

Entrepreneurship as a Man's World?

The Utilisation of Competences in Entrepreneurship
of Self-employed Women and Women
Micro-entrepreneurs in the Czech Republic

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O programu Mastercard Strive™ Česko

Mastercard Strive™ Česko je **společná iniciativa** Centra pro inkluzivní růst společnosti Mastercard a **neziskové organizace CARE** Česká republika. Jedná se o tříletý program, jehož hlavní ambicí je pomoci českým mikro a malým podnikům celkovou částkou 5,5 milionu dolarů. Vychází se v něm z poznání, že inkluzivní růst není možný bez podpory místních podnikatelů v oblasti digitálních kompetencí a investic, přístupu k financím, klíčových dovedností, koučování a vytváření sítí, které jim pomohou začlenit se do digitální ekonomiky

České republiky a uspět v ní. Cílem programu Mastercard Strive™ Česko je posílit finanční odolnost a podpořit růst českých mikro a malých podniků, usnadnit přístup k financování a řadě klíčových podpůrných služeb včetně poradenství a koučování **zaměřeného na podniky vedené ženami** a vysídlené podnikatelky a podnikatele z Ukrajiny. Platforma Pro podnikavé je řešení pro všechny podnikatele, které vzniklo v rámci programu Strive Česko, obsahující veškeré relevantní zdroje, s cílem usnadňovat mikro a malým podnikům přístup k digitalizaci.

Děkujeme neziskové organizaci Czechitas za její pomoc při zprostředkování kontaktů na ženy podnikatelky, které se tohoto výzkumu účastnily.

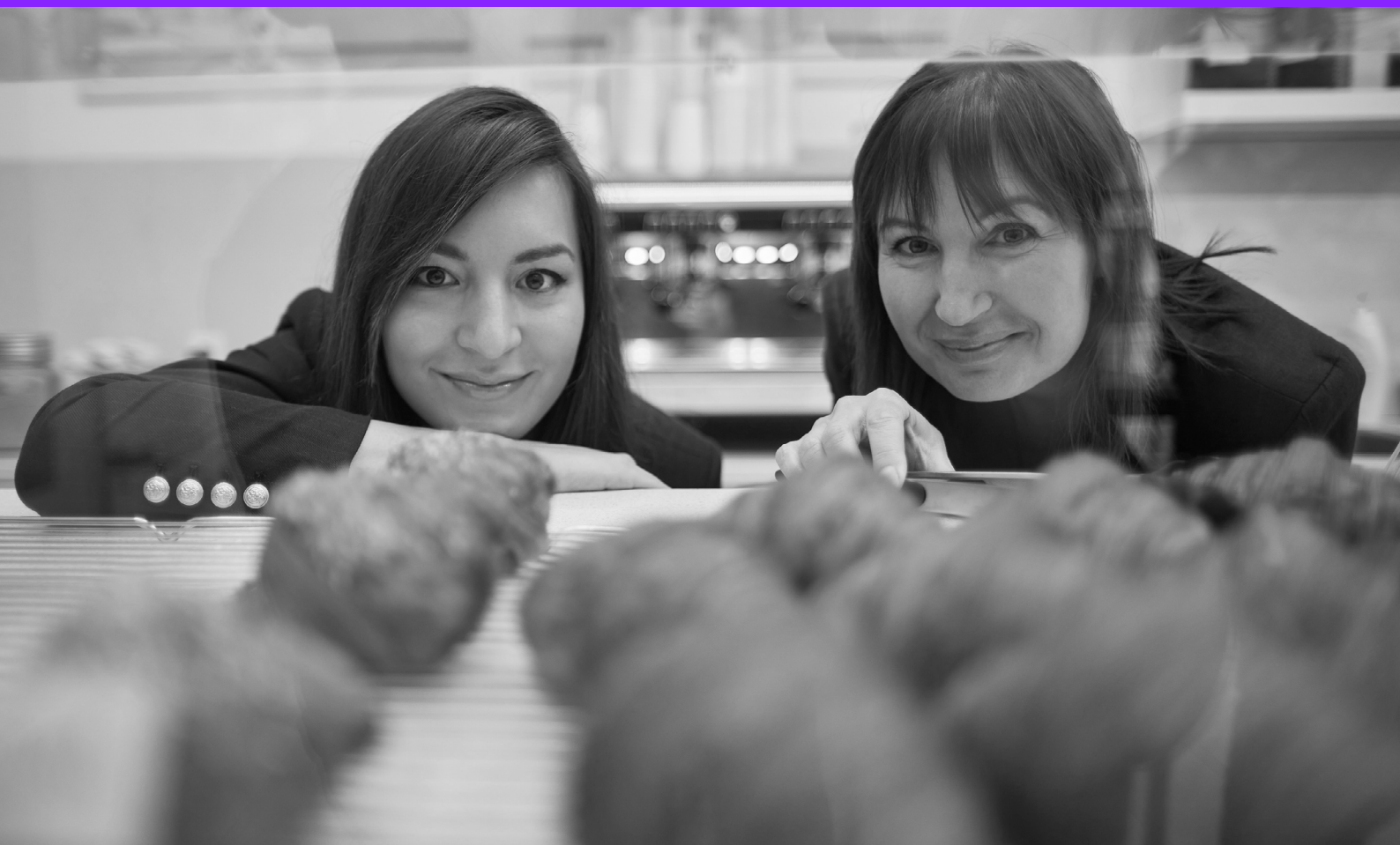


Table of Contents:

Foreword	4
Introductory word	5
A Few Remarks on Entrepreneurs	6
What Did We Learn from the Research on Women Entrepreneurs?	7
Introduction	10
Data on the Situation of Czech Women Entrepreneurs	11
What do We Know about Women Entrepreneurship in the Czech Republic?	13
Data and the Method of Data Processing in this Research Report	18
Digitalization in Women's Entrepreneurship	20
What do Women Entrepreneurs Need Soft Skills for	28
Entrepreneurship as a Man's World?	38
Support for Entrepreneurship of Women: Reality and Expectations	51

Předmluva

Vážené čtenářky, vážení čtenáři,

dovolte mi, abych vám představila studii, kterou považuji za významný příspěvek do diskuze o situaci podnikatelek v České republice. Tato studie umožňuje porozumět specifickým výzvám, kterým čelí ženy, jež se rozhodly vydat cestou podnikání.

Jedním z hlavních zjištění této studie je, že podnikatelky čelí předsudkům a nedostatku uznání ve srovnání s muži. I přestože jsou ve svém okolí vnímány pozitivně, často se stává, že jsou podceňovány a bagatelizovány jejich schopnosti.

Dalším důležitým faktorem je mateřství, které je pro české ženy mnohdy motivací pro zahájení vlastního podnikání. Velký nedostatek zkrácených úvazků a potřeba skloubit práci s péčí o děti a domácnost vede ženy k rozhodnutí podnikat. Tomuto fenoménu odpovídá i průměrný věk, kdy ženy s podnikáním začínají, který je výrazně vyšší než u mužů.

Pro podnikatelky je úspěch definován jako finančně udržitelné podnikání, které jim zároveň umožňuje flexibilitu potřebnou k péči o rodinu a domácnost. Digitální technologie hrají klíčovou roli v tomto procesu a jsou vnímány jako nezbytné pro efektivní fungování podnikání.

Je zřejmé, že podnikatelky se pohybují v primárně maskulinním prostředí, ve kterém jejich specifické potřeby a překážky nejsou vždy dostatečně reflektovány. Nevidím důvod, proč bychom měli ztrácet ekonomický potenciál žen. A nevidím rovněž důvod, proč nepřispět k eliminaci překážek, které vytvářejí nerovné podmínky pro podnikání, zejména v souvislosti s péčí o rodinu.

Studie tak představuje významný zdroj pro implementaci a další aktualizaci Strategie rovnosti žen a mužů na období 2021–2030. Strategie a v ní obsažená opatření apelují právě na zajištění dat o podnikajících osobách nebo na reflexi digitalizace a jejích možných negativních dopadů. Věřím, že tato studie přináší důležité poznatky, které mohou sloužit jako základ pro budoucí politiky zaměřující se na podporu podnikání žen.

Věřím, že tato studie přispěje k lepšímu porozumění situace podnikatelek v České republice a bude inspirací pro další kroky směřující k vytvoření podpůrného prostředí.



S úctou

Mgr. Klára Šimáčková Laurenčíková

Úvodní slovo

Vážené čtenářky, vážení čtenáři,

Žádná země nemůže nikdy skutečně vzkvétat, pokud potlačí potenciál svých žen a připraví se tak o příspěvky poloviny svých občanů, řekla kdysi Michelle Obamová a její slova platí kdekoli na světě. Podnikání žen představuje důležitou součást ekonomiky a hraje neméně důležitou roli pro celou společnost, ať se díváme za Atlantik, do Evropy nebo zaměříme svůj pohled do České republiky.

Jak v celé Evropě, tak v samotném Česku představuje podíl žen v byznysu zhruba jednu třetinu. Překonávají výzvy a překážky, které muži-podnikatelé na svojí cestě nepotkávají. V České republice genderové stereotypy stále ještě ukládají ženám v první řadě postarat se o děti a domácnost, teprve po zvládnutí těchto povinností si mohou „odskočit“ k podnikání, které je ale bráno jako druhořadé.

Právě vysoká zátěž spojená s péčí o domácnost a udržování rovnováhy mezi pracovním a soukromým životem jsou pro ženy největší překážkou. Podnikání, často rozjížděné na mateřské nebo těsně po ní, mnohdy komplikuje půjčky v začátcích a nedostatek vzorů ve společnosti ženy připravuje o motivaci a inspiraci. Podnikatelky pak v mužském prostředí často trpí nižším sebevědomím a nedostatkem asertivity, a za svoje zboží či služby pak žádají nižší, podhodnocené ceny.

Přitom zvládnutí domácnosti a péče o děti souběžně s podnikáním samo o sobě potvrzuje manažerský talent každé ženy. Evropská komise připravila řadu programů na podporu žen-podnikatelek, od financování, přes mentoring a networking až po získávání měkkých dovedností. Ženy by měly stavět na schopnostech, které jsou jim vlastní, na empatii, rozhodnosti i na vytrvalosti, díky které často dovedou své projekty do konce. Ženy-podnikatelky taky často mají talent vytvářet udržitelné služby a produkty, bezpečné a užitečné pro místní komunity.

S chutí jsem si přečetla tento výzkum a data z něj, protože jsou nezbytná pro budoucí vytváření politik a strategií na podporu žen. Stejně jako v jiných oblastech i v podnikání platí, že pokud do něj bude zapojeno více žen, povede to k lepším výsledkům pro všechny, k větší ekonomické prosperitě i zlepšení životní úrovně.

V byznysu jde navíc o peníze vždy až na prvním místě. V tomto případě je větší zapojení žen jasnou win-win cestou pro český stát. Odhaduje se, že narovnání ekonomických příležitostí pro ženy by mohlo zvýšit hrubý domácí produkt do roku 2030 až o 500 miliard českých korun.



Věra Jourová

Místopředsedkyně Evropské komise
pro hodnoty a transparentnost

A Few **Remarks** on Entrepreneurs



This study **focuses** on **women entrepreneurs**, namely those who are **self-employed** or **micro-entrepreneurs**. Those people who are self-employed are also referred to as sole traders or sole proprietors. In this study, self-employed women do not employ anybody - they are only in business for and by themselves. In contrast, women micro-entrepreneurs employ others within their micro-enterprise, up to a maximum of nine people. Micro-enterprises differ from small, medium, and large enterprises, not only in the number of persons employed and their turnover but also in the nature of their management and the atmosphere that prevails in them. Micro-enterprises often resemble family-type businesses, where the atmosphere can typically be more responsive to the needs of employees.

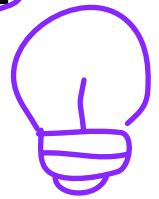
Both microenterprises and businesses of the self-employed represent an important part of any economy. They contribute to the prosperity of a given society, although they tend more towards

sustainability (of the business and the jobs in it) than growth. These businesses often operate in sectors that are underserved by other, larger firms or that require specialised knowledge or skills. The entrepreneurship of self-employed women and women micro-entrepreneurs has an important positive social impact on their communities, either by providing goods or services that meet the needs of their communities or by promoting sustainability and ethical business practices. Their credo is often 'quality over quantity.'

Self-employed women and women micro-entrepreneurs rarely ask for help and support from different institutions (banks, specialised government agencies, etc.). They are also generally given less attention by these same institutions, in spite of the many reasons why micro-entrepreneurs' collective contributions to society and the environment should merit more attention from these institutions.



What Did We Learn from the **Research** on **Women Entrepreneurs**?



This research has provided **new and important insights** into the **entrepreneurship of self-employed women and women micro-entrepreneurs**. It focused newly on women entrepreneurs' experience with **digital technologies**, their competencies in this area, and their use of **soft skills** in business activities. The research also examined their perceptions of entrepreneurship, including **how women are perceived as entrepreneurs** by those around them. A total of 53 women entrepreneurs participated in this **qualitative study** conducted by the **Institute of Sociology of the Czech Academy of Sciences** in 2023. Of these, 41 were self-employed women without any employees, and 12 were micro-entrepreneurs.

1. Digitalisation makes it easier for women entrepreneurs to run their businesses, although in some ways it also makes it more challenging:

Experience of women entrepreneurs shows that they usually cannot work **without digital technologies** in their businesses.

Younger women entrepreneurs typically say that using **modern technologies** is easier for them (they learn faster; they are not so apprehensive) compared to their older colleagues.

Women entrepreneurs perceive a number of **advantages of utilising digital technologies** in their business, in particular: the facilitation of work, the possibility to reach a wide client base, the absence of regional restrictions, and the possibility to work from home.

Women entrepreneurs who use digital technologies as a complement to their core business, consider the **time-consuming** implementation (learning) and, in the case of outsourcing¹, the financial demands of digital technologies, to be of a certain disadvantage.

In many cases, some women entrepreneurs would welcome individual counselling i.e., coaching and mentoring in this area as well as higher financial affordability of such counselling.

2. Soft skills are an important part of women's entrepreneurship:

Women generally rate most positively their **communication skills**, and less positively their abilities to be **sufficiently assertive, to present themselves or to plan their time** (especially in relation to family responsibilities), **to negotiate prices**, or to **manage employees** (in the case of women micro-entrepreneurs).

Although the **self-confidence** and **self-assurance** of a women entrepreneur is **reflected in the price negotiation and setup**, it is neither the only nor the most important factor. The **'custom' and 'tradition' of pricing** in the industry, the non-ability to bargain collectively, the estimation of the time required for non-standard work, etc. have an impact on pricing.

Women entrepreneurs experience most pressing problems associated with **time management**, especially those with young children. This research also confirms that combining work (business) and care responsibilities is not easy for women, especially at a certain time in their lives. This situation is made more difficult by the lack of childcare facilities, especially for children under the age of three, as well as the **persistent unequal division** of care and **domestic work within the family**.

¹ The performance of certain activities within the company is not carried out by the company's own employees, but is entrusted by contract to another company or subcontractor specialised in the relevant activity.

3. The business world both is and is not a masculine world:

The business world remains a masculine world, because it disregards the needs of women entrepreneurs (self-employed and micro-entrepreneurs), their life experience, as well as the importance and relevance of their business for others - for society.

The world of business, however, is not a masculine world in the sense that women are an integral part of it, they are able to participate in it and bring certain values and meanings to it against the background of their (still rather specific) life experience (with caring for and helping others).

In their perception of entrepreneurship, women entrepreneurs (self-employed and micro-entrepreneurs) break down the norm of male entrepreneurship, the idea of a male entrepreneur unencumbered by ordinary domestic responsibilities. Their approach takes into account the fact that entrepreneurship is 'rooted' in the family, it is interconnected with it - taking care of family members and responsibility towards the family is often the reason for their entrepreneurship.

4. Women entrepreneurs do not perceive success primarily as profit and growth:

Success for women entrepreneurs is not only or mainly about money, or financial profit. For them, money/profit is not matter of status, but it is a means of making a living and/or a tool that enables them to improve the quality of life, not only for themselves and/or their family, but also for their surroundings - the community of which they are a part.

They consider success to be the satisfaction of those for whom their services or products are intended, the usefulness and benefit for others, for the community in which they live.

For them, success lies in maintaining the quality of the services or goods offered. For them, quality takes precedence over quantity, and business sustainability over business growth.

For them, it is also a success if they manage to combine their work, or running a business, with childcare and home care, interconnecting both areas of their lives.

5. Perceptions of women entrepreneurs in society from their own perspective:

Women entrepreneurs reported different reactions from their surroundings to the fact that they are entrepreneurs. Some reactions were positive and some were negative.

Women entrepreneurs often believe they do not enjoy the same prestige and positive recognition from others compared to men. In so-called male-dominated (masculinised) professions, they often encounter distrust and even trivialization of their competencies.

