting] the professionals, because I told myself that it would be easier and that they would do larger orders [...] but in fact we are really dependent [...] so here I try to find a happy medium where I have both [as customers] the professionals and private individuals. But in fact, the professionals are like the private individuals, they are annoying because they have power." (Bérangère)</p> <p>Karine mentions that she had to adapt our business and the objectives she fixed at the beginning.</p> <p>"Working in what you like is good, working for the glory is not enough" (Karine)</p> <p>Bérangère mentions some difficulties as well related to the fact that she is alone in her company and cannot rely on anyone to help her to make key decisions.</p> <p><b>Difficulties linked to gender stereotypes:</b></p> <p>Karine mentions that it was difficult as a woman to start a business in her sector which is traditionally very masculine, she had to fight for her position. On the contrary, Clémence says that it was easier for her and that she benefited from her position as a woman. (CF BUSINESS Relations &amp; Gender differences)</p> <p>"A woman who arrives on the market, it annoys them, and a successful woman, it annoys them twice as much", "I managed to play my cards right [...] and prove [my worth]" (Karine)</p> <p>"I always had the feeling that we [women] have to fight a little more to be taken seriously. [...] We always have to justify ourselves a little more" (Clémence)</p>
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business?	SKILLS	[in general, and in particular a leader's personal skills]	<p>They mention:</p> <ul style="list-style-type: none"> <li>- The importance to be able to develop a network and have contacts with professionals in the same sector</li> <li>- To be able to have a long-term vision</li> <li>- To be capable of observing what is done by other professionals in the sector and get inspired by them</li> <li>- To have management skills, to have knowledge in administration, commercial, digital, communication</li> <li>- To have knowledge of the product and the business/job</li> <li>- To have multitasking skills</li> <li>- Adaptability</li> <li>- To be confident enough to be taken seriously</li> </ul> <p>"Over the first two years, your plan moves automatically", "We have to bounce back", "You have to have a strong state of mind" (Karine)</p> <p>"[You must] not want stability", "Do not imagine that in 5 years you can tell yourself 'it's good, I will be able to buy myself a house, have children', etc." (Bérangère)</p>
What is your experience in dealing with... [colleagues or leaders]	BUSINESS Relations & Gender differences	[differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...] [Which / How /... How did they help...]	<p><b>Relation with colleagues/ professionals from the sector:</b></p> <p>Karine explains that she started her company with a friend/business partner, but that it became quickly complicated: "Very quickly, we became very competitive, it's very difficult to have competition under the same roof [...] it was very complicated.", "[Now] I'm all alone and I'm doing very, well", "No employees. When I work with another trainer, I subcontract him/her."</p> <p>She says that it was also difficult to start in this sector of bakery as a woman when she first started, other professional/colleagues were telling her that it will be difficult for her.</p> <p>"Why did they tell me that? Because I was woman, they did not tell me that because I was a man", "At first, you are</p>

		<p>naïve", "You have to be assertive and as women, you have to, if you want to have the respect of your peers, you must [impose yourself]. [...] It's all the time, it's a fight every day. Be careful, you don't talk to a woman, you talk to a business manager, it's not the same thing.", "I have no more competition; they are all has-been" (Karine)</p> <p>"I handle the competition very badly" (Bérangère)</p> <p>For Clémence in woodworking, they mention that it is a traditionally more masculine sector. But as a woman in this sector, she says that she experienced nothing negative during the training time and later in the professional world, even though she had to deal with "insisting jokes" from some male colleagues. She believes that it was thanks as well to the internships she did in "smaller organizations" where she benefited from acts of "gallantry".</p> <p>"There were heavy jokes [...] but I came from the construction industry, so I was not too lost", "The internships also went well because I chose small structures. I think it's different [...] I have always been very well received and [I benefited] even more from gallantry. It is ok with me" (Clémence)</p> <p>She has the possibility to rely on a network and to use the premises of another professional (man) in the sector.</p> <p>"The carpenter next door, I offered him help [...] and he came back to me" (Clémence)</p> <p>"For me, competition is complicated [...] since I have not had my diploma for a very long time, I have just created my company, I do not feel legitimate at all and it is very difficult. Even people with whom it went very well, with whom I did my internship, I did not go back to see them to tell them that I want to [create my company]. There is one guy, I know very well that he will tell me that it is not profitable. I know he'll tell me that, I know what he thinks, but I don't wanna hear it" (Clémence)</p> <p><b>Negotiation:</b></p> <p>With time, Karine and Bérangère (who have created their companies 4 years ago) say they got better in negotiating and that they gained confidence with their experience. They are now not afraid to ask what they want and say no.</p> <p>Karine says that when she started, she was nice and sweet, but she got better in negotiation with time and now she is not afraid to express what she wants.</p> <p>"I have gained confidence with my experience and I will not put myself down", "I have no trouble saying no", "People have less qualms about negotiating prices that are not very high" (Bérangère)</p> <p>"The private customer has become very demanding, very unpleasant after coming out of all these lockdowns. They treat us as hiring [...] I said stop", "the more you let them do it, the less life [and time for yourself] you have [...] I am the one setting the rules now." (Karine)</p> <p>On the contrary, Clémence (who just created her company) feels that she is not legitimate yet, she feels that her company is not successful enough and that she needs to gain experience to be able to ask what she wants.</p>
What support did you request / what were the difficulties or facilities?	SUPPORT/follow up	<p><b>Professional support:</b></p> <p>In terms of professional support, they all requested some help from the Chamber of Craft or other public organizations (Pôle Emploi) and from the private sector (accountants, lawyers). They say that asking for professional support is a way to delegates issues to professionals with appropriated skills to solve them.</p> <p>"It's a lot of advice [...] but it's also interesting because when you have a problem, you are not alone to face it." (Karine)</p> <p>Nevertheless, reaching for professional support was not always helpful (CF PERSONAL Factors [affecting entrepreneurship]) and they sometimes had to do some research by themselves to have the answers they needed.</p> <p><b>Private support:</b></p> <p>They mention that it is very important for them to have support from their family, and that this type of support helps them a lot. "It allows you to be more serene" (Karine) "My mother helps me a lot with sewing, when I had big orders" (Bérangère)</p>

What are the future expectations for the business?	EXPECTATIONS	[have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?]	<p>Bérangère: she had defined some objectives before the pandemic crisis that she had to change and define new ones. Since the beginning of the pandemic crisis, she is facing an increasing competition. To face it, she invested in a new website and she is extended her target to private individuals.  <i>"I had an explosion of competitors [...] all my partners went to the competition which made cheaper prices", "I lost 80% of my turnover last summer."</i>            She also has the project to create a second company with a friend for which she should have more customers</p> <p>On the contrary, Karine says she increased a lot her turnover since the beginning of the pandemic crisis, by becoming a training center and by offering training for people wishing to change career in bakery. She is working on getting a certification to become the certifier of a training for which she would be the only one to deliver in the region. She does not want to have any more contacts with private individuals, but only focus in trainings. Her objective now is to find something she likes and being profitable at the same time.</p> <p>Clémence: she says that as she just created her business, she still has time and she has not fixed any objectives. She wants to wait to see how it will be, analyses which direction she should take, and she fixed herself a time limit to do that (she gives herself a couple of months).</p>
Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM		<p><i>"[The project can help] to see the possible problems that might be more faced by women than men, why not yes, it's interesting to analyze that"</i>  <i>"Afterwards, I think the problem is not so much being a woman but daring to do it [launching a business]. And I think there is more of a bigger problem than female entrepreneurship, it's finding the right time for a woman to do it when the man never asks himself when it is the good moment."</i> (Clémence)  <i>"Specifically supporting women also means reducing ourselves and saying that women need more support than men [...]"</i>  <i>There shouldn't be any help more specifically for women than for men because we should all be on an equal footing."</i> (Karine)  <i>"I have never asked myself the question of whether I should do things differently because I am a woman in entrepreneurship."</i>  <i>"The interest of the project is that it can help women who feel they have to justify themselves in a world that is more dominated by men, to help women to get started, to try to share their experiences and to give them this legitimacy they might be missing."</i> (Bérangère)</p>

## FOCUS GROUP #2

### Context

Location: Lyon, in the office of CMA Lyon-Rhône Date: 14.04.2021 Duration: 1h50Participants: 4 craftswomen and 3 members from ESTEEM project's team

### Results

Questions	Dimensions	Ask/specify, if they do not speak about, and at the final phase of the interview	Answers
Presenting/Experience- talking about the experience you have had...	EXPERIENCE [activity&training]	[what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	<p><b>1. Manon:</b> craftswoman / ceramicist, she obtained a diploma from the field of ceramicist 1,5 year ago and she created her company in the summer of 2020 (<b>less than a year ago</b>). She makes design objects and sculptures and she likes to position herself as an artist and product design. "It's going well, [the] launch [of my company] is going well"</p> <p><b>2. Céline:</b> she created her company specialized in design and manufacturing of lingerie <b>more than 2 years ago</b>. She has been working in this sector for 20 years and before starting her company she was a designer/model maker in a big company. Alongside her activity she decided to return to the university to do a master in sociology (on gender issues). "[...] it was a conviction. I was rejecting the system, I could no longer function in the system and wanted to function differently."</p> <p><b>3. Laura:</b> a craftswoman in textile who created her company 6 months ago (<b>less than one year</b>) specialized in the renovation of clothes. She studied in a business school and doesn't have a diploma from her field. She was sewing as a hobby. "I have always been good with my hands and it seemed obvious", "I was already sewing for my pleasure [...] without training, it is a bit inherited from my family", "I have no training in sewing, but a passion", "I always wanted to be an entrepreneur".</p> <p><b>4. Carole:</b> a future entrepreneur of 57 years old. She wants to start an activity in the sector of textile and design clothes for larger-sized women. She decided to go into entrepreneurship and start her activity after doing several odd jobs for years and being confronted with work situations in which she did not feel well. She has no diploma in the field of textile but took some sewing lessons in specialized centers. She is also trying to find funding to follow a training and she already tried to follow additional trainings to get a diploma (but it did not work because she doesn't want to invest her time in passing a diploma anymore).</p>
Do you feel any emotional or psychological need when thinking (or have to) about beginning an entrepreneur avenue?	PERSONAL Factors [affecting entrepreneurship]		<p><b>Stress, doubt, anxiety, lack of confidence and lack of self-esteem:</b></p> <p>The future entrepreneur (Carole) feels very stressed, uncertain, with a lack of self-confident and self-esteem and says that she has a lot of doubts. She expresses the need to find someone to work with her. She also has a lot of doubts on the financial side, on how to define her products in terms of quality/price and on her positioning on the market in general. She says that when she gets motivated and starts to want to do something (like deposing the name of a brand), she is quickly confronted to new difficulties (e.g. "but I will have to pay for this") and she stops herself.</p> <p>"I do not believe that I am an entrepreneur at all and I have not started yet", "I have my own brakes/obstacles which block me considerably"</p> <p>"There are lots of elements to master that I don't seem to master, but I would have to work on it, by being much more confident."</p> <p>"I'm dragging [in my entrepreneurial project] because I can't create or sew at the same time [for medical reasons], my body is preventing me from moving forward, it's just another brake".</p> <p>"I start with zero financing, I am alone, I earn nothing at all per month [...]" (Carole)</p> <p>But, on the other hand, she still believes that her project has a future: "my project I believe in it, I'm sure sure sure that it could succeed".</p>



