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Motivations towards self-employment for women entrepreneurs in
different geographical areas in Switzerland

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Management Summary

Switzerland offers favorable framework conditions for entrepreneurship, including optimal physical and legal infrastructure and tertiary education. However, for every ten male founders operating in Switzerland, there are only six female ones. It seems the perceived capabilities of women to explore and maximize their entrepreneurial potential are lower than that of men. The low participation rate of women in new enterprises in Switzerland indicates the Swiss market may not be conducive to female entrepreneurship. This issue is of increasing importance because women-owned enterprises have the potential to contribute substantially to innovation, employment, and wealth creation.

The research aimed to examine differences in the drivers of female entrepreneurship in different geographical areas of Switzerland and extrapolate these disparities to a broader context. The research consisted of a literature review to acquire the necessary knowledge about female entrepreneurship, motivations, and relevant influences. An examination of the cultural, social, and cognitive contexts offers an appropriate conceptual framework by acknowledging that existing theory provides a foundation for economic activity. A qualitative research design, including semi-structured interviews with female founders, was developed to provide insight into the motivations of female entrepreneurs.

The findings indicate the complexity of drivers of self-employment due to the many different factors influencing decision-making. Social embeddedness was crucial for women, whether it was assistance in the household or encouragement to step into entrepreneurship. These findings may highlight the underdevelopment of Switzerland's cognitive and cultural realms that encourage women to become self-employed. A stereotyped portrayal of women in entrepreneurship, especially among older men, is persistent, as apparent in some of the interviews. Moreover, living in a rural area positively influenced the motivation for entrepreneurship due to the limited opportunities available for women.

Overall, the study found similarities in the obstacles female founders face in Switzerland, regardless of their geographical area. The cognitive and cultural framework lacks representation of female entrepreneurs. The promotion of female role models across different socio-demographics is recommended to encourage future female founders to step out of existing social constructs. In addition, earlier education about female entrepreneurship and

improved framework conditions for reconciling family and entrepreneurship should further shift societal stigmatizations.

Future research should focus on the embeddedness of women from rural areas in societal constructs to allow for a deepened comparison of female entrepreneurship in urban and rural areas. The use of mixed-method approaches should expand our understanding of female entrepreneurs in Switzerland more broadly.

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List of Abbreviations

BFS	Bundesamt für Statistik (Federal Statistical Office)
DEA	Federal Department of Economic Affairs
e.g.	Exempli gratia (for example)
FDJP	Federal Department of Justice and Police
FOJ	Federal Office of Justice
GEDI	Global Entrepreneurship and Development Institute
GEM	Global Entrepreneurship Monitor
IP	Interview Partner
IP1	Interview Partner (in connection with the appendix interview number)
IPs	Interview Partners
i.e.	Id est (that is)
NECI	National Entrepreneurship Context Index
SSV	Schweizerischer Städteverband (Swiss Union of Cities)
TEA	Total Entrepreneurial Activity

1 Introduction

The focus on female entrepreneurship has grown in recent decades, though the gap between male and female entrepreneurs persists (Ortiz-Opsina & Roser, 2018). The percentage of women entrepreneurs rose from only 28.2 percent in 1991 to 37.9 percent today (Federal Department of Economic Affairs, Education and Research, 2021). In fact, there were only six female founders in Switzerland for every ten male founders in 2019 (Baldegger et al., 2020, p. 7). Given the potential for more female entrepreneurship (Female Founders Initiative 2020, n.d.), further research on female entrepreneurship, their individual influences, and obstacles in Switzerland are crucial.

While Switzerland ranks 18th out of 153 countries in terms of equality (Crotti, Geiger, Ratcheva & Zahidi, 2020, p. 325), Baldegger et al. (2020, p. 35) found that in 37 of the 50 reference countries the founder ratio is more favorable for women. When considering the rankings of other entrepreneurial framework conditions, such as physical infrastructure, commercial and legal infrastructure, or tertiary entrepreneurial education, where Switzerland ranks 1st in all of them (Baldegger et al., 2020, p. 10), one would think that Switzerland should rank higher.