According to the women entrepreneurs, the lower prestige of a female entrepreneur as compared to a male entrepreneur is related to the field in which they do business. In general, 'women's jobs' and so-called feminised occupations tend to have lower prestige and financial valuation in society than 'men's' jobs.²



² According to Eurostat data, in 2021 the difference in gross hourly earnings between men and women in the Czech Republic was 15%. https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender_pay_gap_statistics

6. What kind of support women entrepreneurs expect:

The support of women entrepreneurs in their work is related to why they decided to start a business.

The factor of gender order setting in the households of women entrepreneurs plays an important role in the support for entrepreneurship provided by the immediate environment. Most women entrepreneurs carry the burden of taking care of the household and children, which interferes with their ability to run and grow their business.

If women entrepreneurs' incomes does not reach that of their partner, more of the responsibility for caring for the household falls on them.

Women entrepreneurs would welcome greater support in entrepreneurship from state institutions, particularly in terms of financial support in the early stages of their business.

Women entrepreneurs are being critical of the information provided by the government in the area of entrepreneurship in general, especially in the area of financial support.

The well-being of women entrepreneurs is related to their satisfaction with the choice of entrepreneurial strategy, which is supported by their ability of balancing it with caregiving and other responsibilities, and the ability to realize themselves in what they want and find meaningful.

7. How to develop competences both for and in entrepreneurship:

In order to improve their digital and/or soft skills competences, many women entrepreneurs would like to take advantage of various courses, where such courses are accessible (financially and practically) and where they perceive the content to be beneficial for their businesses. However, their preferences in this regard do vary, mainly according to their time availability, their personality type, their relationship with the online environment and digital technologies in general, their financial resources, and their preferences in this area. They are interested in both online and offline courses, coaching and mentoring, personalised courses - 'tailor-made' for the given entrepreneur - as well as 'group' courses, e.g. workshops, etc.



Úvod

Both self-employed women and women micro-entrepreneurs are an important part of this society – and its economy. However, their day-to-day operation and ‘survival’ tend to be the most vulnerable to various external influences in the form of economic crises, as well as crises like the Covid-19 pandemic. The research [Entrepreneurship as a Man's World? The Utilization of Competence in Entrepreneurship of Self-employed Women and Women Micro-entrepreneurs in the Czech Republic](#) builds on previous investigations that focused on both opportunities and barriers to entrepreneurship for given groups of women in the Czech society, and in some respects, it has expanded our knowledge. Being the first qualitative research, it paid attention to the area of digitalization and digital competencies in women's entrepreneurship and the use of soft skills within it. The aim of the research was not only to reveal the ‘gaps’ in their utilization, and the barriers in the business environment for women but also to propose adequate recommendations for their elimination.

In the area of digitalization, we were interested in the experience of women entrepreneurs in implementing digitalization in their business, or what digital tools make easier or more difficult for them in their business, as well as what they consider to be the main barriers to the usage of these tools.

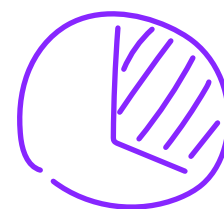
For the soft skills issue, we focused not only on our knowledge of the topic, but also on what soft skills women entrepreneurs would like to improve in running and developing their businesses. We were also interested in the ways in which they would welcome and/or prefer to acquire or improve these skills.

Since women's entrepreneurship does not take place in a ‘vacuum,’ the research was conceived more broadly, and in addition to the aforementioned topics, it also focused its attention on a more detailed mapping of gender inequalities in entrepreneurship, or whether or how women's life experiences correspond to its masculine character. In relation to this, we also mapped the support and need for support from different stakeholders, as well as the impact of entrepreneurship on the well-being of our research participants. Thus, through the women's individual stories, we traced the interconnectedness of their life experiences in entrepreneurship with other areas of their lives.

The purpose of this research was to find out what, and to what extent, hinders but also facilitates entrepreneurship of self-employed women (without employees) and micro-entrepreneurs, what their experiences with entrepreneurship are, what challenges they face, and what obstacles they have to overcome, and what they need and expect from their entrepreneurial journey.

Why Did We Choose Qualitative Research?

Qualitative research was chosen to answer these problems and questions, which has its justification in the research activities. This is because it provides detailed information and an in-depth description of the social phenomena, problems, and processes under study. It allows us to get the perspective of the actors on the selected social events, to find out their experiences and opinions, and to understand how those participating in the research understand the world around them. This, in turn, means we can situate social phenomena in a broader context and show not only what shapes the views of the individuals concerned, what influences their choices and in what ways, but also what kind of moments shape their life experience and influence their actions. We believe that the life experiences and stories of the research participants will help to influence the development of an agenda aimed at helping and supporting self-employed women and micro-entrepreneurs in Czech society.

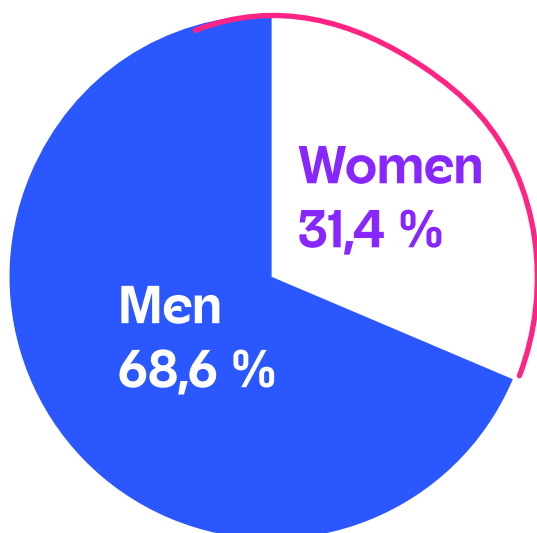


Data on the Situation of Czech Women Entrepreneurs

The context of structural conditions determines women's entrepreneurship at every stage of their entrepreneurship, from its **establishment and implementation to the reasons for its eventual termination**. It is not only the legislation regulating business environment in the Czech Republic that shapes women's entrepreneurial strategies, but also the **social setting of gender roles** and what is expected of women at certain stages of their lives.

As **Figure 1** below shows, women made up roughly one-third of the entrepreneurial population in 2022.

Figure 1:
Entrepreneurs by gender in the year 2022 (in %)



Source: Czech Statistical Office. 2022. Zaostrěno na ženy a muže - 2022 / Focused on women and men - 2022. Prague: Available from: <https://csu.gov.cz/docs/107508/7085e727-8cd8-1387-0c52-7d2c820a4e2a/30000222.pdf>

Women's entrepreneurship has certain specificities, especially in the context of the size and scope of the enterprise. **Women mostly establish micro and small enterprises, but most often they operate as self-employed**. This type of entrepreneurship has a significant share in the prosperity of the Czech economy. According to OECD data, small and micro enterprises accounted for 47% of employment in 2021.³

Gender segregation in the labor market is an **important factor** affecting women's employment in the entrepreneurial sector. Women entrepreneurs are more likely to work in so-called feminized areas (such as services or education). In these fields, they receive lower wages, and fewer women than men employ other men or women employees.⁴

Women's reasons for entering entrepreneurship are also influenced by the labor market setting. Insufficient supply of flexible forms of work, pre-school childcare institutions, and the gender contract set-up in the division of childcare and domestic work (where the woman is considered the primary caregiver and the man the breadwinner) all have a major impact on the start and sustainability of women's enterprises. Dudová and Hašková⁵ point out that the precarious position of women in the labor market is due to the fact that they are assigned the role of primary caregivers.

³ <https://www.oecd.org/cfe/smes/Cz-Rep.pdf>

⁴ EIGE. 2016. Employed Persons Being Self-Employed Without Employees by Sex. [online]. Eurostat [cit. 8. 4. 2019]. Available from: https://eige.europa.eu/gender-statistics/dgs/indicator/ta_wrk_empl_entre_semp_tqoe4a3/bar

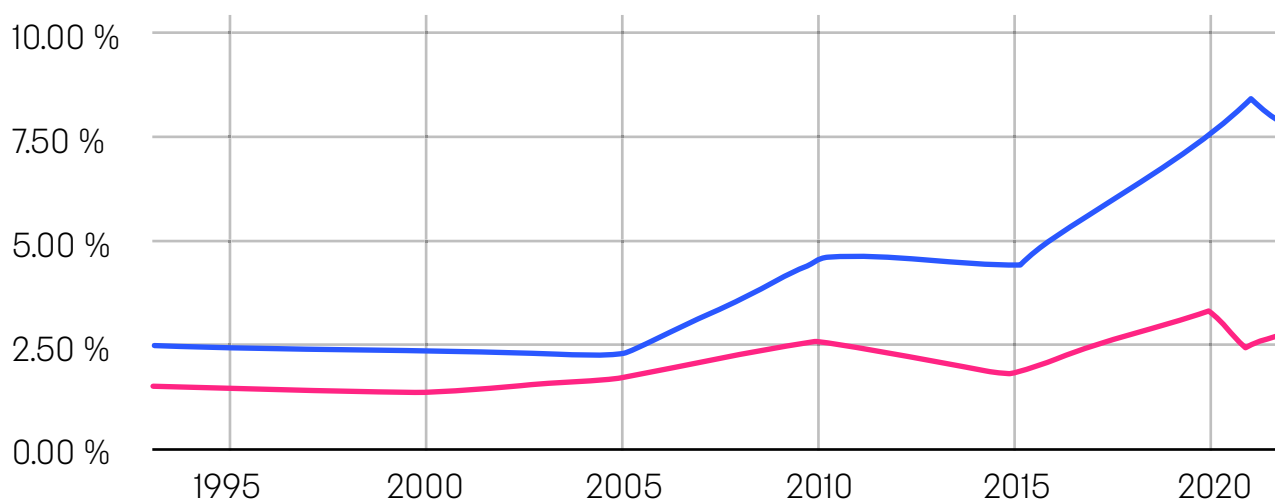
⁵ Dudová, R., H. Hašková. 2014. "The Precarious Work of Caring Women in the Context of the Economic Crisis." Gender, Equal Opportunities, Research, 15(2): 19-32. Available from: <http://dx.doi.org/10.13060/12130028.2014.15.2.128>; Hašková, H., R. Dudová. 2017. "Precarious Work and Care Responsibilities in the Economic Crisis." European Journal of Industrial Relations, 23(1): 47-63. Available from: <http://journals.sagepub.com/doi/abs/10.1177/0959680116672279>

In terms of European comparison, the **Czech Republic** has long shown a **high employment gap between women and men**, especially during the parental leave period.⁶ Czech parental leave is one of the longest in comparison to neighboring countries. In the Czech Republic, parents caring for children are entitled to 156 weeks of financial support, while in neighboring Poland it is only 32 weeks. Data from the Czech Statistical Office

show that women most often start their enterprises at the age of 35-44 after a parental leave when they are forced to reconcile work and care for young children.⁷

It is interesting to look at women's involvement in entrepreneurship, which is inherently linked to working with digital technologies - the IT sector - in terms of its evolution over time.

Figure 2:
Proportion of **women** and **men**
in IT in 1993 – 2022



Source: <https://csu.gov.cz/docs/107508/7085e727-8cd8-1387-0c52-7d2c820a4e2a/30000222.pdf>

As seen from Figure 2 above, since the economic crisis of 2008, the gap in gender participation in this progressive sector has been widening. In this report, however, we show that women entrepreneurs do not perceive their capabilities

to use digital technologies as different from men. We will, therefore, attempt to describe where this disparity lies and what barriers women face when applying digital technologies in their businesses or within the IT sector itself

⁶ Only 6 EU Member States had a higher gender gap in 2019. For more information, see <https://csu.gov.cz/docs/107508/7085e727-8cd8-1387-0c52-7d2c820a4e2a/30000222.pdf>

⁷ <https://www.czso.cz/documents/10180/164109064/3000022204.pdf/32b6a28c-d429-4193-8ec3-87c24852501b?version=1.1>



What do We Know about Women Entrepreneurship in the Czech Republic?

The **secondary research** (aka desk research), which preceded the actual qualitative research, consisted of an **analysis of projects, research papers, and academic publications** (i.e., academic articles, books, or chapters) dealing with women's **entrepreneurship** and **gender aspects of entrepreneurship since 2015**.

1. Research on Micro and Small Enterprises

Projects implemented in 2022 and 2023 under the Strive Czech Republic programme focused on the situation of micro and small enterprises⁸ in the Czech Republic. Attention was paid to the financial resilience of men- and women-managed enterprises, as well as the ability of entrepreneurs to access different sources of financing for their enterprises. Gender biases associated with entrepreneurship, levels of digital competences and investment, use of soft skills, coaching, and networking were mapped. The purpose of the implemented research activities was not only to find out whether and how the experience of micro and small enterprises managed by women differs from the experience of similar enterprises managed by men but, more importantly, based on the findings, to create programs to support these enterprises to integrate and succeed in the digital economy of the Czech Republic. From this perspective, particular attention was then paid to women and the businesses they run, as well as to the opportunities and barriers to women's entrepreneurship. Important findings from both quantitative surveys are then mentioned under the respective topics of the present study.

2. Research Projects on the Precarity of Women Entrepreneurs

The projects implemented at the Institute of Sociology of the Czech Academy of Sciences have mostly focused on the issue of the precarity of entrepreneurship (self-employed and/or micro-entrepreneurs), where women, and especially those with caring responsibilities, form a specific group. The research carried out has shown that the precarity of entrepreneurship,⁹ with regard to its scope, forms and impacts, has a gender dimension.

Within the framework of these projects, several legislative studies have been produced¹⁰ focusing through a gender-sensitive lens on the analysis of the legislative environment regulating entrepreneurship in the Czech Republic (in terms of tax, health, and social security, such as maternity benefits, sickness and nursing benefits, retirement benefits, and the Švarc system,¹¹ family business, franchising, and platform economics). An analysis of good practice abroad with regard to eliminating the precarity of self-employed women was also carried out. In all these activities, recommendations were generally formulated aimed at eliminating the legislative disadvant

⁸ See Striving to Thrive - Part 1: Available from: <https://www.propodnikave.cz/vyzkum> and Striving to Thrive - Part 2: Available from: <https://www.propodnikave.cz/vyzkum>

⁹ Precarity has been defined here as a dimension of a) regulation of protection and access to social and health benefits for entrepreneurs; b) uncertainty of entrepreneurship, i.e., its duration, which is an indicator of the possibilities of sustaining entrepreneurship under correct legislative and economic conditions; barriers and risks of starting/stopping entrepreneurship; c) control over one's own work situation and motivation to enter entrepreneurship; d) adequate income from entrepreneurship. See Vosko, L. F., N. Zukewich. 2006. "Precarious by Choice? Gender and Self-Employment." Pp. 67-89 in Vosko, L. F. (ed.). Precarious Employment: Understanding Labour Market Insecurity in Canada. Montreal and Kingston: McGill-Queen's University Press.

¹⁰ See more on: <http://prekarita.soc.cas.cz/vystupy>

¹¹ The Švarc system was named after the entrepreneur M. Švarc, who was the first to use it systematically in the Czech Republic in the 1990s. According to labor law, it is illegal employment in the form of concealment of a real employment relationship, where work is performed for one business on the basis of a trade license instead of an employment contract.

ages of certain groups of women entrepreneurs (mothers of young children, domestic helpers, migrant women, etc.) compared to men. In addition, recommendations were directed at public authorities.

3. Podmínky a bariéry podnikání žen v ČR

Two **policy documents**¹² (policy papers) have focused on exploring the **differences between men and women entrepreneurs**, including in social entrepreneurship, by mapping the barriers and disadvantages to women's entrepreneurship, including access to financing. According to these studies, the 'average entrepreneur' in the Czech Republic is a man under 35 years of age with a secondary or university education coming from a household earning an above-average income.¹³ These texts pointed out the following:

- Self-employment among women has been increasing, especially among women with young children and women of pre-retirement age. **Women are often forced into self-employment by conditions of the labor market**, which is biased against women and mothers and does not provide conditions for work-life balance (see the **lack of flexible and part-time jobs**).
- Women entrepreneurs in the Czech Republic **are less likely to apply for funding** compared to men, and when they do, they apply for lower amounts. They are also less likely than men to use debt financing through banks (such as loans or overdrafts). **Women on maternity or parental leave are then discriminated against when applying for bank loans** - they do not qualify for them precisely because they have been or are at home with children and therefore did not have or do not have sufficient income to qualify for a loan.
- Women entrepreneurs face problems in their activities that are related to the disproportionate burden of caring for children or other family members (most often seniors).
- **Women report lower levels of self-confidence and optimism than men**, which affects their ability to succeed as entrepreneurs.

In addition to structural and situational factors affecting women's entrepreneurship, individual factors such as **women's lower level of skills and experience in starting and managing enterprises compared to men, and women's low self-confidence coupled with risk aversion** compared to men, which is due to the fact that **women are brought up and educated to have a greater sense of responsibility - especially for their families (e.g., for their financial security)**. This reason is a key factor in why women do not seek external financing or apply for lower levels of financing for their enterprises, which limits their chances of growing their enterprises.