			<p><b>Excitement, optimistic, motivated, confidence/ legitimacy</b></p> <p>Céline specifies that she started her business because "it had to be done" and says that she benefited from the right conditions to start after 15 years of experience in a lingerie company, having reached the age of 40, with her children having grown up and having started college, etc.</p> <p>The youngest participants (Laura 22 yo and Manon 28 yo) say that they were very motivated, excited and feeling positive when they first started their activities.</p> <p>"Since I was a teenager, I know I want to create [a business]" (Laura).</p> <p>Manon mentions that when she started her business, she was confident, excited, and motivated. She also says that it was easy for her to get started. She explains that she comes from a family that did not have a lot of money and that she learned very early to manage her money and save money and it seemed easy for her to manage the costs related to the creation and the development of her business.</p> <p>"I had my project for a long time, I had been working on it for 4-5 years, so I was ready"</p> <p>"Oddly, I haven't always had great confidence in myself, however, if it's for my business, I believe in it completely and I'm a hyper optimistic person so I can't help it"</p> <p>"As soon as I started it went very very well, now it's accelerating very quickly, to the point that I try to slow down a bit"</p> <p>"I'm really lucky, I had sellers very quickly, whom I did not go looking for but who came to me"</p> <p><b>A feeling of gaining power and control in your life and of having a good quality of your life</b></p>
What are the most positive and negative aspects you have experienced...?	BARRIERS	[What barriers have you encountered in your business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may be exceeded or lessened?]	<p>Some of the participants (Manon) says that they had no barriers to start. But they still mentioned the following ones:</p> <p><b>Difficulties related to COVID-19:</b></p> <p>They mention difficulties related to the health crisis, which oblige them to diversify their activities, modify their objectives and try new ways of developing their businesses.</p> <p>e.g. Manon explains that she started her activity during the pandemic crisis and her initial plan was to open a shop that still has not been opened yet. She expresses difficulties in terms of gaining visibility and for people to discover her and know her work.</p> <p>"[...] the situation has indeed changed. The beginning was already complicated because I had just omitted a small detail in my plan [...] so the beginning took longer than expected and that plus the COVID ..." (Céline)</p> <p><b>Financial difficulties:</b></p> <p>Specific barrier from the sector of textile: "In the sector of textile, there is a strong barrier to entry on the purchase of raw materials", it is a big obstacle at the beginning [...] more and more suppliers are selling in small quantities [...] but you have to know them" (Céline)</p> <p>They also mention significant financial investment that must be made at the beginning.</p> <p>"When I started I spent € 14,000 in purchasing [raw] materials. Fortunately, I had worked for a little over 20 years. I put all my savings [in my project]" (Céline)</p> <p>Other comment on financial difficulties to begin:</p> <p>"As soon as I graduated [in art history] I had lots of odd jobs, I did lots of odd jobs that were not cool [...] but I put a lot of money on the side. [...] when I started in my ceramist school, I had money, to start immediately after, because it is a profession which requires a sacred investment", "I did not understand very well at the time, now I realize it, the reality and what I was going to have to put [in financial terms]" (Manon)</p>

			<p><b>Gender issue:</b></p> <p>They exchanged a moment about gender issue, because Carole (57 yo), the future entrepreneur, was surprised by the positive spirit of the two youngest regarding entrepreneurship. Carole mentions that there might be some differences between generations, in the way women have been raised and regarding the representations they had when growing up and that the place of women has involved in the society.</p> <p>"There may be a generation, where indeed there are things that were done differently in terms of representations, and functions and gender", "I have the feeling that there are changes between generations", "Girl or boy, you [Manon and Laura] make no difference at all" (Carole). Céline (40 yo) confirms and says that she would have never seen herself getting into entrepreneurship: "I would never have become an entrepreneur before", "I have the feeling that my character has evolved a lot and that the little girl who was very docile 20 years ago, now she tells people to get lost when things are not fine", "I do things today that I would not have done 10 or 15 years ago and yet I have a strong character" (Céline)</p> <p>They also discuss about the representation of being a boss/company manager and say that they either didn't like the word "boss" or didn't have the idea they could be one until recent years. They both experienced a divorce and explain that when they were alone taking care of their kids, they had to take care of everything and manage everything and they then realized they were capable of it.</p> <p>"When I started in the professional world [...] often the bosses were men [...] so we were really very marked, we did not even think of taking the place of [a boss] (Carole).</p> <p>"My employees are my colleagues. In fact, I'm the one who makes the decisions, but the boss label I don't want to have it" ;</p> <p>"Either we collapse, or we face the difficulty [...] once we have faced it, we feel stronger"</p> <p>"Among young people, it is more the training path and the way of structuring your thoughts than the question of gender that matter" (Céline)</p> <p>The two youngest participants say that it has never been a question of gender for them (and they never question themselves about their capacities as women), they believe more that it is a question of character or related to the education you had (and how you were raised by your parents) "I think it's really related to my character, this [entrepreneurship] side" (Laura). "I was raised by a very strong woman, my mom" (Manon).</p> <p><b>Generational issues:</b></p> <p>Carole (future entrepreneur) mentions the difference between generation, with an older generation like hers who want to manage everything and as difficulties to delegate and ask for help in their entrepreneurial project. She believes also that the younger generation starts with the advantage of knowing the new tools, such as digital tools (social network).</p> <p>"It frustrates me not being able to do it alone, because until now I have mastered all my tasks in all the jobs that I have done and for a few years I have the impression that everything escapes me" (Carole)</p> <p>The two youngest entrepreneurs disagree, saying that they know young entrepreneurs that cannot ask for help neither or that themselves have difficulties to do it because they want to control all the aspects of their project.</p>
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business?	SKILLS	[in general, and in particular a leader's personal skills]	<p>They mention the following skills:</p> <ul style="list-style-type: none"> <li>– Rigor</li> <li>– Resourcefulness, cleverness, anticipation ("You have to know how to look for solutions where there are none" (Céline), "for example, you have to know what to do to suddenly get money" (Manon))</li> <li>– Skills to manage your finance</li> <li>– Open-mindedness</li> <li>– Resilience, get out of yourself, surpass yourself (even when you are going through a difficult period)</li> <li>– Self-confidence</li> </ul>



			<ul style="list-style-type: none"> <li>– Autonomy</li> <li>– Skills to listen to others, but also to be able to go through comments that make yourself doubt (coming from the relatives for example)</li> <li>– Self-confidence, being optimistic, believing in your project</li> <li>– To know yourself (your weaknesses and strengths)</li> <li>– To delegate and not to be afraid to call on other people in areas that you do not master, to not be discouraged from performing tasks / activities that are not your job and to keep your self-confidence <i>"It is impossible I think to create a business by counting only on yourself" (Manon)</i></li> <li>– To sell yourself and sell your products in an honest way</li> </ul>
What is your experience in dealing with... [colleagues or leaders]	BUSINESS Relations & Gender differences	[differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...] [Which / How / ... How did they help...]	<p><b>Relations with colleagues/professionals from the sector:</b></p> <p>The three entrepreneurs with experience mention the importance of having good contacts with professionals from their sector. They all try to find partnerships with other professionals to help each other (by collaborating with other designers, helping each other to gain more visibility, sharing materials etc).</p> <p>Céline mentions that she has <b>a relationship of trust</b> with her colleague who is her "pillar". Her colleague has experience and professional skills that are different from hers and she defines her as being very involved and invested. She says that they found a balance in their way of working together and that they complete each other.</p> <p><i>"I wanted someone different from me. She is much younger than me but when there is something, she says to me "you screwed up" and I accept it very well, but if she messes up, I will also say it to her. And we are on a real balance and that is what I wanted. [...] I really wanted to have an expertise in front of me" (Céline)</i></p> <p>She also knows very well her suppliers and that she has been working with them for 25 years. She feels lucky to have experience in this sector and the right contacts.</p> <p><i>"This transparency and this relationship of trust, it helped me a lot at all levels because people already knew me".</i></p> <p><b>Negotiation:</b></p> <p>When it comes to negotiation, they have different feedbacks.</p> <p>Céline, the entrepreneur with more experience, says that she is very good at negotiating and that all her life, she has been negotiating, so the exercise is not hard for her. She says that she has no problem to negotiate with clients and suppliers.</p> <p>Manon, the entrepreneur with less than 1 year of experience, says that she is not good to negotiate for personal issues but that when it comes to professional matters, she is not afraid of negotiating. She says that the skills to negotiate come with time. <i>"I was not very comfortable negotiating the financial aspects, but I have friends that are entrepreneurs and I talked to them about it [...] in the end I didn't ask myself too many questions and that went really well [in reference to a negotiation with a client she did recently]", "at the beginning we don't dare say no because we have the impression that everything is an opportunity but in fact the others need us as much as we need them" (Manon)</i></p> <p>For Laura, entrepreneur with less than 1 year of experience, she says it is difficult for her because she has the issue of not feeling legitimate: <i>"My first opportunities with shops it was difficult because there was a question of legitimacy, recognition of my work, the right price, defining a price is difficult when you start. So that was a bit of a barrier to expressing myself in the negotiation" (Laura)</i></p>