This paper aims to discover the motivations for females to step into self-employment. Beyond motivations, it seeks to explore the embeddedness of women entrepreneurs in their cultural, social, and cognitive contexts. Examining those normative factors will help to identify differences and how those contexts shape women and their entrepreneurial endeavors. Furthermore, a comprehensive analysis is ensured by interviewing women from different geographical areas of Switzerland.

It is only by identifying these influences can the gender gap in entrepreneurship be addressed. The impact embeddedness in cultural, social, and cognitive contexts and geographical location has on female entrepreneurship can then be examined. This is not only crucial for solving the social issue of the gender gap but also to drive innovation and the economy.

The study is divided into six chapters. In this introductory chapter, the problem is further stated, and the relevance of the topic is underlined. Later, the state of research is outlined, and the research questions that this work attempts to answer is detailed. In chapter 2, the

existing literature on female entrepreneurship and motivation theories is reviewed before the literature on cultural, social, and cognitive embeddedness is examined. The theoretical framework in relation to the geographical areas of Switzerland and the interviews are analyzed. After outlining the qualitative research design in chapter 3, the study then focuses on the results of interviews held with Swiss female founders. In chapter 5, a discussion of the results regarding women's motivations for entrepreneurship then lends itself to a discussion of the results of the three embeddedness contexts and the impact geography has. Finally, a conclusion is drawn with recommendations and an outlook for future research.

1.1 Problem Statement

There is an urgency for action in overcoming the gender gap that exists globally. We will not be able to guarantee the promise of the fourth industrial revolution for all of humanity, expand our economies for greater mutual prosperity, or achieve the United Nations Sustainable Development Goals unless half of the world's population is included equally (Crotti et al., 2020, p. 4). At the current pace of change, Crotti et al. (2020) found that achieving gender equality would require nearly a century. In the globalized world we live in today, faster change is crucial. As exemplified by the younger generation that has made increasingly progressive steps towards gender parity already, all generations must work in unison (Crotti et al., 2020, p. 4). Equal opportunities for all members of society must be provided not only by companies but also by governments. Crotti et al. (2020, p. 4) suggests that governments must adopt policies that include promotion of talent, integration, and deployment chances for both genders, diversify leadership positions, and help families and caregivers in both young and old communities.

The data retrieved from the Global Entrepreneurship Monitor (GEM) by Elam et al. (2019), which examines entrepreneurial activity worldwide, found a well-defined gender disparity in entrepreneurship and ownership operation. The proportion of the adult working-age population (i.e., 18-64 years) who are either nascent or new entrepreneurs is referred to as total entrepreneurial activity (TEA). According to the GEM report by Elam et al. (2019, p. 75), the share of women in the global TEA is 10.2 percent, whereas the rate for men is 13.9 percent.

In particular, in Switzerland, this figure is only 4.7 percent for women in comparison with 10 percent for men (Elam et al., 2019, p. 75). Baldegger et al.'s (2020, p. 35) report identified a decrease in gender disparity in Switzerland; however, the country still only ranks 38th out of the 50 countries with its ratio. When it comes to the startup sector, women account for 20 percent, whereas the figure drops to 10 percent for female entrepreneurs in science and tech-based startups (Female Founders Initiative 2020, 2021).

Moreover, a significant gap exists in perceived capabilities, as just four out of ten women in Switzerland believe they could explore and maximize their entrepreneurial potential, compared to six out of ten men (Baldegger et al., 2020, p. 36). Although it is unclear why these impressions exist, whether women are inherently less confident about their capabilities or if it is related to a broader contextual issue, the low female participation rate in entrepreneurship indicates that the Swiss market climate is not as favorable to women as it is to men.