A quantitative **survey**¹⁴ based on statistical data showed that lack of **financial resources, financial insecurity, risks and stress** were the most common main reasons that **prevent Czech women from starting an enterprise**. When comparing the situation of women entrepreneurs with that of women employees, there were no statistically significant differences between them due to partnership and marital status and/or the number of children in the family. However, as women entrepreneurs usually work more hours per week than women employees, it was suggested that the relatively high level of time flexibility seems



¹² McCracken, K., S. Marquez, C. Kwong, U. Stephan, A. Castagnoli, M. Dlouhá, M. E. Schulze (ed.). 2015. Women's Entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship. Brussel: European Parliament. Dostupné z: [https://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU\(2015\)519230_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL_STU(2015)519230_EN.pdf), Křížková, A., M. Pospíšilová. 2021. Entrepreneurship Policies through a Gender Lens (Part: Czech Republic). OECD Policy Report, 2021. Dostupné z: <https://www.oecd.org/publications/entrepreneurship-policies-through-the-gender-lens-71c8f9c9-en.htm>

¹³ Viz ČSÚ. 2022. Příjmy a životní podmínky domácnosti - 2022. (Tab. 1 Domácnosti podle postavení osoby v čele). Dostupné z: <https://csu.gov.cz/produkty/prijmy-a-zivotni-podminky-domacnosti-7isum3msez>

¹⁴ Dvouletý, O., J. D. Šebestová, I. Svobodová, B., Habrmanová, J. Müllerová. 2022. „Analyzing determinants influencing female entrepreneurship engagement in the Czech Republic: What is the role of caring responsibilities.“ World Journal of Entrepreneurship, Management and Sustainable Development, 18(1): 1-19. Dostupné z: <https://bpwcr.cz/wp-content/uploads/2021/11/WJEMSD-V18-N1-2022-Ondřej-Dvouletý-et-al.pdf>

to allow women entrepreneurs to reconcile their work responsibilities with those of their family responsibilities.

However, according to the 2020¹⁵ online survey, the main **problems of women micro-entrepreneurs** from different regions of the Czech Republic include unequal division of labor in the household, **maintaining work-life balance, lack of motivation, lack of financing and lack of understanding of policies related to entrepreneurship**. Networks of women entrepreneurs are then an important source of expertise on women's entrepreneurship for micro-entrepreneurs and are seen by them as an important tool for its growth and promotion.

The 2017¹⁶ quantitative **research** focused on the perception of **financial risk** management as the most important among other entrepreneurship risks (i.e. operational, HR and technical risks) by men and women entrepreneurs. This is because high levels of this risk can significantly affect the liquidity of a business. **Three main factors** were monitored, namely **"banks' attitude towards entrepreneurship," "knowledge, rules and principles"** (which here stands for knowledge of banks' credit conditions, their transparency and entrepreneurs' ability to manage financial risks), and **"perception of government and public/environmental support."** The research found that there are differences in perceptions of financial risk factors between men and women entrepreneurs. To mitigate financial risk, men entrepreneurs primarily emphasise the help of banks (or bank loans), while for women entrepreneurs, the perceived support from the state and their environment is crucial.

Results of the **Barometer 2022**¹⁷ survey confirm these findings. **Micro and small enterprises run by women** (in the last 12 months with respect to the time of the survey) **were less likely to have obtained loans or credit from banks compared to men** (15% of cases compared to 20%), but were more likely than men entrepreneurs to have borrowed from friends or relatives for their entrepreneurship. Women-managed enterprises were also less financially resilient, reporting twice as often 'a significant drop in income' and 'a signi-

ficant drop in savings' in the last 12 months. This represents, in fact, a moving in a circle. As it is more difficult for women to secure the necessary financial resources (women often mentioned less access to support from the state and the private sector), this leads to lower financial resilience of their enterprises compared to men-run firms.

Joint Entrepreneurship of Heterosexual Partners and Gender Inequalities

In the period in question, a frequently discussed topic was the copreneurship (joint entrepreneurship of spouses within **family enterprises**), which is a type of **'hybrid'** organization combining economic and family interests. Research into the structure of the division of labor in business and the household, as well as strategies for balancing the two, has revealed the persistence of ideologies and practices of gender inequality in copreneurships. While descriptions of women's roles in the enterprise were not necessarily gender-stereotyped, there was a clear tendency for men to downplay women's contributions to joint enterprises and, instead, to highlight their own contributions. Men often perceived themselves as being more important, more visible in the business. Then there was an apparent tendency for women to take on responsibilities for household chores and childcare. Although sometimes women did not describe an unequal division of household labor as legitimate, they ultimately showed a sense of resignation to this situation. Men often conceptualised domestic work as gendered, invisible, and unrecognised.

A comparison of couples running joint enterprises in the Czech Republic and Slovakia, i.e. culturally and historically close countries with different levels of religiosity, did not show any significant differences in the practice and interpretation of gender roles in business and family. However, the research has shown that the **emancipatory potential of women's entrepreneurship cannot be achieved only through entrepreneurship, but also in the context of changes in the family**. However, **family policy measures** (i.e., those that do not



¹⁵ Prabhu, J. J. 2020. "A Study on Women Empowerment and Entrepreneurial Intention among Small Business of Women Entrepreneurs in the Czech Republic." Quantitative Economics and Management Studies (QEMS), 1(4):312-318. Available from: <https://qemsjournal.org/index.php/qems/article/view/176>

¹⁶ Kozubíková L., L. Homolka, D. Kristalás. 2017. "The Effect of Business Environment and Entrepreneurs' Gender on Perception of Financial Risk in The SMEs Sector," Journal of Competitiveness, 9(1): 36-50. Available from: <https://doi.org/10.7441/joc.2017.01.03>

¹⁷ Dostupné z: <https://www.propodnikave.cz/vyzkum>

perpetuate gender stereotypes and inequalities in the family and household) **are not yet effective enough** to bring about these changes.

A comparison of copreneurships in the Czech Republic and the USA, two countries with different histories of entrepreneurship, different normative regimes, historical, and current economic conditions and social policies shaping different conditions for and discourses about entrepreneurship, revealed that gender practices reflect the country's employment opportunities, gender norms and family and tax policy settings. While men **from the Czech Republic claimed leadership in their enterprises (managerial role) in most cases, men in the US gave women equal credit.** The tendency to underestimate the merits of women in entrepreneurship and sometimes in the family was more evident among couples from the Czech Republic. The comparison to the U.S. confirms what data from other surveys show,¹⁸ that some women in the Czech Republic often engage in entrepreneurship out of necessity. In fact, flexible or part-time work and family-fri-

endly working conditions are still rather rare in employment contracts in the Czech Republic, as is society's expectation that men will take full or partial responsibility for household chores and caring for loved ones, although the situation is slowly improving in this area.¹⁹

5. Digitalization in Entrepreneurship (not only) of Women

This topic has not been covered much so far, except for the surveys focused on micro and small enterprises (see Strive to Thrive - part 1 and part 2),²⁰ the results of which are referred to later in this study.

Research of the 300 largest Czech and 200 Slovak companies,²¹ the subject of business of which is not IT or finance oriented, revealed that more than 60% of more complex and sophisticated processes are still handled by email or in writing, while simple processes are more than 50% digitised in both countries. Reasons and barriers to this state of affairs were identified, which include the lack of a strategy for digitalization, insufficient internal staff capacity, and last but not least, the investment required. The research concludes that many companies, therefore, have no idea how to start digital transformation. In general, women entrepreneurs in developing Europe have lower digital skills, which is referred to as the digital gender gap. A lower proportion of women-owned enterprises use ICT than men-owned enterprises, and women-owned enterprises are less likely than men-owned ones to have their own websites and use email to interact with clients and suppliers, as shown in research from 2017.²² However, its results suggest that increasing the digital skills of women entrepreneurs and reducing time constraints on women can facilitate women's entrepreneurship.



¹⁸ Between 2013 and 2017, 27% of Czech women said they started entrepreneurship out of necessity. See OECD. 2018. "Inclusive Entrepreneurship Policies, Country Assessment Notes: Czech Republic." Available from: <https://www.oecd.org/cfe/smes/CZECH-REPUBLIC-IECountry-Note-2018.pdf>

¹⁹ Compare, e.g., CVVM. 2020. Public Views on the Role of Men and Women in the Family - February 2020. Press release. Prague: Institute of Sociology, Academy of Sciences of the Czech Republic. Available from: <https://cvvm.soc.cas.cz/tiskove-zpravy/ostatni/vztahy-a-zivotni-postoje/5185-nazory-verejnosti-na-rolu-muze-a-zeny-v-rodine>

²⁰ Available from: <https://www.propodnikave.cz/vyzkum>

²¹ See Survey Do Companies Lack Money for Digitalization? Available from: <https://www.millennium.cz/novinky/posvitili-jsme-si-na-to-jak-maji-uchopenou-digitalizaci-ceske-a-slovenske-spolecnosti/>

²² Brixiová, Z., M. Genčev, S. Imai. 2019. "The Digital Gender Gap and Entrepreneurship in Emerging Europe," Conference paper at the Meeting of the Austrian Economic Association (Graz). Available from: https://conference.iza.org/conference_files/Transition_2019/brixiova_z6063.pdf

6. Summary of Findings from the Existing Research

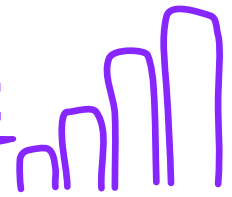
The above overview shows that the **gender gap** in entrepreneurship was not only found in the area of **digital competences**, but also in the area of **soft skills**. Some of the research results presented here point to women's lower self-esteem and confidence, their lower risk tolerance, lower level of skills and experience in setting up and running enterprises compared to men, etc., which is reflected in the sustainability and 'success' of their enterprises. However, both the area of soft skills and digital competences have not been

sufficiently explored in the Czech environment, especially in the context of entrepreneurship of women without employees (self-employed) and women micro-entrepreneurs who, at the same time, belong to the most precarious groups of entrepreneurs.²³ The research in these areas into the target groups just mentioned can then provide more detailed knowledge about the opportunities, conditions, obstacles and barriers to entrepreneurship of these groups of women, which can be used in the design of measures to **eliminate gender inequalities** in entrepreneurship in these areas. This has also been one of the motivations for this research.



²³ Švarcová, M., R. Marková Volejníčková, A. Křížková. 2021. Women Entrepreneurs? Prague: Institute of Sociology, Czech Academy of Sciences, v.v.i.

Data and the Method of Data Processing in this **Research Report**



This research report presents qualitative data from the Research on Women Entrepreneurs in the Czech Republic: Self-employed and Micro-entrepreneurs. Participants were women entrepreneurs of different ages, education, regions, partnership and family status, forms, lengths and fields of entrepreneurship, which may not have been their main source of income. **The main selection criterion for female participants was active business activity** (uninterrupted in the last six months), regardless of whether the business was their main economic activity (which accounted for the majority of cases) or a secondary activity. As some of the participants were recruited by Czechitas, a non-profit organization that trains IT entrepreneurs, women entrepreneurs with higher, i.e., above average, incomes were also included in the research.²⁴

A total of 53 women entrepreneurs participated in the research, of which 41 were self-employed women with no employees, and 12 were micro-entrepreneurs. They employed no more than nine people, mostly in temporary forms of work (agreements for work performance or activities), less often in a full-time employment relationship. In 31 cases, the women entrepreneurs were interviewed individually,²⁵ other 22 women entrepreneurs participated in one of the three group discussions (six women entrepreneurs in Prague, seven in Brno, and nine in Liberec).²⁶

Individual semi-structured interviews provide sufficient freedom to express life experiences, issues, and topics that are personally relevant to the research participants. They also allow for a more detailed focus on the issues under study. On the other hand, the group dynamics within the group interviews allow participants to build on each other's ideas, providing new results and new data that might not have emerged in an individual interview.

Individual interviews lasted between 50 and 100 minutes; group interviews lasted approximately two hours. Participants signed an informed consent for participating and processing their personal data in the research according to GDPR

principles. In the analysis, pseudonyms are used for the entrepreneurs, and only the basic characteristics essential for interpreting the findings are provided.



²⁴ Researchers from the Institute of Sociology of the CAS recruited 13 women entrepreneurs for individual interviews.

²⁵ Sample composition: see Appendix 1.

²⁶ Sample composition: see Appendix 2.

The Main Topics of Both Types of Interviews Were the Following:²⁷

- A. Work and entrepreneurial trajectory:** In order to place entrepreneurship in the context of individual life trajectories, we investigated the form, field and length of entrepreneurship.
- B. Digitalization and entrepreneurship:** we were interested not only in the competencies that female entrepreneurs have in this area but also in how they assess and trust their abilities in this field and what could potentially help them elevate their digital competencies to a higher level.
- C. Utilization of soft skills:** we focused on how confident women entrepreneurs are in their entrepreneurship (how they assess themselves), how they assess their communication skills and their ability to manage people (if they employ other people), and where they see potential margin for improvement in this area.
- D. The culture of entrepreneurship - its masculine character:** we paid attention to their perceptions of opportunities and barriers to women's and men's entrepreneurship, their reflection on the reactions of the people around them to the fact that they are entrepreneurs, and how they perceive success in entrepreneurship.
- E. Support for self-employed and micro-entrepreneurial women in entrepreneurship and their well-being:** we mapped what support they encountered in their entrepreneurship, what support they expected or expect from those around them and from institutions, how they manage their business and how this affects their well-being.
- F. Role of breadwinning, finance, power, and the division of labor in the family:** we focused on perceptions of the division of caregiving and housework in their families.
- G. Sociodemografické údaje – věk, vzdělání, rodinný stav, partnerství, děti.**

The interviews also included **basic socio-demographic characteristics such as age, education, partnership, and marital status**, and number and age of children, which clarify the social location of the research participants and make it possible to grasp and understand their actions and their interpretation of these actions.

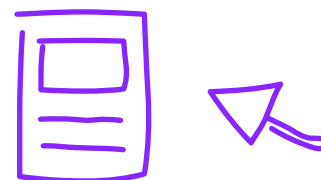
To **analyse** the data, we used **thematic analysis**, which allows us to systematically sort and categorise the thematic statements of the research participants based on their similarities and differences,^{28, 29} thus discovering non/suitable topics, concepts and ideas in conversations. What is important is not the frequency of their occurrence, but rather a nuanced understanding of the phenomena under investigation and the acquisition of contextually substantiated knowledge.

²⁷ Tj. individuální rozhovory a skupinové rozhovory tzv. focus groups či fokusní skupiny.

²⁸ Braun, V. & Clarke, V. 2006. "Using thematic analysis in psychology." *Qualitative Research in Psychology* 3(2): 77-101. Available from: <https://www.tandfonline.com/doi/abs/10.1191/1478088706qp0630a>

²⁹ Clarke, V. & Braun, V. 2017. "Thematic analysis." *The Journal of Positive Psychology* 12(3): 297-298. Available from: <https://www.tandfonline.com/doi/full/10.1080/17439760.2016.1262613>

Digitalization in Women's Entrepreneurship



Digitalization is a society-wide phenomenon that significantly affects the structure and relations of the labor market, as well as the personal and **social life of employees and entrepreneurs**. However, it is also a phenomenon whose forms and impacts are often discussed not just by women micro-entrepreneurs and self-employed women. In today's globalised world, almost no industry can do without at least some small-scale activities associated with modern technologies.

In this study, we apply a wide concept of digitalization. We understand digitalization as implementation processes and the use of modern technologies in the context of establishing, maintaining or possibly expanding one's own enterprise.

An important factor that determines the approach to the introduction of modern/digital technologies is the area of entrepreneurship, i.e., the sector in which the entrepreneur operates. As we describe in the chapter entitled About the Data and Method, most of the research participants were operating in areas where it was not possible to do without basic modern technologies, even in situations where the women entrepreneurs preferred face-to-face contact and tried to outsource most of the activities related to digital processes - they hired another person to perform these activities for them. Based on our findings, we identified two main categories of approaches to modern technologies - adopting them because of external pressure and using them, among other reasons, due to self-interest.

1. I Use Digital Technologies Because I have to

The first category, which included those women entrepreneurs who preferred face-to-face contact, were those who described how their entrepreneur-

ship would not be possible without digital tools. However, they themselves did not see a deeper meaning in it and therefore introduced such tools because of the so-called 'pressure of the times and women/men customers' preferences (e.g., card payments, preference for online shopping, online training, etc.). These conclusions are also confirmed by the Striving to Thrive study - part 2³⁰ which points out that micro and small enterprises are not keeping up with the rapid pace of technological change (17%), and are unclear about which technologies will bring them immediate value (13 %).

In this context, the participants in the research most often talked about the need to use online advertising, especially in social networks. They pointed out that this is a rapidly evolving field that requires quite a lot of specific know-how. Acquiring skills in this direction is time-consuming and technically and financially demanding. For the research participants, the usual solution was to outsource this type of activity, but this was only affordable for some women entrepreneurs who had a certain level of income. Thus, this type of service was out of reach for financial reasons for start-up entrepreneurs, as described by participant Patrika, who is setting up an online store and has had to invest a significant amount of family capital in the business which has not yet become profitable.