What support did you request / what were the difficulties or facilities?	SUPPORT/follow up		<p><b>Professional support:</b></p> <p>They mention having help from public organizations (Chamber of craft, national aids), private professionals (accountants, bank loans). "Our time is valuable", "it is an investment to call on professional supports", "It's no use pretending, we can't do everything, nobody knows how to do everything" (Céline)</p> <p>They mention the difficulty as well to ask for help and to learn to delegate, when you want to control all the aspects of your project, but also because you don't want to "bother" other people.</p> <p><b>Private support:</b></p> <p>They mention that private support is very important and can be encouraging and motivating, but sometimes it is necessary to filter the feedbacks you might have from relatives, who are sometimes scared for you when you start in entrepreneurship.</p>
What are the future expectations for the business?	EXPECTATIONS	[have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?]	<p>From the point of view of the entrepreneur with more experience (Céline), she explains that she had defined objectives at the beginning of her activity that had to evolve and be modified because the market is changing fast and is different than she thought when she first started. She had to diversify her offer. For her, having goals, especially financial ones, puts a lot of pressure, she had some at the beginning but took them away.</p> <p>It is the same for the other 2 entrepreneurs with less than 1 year of experience, they defined goals at the beginning that were not reachable or realistic with the reality of their businesses.</p> <p>Also, rather than objectives, they prefer to talk about expectations, stages through which they want to go, but without giving themselves specific deadlines to reach them.</p> <p>"The activity has changed a lot over the past 2 years, there is the project and then there is reality, especially in this period", "[my] firm goal is for each month to last one more month" [in reference to her business] (Celine)</p> <p>"I have clear goals, but I stopped having deadlines", "we don't realize what there is to do at the start", "My goal is 2 years, in 2 years I would like to start paying myself" (Manon)</p> <p>"When it comes to setting dates [on our objectives], it puts a pressure that is not always sustainable and there are things that are beyond our control" (Céline)</p> <p>"There is a lot of investment that I had not anticipated (trademark registration, purchase of equipment, etc)" (Laura)</p> <p>As for the future entrepreneur (Carole), she explains that she is starting by defining small and reachable objectives.</p>
Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM		<p>When talking about ESTEEM:</p> <p>I am bothered by the expression "entrepreneurship <u>of</u> women" [...], for me there is female and male entrepreneurship, but that would come to consider that a woman has a different type of entrepreneurship from a man and I find that very essentializing and that would come to consider in the bio-psychological criteria that a woman would be constructed differently from a man and I don't think so" (Céline)</p> <p>They also express that it is good because it could cover the issues around maternity and maternity leave:</p>

		<p>they mention that when you are a woman entrepreneur who is old enough to have children, there are issues regarding the continuity of your company if you have children and leave on a maternity leave, although parenthood is more shared today, they believe that the women are still "penalized" in their career in comparison to men, and that it would be useful to have help in this regard (how to anticipate and manage maternity as an entrepreneur).</p> <p>The most experience entrepreneur (Céline) says that she would have never start in entrepreneurship when her children where young. According to her, it is easier to start a company when you have no children or children that are already independent, and very difficult to start a company as a woman when you have children that are very young, because you have way more pressure to succeed and you also miss legitimacy and have a poorly recognized hybrid status.</p> <p>"I realize that I am very lucky in relation to the children. I.e. when I started, I was over 40 and my 2 children were born [...] today I realize with the people with whom I work that there is a real problematic of motherhood and of how you project and organize yourself ", "To become an entrepreneur at an age of being pregnant, having children, that poses real questions and that has a big impact", "in the context of a maternity, there is a lot more pressure [...] because there are personal obligations which are specific to the woman, because it is her who gives birth and indeed it is her who takes maternity leave and we are far from a professional balance on that" (Céline)</p> <p>"If I am on maternity leave, how am I going to organize the structure? Does it work without me or is it a real break of a few months [business shutdown]? When things work without you, there is a real guilt of not being here [...] these are questions that are quite heavy and it can also call into question the fact of allowing yourself to have children" (Céline)</p> <p>"I already have this pressure regarding children" (Manon)</p> <p>Manon also says that she reached an age where she says that she is questioning herself about having children and that she is already anticipating the period when she will have to take a maternity leave (by putting money on the side).</p>
--	--	--

## Spain

### FOCUS GROUP #1

#### Context

Location: Valencia; Date: 29.04.2021; Duration: 1h50; Participants: 5 participants (2 women and 3 men) and 1 member from ESTEEM project's team

#### Results

Questions	Dimensions	Ask/specify, if they do not speak about, and at the final phase of the interview	Answers
Presenting/Experience- talking about the experience you have had...	EXPERIENCE [activity&training]	[what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	<p><b>Our sample have a high academic level but no experience in entrepreneurship. (three of them said so explicitly). Therefore, the next answers, are in general terms, about expectations and believes.</b></p> <ol style="list-style-type: none"> <li>1. <b>Javier:</b> "Quote."</li> <li>2. <b>XXXX:</b> "Quote."</li> <li>3. <b>XXX:</b> "Quote"</li> </ol>
Do you feel any emotional or psychological need when thinking (or have to) about beginning an entrepreneur avenue?	PERSONAL Factors [affecting entrepreneurship]		<p><b>Big agreement: Self-confidence *</b></p> <ul style="list-style-type: none"> <li>- Need for security (3/5)</li> <li>- Grit</li> <li>- Motivation</li> <li>- Social support.</li> <li>- Fear to fail</li> <li>- Uncertainty</li> </ul>
What are the most positive and	BARRIERS	[What barriers have you encountered in your	<b>Big Agreement: In Spain there are a lot of bureaucratic procedures and they take a lot of time. (administrative difficulties)</b>

negative aspects you have experienced...?		business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may be exceeded or lessened?]	<p>"Quote"</p> <ul style="list-style-type: none"> <li>- Lack of information about grants and subsidies.</li> </ul> <p>"Quote"</p> <ul style="list-style-type: none"> <li>- Large investment of time and money.</li> </ul> <p>"Quote"</p>
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business?	SKILLS	[in general, and in particular a leader's personal skills]	<p>They mention:</p> <ul style="list-style-type: none"> <li>- Problem solving</li> <li>- Social abilities</li> <li>- Communication skills</li> <li>- Leadership</li> <li>- Team building</li> <li>- Adaptability</li> </ul> <p>"Quote"</p>
What is your experience in dealing with... [colleagues or leaders]	BUSINESS Relations & Gender differences	<p>[differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...]</p> <p>[Which / How /... How did they help...]</p>	<p>They mention 2 positions:</p> <ul style="list-style-type: none"> <li>- Entrepreneurs are very active ones, open to change and decisive.</li> <li>- In the other hand someone thing in entrepreneurs like a calculating ones and focused on economic benefits.</li> </ul> <p>"Quote"</p> <ul style="list-style-type: none"> <li>- Gender roles in different traditionally male jobs, it is rare for a woman to command.</li> </ul> <p>"The image I have is perhaps nothing more than a little skewed, but in environments, let's say, I open it for an automotive company where I work, no, but it is true that in an environment, let's say an office, a center technically, let's say the fact that the woman, the man and the woman coexist is the boss, department, and let's say that it is seen as normal. No, it is not a problem. But instead the line on the assembly line, having a supervisor is different from having a supervisor" (Fernando)</p> <p>"I would say that they should be the same, but unfortunately in reality they must have a higher degree than men, because in society there are gender roles, unfortunately, because women are attributed many times greater responsibility in the home and family care still" (Javier)</p> <ul style="list-style-type: none"> <li>- Women must constantly prove her worth</li> </ul> <p>"So I get the feeling that sometimes women have to even more demonstrate their authority" (Javier)</p> <ul style="list-style-type: none"> <li>- Men and women have different leadership strategies.</li> </ul>
What support did you request / what were the difficulties or facilities?	SUPPORT/follow up		<ul style="list-style-type: none"> <li>- Lack of information about grants and subsidies.</li> </ul> <p>"Quote"</p> <ul style="list-style-type: none"> <li>- Difficulty meeting the requirements needed to obtain aid</li> <li>- Tax consequences for large companies that decide to request aid</li> </ul>
What are the future expectations for the business?	EXPECTATIONS	[have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?]	<ul style="list-style-type: none"> <li>- Freedom to create your business and flexible hours</li> </ul> <p>"Quote"</p>

Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM		<b>Big Agreement: The project can be of great help if it reaches the people involved and is not left alone on a theoretical level.</b>
--	--------	--	--

## Portugal

### Index

#### 1 . METHODOLOGY

#### 2. RESULTS

##### A. Initial context: the creation of the company

##### A1.1 Emotional Factors Affecting Entrepreneurship

##### A1.2 Reasons for creating a company

##### A1.3 skills to be an entrepreneur

##### B. In the field: work context

##### B2.1 Success Factors/Positive Aspects in the Work Context



## B2.2 Barriers to Entrepreneurship

## B2.3 Professional relationships/Support for entrepreneurship

## C. Expectations

## D. Relevance of ESTEEM

# 3. MAIN FINDINGS

## 1 . METHODOLOGY

The procedure used to carry out the content analysis of the semi-directive group interviews was carried out using the computer program MaxQda 20, a program dedicated to the analysis of qualitative data (also known by the English term CAQDAS - Computer Assisted Qualitative Data Analysis).

Two group interviews were carried out (FG1 and FG2), each interview had 3 interviewees, therefore, a total of 6 entrepreneurs were interviewed.