What is very surprising, though, is when the entrepreneurial framework conditions in Switzerland are taken into consideration. Switzerland topped all 54 countries involved in the National Entrepreneurship Context Index (NECI) ranking, which measures the ease of starting and developing a business (Baldegger et al., 2020, p. 53). If one considers these numbers, the question arises as to why the gender gap is so large given the very favorable entrepreneurial framework conditions offered in Switzerland.

Nevertheless, it needs to be stated that, globally and in Switzerland, the distance to parity has decreased (Crotti et al., 2020, pp. 5-9). In Switzerland, women's expectations of opportunities have more than doubled according to the GEM (Elam et al., 2019, p. 58). Notably, the report of Elam et al. (2019, p. 58) found that Switzerland has a female startup rate of less than 9 percent, and this is expected to rise in the future. Therefore, it is of great importance to identify the reasons for the gender gap and find ways to close it more quickly. In order to do so, the obstacles women face must first be identified.

1.2 Relevance

Research by Sarfaraz et al. (2014, pp. 1-2) suggests that women play a significant role in broader entrepreneurship and economic growth if provided with equal opportunities. This

implies that if women get treated as second-class citizens, an enormous amount of human capital is ignored and undervalued (Sarfaraz et al., 2014, p. 2). Indeed, over the last decade, women's entrepreneurship has been increasingly recognized as a significant untapped source of economic development (Ilie, 2012, p. 122). An article by Brush et al. (2009) acknowledged the great potential of female entrepreneurship as "Women-owned businesses are one of the fastest-growing entrepreneurial populations in the world" (p. 8). Companies run by women offer capabilities to significantly contribute to any economy's innovation, employment, and wealth (Brush et al., 2006, p. 17). Ilie (2012, p. 122) highlights the great potential of contribution because women entrepreneurs operate in all of the major industries ranging from extraction, transformation, services to consumer-oriented products.

On the other hand, studies confirm that gender equality itself is not an indicator of a higher number of female entrepreneurs (Baughn et al., 2006, pp. 700-701; Sarfaraz et al., 2014, p. 3). Especially in developed countries where the gender gap has diminished, women are more likely to find a suitable job in the domestic market due to there being more employment opportunities (Kelley et al., 2011, p. 23). The topic is thus relevant to the identification of ways to increase the number of female entrepreneurs.

1.3 State of Research in Switzerland

The Federal Council of Switzerland stated in a report in 2006 that the opportunities for women to realize their entrepreneurial skills must be expanded (Federal Department of Economic Affairs [DEA], 2006, p. 1). In particular, the DEA (2006, p. 47) stated their goal to enable women to better use their knowledge and equal opportunities. Furthermore, the improved compatibility of work and family life was key, such as expanding childcare services and family-friendly framework conditions in companies (DEA, 2006, p. 47). Before that, the topic of female entrepreneurs had not been widely discussed in Swiss politics or research. Research until then lacks reliable statistics about female entrepreneurship (DEA, 2006, pp. 12-15). The DEA (2006, p. 51) forecasted increased statistical collection of data about female participation in entrepreneurship in the coming years.

More recent research by Rossi et al. (2013) confirmed that differences remain between male and female entrepreneurs in Switzerland. According to the study, "the reasons seem to be the

lack of specific business skills, the less extensive social network, and the lack of identifying patterns among women” (Rossi et al., 2013, p. 1). In terms of creating a favorable atmosphere for the growth and enhancement of female entrepreneurship, Rossi et al. (2013, p. 3) findings show that having a network and a role model are undoubtedly key factors in the decision to start a company and a valuable resource for success. Bergmann et al. (2014) identified and quantified in their study the positioning of women in small and medium-sized companies in Switzerland. While the paper found that most self-employed women have no employees (Bergmann et al., 2014, p. 4), the research yielded only quantitative findings. This was similar for research by Rossi et al. (2013, p. 2), which was based on a secondary analysis of data of the Swiss GEM. While the existing research provides for a broad understanding of the situation in Switzerland, it does not take into consideration the individual circumstances of women.