³⁰ Available from: <https://www.propodnikave.cz/vyzkum>

"Well, what's stopping me from finding someone is definitely the budget. Because obviously, if I've already got, like, two people, ... and I know they could be worth it, as I have been following them for some time and I have some references. But of course, they're charging so much that it starts at like twenty-five thousand a month or more, just for a sort of administration of those ads [of the network], which, of course, for me as a small entrepreneur is a no-go." (Patrika)

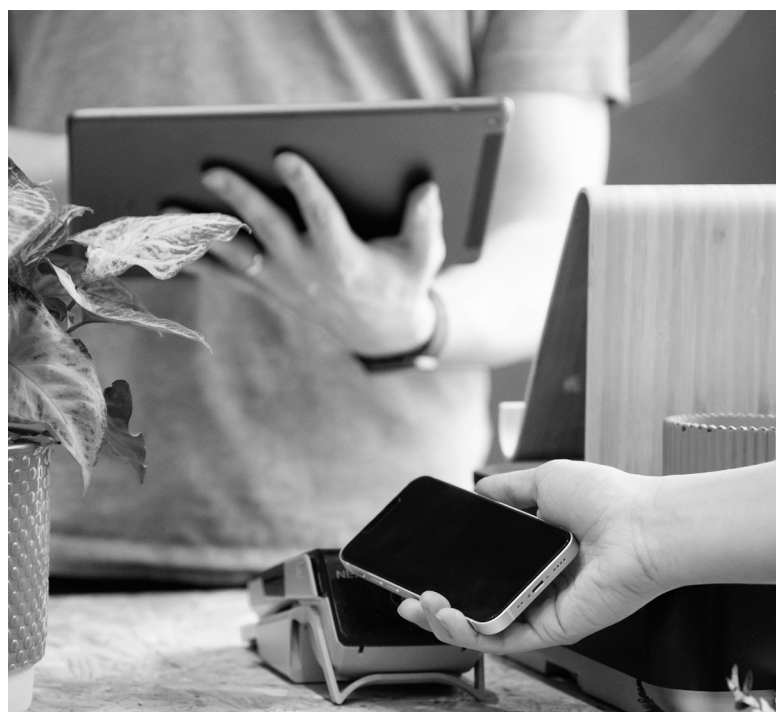
In addition to the **financial aspects** of specific digital services, research participants pointed to the **limitations of time** for self-education in **digital technology**, specifically in **social media advertising**. In particular, research participants who have young children find it more difficult to access such possibilities due to social and cultural barriers.³² They have to balance work responsibilities directly related to their entrepreneurship, childcare, and unpaid work at home and still find the capacity (mental and time) for their own self-development necessary to sustain their own business. Participant Milada also mentioned the fatigue resulting from the need to permanently self-present on social media. A similar phenomenon was described by Stanislava, who pointed out that, hand in hand with the possibility of targeting a larger clientele, goes also the increase in time devoted to caring for and permanently communicating with them, for example, in terms of monitoring the reach of advertisements and their changes and targeting.

A crucial factor in the women entrepreneurs' statements was the field of their entrepreneurship. Namely, whether they primarily work on computers in the implementation of their activities and thus have a greater predisposition to deal with new areas of technology or whether their entrepreneurship is implemented, for example,

in the field of services (e.g., performed manually) and digital processes are needed only to sell or promote their own brand or to attract clients. Participant Marika, an agricultural entrepreneur, describes a combination of disadvantages given by an area of business that did not require knowledge of digital sales processes before she took a parental leave, but during her parental leave the industry has transformed.

"...I don't understand technology at all, although I haven't really had a problem with it until now. Having children and being in the farming business, I don't really need digitalization for my work, for the work itself. But of course, I need to sell, so suddenly, I actually need [digital skills] a lot, and I can't keep up; I don't have the capacity."

(Marika)



³¹ The text inserted in the citations, which is in brackets and not in italics, has been added by the authors of the study to make the citation more readable. In other cases, we no longer indicate that it is a note inserted by the authors of the study. We distinguish the insertion only typographically.

³² Within the traditional gender contract, women are perceived as the primary caregivers responsible for care and the household; the lack of places in care institutions and other barriers are described in more detail in the chapter On the Situation of Czech Women Entrepreneurs from a Data Perspective.

Age is another **variable** that affects the **approach to integrating modern technology into one's business**. Although there were some of our research participants who possessed advanced skills in this area, most of the younger research participants under the age of 30 pointed out that they consider learning and using digital processes as a natural part of their business. This is mainly because they have been working with technology from a young age and are therefore used to working with technology and automatically think about integrating it into their enterprises.

"I also kind of naturally [use digital] since childhood, as it came with the new era. It was something, I think for my generation, that came naturally. We all wanted to be able to use it, because maybe our parents didn't know, and it was like, we could be in the digital space and they weren't there."

(Saskie)

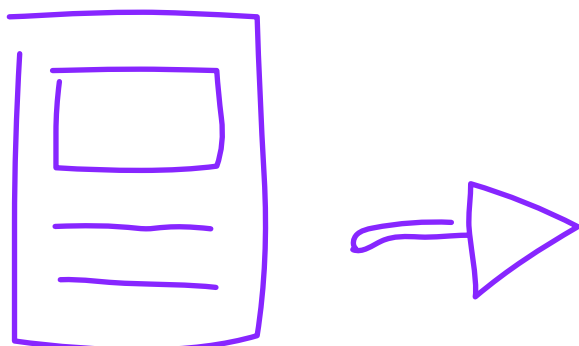
velopment, women entrepreneurs consider the introduction of new technologies as a necessary part of the success of their own entrepreneurship careers.

"Well, I guess it's about mind-set, realising that you need it to fulfil that business plan and taking it with the pros and cons. But there's definitely that frustration of when it doesn't work out or you have to learn completely new things, and they change frequently, too."

(Viktorie)

These conclusions are also reflected in the findings of the study **Striving to Thrive - Part 2**, which points out that younger entrepreneurs declare a better approach to digitalization and its usage,³⁴ while older women entrepreneurs do not see as many advantages in using technology in their enterprises.

On the other hand, research participants aged 50+, such as Milada and Eleanor, uniformly declared that they rated their competence in digitalization as lower because of their age. However, the testimony of participant Viktorie (53 years old) shows that despite concerns about rapid de-



³³ Cirstea, P., & Anagnoste, S. (2023). Young, Wild & Entrepreneurial: Generation Z's Affinity for Entrepreneurship. In Proceedings of the International Conference on Business Excellence (Vol. 17, No. 1, pp. 930-947). Sciendo.

2. Digital Technologies are Part of my Enterprise

The perception of working with modern technologies is changing for women entrepreneurs who are active in industries where they cannot run their enterprises without working with modern technologies on a daily basis. Within our sample, there were **different types of focus**. The accountant Eliška worked practically only with specific software. Danuše, a lawyer, used different types of databases for her business. And, in the case of translator Edita, artificial intelligence made her work easier, but at the same time, it made it much more intense in terms of increasing the amount of work in a relatively short period of time.

The evaluation of the use of modern technologies by this group of women entrepreneurs was mainly positive, mentioning advantages such as speeding up and facilitating work, the possibility of reaching a wide clientele, the absence of regional restrictions, the possibility of working from home. However, the research participants were **critical of these advantages**. Gita pointed out the ambivalence related to the permanent search for a thin line between working hours, searching for relevant information useful for business and at the same time separating the time spent in this way from her personal life, when her work was also her hobby.

"Well, the time, after all, there's a lot of time you have to spend on it... it's two opposites, it's the facilitation of the work, but at the same time, it's just a lot of time that you spend on it".

(Gita)

Another advantage - **facilitating work** - which is ambivalent in nature, is the possibility or necessity to outsource some activities related to work with digital technologies. Using services of another person, for example, to manage social networks and create online advertising was mentioned quite often by the research participants, unless they were working in this field. At the same time, as mentioned above, this alternative is not

an option for everyone due to the high financial cost. It is thus unaffordable for women entrepreneurs who do not earn a high enough income (for example, because they cannot work more or 'full-time' due to childcare) or who are just starting their business. Participant Tereza mentions that she can outsource work only after she has worked her way up and can afford to do so.

"At the same time, delegating in the form of personal growth in business, where I've reached such a level that I can delegate this to a professional, and I don't have to waste time and energy on it because the professional simply understands it.."

(Tereza)



Accountant Eliška and copywriter Tereza described their **work with clients in connection with specific software**. They referred to the need to adapt to clients and their preferences in terms of using different software. The research participants also described that the possibility of reaching out to the target group across the country opens up more potential job opportunities, but this goes hand in hand with a dramatic increase in competition.

As mentioned above, for research **participants with children**, the **possibility of working from home was an important factor in their entrepreneurship**. Often this was the primary reason why they started their own enterprises. In the context of the rigid labor market in the Czech Republic, which offers only a small number of flexible jobs (see the chapter On the Situation of Czech Women Entrepreneurs from a Data Perspective for more details), the possibility to organise work according to the needs of the family is essential, but often also the only way to remain active on the labor market. The situation during the pandemic then expanded the possibilities of communicating with clients remotely. Working exclusively from home also has potential drawbacks. The participant Darja, despite unofficially running a business with additional women/men partners, pointed out that, especially during the period when she has a young child, she has to face considerable social isolation and, therefore, has to take additional initiatives in order to network with other women entrepreneurs.

Using digital processes in their enterprises is the alpha and omega for women entrepreneurs who declare a personal, long-term interest in the topic of modern technologies. Their personal curiosity and discovery of new information allow them to react flexibly to rapid developments. In this context, the topic of artificial intelligence, and especially its benefits and potential use for the future prosperity of their enterprises, was often mentioned.

3. (Self) Development as a Prerequisite for Entrepreneurship

Self-education in the area of new technologies was described by most of the research participants as an essential part of their use. Rapid developments in digital technologies put pressure for continuous adaptation to changes in this area.

Women entrepreneurs are **forced to seek** out sources of information and continuously self-educate. A more natural approach to this is taken by a group of entrepreneurial women for whom digital processes are an inherent part of their own business. On the other hand, those who work 'offline' find it harder to find resources (human, financial) to educate themselves in this area.

"I don't want [to learn new digital technologies] or I have to, well like it's hard to say. I don't want to, I don't inherently want to, but on the other hand, I see it as something where you kind of overcome yourself, and when you overcome yourself and learn something new, it brings you joy that you might be able to make it."

(Monika)

Positive side effects of self-education are also described by women entrepreneurs in other contexts. The issue of networking is an important part of staying in the know in one's own industry and, last but not least, it serves as a useful source of information when implementing new digital processes.



Research participants who have to use **technology** to run their enterprises were very often **interested** in or had **experience** with, some form of **self-education**. The forms of self-education varied according to the business sector and the availability of sources of new information in it, the possibility to attend different types of training in person (impossible for mothers of young children), and also in terms of the cost of consultancy services on the implementation of digitalization.

Preferences also differed, but the topics of the quality of available training or workshops, the difficulty of evaluating the benefits of individual courses in relation to the generality of the message, and the return on investment were often discussed. The research participants who had young children (Darja, Eleanor) preferred online courses which they could access from a recording when they did not have to attend to their children. Similarly, Meda, who worked in the technical field, preferred this type of training because of the ample time and the ability to focus on learning more complex technical software. There was a relatively high demand for one-to-one guidance and mentoring, which was rated by research participants as the most efficient form of support, as confirmed by data from the Striving to Thrive study – part 2,³⁴ according to which women entrepreneurs rank mentoring and support networks as the third most important factor that would facilitate their entrepreneurship development. According to the research participants, the financial cost of these types of training is a significant barrier that makes it unaffordable for many women entrepreneurs.

The **topic of self-education** was significant for women entrepreneurs, considering the wide range of options they mentioned, which **specifically** catered to women in various life situations and **in different business fields**. Businesswomen aged 50+ highlighted the potential of using Universities of the Third Age (U3A), mother-entrepreneurs from the regions preferred online training options, and women entrepreneurs living in larger cities pointed to the benefits of mentoring programmes (specifically aimed at women) and longer courses. Start-up women entrepreneurs pointed to the possibilities or possible obstacles (e.g., in the context of setting up potential applicants, bureaucratic and information requirements) in using courses set up by regional branches of the Labor Office.

4. Is the Digitalization of State Administration a Chimera?

Not only the **rapid development** and pressure of the times, but also the State is making demands on entrepreneurs in terms of their digital competences in order to fulfill reporting obligations through various types of portals. Women entrepreneurs who have been using modern technology for their business on a daily basis have rather welcomed the possibilities of **progressive digitalization of communication with the state**. In particular, they mentioned communication via data mailboxes and other electronic communication with the authorities, but also the introduction of a flat tax for entrepreneurs was described as a significant simplification of accounting towards the state. At the same time, however, there was criticism, especially about the user-friendliness of the portals, excessive bureaucratization of the state's digital tools, but also about the capabilities of state administration employees to operate these portals or provide technical assistance with their operation. The overall approach is summarised by participant Darja as follows:

"It takes a while to understand how it works or where to click because it's not completely user-friendly. But once you get used to it, you can figure it out. Of course, it's not like when you're communicating with a private company or just where they have it all worked out. Again, the state administration is not as efficient, and they do not know how to do it too much because they don't pay the right people, but it could be worse".

(Darja)

As confirmed by the data from the **Striving to Thrive - Part 2** study, obtaining relevant information about new technologies or help with their implementation is difficult, and the absence of a comprehensive source of information is often replaced by family or friends. Women entrepre-

³⁴ Available from: <https://www.propodnikave.cz/vyzkum>

neurs with migration status face specific barriers in their relationship with the state administration. Participant Monika, originally from Poland, points out that because her ID number is in a different format than her Czech ID card number, all the forms are inaccessible to her.

In general, however, women **entrepreneurs**, and **entrepreneurs** in general, **have a rather ambivalent relationship** with the state; they do not expect too much support and at the same time they do not want to contribute too much to it.

A Man's World of Technology?

5. During the interviews, a question was also asked whether the research participants perceived any **differences between men and women in their us-**

age of technology or whether there was anything specific about women's working with technology. The responses indicate that most of the women participants do not perceive a significant difference between their skills to use technology and those of men. The factor of interest appeared to be crucial; if men or women are interested in modern technologies, their use in practice is easier and may offer more benefits. Participant Lucie points out that, compared to male colleagues, she perceives a greater fear of using new technologies among women. However, at the same time she points out that men's greater courage stems from their greater experience due to the time they have to play with artificial intelligence, which may be due to the greater amount of childcare and household duties, which in Czech society are mainly performed by women.

Recommendations

Improve the approaches of public administration, large corporations and other relevant entities towards entrepreneurs in the context of digital communication tools - introducing a wider range of online options to deal with certain matters within a more intuitive digital environment, and offer well-designed tools for micro-entrepreneurs and especially women entrepreneurs.

Improved tools serving as a source of information or new 'know-how' on digital tools - for example, in the form of State patronage of a database of women/men specialists, and consequently of expert non-profit organizations, State institutions, and companies that can help entrepreneurs in the field of digitalization.

Creation and promotion of tools to help with the implementation of new technologies, which will include individual assistance - e.g., a telephone helpline.

Offer and support mentoring programs funded by government, corporate entities and other relevant sources for starting-up and established women entrepreneurs, including support in the area of modern technology deployment.

Offer and further aid for training specifically targeted at women (e.g., in terms of price and availability) in the areas of pricing settings and implementation of more complex technologies (e.g., working with so-called big data).

Support for individual education needs – e.g., opportunities for personal coaching and counseling for women entrepreneurs paid for by the State, corporate entities and other relevant sources, taking into account the specific needs of women entrepreneurs (e.g., the possibility of online implementation).

Financial support for women's entrepreneurship by banking institutions, taking into account the specificities of women's entrepreneurship - i.e. targeted at self-employed, micro and small enterprises, without financial guarantees, e.g., on the basis of business plans.

The Story of a Woman Entrepreneur: Courage and Drive

Tereza started working as a sole trader during the pandemic. The younger of her children was only in first grade, and her employer was not sympathetic to the fact that she needed to stay at home with her child when schools were closed. In such a situation, she had to leave her assistant's job. However, Tereza chose to see this situation as an opportunity, deciding to exploit as a business concept and main source of income the activity that she had been doing for some time as a supplement to her job. Despite the fact that Tereza's previous job had a different focus, she threw herself into entrepreneurship in the creative and fast-growing fields of copywriting and online marketing.

For Tereza, the possibility to work from home is an essential condition for her work. On top of her various work commitments, she has to manage childcare. As her family lives in the country, being able to work flexibly is paramount. Tereza underlines the aspect of freedom; she is comfortable with being able to choose not only the time for her work, but also the number jobs she takes on and, last but not least, whether she identifies morally with the vision of her clientele. Being able to work remotely has opened many doors for her; and she has no shortage of orders. However, this type of work has brought about many challenges, which she has faced, as is her way, with great determination.

Tereza pointed out the need to adapt to the requirements of clients who are used to working with different software. She sees the time spent learning to use new software as time well invested, which is moving her forward, both career-wise and personally. As she puts it, "I try to keep my eyes open," and she keeps an eye on new developments in digital and AI technologies in order to make her job easier in the future and to keep up to date. She then shares her know-how in the networking community, for which she creates her own posts.

"I certainly wouldn't change anything. It suits me as it is. And it's nice with the education, too, that you sort of determine for yourself how much you want to shift forward and in which direction."