We tried to differentiate the interviewees taking into account gender and seniority according to their work experience as entrepreneurs. Regarding gender, interviews were carried out with 3 women and also 3 men, but regarding the seniority categories, as defined by the project, the criteria were not fully met as only well-established and new entrepreneurs were interviewed.

The following table summarizes this profile:

Table I - profile of respondents

Group	Entrepreneurs/Name and acronym		Gender	Time/type of experience in entrepreneurship	Age	Business area	Partners	Previous experience in the business area
<b>FG1</b>	E.R.	ElRa	F	Young	43	Skin cosmetics	+1	No
<b>FG2</b>	J.A.	JuAn	F	Well-established	40	Digital technologies	+2	Yes
<b>FG2</b>	S.A.	SiAm	F	Young	47	Communication Marketing	0	Yes

<b>FG1</b>	G.D.	GiDi	M	Young	?	Video production and editing	+1	Yes
<b>FG2</b>	L.S.	LuSi	M	Well-established	44	Industrial design, architecture and visualization	+3 &3 colaborators	Yes
<b>FG1</b>	M.L.	MaLe	M	Well-established	?	Tourism (Restauration)	0	Yes

The interview script included eight blocks: Brief narration of Professional History [EXPERIENCE [activity&training]; PERSONAL Factors [affecting entrepreneurship]; BARRIERS [Positive and negative aspects of the business/How the business is managed]; SKILLS [in general, and in particular the leader's personal skills]; BUSINESS Relations & Gender [differences]; SUPPORT/follow up; EXPECTATIONS [targets/objectives to achieve]; ESTEEM [Considerations on the importance of the project to promote women's entrepreneurship]

In a first phase of the work, which comprises the content analysis assisted by the computer program, systematic reading of the interview transcripts was started, which allowed the adjustment of the analysis categories (previously built from the corresponding blocks of the script, in which interviews were based on a provisional grid with a view to its insertion in the computer program). The categories to be analyzed thus resulted from a mixed procedure (a priori and a posteriori). From this stage onwards, the categories found were progressively refined based on the selection of more detailed information from empirical information, the codification stage. In addition to proceeding with the characterization of the interviewees, it was thus possible to identify 3 main categories, in the first level of analysis - PERSONAL; SOCIAL; EXPECTATIONS - and its second and third level components, from which the different meanings of content related to the questions asked during the interview/summarily described in annexe I (category dictionary) unfold.

The results obtained are then listed, taking into account, precisely, the categories created from the answers given by the interviewees.

## 2 . RESULTS

In this report, we chose to describe in chronological terms the experience reported by the interviewees regarding their business: initial context, work context, future context. Specifically, we first consider the initial context of the creation of the company, in which the subjects dealt with were more centred on personal factors: those that affect entrepreneurship; skills and motivation needed to be an entrepreneur. Then, the work context itself was considered, - encompassing a social dimension (mainly professional) - and taking into account all the experience of the interviewees



during the development of their business activity: the success factors for the business, the barriers felt; the working relationships between peers and outside the company and the support that the interviewees took into account for the creation and development of their company. And, finally, the future expectations regarding the business activity of the interviewees are exposed, as well as their opinions regarding the relevance of studies such as ESTEEM.

#### A. Initial context: the creation of the company

Consulting table I, relating to the profile of the interviewees, it can be seen that only in the case of a young entrepreneur (EIRa), there was no previous experience in the field of work developed, whether in the scope of business activity or not. The remaining interviewees continued to develop work in areas in which they already had professional experience, even maintaining old working relationships, which allowed them greater comfort, being able to resort more easily to support, especially from their network.

It is important to start by describing your experiences in this phase of the creation of the company, taking as a starting point a table that summarizes the categories and subcategories retained:

Table II - Personal factors that affect entrepreneurship essentially in the initial context

Dimensions (level I categories)	PERSONAL		
Chronology (presentation of results)	A - Initial context		
Level II Categories	A1.1- Emotional factors that affect entrepreneurship	A1.2-Motivations to be an entrepreneur	A1.3- Skills to be an entrepreneur
Level III Categories	Comfort / Well-being: Creativity Increased responsibility Satisfaction/Freedom/More Self-Esteem Support: family, partners  Insecurity:	Autonomy/Control challenge/motivation Difficulty in pursuing a career Freedom Increase income Lack of recognition of previously developed work Need for change	Attention to others Lead by example Multitasking/Efficacy Organization Patience Passion Resilience/Persistence decision making Recognition of work/merit

	Challenges / Risks / Fear of failure / Disillusionment / lack of support from society / lack of self-esteem / weight of bureaucratic aspects (easily overcome at this stage) Troubled previous experience Work-family reconciliation		----- Formation Networking
--	--	--	----------------------------------

### A1.1 Emotional Factors Affecting Entrepreneurship

In general, it can be considered that the aforementioned emotional factors balance relative comfort and insecurity. Even considering the difference in terms of professional experience on the part of the interviewees, it can be said that, in the initial context, that of the creation of the company, opinions were converging, and this difference factor did not influence their states of mind, as all demonstrated that there are similar aspects, - more and less positive, - when taking this new step in their professional careers.

Most respondents indicated that they felt a predominantly positive emotional state when the company was created, of enthusiasm, guided by the need for change, and freedom, by the possibility of exercising their professional activity not directly depending on others, also instilling some possibility of to be creative in their work, due to the challenge that this phase of their lives constituted, but above all due to the motivation and comfort in family support. The following excerpts demonstrate these ideas:

"I felt that what I was doing was happening. At that time, [from the creation of the company], I was happy, everything went very well" (FG1, Pos. 6, EIRa)

"I don't think there was any difficulty, it was a very simple decision, because, for a long time, I always had the idea of having my own company (FG1, Pos. 7, GiDi)

"Besides the freedom I have to manage my schedule, my working day, how can I work from home, I can stop working one day, and that's very very rewarding as a woman. (...) I started the company with the comfort (and it was an emotional comfort), of already having clients; of already having people who believed in me who was willing to work with me. "I'm very satisfied with this path I chose as an entrepreneur." (FG2, Pos. 4, JuAn); (...) I agree with everything that has been said about freedom, the question of motivation because if you are doing something that we think of, that is very gratifying." (FG2, Pos. 29, JuAn)

“It was to continue something we were already doing, but in the type of company and as a society” (FG1, Pos. 7, GiDi)

One of the factors that contributed the most for them to carry out their business initiatives, and about which there was a great consensus among the respondents, was having the support of their family. This support was a decisive factor in the decision to set up the company, as LuSi says: “Of course, at the family level it was also necessary, family support without which, perhaps, I would not have taken the decision to say goodbye to the other company to create this new one. (FG2, Pos. 17, LuSi)

Curious is the indication of SiAm, who combines the need to feel family support with the gender dimension:

“In terms of emotional needs, that was a lot, feeling the support of my household. I think this is typical of mothers, I don't know.” (FG2, Pos. 11, SiAm)

But if this support was necessary, and positive, for the start of their business, it also involved some risks, with which they had to deal:

JuAn, - who had no children at the time he created his company and admits that, for this reason, it may have been easier to deal with the creation of the company - but adds that he felt “the support of the household, and the weight of the risk in that”. (FG2, Pos. 13, JuAn)

MaLe, on the other hand, had some difficulty in reconciling family and professional life, although in previous entrepreneurial experiences, indicating that, “(...) my fear was being able to organize myself to have time for my family: my wife, my daughter who was born” (FG1, Pos. 8) (FG1, Pos. 8, MaLe)

According to the testimonies obtained, it can be considered that among the less positive aspects, related to feelings of insecurity, are on the one hand the difficulty in reconciling family and professional life, but also because of starting something new and this constitutes a risk, and if you are afraid of failing, and, on the other, the experience of remarkable experiences, prior to the creation of the company, in your professional life (aspect to be developed in point B2.2). The following excerpts reflect these positions:

“(...) there was an emotional issue here, which is the fact of leaving a company and creating a new one. And it's this insecurity that affects us all, which is realizing what the future will be like.” (FG2, Pos. 17, LuSi)

“(…) my fear was in this sense: of not being able to have sufficient strength and organization and still having to deal with a new public such as tourism” (FG1, Pos. 8, MaLe)

“(…) it's not easy to maintain self-esteem and keep going forward, and knowing that one thing is also to have a job, let's say, a company that is run only by one person (I've had this experience too), and another thing, which touches much more with the emotional part, is when we create a company and we know we have someone to pay the salary to. And many times we pay that person's salary and run out of our monthly salary. And these emotional issues move us every day. Not only at the beginning of the company's creation, but every day. ”(FG2, Pos. 17, LuSi)

If the bureaucratic aspects necessary to set up the company were more complicated for some of the interviewees and felt like an obstacle to better business development, they were, however, easily overcome, having their weight as an obstacle, it was felt much more over time and not when their companies are created:

“When I started outlining the entire project, I was already very clear on where I wanted to go. The difficulties are now. (...) I thought it was complicated when I was in the bureaucracy phase, the tests, the development of a cosmetic product is time-consuming, it goes through many tests, dermatological, biological - I had to study all of this - and this part is difficult, but nothing compares to when we're actually on the ground”. (FG1, Pos. 10, EIRa)

The following images and table illustrate the emotional factors described:

Table II - Degree of agreement on emotional factors that affect entrepreneurship

Emotional Factors Affecting Entrepreneurship	Degree of agreement by respondent
Comfort / Well-being: Satisfaction / Freedom / More self-esteem	100%
Need for family support	100%
Troubled previous experience	83%
Challenges/Risk/Increased responsibility	75%
Difficulty in reconciling professional and family life	50%
Disillusionment / lack of support from society	25%

## A1.2 Reasons for creating a company

One of the main reasons that led to the creation of their businesses was the difficulty in progressing in their career, the lack of recognition of the work developed, were the main reasons mentioned by the interviewees, with a consensus on the weight of these factors for their decisions to change course, constituting your own company. This general situation of the previous work of these entrepreneurs, combined with greater autonomy and freedom at work, but also the joy of new challenges and the desire to earn more income, were the lever that enabled his career change.