Tereza

Although it was more a coincidence that brought her into the entrepreneurship, Tereza says she has no regrets, this is the right job for her. She enjoys educating herself and pushing herself further, and not just in the area of digital technology.



What do **Women Entrepreneurs** Need **Soft Skills** for?



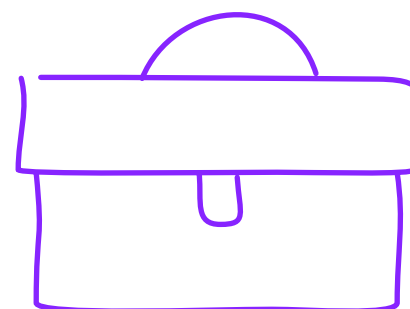
V **podnikání** jako v jakékoli jiné pracovní činnosti není důležitá jen oborová znalost problematiky, ale také tzv. soft skills. Tento pojem je do češtiny sice běžně překládán jako **měkké dovednosti** anebo kompetence, méně často jako jemné, někdy se označují také za techniky **duševní práce**. Ať už je označení jakékoli, jedná se o dovednosti, které se **promítají do našeho jednání** a které jsou potřebné u různých profesí v různé míře. V naší analýze budeme používat zavedené označení „**měkké dovednosti**“ z důvodu jeho rozšířeném používání, a tedy i srozumitelnosti.

A According to the National Occupational Classification System, the following are classified as soft skills:³⁵

- Efficient communication;
- Co-operation (collaboration);
- Creativity;
- Flexibility;
- Satisfaction of customer needs;
- Performance;
- Independence;
- Problem-solving;
- Planning and organization of work;
- Lifelong learning;
- Proactive approach;
- Coping with stress;
- Finding and understanding information;
- Managing people (leadership).

B Besides those, the following skills can also be included:

- Assertiveness;
- Personal efficiency;
- Self-reflection;
- Strategic thinking;
- Entrepreneurial thinking;
- Ability to accept criticism;
- Willingness to take risks.



³⁵ <https://cdk.nsp.cz/mekke-kompetence-v1.2>

Darja, who is a language teacher, commented on the concept of soft skills,

"Soft skills basically mean some friendly, authentic, empathetic behaviour in managing people and working together. Everything that actually might be the opposite of AI. That's what we as humans can do and AI can't [laughs]." (Darja)

Within this research, we focused mainly on the knowledge of soft skills and, more importantly, on how women entrepreneurs evaluate themselves in the areas of **communication**, negotiation, and **assertiveness**, which represent skills important for entrepreneurship in any area, as well as where they see potential margins for self-improvement.

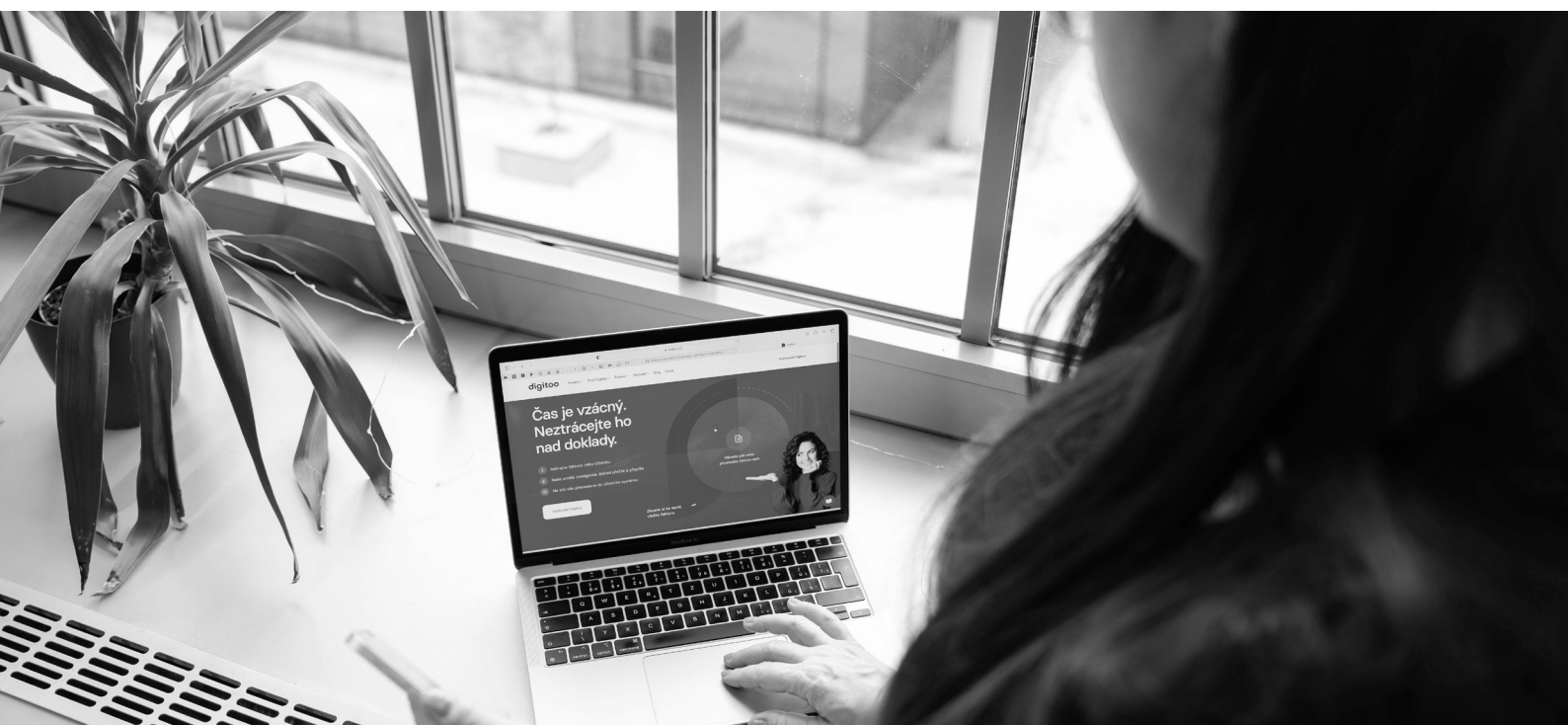
1. Known / Unknown Skills

The topic of soft skills is not well-known, although it is an integral part of every enterprise. The success of an enterprise, even a small one, depends to some extent on mastering or not mastering these, especially if the business is based on direct communication with clients. The interviews

revealed that some of the interviewed women entrepreneurs do not know the topic explicitly; they do not know what to imagine by the term 'soft skills,' even though they use them (intuitively) in their entrepreneurship. However, Alice, a hairdresser and service provider, commented on this topic as follows:

"You have to be very empathic about whether to talk, whether to give space [to the woman client] or whether not to talk at all. Of course, when I go to bed at night, I think, 'Hey, I probably shouldn't have said [that] to that woman. I try to be self-reflective, but I certainly don't always get it right. The mistakes are there. Well, we learn by making mistakes, don't we?'" (Alice)

Alice tries to self-educate, reading literature on communication, assertive behaviour, etc. However, this is not an area in which self-employed women and women micro-entrepreneurs systematically educate themselves and develop their competencies in preparation for their business or even in the course of running it.



Women entrepreneurs who were not familiar with the topic of soft skills beforehand were introduced to it in the framework of the interview. As a rule, these **women tended to perceive soft skills as a kind of 'gender-natural,' 'gifts'** - where some skills, according to their experience, are 'inherent' (rather) to women (namely empathy within communication skills), others (rather) to men (such as straightforwardness in communication with others, etc.).

In contrast to the communication style of men entrepreneurs, women entrepreneurs often portrayed themselves as more **empathic and helpful**; men were portrayed by women as tougher, more authoritative and principled, but also more straightforward, directive and assertive.

In other cases, women pointed to the purely individual nature of certain skills, to the fact that one **cannot generalise**. In both cases, they usually did not reflect the social aspect of learning certain soft skills; very rarely they made reference to 'learning by doing,' in which case they referred to their previous work experience with certain communication skills or the 'school of life' etc., especially if they were older.

On the other hand, some women were sufficiently educated and qualified in soft skills, as they educated/trained others - often other women entrepreneurs - in the development of certain soft skills. Individual and group interviews revealed which soft skills women entrepreneurs were confident in and which skills they perceived as possible opportunities for improvement.

2. There is Always Room for Improvement, Even in What We Already Know

Women entrepreneurs often rated their **communication skills positively** (and highly) with both female and male customers - especially in industries that rely on direct contact with customers. Women entrepreneurs often rated their communication skills positively (and highly) with both female and male customers - especially in industries that rely on direct contact with customers, which in the case of this research includes

both a wide range of personal care ³⁶ and other areas such as private tuition, adult education, direct sales, etc.

However, sometimes, women entrepreneurs perceived themselves as not assertive enough, unable to negotiate and resolve conflicts (efficiently). Pavlína, who runs an accommodation and insurance business, commented:

↓

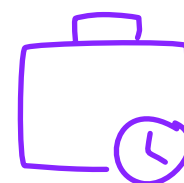
"As far as assertiveness is concerned, I think I lack it. Yeah, and I don't think that's something you can learn much about; you either have it within you or you don't. That and an entrepreneurial drive, which I definitely lack as well..." (Pavlína)

She does not think that this skill is as essential in the accommodation industry, nor in the insurance industry, where she 'inherited' the leg from a family member.

Contrary to Pavlína, who perceives a certain ability (specifically assertiveness) as something 'given,' 'innate,' Danuše, who works as a lawyer, sees some opportunities for self-development in the area of communication with clients, saying:

↓

"... Well, there is always room [for improvement] in everything. I would like to be able to negotiate better and read people better and react better in those [conflict] situations..." (Danuše)



³⁶ According to Act No. 258/2000 Coll., this includes, for example, barbering and hairdressing, manicures and pedicures, cosmetic, massage, regeneration and reconditioning services and activities that violate the integrity of the skin such as tattooing and permanent make-up.

Often, women entrepreneurs try to **avoid conflicts**, either by **selecting suitable/problem-free potential customers**, by **ending cooperation with the problematic ones**, or by **stepping back**. Another way of discouraging customers, who Julie described as 'egomaniacs' with a 'macho' style of communication, was to have a graphic design company create a special visual to discourage this type of customer.

Women entrepreneurs perceived **certain** weaknesses, particularly **in time management**, especially **in relation to family and childcare**. This is an area where "for entrepreneurs, time management is a priority..." as Hana, who focuses on services for mothers of young children, sales and consultancy in this area, said. One of the reasons she chose to become an entrepreneur was to have the freedom to be flexible in terms of time or to be able to manage her time largely according to her own needs or the needs of her family due to childcare. This is also the case with Gita, who is officially in the position of a helping family member in her mother's family business but determines the course of the business. However, despite the time flexibility that entrepreneurship offers, compared to employment, combining childcare and work, or entrepreneurship, remains a challenge:

"That's actually what's hard, doing some management and juggling it all, including the time, together. That's just probably the most challenging and the toughest thing about that [entrepreneurship].... push and combine that with the family, grabbing a chunk of time to do that [entrepreneurship].... That's the way women live; housework and taking care of kids is a big time commitment, plus the entrepreneurship."

(Gita)

The experience of women entrepreneurs from the Strive to thrive - part 2 research³⁷ also confirms what has just been said. Typically, women entrepreneurs have to cope with the so-called double burden of running a business and looking after a family and household and are forced to alternate between the two. This situation creates considerable time pressure for women entrepreneurs in the Czech context, where there is a lack of sufficient institutional support for caring for dependent family members,³⁸ and a lack of a more balanced division of work and care within families.

Women often cope by running 'part-time' businesses, often at the cost of lower returns from their businesses and unequal opportunities for their development compared to men. Interestingly, 47% of men-led businesses but only 42% of women-led businesses reported good financial stability in the 2023 Barometer; while 15% of female-run businesses reported poor financial stability compared to 9% of their male counterparts.³⁹

Time management was more often mastered by women without children; one of them, Jakubka, shared her experience in a group discussion:

"I apply a strict system to myself. At 18, I found out that there was something called personal productivity; I was very interested in it. So now I have monthly plans, weekly plans, daily plans, and I really follow them... I have free weekends, I don't work on bank holidays when those who are employed don't work, I don't work either..."

(Jakubka)

³⁷ Available from: <https://www.propodnikave.cz/vyzkum>

³⁸ Maříková et al. 2012. Men and Women Breadwinners. Prague: SLON.

³⁹ Available from: <https://www.propodnikave.cz/vyzkum>

3. Why are Self-esteem and Self-confidence Important in Entrepreneurship?

Self-esteem and self-confidence as part of soft skills are also reflected in how women perceive and evaluate their soft skills in general. Women entrepreneurs - trainers - in the field of soft skills then reported, from their perspective and experience, on certain 'gaps' and their causes in the soft skills of other women entrepreneurs.⁴⁰

Sofie, who works in the field of adult education, pointed out that if a woman is on maternity or parental leave for a long time (in the Czech environment sometimes six or more years with two children), she lacks 'professional experience' and therefore actually sufficient work experience, which can affect her self-confidence not only when she returns to the labor market, but also when she starts her own business.

According to Lucie, who is a trainer and coach and also works in an international environment, presentation and self-presentation are very important in business and can be seen as one of the manifestations of self-confidence and self-esteem of an entrepreneur. Lucie sees some 'gaps' in this area in other women. For example, when presenting business projects at an entrepreneurship support programme Lucie is attending, she noticed that women are not always able to communicate all the essential information about their business plan in a short period of time and are afraid to apply for financial investment support for their businesses. Lucie commented that:

"women stay on their own sandbox (a small and safe space for their business): 'Well, I don't really need the investment,' they say. And all those investors responded, 'Don't ever say this sentence'"

(Lucie)

According to one of the coaches, Michaela, self-presentation is also very important, the ability to 'sell oneself,' to be able to define how the business activity/product is unique, necessary, or useful, and what its added value is. According to Michaela, women are less confident than men who:

"are more confident and take part in different tenders. If a woman identifies that she does not meet or does not sufficiently meet a requirement or criterion, she does not even participate in the tender!"

(Michaela)

Self-esteem and self-confidence were, in several cases, associated with the issue of pricing a woman entrepreneur's product or service, which is often perceived as a purely individual matter - as a woman's in/ability to manage this process. However, some women entrepreneurs were aware of the complexity of pricing. For example, Meda mentioned that "sometimes it's hard to make your work visible... The work is so elusive, and you can't always see what's behind it; it's such a bubble." She views pricing as a challenging process, where the price for the work done may not be easily defined or quantifiable, and moreover 'understandable' to the other party (the client) because, as she adds:

"Not everyone feels that we [photographers] are being priced correctly in some way... that it is sometimes too much... Like, if someone could tell me how to be a little bit more, I don't want to say assertive, in this aspect, but how to justify it better, I'm sure it would be beneficial."

(Meda)

⁴⁰ International comparative study Global Entrepreneurship Monitor: 2022/2023 (Global Report). Available from: <https://www.gemconsortium.org/reports/latest-global-report> demonstrates that women's self-confidence is lower than men's, which is reflected, among other things, in the fact that they are less confident in starting their own enterprises and have a greater fear of failure than men.

4. What is the Situation with Pricing?

However, Meda views pricing as a learnable social skill. In addition, and without Meda reflecting on it, age combined with a person's gender can play a role in valuing work (and possibly winning more lucrative contracts). In the given context, architect Martina pointed this out,

"It's definitely difficult for a person to start out to actually set the prices... So, of course, those were [mainly] the first contracts because you are young, and as a woman in this industry, you don't have enough credibility for some bigger [and more lucrative] projects, for example."

(Martina)

Pricing was also a topic of lively discussion in the group interviews. In one of them, it was said,

"I have had a problem with pricing for a long time. Because I was brought up to be an employee and not to be self-employed. It also has to do with the fact that I started my business when I was 18. In the context of growing up, as you're searching for your own identity, it's so important to detach yourself from the money... that oftentimes the bargaining over price is not about me at all.It's better now, but in the past, it was like really the reason of my meltdowns. I thought I did the best job I could, but no one [or appreciated] it."

(Jakubka)

Pricing is an example of the social interaction between the entrepreneur and the clientele, into which many influences are reflected beyond the 'individual' ability to 'negotiate' and be 'assertive.' These include cultural and systemic 'norms' in the form of certain gender stereotypes, various demands, and expectations associated with gender, often operating on an unconscious level. Additionally, global trends such as technological changes, which both reduce costs and intensify certain types of work, also play a role. The story of the translator Edita illustrates the strong intervention of these external influences on the final price of a woman entrepreneur's work.

In fields that are heavily feminised, such as translation, which is what Edita does, a woman may be asked to do 'small' work for free: "And if someone writes to me, demanding: 'These are only 15 words, translate them for free,' it's just so easy to reply to the faceless person in the email, 'I don't work for free.' "Where it would take me, right?" Edita added to this 'obvious' expectation from her clientele during the interview: "I observe in women, myself and other women, that it's much harder for us to automatically assume that our time is worth something. For men, it's such a clear... how do I put this... clear understanding. They don't question it at all."

Edita's statement shows that setting the price for work to which a woman devotes time represents a strongly gendered stereotype, often perpetuated by women themselves, which keeps the prices for their work low. However, even when a woman makes an individual effort to change the valuation of her work, she may not be successful, as Edita's story further illustrates: "... I still translate for the same rate I did ten years ago. And when I tried to raise it six months ago, I was told that in that case, they would end our cooperation - several times and repeatedly. ...Technology is developing, so in theory, the translation is going faster." When asked whether there were any collective negotiations that could theoretically have a better chance of breaking established norms, she said,



"I know such [collective] efforts exist, but there's almost no response, no success... These are the areas, like translations, where the quantity actually increases in the market, so it's not possible to kind of increase the price... And if there are a lot of people who want to subtitle a film in the evenings to earn an extra income and they do it for half the rate of a professional translator, then those will never be professional translations, but the companies are fine with that."

(Edita)

If one of the **case studies** on women entrepreneurship in the Czech Republic⁴¹ suggests that **women have lower levels of self-confidence and optimism compared to men**, which affects their ability to succeed as entrepreneurs, then the examples above demonstrate that the relationship between self-esteem and self-confidence and the value a person is able to set for their work (which undoubtedly translates into their ability to succeed in business) is more complex. From the above examples, it is clear that pricing is influenced, among other things, by technological changes of a global nature, which devalue the value of the skilled, in this case, in the Czech environment highly feminised, profession of the translator by accepting lower quality work (done by under-qualified workers) for less money (which is mainly beneficial to the client). This trend is gaining ground because even collective bargaining has no power to change this situation effectively.

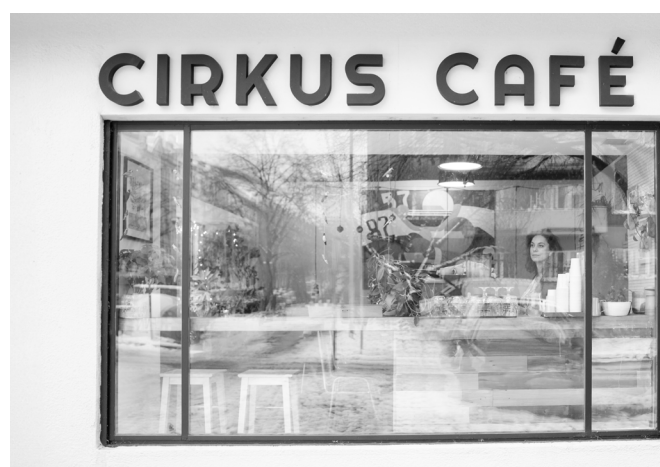
5. Is Managing People in a Micro-Enterprise Challenging?

Women micro-entrepreneurs, i.e. women who employ other people in their business, were a special group in the research. It turns out that the women micro-entrepreneurs in our sample tend to hire workers on a contractual basis (for the performance of work or for an activity) and

rarely employ others on a full-time basis like Zoe, who runs a business in the engineering sector. In her company, there are a total of nine people, mostly women, with two being on parental leave at the time of the interview, one person working on a contract basis, and the rest on a permanent basis, with three of the women having part-time jobs of up to six hours per day. Zoe was also able to speak at length on the topic of people management. In the interview, she revealed that she had to deal with various conflicts in the workplace, although they were not frequent. They were first resolved by agreement, and if there was no remedy, the employee was dismissed. Her experience in leading others stems from her managerial role in the corporate sector, which preceded her entrepreneurial activity. Like other micro-entrepreneurs, she tries to run her business as a so-called family business. Zoe mentions that the boundaries are not set as firmly as in a corporate environment:

"... We try to keep a team spirit in the form of a family business... I don't set such rigid boundaries for them, and I don't enforce them as much as I would in a corporation with 40 people under my supervision. We don't have a hierarchical structure... We apply rather mentoring, coaching questions..."

(Zoe)



⁴¹ McCracken, K., S. Marquez, C. Kwong, U. Stephan, A. Castagnoli, M. Dlouhá, M. E. Schulze (ed.). 2015. Women's Entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship. Brussel: European Parliament.

A characteristic of companies of this type is usually a more **familial work environment**, where both **leadership** and colleagues are accommodating to each other, respecting each other's life situations (such as a seriously ill colleague or an employee with young children, etc.) and communication is built on empathy towards others. Zoe is aware that managing others is a demanding psychological activity, sometimes very stressful, precisely because she shares with her women/men employees their often difficult life situations (serious illness, serious problems in their personal lives, etc.). However, Zoe leaves nothing to chance, and from time to time, both she and others attend coaching seminars in the area of communication with others. They then put this knowledge into practice in their dealings with business partners.

The collaborative method is also used by Darja, who manages others in a smaller language school. She is aware that someone, namely herself, must constantly set the direction of the company. It is up to her to decide how authoritative she is or is not and which management method is most effective in a given environment. She says:

"... A man would deal with it in a slightly different manner, and he wouldn't just be concerned about whether he is empathetic enough or friendly enough or trusting enough or whatever." She describes herself as an authentic manager, which, according to her means that, "then I can actually not outright manage, but just collaborate in a better, more efficient way. So that's a very hot topic for me right now [which I'm addressing]."

(Darja)

Interviews with other women micro-entrepreneurs revealed that most of them manage their employees rather 'intuitively' - based on their life experience. However, in some cases this approach is not very efficient. Stanislava mentioned conflicts between the entrepreneur and her female employees, which she cannot resolve very effectively. According to her, she is not well respected by her female employees, and, on the contrary,

they probably think that she does not trust them or is too controlling. Sylva, a confectioner who sometimes hires female employees to help out, mentioned a problem of transferring certain competences to others, which in her case is connected with trust in the hired workforce, as well as with her ability to respect, for example, a different style of approach to work and its implementation, and the ability to be willing to lower her demands and requirements:

"As far as managing people is concerned, I like to do a lot of things myself and delegating those responsibilities is a bit more challenging for me personally. But again, those are things that the situation pushes you to do. ... You have to let go of some of your ideas and to delegate certain things."

(Sylva)

Magda, who runs a beauty salon remotely, admits that she does not pay much attention to managing people, although she knows she should. She sees room for improvement in this skill. At the same time, however, she believes that she probably wouldn't have much time to take a specialised course on this topic yet because, like many other women entrepreneurs with young children, she tries to combine caring for her child with running her business.



6. Conclusion

Where did women entrepreneurs see room for improvement in soft skills? Certain 'gaps' in soft skills were most often identified in the area of time management, both in individual interviews and in group interviews. While, in many cases, women entrepreneurs rated their communication skills highly, some also saw problems with their negotiation and assertiveness skills. Coaches or mentors sometimes pointed out that in their experience, other entrepreneurs sometimes lacked the ability to present their services and products and to present themselves appropriately. They reflected on the low self-esteem and self-confidence of some women entrepreneurs and, consequently, the low value of the services and goods they produced.

However, the stories of the translator Edita, but also of the coach Lucie, for example, illustrate that the influences that affect the price of women entrepreneurs' work go beyond the personal level (their self-esteem and self-confidence), as they are related to cultural practices as well as other global (technological) influences that are reflected in the systemic valuation (or undervaluation) of certain, usually feminised, work.

Recommendations

1. **Create online courses** (for those women who don't have enough time to attend a face-to-face course or prefer the online format for other reasons, such as their introversion) and combined or face-to-face courses (for those who find it more efficient and convenient) to develop soft skills, focusing on the following:
 - **Developing communication skills** – schopnosti vyjednávat, být asertivní, řešit konflikty, schopnosti sebe/prezentace i schopnosti reagovat na obvyklé genderové stereotypy;
 - **Developing time management and pricing skills;**
 - **Leadership and people management** for women micro-entrepreneurs.

Courses should become part of the **preparation for entrepreneurship for women entrepreneurs who are starting out**, as well as a possible part of improving the competences within the framework of self-education for existing women entrepreneurs. Their quality delivery should both facilitate and professionalise women's entrepreneurship, thereby contributing to greater stability, resilience, and sustainability of their enterprises.

Courses for the development of soft skills should be accessible both in terms of affordability and in terms of time and spatial flexibility so that their utilization is not hindered by a lack of finances or caregiving commitments. Women entrepreneurs are interested in both coaching and mentoring in these areas.
2. **Programmes should be created and strengthened** to expand the business and financial networks of women entrepreneurs to support their business opportunities, build their confidence and self-esteem, and increase the sustainability or development of their enterprises.
3. Girls should be **encouraged** to consider entrepreneurship from a young age and to challenge gender stereotypes that limit women's confidence to start their own enterprises.
4. To **change society's perception of the value of women's work** in feminised occupations; to increase its importance, contribution and value to others, so that it can receive greater financial recognition.

Entrepreneur's Story: Communication with Clients is Important

Julie, an architect who is 37 years old, is the mother of two small preschool-aged children. She has been running her business for 11 years. She alternates in caring for the children with her husband, as each of them works three days a week, and on the other days, they take care of or share the care of their children.

Architecture is currently studied by more women than men, but it still remains to some extent a 'masculine' field, where the 'right,' technically (and therefore digitally) skilled professional is considered to be a man. According to Julie, although women who graduate in the field have and must have sufficient technical knowledge and skills (including digital ones), they often encounter mistrust or even trivialization of their professional abilities.

"I think there is no difference [in digital skills]. The difference is only in the personal negotiation of something on the construction site. There, of course, men just have, to put it bluntly, more authority. It has happened to me that I arrived at a construction site, and I heard something like, 'Oh, miss, please [I know better than you].'"

(Julie)

Julie reflects, based on her experience, that her male colleagues have a different style of communication with clients than she does:

"It seems to me that they push their point of view a lot, and many times they overrule the client. Even though the client will be living there [in the house] and not him [the architect], they push their ideas [regardless of the client's needs and wishes]."

(Julie)

Julie, therefore, tries to respect the opinion of her clients; she chooses a participative style of communication, and she tries to find suitable solutions together with her clients. However, in the area of communication with clients, Julie has dealt with men who have been directive and disrespectful of her expertise. She was, therefore, looking for a way to target a different clientele and commissioned the creation of a special visual. In her opinion, it was a step in the right direction. Her new visual started to deter a certain type of clientele, allowing her to focus on those customers who respect her work.



Entrepreneurship as a Man's World?



Entrepreneurship is often referred to as a **male world**, partly because historically, men have outnumbered women and still predominate in this environment (not only) in our society, and partly because of the **values** still associated with entrepreneurship. The masculine character of entrepreneurship reflects the **belief that success in business depends solely or primarily on the individual effort and abilities** of the entrepreneur. Business itself is then supposed to aim at economic growth, so it is associated with values such as independence, profit orientation, strength/performance, the 'courage' to take risks, where the entrepreneur is likened to a hero, etc.

According to international research, cited in *Strive to thrive – part 2*, women-led businesses are often perceived as inferior due to stereotypes that associate entrepreneurship with masculine traits.⁴² 70% of women entrepreneurs report that stereotypes have had a negative impact on their business activities, 61% on business development, and 49% on profitability.⁴³

What is the experience of self-employed women and women micro-entrepreneurs operating in the Czech society? What opportunities and barriers do they perceive for their business? What does success in business mean to them, and how are they perceived as entrepreneurs by their social environment? These are the main questions we also focused on in this research.

1. Opportunities and/or Barriers in Women's Entrepreneurship?

Only a few women (such as Emma, Meda, Sabina) see **opportunities for women entrepreneurs** as equal to men in their field (i.e., graphic services, interpreting and translation, or nutrition coaching and mentoring). On the other hand, Danuše, who is a law professional, realises that there are more opportunities for men than for women. According to her experience, it is assumed that [young] women will start a family and go on maternity and subsequently parental leave, and thus career development, or the development of

their own business, is a priori directed towards men. Opportunities in relation to the field of entrepreneurship were also assessed by Petra, who pointed to certain stereotypes in education, which are then reflected in the choice of field of study and subsequently in the field of work/business, and ultimately, in her opinion, represent a benefit for men:

"There are some societal ideas about what fields are for women and what fields are for men, so I feel like I've been influenced by that... When I was at school, they used to say that physics was more for boys. ... And when I'm planning to start a family, I feel the huge weight of the fact that I've studied a lot and spent a lot of money on my own education. Now I'm going to take like a three- or five-years break, and that's going to like jam me up a lot [in professional and business development]. Now that I think about it, I actually think it's cool that guys don't have to think that way. That's like [their] big advantage."

(Petra)

⁴² <https://www.insead.edu/news/insead-study-finds-how-women-entrepreneurs-can-overcome-gender-bias>

⁴³ <https://cherieblairfoundation.org/what-we-do/research/gender-stereotypes-report/#:~:text=it%E2%80%99s%20clear%20that%20women%20entrepreneurs,say%20they%20affect%20profitability>

According to Simona, men have a much wider choice of fields in which to pursue business and, therefore, more opportunities for entrepreneurship compared to women.

Sometimes, women consider their chances of starting a business to be the same as for men but different when it comes to the possibility of maintaining or developing the business, either because women do not have sufficient finances or support from their surroundings. However, most of the interviewed women entrepreneurs, often even those without children, perceive the opportunities to do business for women and men as different or unequal, just like Danuše or Petra, especially with regard to children and family. In one case, entrepreneurship was the reason why a woman decided not to have children and to divorce so that her business would not limit the life plans of her then-partner.

The perception of business opportunities is linked to the perceived obstacles and barriers to entrepreneurship, which are most often perceived by women entrepreneurs as gender-specific. Although Zuzana stated that “I have never felt any obstacle that a male colleague wouldn’t have,” she was also aware, like many other women entrepreneurs, that one of the fundamental barriers to women’s entrepreneurship is the family, or, more precisely, childcare and household care, which in the Czech environment still rests, in reality, predominantly on women. Thus, men can devote much more energy and time to entrepreneurship than women; as Victoria mentioned,

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be there for the kids, that the fridge is going to be full. And you just can't do that and dedicate your time to the business 100 percent at the same time.”

(Viktorie)

However, women themselves rarely question the widespread practice of unequal division of work and childcare, which they themselves practice (as confirmed by this research), even though public opinion surveys on this topic are more optimistic than the reality.⁴⁴ Vendula criticises the prevailing prejudice in Czech society that women should not work and should stay at home with their children until they are three to four years old, which, she said, does not correspond to the practice in some other countries, particularly in the Nordic countries:

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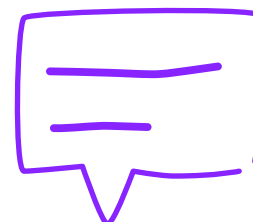
“... especially over there, it's a natural thing for a man to be at home with a kid. And that he takes turns with the wife. She's at work for 15 days, and then she's at home for 15 days. And he's at work 15 days, at home 15 days. There's no man-woman boundary at all. He goes to feed the kids and the wife chats. And it's absolutely natural.”

(Vendula)

↓

“The man, I think, goes into the business like 100% and in a big way, even though there might be some financial uncertainty at the beginning. But it's expected and understood that when he's running the business, he doesn't actually have to worry about anything else. For a woman, especially if she already has a family, there's just that expectation that you're going to

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⁴⁴ According to a 2020 survey, 2/3 of the childcare should be shared by both parents, as well as taking care of the family budget, while 63% of the time, the woman should ‘definitely’ or ‘rather’ be in charge of cooking. For more details, see CVVM. 2020. Public Views on the Role of Men and Women in the Family - February 2020. Press release. Prague: Institute of Sociology, CAS. Available from: <https://cvvm.soc.cas.cz/cz/tiskove-zpravy/ostatni/vztahy-a-zivotni-postoje/5185-nazory-verejnosti-na-rolu-muze-a-zeny-v-rodine>

Hana confirmed the stereotype of the division of care and work in the family in Czech society when she mentioned,

"... and when I visit [families], I notice that the man is just sitting there at the computer and working, while the woman is managing everything."

(Hana)



Women's entrepreneurship is sometimes associated by others, but also by women themselves, with 'free time' that can be 'easily' taken up in situations where there is a need to care for someone in the family. One woman commented,

"It's not only the children but also our parents and grandparents who sometimes need that care. Last year, after the New Year, I was in a situation where I was constantly travelling to visit my grandmother in Prague, at the Motol Hospital, and back home... I, being a freelancer, basically didn't work for almost a whole month..."

(Lada)



The obstacles and barriers to entrepreneurship reported by women in the interviews represent different levels of their lives in relation to business. However, the macro level of the conditions for entrepreneurship, including structural, institutional, and cultural barriers and obstacles to women's entrepreneurship, is then projected onto lower levels of functioning in everyday life (i.e. relational and individual/personal levels):

Among the most frequently mentioned obstacles and barriers are those related to institutional childcare, where some women entrepreneurs report that they lack (or have lacked in the past) childcare facilities for children under three years of age. If they do exist, they are mostly private and, therefore, not always affordable, even for women entrepreneurs. Although many women start a business precisely in order to be able to combine childcare with their 'work' (which is often referred to as entrepreneurship) or entrepreneurship, in retrospect, childcare and family care can become an obstacle to their activities in this area. In such situations, they do not have enough time, support from their spouse or partner, or immediate family, and ultimately sometimes not enough money to run their business, as mentioned by Gita and Sofie:

"Women have less time, I would say. It's still about the service at home. And it seems to me that it's still set up in this society in this manner, and we have to fight more for that [for business]."