An example about the lack of professional recognition is transmitted by SiAm:

“What led me to create the company has a lot to do with professional experiences that wear us out, that we feel that we have been making an effort and that this effort is not recognized and there is a point where we go for this: I do it for me and I do what I believe and the way I believe. And I think the second and third time we thought that if we were the ones to manage, we would manage differently, so it's better to prove what I think and enjoy it and be me taking the risk and managing it.” (FG2, Pos. 23, SiAm)

Although most interviewees do not report feeling that there are gender differences at work - as will be explained in point 2.3 - one of the reasons that led to the creation of the company, they were based on these assumptions. They were described precisely by a woman (JuAn) Here, we speak very concretely of a feeling of male domination due to the lack of appreciation of women's work:

“My co-workers and I, from the company I worked for, came from a very decadent situation at the company I was at, in which I didn't feel due recognition. (...) men from outside were always brought in, to make more value, according to them. But the last straw, for me, was one of those bosses who had a very arrogant, very invasive attitude, through Facebook, he controlled the time, if I was online I would send messages, “look, there's a meeting...”. And this made my relationship with the company very difficult” (FG2, Pos. 13, JuAn)

Finally, there is an excerpt from DiDi's testimony that mentions the importance of the monetary aspect and then the summary table :

"And obviously, at the salary level there was also a limit of what I could do when I was working for other companies, and that limit no longer exists, when the company is mine, and all I can earn is that the company can grow. Therefore, also in this sense, it ended up being one of the points

that enticed me to take risks and make the company, - the perspective of being able to earn more and more, which is important.” (FG1, Pos. 15, GiDi)

Table III - Degree of agreement on reasons for entrepreneurship

Reasons for entrepreneurship	Degree of agreement by respondent
Increase income	100%
Autonomy/Control/Freedom	100%
Lack of recognition/appreciation of previous work	100%
Challenge/Motivation	83%
Difficulty in pursuing a career	50%
Need for change	50%

### A1.3 skills to be an entrepreneur

When the interviewees were asked about the skills needed to be a successful entrepreneur, the answers were in two directions: at the personal and relational level, but also has as its main object the company itself, the conditions for the company to function satisfactorily.

The unanimity of the opinions obtained fell on the capacity for resilience, defined as the ability to persist, not to be discouraged in the face of obstacles encountered. As EIRa and GiDi refer, when they say that this is an essential skill in the world of entrepreneurship:

"Resilience is necessary because there are problems we anticipate and there are others we never thought would arise." (FG1, Pos. 24, EIRa)

"I think EIRa said it all: resilience above all. (...) you have to have a little patience and resilience and say, "Well, we failed today and tomorrow it will be better". (FG1, Pos. 27, GiDi)



Also the ability to unfold into various roles, to assume different functions in the company that they manage effectively, - multitasking and efficiency - was one of the competencies in which there was unanimity:

"Entrepreneurs have to be people with an ability to be 'well rounded', people who can embrace these multiple skills, because the small business owner has to wear the various hats, he has to put on the various hats: sometimes he is developing commercially, sometimes you're managing financially and sometimes you're (...) managing teams, and therefore you have to be a person with enough elasticity to be able to embrace these different hats." (FG2, Pos. 31, SiAm)

Decision-making, the ability to create, innovate, and constant attention to employees, are other skills highlighted. The following testimonies are testimonies of this:

"Quick decision is a skill that a leader needs to have, because sometimes we have to make painful decisions and it's better to decide quickly and go ahead with the decision, than not deciding and ignoring, which would be worse." (FG1, Pos. 26, EIRa)

"Another important competence is having the ability to create partnerships to present an increasingly innovative service to the customer." (FG2, Pos. 27, LuSi)

"(...) it's important to know and be able to deal with the fact that we're going to fail and that at some point things will go wrong and not get too discouraged about it. It was something I had a lot of (even before the company), - I had some difficulty in making some decisions that later went wrong, I got a little discouraged with it and affected a little bit. Now not so much." (FG1, Pos. 27, GiDi)

Not necessarily with a lower consensus, but only mentioned explicitly by three of the interviewees, passion for the work, patience when dealing with failures and setbacks, knowing how to lead by example and the ability to be organized is indicated.

"(...) before even creating the company, we talked a lot about how we should manage our company in terms of leadership, and we work a lot with leadership by example. In other words, we believe that if people are happy to do the work and that we give them conditions, both in terms of infrastructure and even in an emotional level, of jobs, let's say, there are boring jobs and there are interesting ones, but if the boring jobs become interesting, and if the whole team collaborates, - the environment in the company is also favourable. Therefore, we may have problems, and

maybe we are anxious to pay a salary, but the example that we set and that we pass on to employees has to be a positive example. I think that, deliberately, it's also a bit of leading by example, - it's having some negative previous experiences, and having them well present, to convey a positive message to our employees." (FG2, Pos. 34, LuSi)

More linked to the company itself, the need for training for better work performance was also pointed out (also valid in other areas of personal and family life), but mainly the need to work in a network.

"Networking I don't think is a phase, it's essential: That it is increased by the consequences of the pandemic, for example, but the company was always founded on this assumption that we were not going to grow in structure without entering into solid partnerships." (FG2, Pos. 8, JuAn)

"Trying to make school processes so that anyone who works with us can do things well and, above all, organize themselves so that they can have a life outside of work. Because sometimes many entrepreneurs end up with a working life on top, they can't have any time for private life, for their children or even to do the things we like to do." (FG1, Pos. 29)

The following table and image summarize the weight of skills recognized by the interviewed entrepreneurs:

Table IV - Degree of agreement on skills for entrepreneurship

Competences for entrepreneurship	Degree of the agreement by respondent
Resilience/persistence/don't get discouraged	100%
Multitasking/Self Efficacy	100%
Decision making	83%
Creativity/Innovation	50%
Attention to others	25%
Patience	16,60%
Passion	16,60%
Organization	16.6%
Lead by example	16.6%



## B. In the field: work context

In this dimension of analysis, the success factors for entrepreneurship are exposed, the barriers encountered and also the weight of professional relationships in this success.

As in point A of this report, a table summarizing its contents is presented:

Table VI- Factors that affect entrepreneurship essentially in the work context

SOCIAL/Professional/Relational		
B - Em campo: contexto de trabalho		
B2.1- Factors for success	B2.2- Barriers to entrepreneurship	B2.3- Professional relationships
Ability to innovate/respond to challenges and be motivated Have external support to the company Networking / establishing partnerships Trust in colleagues Valuing the work of others	Budget limitation Bureaucracy (too much) Competitiveness in business / closing / secrets Disillusionment with ideals to be achieved / lack of support from society/lack of self-esteem Difficulty in making a difference, innovating Difficulty in separating work life from private life Difficulty networking/Using personal networks Gender Discrimination/Male Domination Lack of different types of support Manage information (difficulty) woman's age Multitasking (the unfolding of roles by the entrepreneur) Social and economic crisis/Covid Training (lack)	Competitiveness in business / closing / secrets Gender discrimination Job training (need) Trust in colleagues Use of personal networks (to the detriment of professionals)

As factors that contribute to the business success of these interviewees, the most relevant will be specified below, as well as the aspects they consider to be the most positive in their day-to-day work.

## B2.1 Success Factors/Positive Aspects in the Work Context

The factors considered to strongly contribute to the success of these entrepreneurs' businesses, and not taking into account here aspects already described above related to point A (more of a personal nature), are essentially the following: Networking / Establishing partnerships; Valuing the work of others; Have the capacity for innovation/creativity; Have external support to the company

The idea that networking and the creation of partnerships are essential for the business to develop in the best way was unanimous, as even if these entrepreneurs unfold in multiple roles - as mentioned above - their knowledge and skills are not enough for the company to grow solidly.

An example of this reality is the following testimony:

"But to be successful, I think that, in our case, - and in the end it was also with this objective that we created the company - is that it works a lot in networks with other companies (...) We, to expand this network of partnerships and knowledge, are also encompassed, based in an incubator, in which the incubator itself also belongs to a national network of incubators, and, therefore, we have access here to a tool that allows us to constantly receive information." (FG2, Pos. 27, LuSi)

However, this path is not easy for everyone, and our interviewees, for the most part, end up using their networks a lot, which, as SiAm says, "are both in terms of partners, investors, and customers".

LuSi adds to this need to "break barriers between people", in essence, to value them for their work through communication, openness.

"One of the positive points - to emphasize this again - is the relational issue between people and the creation of networks, both with employees and with our customers. (...) So, it is this breaking of barriers between those who do the work and those who asked for the work, - and knowing that there is a person on this side, and there is another person there,- and this relationship between companies is more than a relationship between companies and is a relationship between several people" (FG2, Pos. 21, LuSi)



"The ability to recognize people's efforts, the ability to recognize merit and effort, and what people contribute to companies, to the growth of companies, - which is often much more than just their work from day today. [People] also invest, they also take risks with us. I think the recognition of this investment and the ability to align people with our vision is very important. (FG2, Pos. 33, SiAm)

Finally, SiAm's opinion is highlighted here, regarding the importance of creativity:

"A very positive part is the way we can manage our lives with completely different freedom and creativity. And that's one of the things that I enjoy the most and that I think is the most positive about it: it's the ability to create something. That's what makes me shine when I talk about the company and having the company, - is that we're creating something that's ours and we can shape it our way and create the impact we want, and change the world the way we want. This for me is more positive." (FG2, Pos. 23, SiAm)

MaLe is aware of a feature in peer relationships without which her business would run the risk of not succeeding: trust between co-workers.

"For my part, the experience of being with colleagues – in the Restauração there are usually many people working, there are always people who come in during the summer, or because they stay for a while, etc., - but it has always been the trust with all the people in the team, has always been trusting as a lever. Sometimes he is suspicious, he makes us create a lot of processes to try to control the whole business, and no: it's trusting, teaching – he taught, obviously, when they got in – and then it was trusting, it was also setting an example. Don't just keep those orders, always at the same height, like, times when we work, like no there are positions, you are not what you command, - I could be at the table, I could be serving glasses, and I was trying to change them all. At the point that after 3 years, more or less, when I had the opportunity to open the other bar, I invited one of them who had worked with me since the beginning, - which is Gonçalo - to be my partner, so that things can be more organized, so you can have time for your family. And yes, trust was quite good, in my case, to deal with people." (FG1, Pos. 33, MaLe)

"It has been very challenging because it's about reconciling professional, family and personal life, but also very, very motivating, to build value for society and be able to employ other people, in addition to the freedom I have to manage my schedule, my working day (FG2, Pos. 4, JuAn)

## B2.2 Barriers to entrepreneurship

The main barriers identified by the interviewees are related to the lack of support at various levels, whether in work areas that they do not dominate, more focused on customers, such as the commercial area, the marketing area, or whether they are more related to the operation of the company itself, such as human resources, administrative processes, various bureaucracies, financing, or to the global world, such as possible relationships with other companies in the field or difficulties in times of crisis with the pandemic crisis that we are experiencing now. To these factors are also added as barriers, the emotional and relational aspects (gender differences) already discussed above. It should also be noted that some advantages or aspects considered positive for the success of the business, such as networking and the creation of partnerships and even support at the family level – considered fundamental for the stability of these entrepreneurs – can also constitute barriers to entrepreneurship.

Therefore, if, as mentioned in the previous point, networking is a factor for the success of companies, there is some difficulty in achieving it, as it will depend on the business area that is managed. It appears from the statements obtained that in IT companies it will be much easier to work in a network, even in terms of international partnerships, than in service areas or in the cosmetics area, as EIRa reveals:

“I think it's very important that we have contact with people who are in the same industry as us. In my industry, specifically, everything works a lot with secrets, there is a lot of attempts not to openly communicate what each one does.” (FG1, Pos. 31, EIRa)

However, one of the main barriers to entrepreneurship, and on which there was great consensus, was the lack of support, especially financial support.

“From the negative aspect I remember some things from the beginning of the creation of the Cloud, it was very difficult to get support. We only managed to make the company reach today at the cost of a lot of personal sacrifices and a lot of our investment. We never managed, even being inside an incubator, in the first 3 years we trained in an incubator, developed products, services, and had products presented in selected national entrepreneurship competitions, and we never got any financial support to leverage the project. It had to be at the cost of our sacrifice.” (FG2, Pos. 29, JuAn)

"My beginning was much less risky because I reduced the company's initial investment plans a lot to try to adjust to the market - but what I noticed a lot was two things: one is (and I don't think it has that much to do with the fact I'm a woman) has a lot to do with the fact that I'm not an IT company, because it's very sexy and very easy to find investment for companies that are developing information technologies, even because it's

an asset that is considered achievable in terms of evaluation, and everything that has to do with services, it is extremely difficult to get the investment (FG2, Pos. 3, SiAm)

“We are launching our tool on the market, an internal development, an internal investment. In other words, from the projects provided--- we took a part of this to support infrastructure - not very large, essentially it was one of our partners working exclusively on the development of this tool, - to make it happen, because, by the way, it doesn't we had no investment. The incubator is often sold to disposable Entrepreneurship projects, it is sold as a support network, and they will give you help, support, but we never got it, - neither accounting support nor legal, financial support, none. I can say that my experience as a start-up of a national incubator project was a more affordable office rental.” (FG2, Pos.29, JuAn)

But not only was financial support difficult, the lack of information to solve problems of various kinds, as in the case of MaLe, who did not need financial investment to open his most recent business, was evident:

“Also the import part, the pisco part, nobody was able to give me clear advice at the beginning on how to import pisco from Peru. I was able to do it alone, simply taking risks, and importing at every step. I had to be able to bring a bottle of pisco from Peru to Portugal (FG1, Pos. 18, MaLe); I went to my embassy to try to understand how the import processes are, but they couldn't and I went to Alfandega and they couldn't clarify things either. What a Peruvian friend told me, (who already did these things), was that the only way was to buy directly and be aware of all the steps that followed.” (FG1, Pos. 22, MaLe)

As for the weight of bureaucratic aspects in managing their companies, - which was minimized in the initial context of the creation of the company and increasing over the time dedicated to the business - the interviewees suggest that the fact that they have to unfold in multiple roles is due to the lack of support - although it is an enormous advantage to be able to do so - also contributed, and a lot, to the difficulties, felt.

"We have to develop the company, have the financial part, we have to develop the commercial component, we have to do the management component and we still have to deliver what we want the company responsible for delivering the company, - either directly, or because we are managing the delivery." JuAn

“If there is no big budget for the budget, things are very complicated. Because then we have to be the ones to learn these skills, and now yes, if before there was the positive part, now I will have to overcome an obstacle every day”. (FG1, Pos. 10, EIRa)

An example of the difficulty in separating work and private life, of how family life can be harmed in the face of increasing work in the company, is the position demonstrated by GiDi when admitting that she has difficulty in separating working hours from staff:

“Since I created the company, there hasn't been that barrier of working hours and a schedule just for me. I sometimes find myself researching work stuff when I'm having coffee when I'm watching a series, - completely outside of work. I'm always thinking about what I can improve, what I can do, what's wrong. I think really, like that at the level of difficulty, and I can't say it's a very bad thing, but sometimes I just have to pay attention to it and say, “Stop! now rest, you are not working”. I think it's the only negative thing like that, - it was the work schedule merging a little bit with the personal schedule. (FG1, Pos. 15, GiDi)

Finally, it is worth highlighting some testimonies about the difficulties that the pandemic exacerbated:

“Overcoming the pandemic because in the restaurant area - and especially where I have a business, which is downtown - it was devastated, it was difficult. The comfort that we had working with tourists (they were tourists) made things very different now. But yes, we are achieving it, slowly, but we are there in the fight”. (FG1, Pos. 47, MaLe)

“I now see what I did, what I didn't plan well, - being in the middle of COVID, this was about to start and ended up starting in the middle of COVID, which was complicated: the laboratory closed; they started to have 2 teams working on mirrors, that is, a problem that would take a week took 3 months” (FG1, Pos. 10, EIRa)

Table VI - Degree of agreement on barriers to entrepreneurship

Barriers to entrepreneurship	Degree of Agreement per respondent
Budget limitation	100%
Bureaucracy (excessive) life	83%
Difficulty in separating work life from private	75%
Social and economic crisis/Covid	50%

Woman's age	50%
Difficulty networking/Using personal networks	38%
Difficulty in making a difference, innovating	33%
Disillusionment with ideals to be achieved / lack of support from society/lack of self-esteem	33%
Competitiveness in business / closing / secrets	25%
Differences in employment opportunities between genders (Male dominance)	16,60%
Training (lack)	16.6%
Manage information (difficulty)	16.6%
Budget limitation	16.6%
Difficulty in separating work life from private life	16,6%

### B2.3 professional relationships

This point focuses more on the domain of gender relations, as this aspect is a key element of ESTEEM. It is, however, noteworthy that among the interviewed entrepreneurs there was an almost 'strangeness' regarding the existing differences in that area:

“Even though it sometimes takes some physical effort to move heavy objects, I've always worked more with girls than with boys: 80% of the workers I've had over this time were girls. And I've never honestly felt anything, it's the same. There might be men, but it just so happened that they were always women. One came in, called a friend, a friend called a friend, - always in a circle of work with girls”. (FG1, Pos. 43, MaLe)

“I honestly don't see any differences either. I happen to work - and YouTube is quite diverse when it comes to content, both male and female - and during my journey on YouTube, whether as content creators or graphic artists, I've worked with a lot of people and I've always felt very comfortable and there have always been... Mainly in my previous work team, where we worked with one of the best artists I've ever worked with – in fact, she still works directly with us, she's from outside, not in our company, but we often ask for service and us it's great to work with her”. (FG1, Pos. 42, GiDi)



LuSi, in turn, states that the issue of not valuing female work and the consequent lack of expectations at the labour level is transversal to everyone, regardless of gender: "It does not mean that here is the question of being a woman or man, I witnessed this, and I had male and female colleagues and I think it was transversal to everyone" (FG2, Pos. 21, LuSi)

Two women interviewed shyly point out some reasons that justify the existence of barriers in business work in terms of gender: the age of women, who, if they are very young, will be dedicated to the family, but if they are older they will not be well accepted in the world of work:

"(...) one of the obstacles has to do with age, and then yes, it is very difficult for a woman, from a certain age, to find placements in the labour market because there is still a concept of the expiration date and that it is also noted in the investment, that is, once again it is very sexy to invest in young people coming from universities that give me the new IT, but in people who are launching businesses, more mature, it is not an attractive factor for investors either. "(FG2, Pos. 45, SiAm)

"I don't know, I don't think there's anything like that... Female entrepreneurship may have to do with age, I don't know. Being an entrepreneur or not, whether we are dedicated or not, will have to do with the part of us we need to be more dedicated to the family at some point, and also without that support, it is more difficult to dedicate ourselves to other things. But apart from that, I don't see big differences between male and female. I think that in this field we are the same, we go through the same disappointments and happiness, that is, entrepreneurship is not easy for either females or males" (FG1, Pos. 49, EIRa)

The only testimony that sheds light on the existence of gender barriers is that of JuAn, - already described above, in the point A1.2, dealing with the reasons for creating the business -and it predates her business experience:

"At the time, when I opened the business and started down this path, it was because I was in a business environment, in the company I was in, where I didn't feel due recognition. I had already been with the company for 8 years and my bosses were all men, and there were several (because there was a direction made up of several directors, etc.) who didn't value the team that was in the field, doing the projects and executing them. And this team was made up of 3 women, essentially 3 project managers, (I was a project manager), who made things happen. And none of them was promoted to directors, or to manage the teams, and outsiders were always brought in, making more value, according to them. It was a



succession of several male directors entering the company, trying to make things better and we were the ones who took on this strategic role.” (FG2, Pos. 13, JuAn)

### C. Expectations

The expectations of the interviewees relate not only to the future of the business they manage, but they necessarily reflect the path already followed, with the work developed to date, or, in other words, the positiveness of the experience they have had, despite the difficulties, contributes to entrepreneurship being seen as the way forward. Specifically, the interviewees focused on the following aspects:

Business expansion; achieving goals at the monetary level; always improve to maintain the quality and stability achieved in the work area; come to have more and better support; overcome the pandemic.