(Gita)

"I think that what is absolutely crucial is their own conviction or the level of courage, and also the support from the immediate environment, because many women are not supported by their partners; they put obstacles for them because they don't want them to grow, they don't want them to develop. So, I think a major barrier is the lack of support from the immediate family and then also the limited financial resources."

(Sofie)



The prevailing expectations and **gender stereotypes**, which are (consciously or unconsciously) reinforced by the women entrepreneurs themselves, **namely that childcare and household duties are primarily their responsibility**, tend to impact the perception of a woman's business as a 'secondary' activity, where a man's employment or business usually takes precedence over a woman's business. This, as Vlasta illustrated, hinders the progress of women's entrepreneurship:

"It's definitely different [opportunities for entrepreneurship], and I've felt that too, of course. Because when I had small children ... and my partner was running a business, it was automatically assumed that of course his business was more important than my business. So, I scaled back my plans and so on and let him be on that pedestal."

(Vlasta)

Stereotypical societal expectations are reflected by the **unequal institutional support for women's and men's entrepreneurship**, which in turn reproduces gender inequalities in this area, as Lucie reported, even at the transnational or European level:

"Statistics show that less than 2% of investments went into women's start-ups across Europe. ... And when I was presenting my project, [I noticed] a kind of stereotype or prejudice, which then affects you. Men were asked about growth and opportunities. I was asked if I had assessed the risks, if I had done the math right. That makes you want to cry after being interviewed by the jury at the age of 47. Because I think if a woman dares to go into something like that, she's really made her calculations, she really knows what she's talking about, etc. So again, that's something where I think we have a lot of work to be done."

(Lucie)

The lack of **role models** for women's entrepreneurship is also a barrier; as Lucie again mentioned,

"When you look at Forbes, and you see these young boomers, you don't see mothers on maternity leave or women who are in their fifties and their careers in corporations no longer make sense to them, and they've decided to do something else."

(Lucie)



- The experience of some coaches who focus specifically on women entrepreneurs shows that **women are discouraged from entrepreneurship by a certain ‘image’ of entrepreneurship**, which portrays it as a ‘sacrifice,’ according to which all time and money must be devoted to entrepreneurship, where success in business is associated with exhaustion, discomfort, etc.
- Some women entrepreneurs see **the barriers to women’s entrepreneurship as individual**, whether it is women’s self-esteem and self-confidence, but also their courage and determination to do business or their willingness to take risks. Thus, these are characteristics which represent the area of soft skills considered necessary for entrepreneurship.
- Some of the obstacles and **barriers** can be considered **interpersonal-relational**. These include the lack of support or lack of support from a partner or spouse (or generally from the immediate social environment). This also includes the responsibility or consideration towards the family, where a woman does not want to endanger her loved ones with her business, as sometimes happens with men. One of the participants in the group interview said that her husband was running a business that incurred debts:

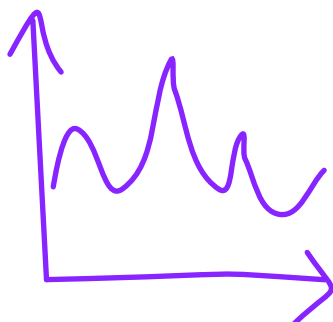
“So I basically got divorced mainly on paper, so we could have a place to live. ... Let him run his business, but don’t let it affect the family, because as self-employed we were in danger of losing a lot of stuff [in execution].”

(Míša)

However, women’s entrepreneurship is also affected by obstacles **that are not necessarily tied only to opportunities and specific conditions of women’s entrepreneurship** but also those that are common to women and men. These obstacles make it difficult for women to start or develop their businesses as they usually do not have the same conditions for entrepreneurship compared to men (e.g., due to the persistent unequal division of gender roles in the private sphere or insufficient support for types of entrepreneurship in which women predominate, etc.). It was Lucie who explicitly pointed out the lack of effective support for small and medium-sized enterprises from the state, but also from other institutions (such as banks, some specialised agencies, the non-profit sector, etc.), where micro-enterprises, in particular, are more often run by women than by men.

“... well, better institutional availability of funding would help a lot [for sole traders and small businesses]. Everywhere else in the world, for example in Austria, Germany, Switzerland, it is known that it is SMEs that are the backbone of the economy there. The big foreign multinationals will be there as long as it is profitable for them. Then, they will close down overnight and go elsewhere. Whereas here we care for our customers from this country, for Czech people.”

(Lucie)



Many women entrepreneurs spoke about **missing or insufficient information at the beginning of their entrepreneurship**, when they did not know, and sometimes still do not know, everything that needs to be done for the entrepreneurship, etc. Magda commented:

"The obstacles and problems [I see] are more in the lack of information, that you don't really know who to turn to. One just doesn't know where to get information. Actually, I got it all gradually, mostly from some friends, from girls in the business, and such. But there's just not an office or somebody that I could go to, and they'd say, 'You need this and that, and you need to get it all sorted out,' so it's just not available. And I don't even really know to this day if I have everything I need to have [for the business]."

(Magda)

While some barriers can be considered 'general,' common to both women and men, they may affect women differently, more severely than men (due to the lack of time resulting from the need to combine business and caregiving responsibilities).

2. How are Women Entrepreneurs Perceived in Czech Society?

Women entrepreneurs reported different reactions in their social environment to the fact that they were entrepreneurs. These reactions ranged from positive to negative.

A businesswoman is often admired and respected, considered successful, independent, and competent in her field, etc. From the interviews, it is clear that these reactions come more frequently from clients who appreciate the provided service or product and are often interested in the conditions under which the woman runs her business (as mentioned by Michaela), rather than from their immediate surroundings (family of origin, friends

and acquaintances). However, this does not mean that women entrepreneurs always encounter only positive reactions from their clients (see below). In the family of origin, it seems that where other family members are also involved in business, the entrepreneurial daughter, sister or wife tends to be appreciated more than in situations where the family does not have direct experience with entrepreneurship. In the latter case, there is sometimes **expressed concern or fear**, most often from mothers, about whether their daughter can manage the business, especially if she has a small child or children. Besides concerns, mothers sometimes express misunderstanding and lack of trust in their daughter's business and even advise her to stop the business and get employed instead, as Patrika experienced.

Some **men in the family** - fathers, husbands, or partners were more likely than other family members to treat women entrepreneurs **with disdain rather than respect and understanding**. This is the experience of Ester, for example, who runs a hairdressing business. She said that her father did not consider her work to be a job. Monika felt similarly, although she applied this attitude to the whole family:

"... my closest people, like my family, feel that I'm not doing anything, that it's kind of my hobby and that I'm doing it for fun."

(Monika)

Patrika's husband, although also an entrepreneur, treated her, in the early days of her business with what she described as a certain superiority, showing her that she was 'inexperienced' and "not capable and competent enough":

"... well, he made me feel like I didn't know much yet, or that I could do better..."

(Monika)

In the interview, Ester also pointed out that **men in the given field receive more admiration and prestige from female clients than women** do. She personally considers the fact that men are valued differently – higher than women – to be a patriarchal prejudice. Her words were also confirmed by Gita: “A man is simply taken more seriously when he runs a business.” Interviewees associate the lower prestige of the woman entrepreneur compared to a man entrepreneur with the field in which the individuals operate. According to them, ‘female’ fields are perceived as having less weight in the eyes of others and are not as valued as ‘male’ fields or those focused on visible ‘financial profit’. Hana, who worked in the financial sector before and when she started her own business, commented,

“According to them [i.e., family members], this business [of providing services for mothers and young children] is not promising enough... And they don't see it as a primary need. Because I don't advise clients on how to make good investments...”
(Hana)

Nevertheless, women who operate in ‘male’ fields of business such as law, architecture, or agriculture also encountered distrust in their abilities and competencies, and their skills were often trivialized by male entrepreneurs and/or clients. As Danuše stated,

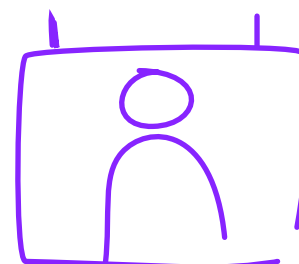
“I think some people feel better when a man or an older man is dealing with them, that they take it better from him, so unfortunately. ... Like in court with opposing parties, sometimes they let me feel that I'm just a young woman.”
(Danuše)

Architect Martina has also experienced the prejudice of being too young by men in the business. ‘Young age’ combined with ‘gender’ becomes the basis for questioning her competence: ‘You’re just too young, and, on top of that, you’re a girl, so you don’t understand the technical stuff.’” In relation to her age, on the other hand, 53-year-old Victorie, who has been running her own business for your years, declared that she only encounters positive reactions to being an entrepreneur: “Women who are entrepreneurs at this age, are getting some respect.” However, she also stated in the interview that her entrepreneurial brother has more prestige within the family than she has, with their parents more likely to imagine what he does (in advertising) than what she does (in coaching and consulting).

A negative perception of an entrepreneur who is a mother of a child under the age of three was noted by Magda, who lives in a big city:

“I don't know if [just] me, but in general what I see around myself is, and I'm always confronted with it, that I'm crazy, that he's still little and why I'm just already working and stuff.”
(Magda)

A mother who also runs a business is sometimes considered almost a ‘bad mother’ when she starts working ‘too early’ and does not fully devote herself to the child. The appreciation of a mother, who is also an entrepreneur, by others is influenced by the **concept of intensive motherhood**, where childcare is entirely the mother's responsibility and no one else's. If this expectation is not met in the eyes of others, it **devalues the businesswoman's worth**.



3. What does 'Success' in Entrepreneurship Mean from the Perspective of Women Entrepreneurs?

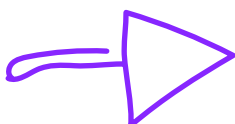
We asked our interview participants what they thought 'success' in business meant for men entrepreneurs and what it meant for women entrepreneurs. Only a few women entrepreneurs said that they saw no difference between men and women in this respect or that it was purely an individual matter: "It depends on the person," as Meda mentioned.

In the vast majority of cases, women entrepreneurs saw a difference in the perception of success between men and women entrepreneurs. In this context, Stanislava pointed out that 'success' can mean something completely different even within a group of men, where, according to her, it depends on the field or sector of business and the ideas or rather expectations that men entrepreneurs associate with entrepreneurship. However, majority of participants in both individual interviews and group interviews reported that for men "being successful in business" means primarily or only the financial aspect of business, i.e., focusing on financial results - profit, on measurable performance, as well as on business growth, etc. (e.g., "having a respectable, large, stable and profitable company," as Sylva said). According to the women entrepreneurs, men's orientation towards the quantitative level of entrepreneurship (money, profit, growth, etc.) was then linked to the ambition of entrepreneurs or their emphasis on the male ego (when men entrepreneurs mainly want to be successful, to gain prestige, to be appreciated by others, etc.), but also to their obligations towards their family - its financial security. In addition to 'money,' according to Lucie, the social impact of entrepreneurship also plays a role in men's perception of success, but they focus on it much less than women.

From the perspective of the research participants, success in entrepreneurship for them personally (and possibly for other women entrepreneurs) is seen as a broader spectrum of aspects or benefits of entrepreneurship than reflected by men. Sophie commented,

"First and foremost, I do work that makes sense to me and helps other people. At the same time, in doing so, I am able to make a better living than I did in my job. As a benefit, I have some free time. Or not free time, there won't be more free time, but rather the opportunity to manage it. And another thing, probably the fourth thing, is that it's important for me to have a certain amount of prestige, to have a good reputation in my field, and maybe even to work with a really important client. Those are success factors for me."

(Sofie)



Success in business tends to be conceptualised by women entrepreneurs themselves in a more complex way than by men, with women emphasising several aspects of success at the same time. Women do not associate success mainly or only with money (although this is also important, as mentioned not only by Sophie but also by Eleanor, Lucie, Emma, etc.) or with any other quantitative aspect of business. On the contrary, they more often mention the **non-financial benefits of entrepreneurship** in relation to what they consider to be success in business:

"Success is when I see their smile. It's not about money, it's about gratitude... when people feel well, they say thank you. ... That's what charges me up, drives me on, satisfies me... [money] is important, but it's not my first and foremost priority."

(Eleanor)

Success for some women entrepreneurs means an **emphasis on quality** (quality services or products influencing customer satisfaction) rather

than quantity, as Sylva said. Sustainability of the business is also important to them instead of growth (just like to Stanislava, Simona, Vendula, etc.), but this does not mean that women do not innovate their businesses. Success, according to many women entrepreneurs, equals doing **work that is meaningful, satisfying and fulfilling for them, useful to others**, socially beneficial and appreciated by others, etc. Some women entrepreneurs also consider it a success when they manage to combine their work or business with their caregiving responsibilities better than if they were employed. For them, entrepreneurship is a way/method to achieve a certain balance between the two.

„Za mě to je vnitřní naplnění a prostě to, že pak můžu vytvářet a dělat věci, co mě baví ... a samozřejmě je v tom i to, že mě to dokáže uživit a dokážu prostě kloubit ten čas s tou rodinou, a být tak nějak jako celkově v souladu. To je pro mě úspěch v podnikání.“

(Gita)



4. Conclusion

What do the **experiences of businesswomen** tell us about the world of entrepreneurship? This research confirms that entrepreneurship is still more of a 'man's world' than a world where the experiences and particularities of women entrepreneurs' life situations are respected. Thus, women's entrepreneurship is hampered by some specific obstacles and barriers to this activity, as well as by general ones that men also face in business.

In the Czech environment, although more attention is being paid to women's entrepreneurship than in the first decade after the Velvet Revolution, institutional support for it is still insufficient. Even those obstacles and barriers that are generally considered to be purely private, such as, in particular, the unequal division of childcare and work in the family sphere, go beyond this level - in the form of gender stereotypes that are reflected not only in the functioning of everyday life but also affect the functioning of institutions and organizations (both public and private), which do not always respond effectively enough to the specific needs and life experiences of women entrepreneurs.

Women entrepreneurs generally do not believe that they enjoy the same prestige and positive recognition by others compared to men. While in their close social environment, most often in their family of origin, they are met with concern or fear about whether they will succeed in business, or

with distrust, in the professional sphere. In addition to distrust, they also encounter trivialization of their competencies, especially in male-dominated fields of business.

The interviewed **businesswomen do not associate success** in business purely with the personal aspect of their lives but often with the social aspect and societal impact/overreach of their business. As the stories of the interviewed women show, their business does not necessarily have to be expansive to be meaningful and beneficial not only for them personally, but especially for their social environment, as they often emphasise. Success, in the view of the interviewed businesswomen, is often framed differently from what they themselves perceive as success for male entrepreneurs. With their concept of their own success, businesswomen transcend the boundaries of its masculine definition and demonstrate that success can take on different meanings in their view, not just (or primarily) profitability and growth.

As confirmed by this research and despite all the measures and efforts to improve the conditions for their entrepreneurship, in the context of Czech society, women entrepreneurs operate in a space that remains significantly masculinised. This is because sufficient attention is still not paid to the needs of women entrepreneurs and/or the introduced measures are not implemented effectively, especially when it comes to self-employed women and/or women micro-entrepreneurs.



Recommendations

- Strive to **change the 'image'** of entrepreneurship as a purely individualized activity, paying attention to the social and gender context affecting the position of women in business.
- Bring **role models of successful women** into public debate and public awareness – higher representation of women in decision-making positions in both business and politics could help break down barriers to women's entrepreneurship.
- Create and strengthen **microfinancing programs** for women's entrepreneurship that are or will be sufficiently accessible and sensitive to women's business needs.
- **Expand networks** of business contacts for businesswomen to support their entrepreneurial opportunities.
- **Increase the availability** of institutional childcare and flexible types of employment or conditions for entrepreneurship, especially up to three years of age, as research shows that women are not interested in using long parental leave but prefer to combine entrepreneurship/employment with caregiving from a very early age.
- **Support a more even distribution** of work and caregiving responsibilities in families through family policies that do not preserve stereotypes and inequalities but instead support the possibility of choice and motivate men to take part in childcare, e.g., by introducing non-transferable parts of parental leave.



A Businesswoman Story: A Successful Woman Entrepreneur in a 'Men's' Profession

Zoe, a university graduate who has been running a business for seven years in a 'typically male' industry - one of the digital technology-related engineering sectors, where, according to her estimate, the proportion of women is less than 5%. She described herself as a workaholic. She started her business when her children were one and three years old. She was bored at home at the time and as she had always been attracted to the idea of having her own business, she took advantage of not having to go to work and went for it. One of the reasons she started her business was because she did not want to be at work for eight hours a day; she wanted to have freedom and space to realize herself and take care of her young children. During her parental leave, she dedicated four to five hours a day to starting her business, often in the evening.

Before Zoe started her business, she worked in a completely different field in a corporate environment. She then found a niche in the market and started working in an area that was not very competitive at the time, but was and still is male-dominated. She has been facing, distrust and disrespect from her male colleagues: 'Practically since the start of my business, I've had the feeling that everybody underestimated me: "She's a woman, she can't make it. And now we're out there able to compete with all of them."

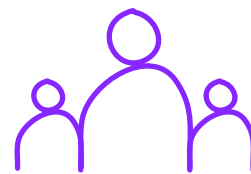
Her company, with nine, mostly female employees, is among the top in its field. Problems that the company is really facing are related to the macroeconomic situation, rising energy prices, etc., which pose a significant burden for the company. Zoe is therefore thinking about how to stabilize the company and at the same time take responsibility for the people she employs.

Running a business in a field where a woman is considered an 'exception' is not always easy for Zoe. In a masculine environment - among all the men, she feels both alone and somewhat misunderstood, besides the aforementioned distrust that men show her. However, she herself does not feel discriminated against because of her gender but rather because of the size of her company. She explained that other companies would not sign a contract with her company because it does not have a sufficient turnover (i.e., at least 100 million CZK) or the microenterprise is excluded from subsidies because it has fewer than ten employees. Her experience in this area is confirmed by the results of the Strive to thrive - part 2 survey, which pointed out the need to improve access to appropriate funding for all micro (and small) enterprises.

Despite the difficulties Zoe faces in her business, she believes that she herself is an example that anyone can start a business, including women in male-dominated fields, where they can be as successful, if not more successful, than their male counterparts. She herself is an example of this.



Support for Entrepreneurship of Women: Reality and Expectations



Entrepreneurship can be a **challenging discipline** in many ways: at the beginning of **entrepreneurship**, in its sustainability, in the **context of setting up** one's own time management, and most importantly, in the context of achieving the goals for which the entrepreneurs started the business in the first place. As we showed in the chapter on success in entrepreneurship, expectations and visions can vary from individual to individual. One thing they do have in common, however, is the importance of the support that can make specific situations of women entrepreneurs easier. **The research participants mentioned support in many different meanings**, often very diverse and even ambivalent. On the one hand, they started entrepreneurship with a desire to implement their own business plan and, in our sample, very often with a desire for freedom and the ability to make their own decisions. On the other hand, they reported the drawbacks of not being able to share and discuss their decisions with anyone and, as a result, having to take full responsibility for their own (in the case of women micro-entrepreneurs, made more difficult by the responsibility for the well-being of their employees) prosperity and well-being. The theme of isolation, not just entrepreneurial isolation, was particularly emphasised by women entrepreneurs with young children who started their businesses during or after parental leaves. Participants in the research varied in their assessment of whether women entrepreneurs received sufficient support. Younger women entrepreneurs in particular described the support from their immediate social environment as sufficient. Most of those who were in a relationship mentioned that they agreed on everything with their partner; that they decided on common things equally. These research participants also mentioned that the support of the primary family, mostly parents, was important to them. Alma's story shows how adequate support and healthy relationship settings can lead to the general well-being of women entrepreneurs.

1. Woman Entrepreneur's Story: The Importance of Support Not Just at the Beginning of Entrepreneurship

Alma had the opportunity to **compare the advantages and disadvantages of entrepreneurship** from an early age, as her mother was an entrepreneur and her father an employee. As she says, she is a 'fan of digitalization'. Working 'online' was a natural fit for her, making it easier for people to access information and maybe even do business. Therefore, she decided to throw herself into the business of online marketing and social media management. Alma sees her parents' approach as balanced and reflective of the risks of entrepreneurship given their experience of different career paths.

"They're supportive, although they're probably also worried about me having that stability and stuff. But I think it's kind of a natural support, a concern, but they always support me in doing what makes me happy and are more like, 'Try it all out!'"

(Alma)

Starting a business can generally be seen as a critical period. Initial start-up costs, immediate mandatory payments for social and health insurance, finding clients, and gaining know-how and confidence in communicating with potential and first customers, no or low income - these is just a fraction of the challenges that women entrepreneurs have to face at the beginning. The support of the social environment, and especially of those who are closest to them, is an important factor in the well-being of women entrepreneurs.

Alma's partner is employed. When Alma started her business, his income was stable. In addition to the significant personal-psychological support, Alma's partner also took over part of the financial costs of living together. The moment her income stabilised, she started to contribute equally to the expenses. However, financial help is not the only thing women entrepreneurs need when starting their careers. As Alma's words confirm, her partner and the balanced relationship they have can be a model of what women may need not only in the early stages of entrepreneurship:

"It was always that automatic; whoever had more time just did more - washed and ironed. Well, I've been fortunate that it's always been that we've just looked at each other to see who's got the heavier load at the moment and the other person has always tried to help."

(Alma)

"I've gotten used to having to rely on myself, and if I can't manage that, only then can I look for some help from somewhere, from the outside, if something could help me. But at the moment I'm able to do about ninety-nine percent of those things, like, by myself, relying on myself."

(Milada)

Some research participants mentioned a different division of **responsibilities and roles, not only in the household**, and the impact of this setting on the possibilities of an entrepreneurial career. Again, this was particularly the case for those women entrepreneurs who had young children. Traditional role settings meant that although these women had the basic support to pursue what they enjoyed - entrepreneurship - they had the responsibility for childcare and housework. It was not possible for these women entrepreneurs to work 'full time' as a consequence of such responsibilities, and hence, their income was often lower than their partner's. Such distribution of financial burden and childcare led to different decision-making options for the couples. These findings are also described in the **Striving to Thrive - Part 2 study**, which pointed out that women who return to work after a parental leave devote up to twice as much time to housework and childcare as compared to men - five to six hours per day.

The **experience of women entrepreneurs** who received no or minimal support describes a significant degree of resistance, but this may be inherently related to the perception of entrepreneurship as a highly individualised strategy, as described by Milada:

The **lack of support from the immediate social environment** is often related to the perception or understanding of the field in which the woman entrepreneur operates. The feminization of certain areas, which is associated with a lower level of prestige as well as lower remuneration, is also very significant in the entrepreneurial environment. Also, **experience in entrepreneurial activities** can be seen as a factor leading to a higher level of **enthusiasm** regardless of the pitfalls of this type of work. Participants in the research who did not receive much support described that their entrepreneurship was not perceived as a 'normal job,' especially in relation to its precarious factors such as instability or lower and irregular income.

Returning to work after a parental leave was also perceived by some research participants as a **challenging time** to communicate about the new setting and the need for support, especially for couples whose division of responsibilities was gender traditional. The participant Alice started her enterprise precisely to balance her childcare and work duties, but her husband did not take over any of the childcare duties after Alice's return to the labor market, leaving Alice with the burden of starting a business and taking care of the whole family and household. However, Alice's strategy is not unique; data from the Striving to Thrive - Part 2 study also show that almost 25% of women started their enterprise during their maternity leaves and reported that their decision was influenced by difficulties in balancing work and childcare, such as the lack of childcare facilities for pre-school children and specifically for children under three years of age.

2. Between a Long-Distance Race and a Sprint

One of the fundamental reasons why women specifically start businesses is flexibility. The need for flexibility is partly due to personal views on the importance of freedom, whether in realizing one's own ideas, making decisions, or, most importantly, the freedom to set work hours. For a group of women with young children, the choice of entrepreneurship in this sense can be seen as involuntary. For mothers, starting a business is often the only option to reconcile the possibility of returning to the labor market and caring for children. The issue of reconciliation takes on new dimensions in this context; it is not just a matter of negotiating childcare between partners, but for low-income groups, it can be a matter of earning a living. The possibility of choice (albeit often only perceived) is therefore crucial for businesswomen. The need to adapt to the needs of the family is an important factor for women's satisfaction in entrepreneurship, as shown by the testimony of participant Darja. At the same time, entrepreneurship provides options that are not widely available on the labor market, for example, due to the low number of flexible jobs and low parental allowance.

"If I get a call from the kindergarten that my son is sick, I cancel my appointments. I don't have to beg my boss to let me go home; I just do what I need to do. Although maternity leave is three years in the Czech Republic, I don't think it helps women at all. Financially, 10,000 allowance is nothing, and then at the same time, coming back after three years with the fact that most employers don't have the option or don't offer the option, they're not empathic enough to understand that the woman has young children and that maybe she can't be at work eight hours a day. So, I think that maybe just from that point of view, I, as a self-employed person, as a woman entrepreneur, have a much easier position. Because I can switch off all week and just be with



my son. It's completely up to me. And I think it's just much, much easier to be self-employed than to be employed."

(Darja)



However, managing an enterprise and taking care of a family and household places considerable demands on women entrepreneurs. Some research participants described relatively strict time management and a high level of discipline as the only way to manage all responsibilities. In this respect, they were quite critical that the responsibility for organizing the family and household usually rests on the shoulders of women.

"Maybe there's the aspect that because I organise everything myself, when there's a lot of stuff, I'm still the one who has to organise it, think about it, plan it. And when it's too much, it's a bit stressful. At that point, I'm like, "If someone said to me, do it at this time and that time," it's easier. Then, if I need to go to the doctor, or there is something happening with my son again, or I need to go to kindergarten again, or I have an appointment, or- I mean, when I'm actually organising everything myself, it can be negative from the point of view that when there's a lot to do so-, when I don't have the energy and the desire to do it, I just have to, there's no other option."

(Darja)



These statistics are confirmed by the **Striving to Thrive - Part 2** study, which reports that women consider the difficulty of maintaining an optimal work-life balance to be one of the biggest challenges in entrepreneurship.



However, the testimonies of the **participants in our sample** suggest that the effort to balance work and family commitments may also be related to their personality. According to Jakubka, living 'on the edge' is about the constant search for balance between 'what I want and what I have to do,' with every business involving both of these aspects.

3. Absence of Support for Women Entrepreneurs

Structural conditions of entrepreneurship also significantly affect the ability of women entrepreneurs to start, develop, or maintain their businesses. Therefore, beyond personal support, the conditions of institutional support for women entrepreneurs should also be discussed. Participant Senta reported a disincentive effect when trying to get financial support for a retraining course in the beginning of her entrepreneurship. Excessive bureaucracy together with inappropriate target groups setting of women/men applicants are among the most common barriers to obtaining these types of support. Research participants who were interested in such services or had attended some of the courses consistently described the difficulty of accessing a comprehensive and user-friendly source of information about support opportunities, for example, from regional branches of the Labor Office. The level of an active approach of the official in charge of the application is then a factor playing a role in obtaining funding for such courses.

The majority of participants in our sample **did not use private sector loans** to start their business. Most often, the research participants reported that they had started their business in an industry that did not require high start-up investments or that they used family or personal financial resources for these purposes. They also mentioned that the factor of (lack of) sufficient time significantly affects the possibilities of, for example, expanding the business and finding the resources needed for that. Among other things, based on the findings of the **Striving to Thrive - Part 2** study, women entrepreneurs have difficulties in obtaining the necessary funding for their business. The absence of micro-loans and gender stereotypes in the financial sector are common reasons why women do not have access to these resources. Participant Patrika describes how, due to the lack of sufficient guarantee, she was unable to access the funding needed to start her business.

"Basically, no one is going to give you any help when you start. On the one hand, it's probably good that you don't get into debt, but on the other hand, the investment in the business is really big... It would be nice if there were some loans for micro-entrepreneurs... But of course, if you're starting out and you don't have any turnover or anything, then you can forget it. But then, how are you supposed to do that?"

(Patrika)

According to women entrepreneurs, support in various activities related to different areas of entrepreneurship can be found in networking initiatives, be it networking communities or social networking groups (mostly targeted specifically at women). These resources provide women entrepreneurs with valued sharing of professional know-how, but also support based on personal motivations and sharing of good and bad practices. The research participants pointed to the boom in this area, which also brings with it the need to search for quality, something that again takes considerable time for women entrepreneurs.



4. How are Women Entrepreneurs Feeling?

Even the **subjective feeling** of support in business has an impact on the assessment of the difficulty of one's own situation. The personality of women entrepreneurs is one of the factors influencing the **perception of the level of stress** in business. Higher levels of stress were described by women entrepreneurs in relation to the need to combine their work commitments with childcare. Participant Halina described the need to be a good crisis manager as part of the spectrum of soft skills she must have. She perceived the need to perform, for example, at non-standard hours, when external circumstances allowed her to, as stressful.

"That's pretty dynamic. I have just certain time windows when I know the babysitter is coming or when my husband takes over the childcare. But crisis scenarios are a big part of it, too. Well, it also happens that sometimes I only get two hours of sleep at night, and then I wonder if it's all worth it. But then again, I feel a high level of responsibility to complete the job to the quality that the customer is used to, because then I could lose that job, too."

(Halina)

Lack of time capacity is the most significant stressor for research participants, even if they do not have children. With regard to rapidly evolving fields (e.g., the field of modern technology), there is pressure on women entrepreneurs to adopt new approaches and keep up with constant developments in order to maintain the quality of their work. However, such time does not often generate direct rewards, but is rather an investment in the future.

Stress in entrepreneurship was described by women entrepreneurs in different connotations, for example in relation to the mentioned **responsibility for their decisions** or in the context of digitalization. However, participant

Senta summarizes that running one's own business is motivated by a sense of purpose in what one does, which can ultimately serve as a good remedy for all the stressors that entrepreneurship brings to women.

"When a person works, even if maybe not much, but works and is not fulfilled by it, there's the unfulfillment at work [that's stress]. And the fact that I'm doing it all, for whom, why, for what, like there's not that inner meaning, then actually the moment when you start working as a self-employed, I think that stress goes away, as it was in my case."

(Senta)



Recommendations

- Promoting the **integration of men** into childcare opens up the debate on the possibilities of sharing parental leave.
- **Increasing the capacity** of preschool childcare facilities.
- **Creation of a comprehensive**, user-friendly portal providing information on the possibilities of support (especially of a financial nature) for entrepreneurs in specific life situations (e.g., on parental leave) provided by the authorities.
- Make the rules on such support **transparent by the authorities**.
- Providing **micro-loan opportunities for entrepreneurs** without the need for guarantees, e.g., on the basis of a business plan.

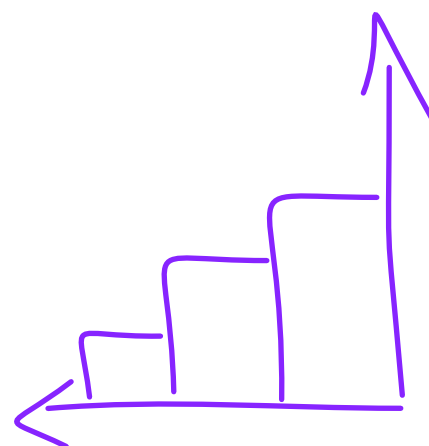


Appendix 1

Sample of individual interviews of self-employed women and women micro-entrepreneurs

Total		31
Age	Do 30	3
	30–39	12
	40–49	11
	50+	5
Education	Secondary school without school-leaving certificate	1
	Secondary school with school-leaving certificate	12
	University	18
Partnership status	Single	1
	In partnership	9
	Married	17
	LAT*	1
	Divorced	3
	Widowed	0
Number of children	Childless	10
	1 child	3
	2 children	16
	3 children	1
	5 children	1
Type of woman entrepreneur	Self-employed	21
	Micro-entrepreneur	9

Field of entrepreneurship	Services – physical work performance	9
	Services – online	4
	Sale	4
	Accommodation + gastronomy	8
	Online sale	1
	Sale	3
	Education + consultancy	15
	Other	2
Number of branches of entrepreneurship	1	18
	2	11
	3	2
Period of entrepreneurship based on a trade license	Less than 5 years	9
	5–10 years	11
	11 years or more	10
	Not specified	1
Region	Prague	10
	Bohemia outside the capital	9
	Moravia	8
	Not specified	4



Appendix 2

Sample of group interviews of self-employed women and women micro-entrepreneurs

Total		22
Age	Do 30	7
	30–39	8
	40–49	7
	50+	3
Education	Secondary school without school-leaving certificate	0
	Secondary school with school-leaving certificate	3
	University	19
Partnership status	Single	3
	In partnership	4
	Married	10
	LAT*	1
	Divorced	3
	Widowed	1
	Childless	9
Number of children ¹	1 child	3
	2 children	5
	3 children	4
	4 children	1

* LAT – living apart together⁴⁵

⁴⁵ See, e.g., Formánková, L., A. Křížková. 2015. "Love Will Keep Us Apart? Understanding Living Apart Together Partnerships in the Post-state-socialist Czech Republic." The Sociological Journal, 5(6): 993-1022. Available from: <http://sreview.soc.cas.cz/cs/issue/180-sociologicky-casopis-czech-sociological-review-6-2015/3580>

Type of woman entrepreneur	Self-employed	21
	Micro-entrepreneur	1
Field of entrepreneurship	Services - physical work performance	4
	Services – online (including IT)	13
	Gastronomy + accommodation	3
	Education + consultancy	10
	Other	7
Number of branches of entrepreneurship	1	12
	2	6
	3	3
	4	1
Period of entrepreneurship based on a trade license	Less than 5 years	10
	5–10 let	5
	11 years and more	7
Region	Prague	6
	Bohemia outside the capital	9
	Moravia	7