The following excerpts give an account of these positions taken by the interviewees:

“But, deep down, it's about diversifying, but not being too local. Because I think the local market is scarce, and – from experience – when anything less stable like a crisis happens, as it happened in 2011 and it happened again now, the market is very volatile and it goes up and down in these crises. At the international level, this is not so noticeable. Because the market is much bigger, and after the shots we send, if they are accurate, they end up having a return, perhaps more favourable”. (FG2, Pos. 37, LuSi)

SiAm, on the other hand, adds to the aforementioned possibilities of business expansion, the need to do it "without added costs, and especially, without forgetting to "be creative", with a view to better/necessary adaptation to the current context of distance work ( to the pandemic), but also to have “people emotionally connected to the company” as employees, maintaining the quality of their work and sharing the dream. (FG2, Pos. 48, SiAm)

“Doing an analysis now, I think our resilience was worth it because now we are entering a more solid phase, in which we can think about expanding our team. We have consolidated clients, from the beginning, - and continue - and new clients, more stable contracts.” (FG2, Pos. 4, JuAn)



“Honestly, for me, it's dominating or growing more on social media, because for me it's fundamental. Initially, I had the idea of expanding the products, but right now I'm not going to risk that because I've already understood how the business works and I have to master this part first before launching into an expansion”. (FG1, Pos. 46, EIRa)

“There is one thing that this whole context of the pandemic has brought us: if on the one hand, it has brought us many difficulties, on the other hand it has also opened up the market for us. Because nowadays it's much easier to surrender anywhere in the world. And I think that for Portuguese companies, which have very little support and which have a physically small market, this is an advantage, because it gives us a much larger openness and dimension. And there are many international companies that even like to work with Portuguese people - we have interesting characteristics - and this current context will make it easier because today localization is no longer such an obstacle, we have become much more central, much more global”. (FG2, Pos. 36, SiAm)

GiDi recognizes that the monetary part also has to be considered, - which, by the way, was also one of the factors that contributed to boosting the creation of the company, although this is a less accentuated aspect:

“The expectations, not being exclusively the monetary issue, the main one for the expansion of the business, but I have a goal that I would like to reach at the monetary level, and we are also working towards that direction”. (FG1, Pos. 45, GiDi)

#### D. Relevance of ESTEEM

It was found that opinions are unanimous regarding the interest of ESTEEM as a project that helps to envision and improve the situation of women as entrepreneurs.

When answering the question posed, - "Do you believe that projects like ESTEEM can help promote female entrepreneurship?" – the testimonies were as follows:

“I think projects like this, which help to stimulate female entrepreneurship, are important. There is something very curious: when I started looking at the more global market, not just looking at Portugal, there are many women's networks and many supporting women entrepreneurs, which is something that is not felt here.” (FG2, Pos. 39, SiAm)



"I would say that any project, any initiative whose function is to stimulate a balance between, say, management and entrepreneurship between men and women, is always welcome." (FG2, Pos. 40, LuSi)

"I think that any project that serves to raise awareness of a subject that is not known, - in my case, I have no idea if there is any difference, or due to discrimination or whatever, - if it exists and if they arrive conclusive data, I think it's great because it serves people like me who don't have this knowledge to be sensitized to the fact that there is this difference. This exists, we learn about it and we can also try to do what we can to help." (FG1, Pos. 51, GiDi)

"I think ESTEEM can help to promote female entrepreneurship. In the area where I work there is more male entrepreneurship, most craft beer producers are men, there are only a couple of women out there brewing craft beer. They are the usual ones. The graphs they showed also show us that there is more male entrepreneurship, but I think this kind of projects will help a lot to level things out a bit". (FG1, Pos. 53, MaLe)

### 3. MAIN CONCLUSIONS

The results analyzed allow us to conclude that we are facing a world in which the personal and professional spheres are more difficult to reconcile. This difference seems to be exacerbated by the increased responsibilities of the entrepreneur, although these responsibilities also contribute to entrepreneurship being felt like a challenging process, full of victories, gradually reaching, at each level, the desired goals.

There do not seem to be great difficulties at an emotional level when deciding and setting up their companies, the problems felt become more acute over time. Regarding more personal factors, it can be considered that their emotional state balances between relative comfort and insecurity, showing, in most respondents, a predominantly positive emotional state when the company was created; the main motivations for creating the business were the lack of recognition at work and the difficulty in pursuing a career; the competencies considered essential were related to the capacity for resilience; the ability to assume different roles effectively and decision making.

As for factors related to the work context, they are essentially the following: to be successful in the business, it is important not to close the company with the global world, nor neglect the relationship between people, valuing the work of each one and also have support from outside the company; The strongest barriers to entrepreneurship are essentially related to aspects outside the company itself, (lack of support, mainly funding,

the feasibility of networking, etc.), with the greatest setbacks and difficulties having been experienced in experiences before the creation of their companies - although emotional and relational aspects also play a role (such as the difficulty in separating work from private life or the consequent lack of time to be with the family).

As for differences in gender relations – which could constitute a barrier to the success of the businesses managed by our interviewees – they are only mentioned occasionally. It is the example of the intersection of gender and age, - more than a question of gender - which is seen as being at the origin of a certain type of discrimination. It should be added that only one interviewee highlighted a difference in the gender relationship but previous work experience. According to the interviewees, the difficulty in reconciling family and professional life will depend above all on the age of the children or the demands of the functions performed, and not on the fact of being a woman or a man. The women and men interviewed here seem not to be aware of these differences, or if they are, they do not report them.

Differences felt in the positions taken by the interviewees regarding their seniority in the business world are also not explained here, - perhaps because in this group of entrepreneurs a large part is part of the group of well-established people.

The expectations of the interviewees are not only related to the future of the business they manage, but they necessarily reflect the path already followed, with the work developed to date, the positive experience they have had, despite the difficulties, contributes to entrepreneurship be seen as the way forward. The path, for these entrepreneurs, goes towards the growth of their business and its development, mainly its expansion.

Finally, it is noteworthy that, regarding the interest of ESTEEM as a project that helps to envision and improve the situation of women as entrepreneurs, opinions were unanimous, in the sense of its valorization.

## Italy

### FOCUS GROUP #1

#### Context

Location: Online (Zoom); Date: 13 April 2021; Duration: 1h35; Participants: 4 participants (2 women and 2 men) and 2 members of ESTEEM project's team; Coordinators: TDM 2000 International

Group	Entrepreneurs code	Gender	Time[1]/type of experience in entrepreneurship	Age	Business area	Partners	Previous experience in the business area
1	M.P	F	Future Entrepreneur	33	Photography	-	n/a
1	F.V	F	Future Entrepreneur	29	Dress Maker	-	n/a
1	G.C	M	15 years	44	Private School	-	n/a
1	R.S	M	8 years	39	Services- Food	-	n/a

[1] Probation time refers to the date the company was formed.

## Results

Questions	Dimensions	Ask/specify, if they do not speak about, and at the final phase of the interview	Answers
Presenting/Experience- talking about the experience you have had...	EXPERIENCE [activity & training]	[what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the	<p>1. M. Patteri: a freelance photographer for over 10 years now. She is currently employed in another sector and she runs photography services as a second income. She has developed several projects such as exhibitions, publication of books etc..</p> <p>"Especially at this moment, I am not thinking of turning my entrepreneurial project into a company, but who knows maybe in the future. I am continually following training, as my sector is always changing."</p> <p>2. F. Valdis: a craftswoman specialized in the designing and creation of clothes. She has been running her entrepreneurial project for more than 2 years. She abandoned her job and started investing full time in this project. She has no official</p>

		status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	<p>diploma in her sector. She nevertheless did some private/non-official training to increase her skills. She uses social media such as: FB, Instagram as an online platform for selling her creations.</p> <p>"I had no training or certification to get started [in my sector of activity]. I learned from my grandmother and during the years I have followed some training, but only because I wanted to improve myself."</p> <p>3. G. Carta: an entrepreneur in the field of food, an enterprise that produces products for celiac people. The company was created in 2011 and he has managed it for the last 5 years.</p> <p>"I haven't had any training, I am an autodidact, but I do consider that would have been helpful to avoid some mistakes that are common to do."</p> <p>4. R. Saini: an established entrepreneur (more than 10 years), director of a school that teaches how to play musical instruments to different categories of people. At the moment they have more than 8 schools in Italy.</p> <p>"I never thought I would have become an entrepreneur and nevertheless that this would have become my job. While on a trip in Brazil, I understood that the way of teaching music there was much more advanced than in Italy, I made the crazy decision to apply it here. It was a bet that me and my friends took."</p> <ul style="list-style-type: none"> <li>• In line with the results of the questionnaire, we also confirmed between our participants that the academic level is not related to entrepreneurship skills. None of our participants had an academic degree related to their enterprise.</li> <li>• Some of the participants have received different kinds of training related to their enterprise/enterprise idea. Most of them are self-taught.</li> <li>• The future entrepreneurs would like to receive training on entrepreneurial &amp; soft skills, administration &amp; bureaucracy, and lastly on how to apply for funding.</li> </ul>
Do you feel any emotional or psychological need when thinking (or have to) about beginning an entrepreneur avenue?	PERSONAL Factors [affecting entrepreneurship]		<ul style="list-style-type: none"> <li>• Lack of self-esteem;</li> <li>• Insecurity and uncertainty;</li> <li>• Fear of failure and fear of losing money;</li> <li>• demotivation from the people that surround them. In general, there is the mentality that entrepreneurship is difficult and you will probably fail...</li> <li>• Stress;</li> <li>• But also good emotions such as: excitement and inspiration coming out of the idea of doing something you like, working on your preferred hours and not having a boss.</li> </ul>
What are the most positive and negative aspects you have experienced...?	BARRIERS	[What barriers have you encountered in your business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may be exceeded or lessened?]	<p>The entrepreneurs agree on facing similar barriers, even though they come from different sectors. These barriers are such as:</p> <ul style="list-style-type: none"> <li>• The conformity of having another job and not taking the risk;</li> <li>• Lack of entrepreneurial formation;</li> <li>• Administrative difficulties;</li> </ul> <p>Very often it is complicated to understand the steps that need to be followed and also difficult to find information to resolve administrative issues.</p> <p>All the participants agree that offering consultancy could be the solution in this case even though some help was asked to professional organizations.</p> <ul style="list-style-type: none"> <li>• Lack of soft skills;</li> <li>• Covid-19 crisis;</li> <li>• The lack of finding support for initiating an enterprise;</li> <li>• The information at disposal is very wide and confusion;</li> </ul> <p>The future entrepreneurs say that the information available for the creation of an enterprise is often wide, confusing and they find it difficult to choose the content more suitable for them. F. Valdis mentions the need of having a kind of a Road Map with the necessary steps to follow that could help them in the creation of the enterprise.</p>

			<ul style="list-style-type: none"> <li>Difficulties linked to gender stereotypes:</li> </ul> <p>G. Carta mentions that he has noticed differences in how people treat a woman vs a man entrepreneur. His sister was the manager of the company before him.</p> <p>M. Patteri says that it is more difficult as a woman to start a business in her sector which is traditionally very masculine and often she has to be fifth for her position. On the contrary, F. Valdis says that it was easier for her, as her sector is mainly feminine.</p> <p>According to the experience of R. Saini, women are not eager to reach higher levels of hierarchy or take risks for their enterprises. Often they lack ambition or desire to change their job.</p> <p>All participants agree that women face discrimination in the enterprise environment in several sectors especially the ones that are mainly dominated by man.</p>
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business?	SKILLS	[in general, and in particular a leader's personal skills]	<p>All participants agree that entrepreneurs should be in constant training, education and improvement of their skills.</p> <ul style="list-style-type: none"> <li>Sense of initiative;</li> <li>To not be afraid to take calculated risk</li> <li>Resilience</li> <li>The importance to have a network and be in contacts with professionals in the same sector</li> <li>Flexibility</li> <li>Leadership</li> <li>Vision &amp; strategic thinking</li> <li>Communication</li> <li>To know how to sell the service/products</li> <li>To have management skills, to have knowledge in administration, commercial, digital, communication</li> <li>To be updated on the innovations and changes in the sector</li> <li>Soft skills</li> </ul>
What is your experience in dealing with... [colleagues or leaders]	BUSINESS Relations & Gender differences	[differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...] [Which / How / ... How did they help...]	<p>All participants agreed that they don't have any negative experience with their colleagues or leaders.</p>
What support did you request / what were the difficulties or facilities?	SUPPORT/follow up		<p>The already established entrepreneurs confirm to have not asked or received any kind of professional support from other entities. The only support they have had has been the private one (from family and friends).</p> <p>The future entrepreneurs mention that they would address the supporting schemes and believe them to be helpful.</p> <p>All participants agree that the support from family and friends it's very important.</p>
What are the future expectations for the business?	EXPECTATIONS	[have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?]	<p>3 out of 4 participants mention that the covid-19 has brought difficulties and lower incomes as their sectors have been affected by it:</p> <p>M. Patteri mentions that she was obligated to postpone her exhibition and she hasn't had contracts as freelances as all the events during the pandemic were cancelled.</p> <p>For F. Valdis it has been the same. She says that people were not thinking of ordering new clothes as they were most of the time in lockdown.</p> <p>The same applies also for the business of R.Saini.</p>

			<p>Some of the positive aspects:</p> <ul style="list-style-type: none"> <li>• Freedom to create your business and flexible hours;</li> <li>• Not having a boss;</li> <li>• Working on something that you like and motivates to improve.</li> </ul>
Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM		<p>All participants agree that the projects like ESTEEM are very important, not only for women but for men also. They highlight that youth entrepreneurship is the solution to bring change in our communities. According to them the most important topics these kind of projects should address are:</p> <ul style="list-style-type: none"> <li>• Development/improvement of soft skills;</li> <li>• Information about financing tools/mechanism;</li> <li>• Entrepreneurial skills.</li> </ul>

## FOCUS GROUP #2

### Context

Location: Online (Zoom); Date: 16 April 2021; Duration: 1h10; Participants: 4 participants (3 men and 1 women) and 2 members of ESTEEM project's team

Group	Entrepreneurs code	Gender	Time[1]/type of experience in entrepreneurship	Age	Business area	Partners	Previous experience in the business area
2	M.D	M	20 years	44	social enterprise	-	n/a
2	E.G	F	Future Entrepreneur	42	Agriculture Sector	-	n/a
2	C.E	M	15 years	44	Cultural Organisation	-	n/a
2	G.C	M	15 years	39	Bar/Restaurant	-	n/a



## Results

Questions	Dimensions	Ask/specify, if they do not speak about, and at the final phase of the interview	Answers
Presenting/Experience- talking about the experience you have had...	EXPERIENCE [activity&training]	[what is the business sector / what is the perspective for creating a business? (in the case of futures) / characterization of the company / what is the status of the creation of the business (for those who have had less than 2 years) / its evolution][What training did you have... if it is necessary...]	<ol style="list-style-type: none"> <li>1. M. Demontis: - more than 15 years of experience working with youngsters and managing a NGO</li> <li>2. G. Corrias: entrepreneur, manager of various bars &amp; restaurants in Cagliari "I started my experience as an employee, then I became responsible and now I am an established entrepreneur from a couple of years".</li> <li>3. E. Gallus- is currently working on developing her entrepreneurial project and working on the creation of her enterprise in the sector of agriculture.</li> <li>4. C. Erriu- entrepreneur, president of a cultural organisation, 23 years of experience</li> </ol> <p>None of our participants had an academic degree related to their enterprise and neither have received training related to their enterprise/enterprise idea. They are self-taught.</p>
Do you feel any emotional or psychological need when thinking (or have to) about beginning an entrepreneur avenue?	PERSONAL Factors [affecting entrepreneurship]		<p><b>Negative emotions that affect:</b></p> <ul style="list-style-type: none"> <li>• Risks / Fear of failure</li> <li>• Lack of support and encouragement</li> <li>• Lack of self-esteem</li> <li>• Stress</li> <li>• Doubt</li> <li>• Fear of taking risks</li> </ul> <p><b>Positive emotions that motive:</b></p> <ul style="list-style-type: none"> <li>• Support from family and partners</li> <li>• Financial independency</li> <li>• Freedom</li> <li>• Motivation to work on something you like</li> <li>• Having control on your life</li> </ul>
What are the most positive and negative aspects you have experienced...?	BARRIERS	[What barriers have you encountered in your business creation and/or development? /How do you think that the perceived barriers to entrepreneurship may	<p><b>They mention the following barriers:</b></p> <ul style="list-style-type: none"> <li>• Difficulties related to COVID-19: (2 of 4 participants come from the cultural and restoration sectors which were 2 of the most affected sectors from the pandemic)</li> <li>• Financial difficulties: related to the financial investment to be made at the beginning and the insecurity if you are ever going to gain them back</li> <li>• Lack of supporting mechanisms for the development of a new entrepreneur</li> <li>• Lack of contacts/network in the field that you work</li> </ul>

		be exceeded or lessened?]	<ul style="list-style-type: none"> <li>• Sacrifices in various aspects (personal, financial etc.)</li> <li>• Demotivation from the surroundings</li> </ul>
What skills (or conditions) do you think an entrepreneur (or business) must have in order to be successful in his business?	SKILLS	[in general, and in particular a leader's personal skills]	<p><b>They mention the following skills:</b></p> <ul style="list-style-type: none"> <li>• To have courage</li> <li>• Skills to manage your finance</li> <li>• Open-mindedness</li> <li>• Resilience</li> <li>• Self-confidence</li> <li>• Self-confidence and optimism</li> <li>• Soft skills (communication, teamwork.)</li> <li>• Leadership</li> <li>• To get funding</li> <li>• Collaborative and be in network with the others</li> </ul>
What is your experience in dealing with... [colleagues or leaders]	BUSINESS Relations & Gender differences	[differences in your relationship between... [gender (HvsM) / other leaders/subordinates / outside entities...] [Which / How / ... How did they help...]	<p>Participants didn't mention having any negative experience with their colleagues or leaders.</p> <p>G.Corrias mentioned that the few female entrepreneurs working in the field of bars &amp; restaurants are very closed. They rarely collaborate or exchange with the rest of the community.</p>
What support did you request / what were the difficulties or facilities?	SUPPORT/follow up		<p>They mention having had help from different programmes/entities (public and private). They do highlight that not all entrepreneurs manage to get these kinds of support for several reasons:</p> <ul style="list-style-type: none"> <li>• Some of them don't know where to search or have no knowledge in the existing supportive schemes,</li> <li>• Sometimes they don't have the expertise/personnel to send the applications which often could be complicated</li> <li>• They lack contacts/networks that could share their knowledge/experience in the topic</li> </ul> <p>Participants agree that the private support is very important and especially at the beginning it's very motivating but also its good to have people around you that can objectively judge your steps.</p>
What are the future expectations for the business?	EXPECTATIONS	[have you ever fixed targets/objectives to achieve? /What are the most positive and negative aspects...?]	<p>From the point of view of the entrepreneur with more experience, youth entrepreneurship is very important in order to recover from the causes of the pandemic and especially for reaching those areas that are more disadvantaged.</p>
Do you believe that projects like ESTEEM may help to promote women's entrepreneurship?	ESTEEM		<p>When talking about ESTEEM:</p> <p>4 out of 4 participants agree that they consider these kind of projects to be helpful for:</p> <ul style="list-style-type: none"> <li>• Improving their skills (entrepreneurial and soft skills)</li> <li>• Growing the network</li> <li>• Discover new funding opportunities/programmes</li> <li>• Learning to use new tools</li> <li>• Converting an idea to an enterprise</li> </ul>