Further studies looked at female entrepreneurship in a rural area of Switzerland (Biedermann, 2018) and at the progress of Swiss digital female founders (Oldenziel Scherrer et al., 2020). Biedermann (2018, p. IV) broke new ground in Switzerland by focusing on self-employed women in a rural area. In rural areas, female entrepreneurs tend to experience strong embeddedness in the region (e.g., through social networks or relationships). The findings of Oldenziel Scherrer et al. (2020, p. 28) suggest not only looking at individual factors but also at the structural discrimination faced by women. Consequently, it is not enough to motivate and coach (aspiring) women entrepreneurs. A rethinking of the system and the people who operate within a framework is needed in order to avoid the reproduction of structural inequalities (Oldenziel Scherrer et al., 2020, p. 28). Moreover, Oldenziel Scherrer et al. (2020, p. 28) suggest, that gender biases must be reviewed, and stories of female role models must be published and disseminated, inspiring and encouraging more women to step into entrepreneurial roles.

1.4 Research Gap

The insights we gathered in previous chapters indicate that more comparative studies are required to unveil the reasons for the disparity in female entrepreneurship rates. Studies may focus on the efficiency and sustainability of female enterprises, as well as how women contribute to economic growth. Various formal and informal organizations and individuals

contribute to a country's environment that either promotes or discourages certain entrepreneurial behaviors (Sarfaraz et al., 2014, p. 9). Given the intrinsic nature of entrepreneurial practices, there is still a lack of research on how embeddedness in social, cultural, and cognitive contexts influences female entrepreneurship.

Moreover, previous studies on the positioning of female entrepreneurs have approached the topic from a quantitative or secondary perspective and on a national level (Bergmann et al. 2014; Rossi et al. 2012). Based on this, the current qualitative study will use the example of female entrepreneurs in urban and rural Switzerland to show how they are embedded in social, cultural, and cognitive contexts.

1.5 Research Questions

Based on the research gap, the study aims first to analyze the motivations of female entrepreneurs to step into entrepreneurship. Second, it is of interest whether there are differences in women's motivations in different geographical areas of Switzerland. Finally, women's social, cultural, and cognitive contexts are examined to clarify the extent of influence these contexts have. Given the influence, it can be concluded how vital the embeddedness in Switzerland's social, cultural, and cognitive contexts is and which of the context is most influential. The primary research question that served as guidance throughout the study is, thus as follows:

- Are there differences in the motivations of women in different geographical areas of Switzerland to become entrepreneurs?

A secondary but not less vital question that the study aims to answer is:

- Are there differences in the motivations of women embedded in various social, cultural, and cognitive realms to become entrepreneurs?

Wherever possible, the study attempts to address the research questions.

2 Theoretical Framework

The purpose of this chapter is to give an overview of existing literature on entrepreneurship and, in particular, female entrepreneurship. Motivational theories, as well as the embeddedness of these motivations in various contexts, will be discussed in order to gain a broad understanding of the impacts on self-employed women. The current literature was reviewed, and the outcomes will be outlined in the following parts.

2.1 Literature Review

Over the years, the literature has identified multiple issues that female entrepreneurs face. One main source of data is the GEM by Elam et al. (2019), which provides a comprehensive understanding of the current position of women in entrepreneurship across the globe. The report not only takes women's participation in entrepreneurial behaviors into consideration but also provides a broad overview of trends as it has been released yearly since 2006. The Global Entrepreneurship and Development Institute (GEDI) published a research in 2015 called the Female Entrepreneurship Index, which analyzed circumstances for female entrepreneurship in 77 countries (Terjesen & Lloyd, 2015). As per the report by Terjesen and Lloyd (2015), the United States, Australia, United Kingdom, Denmark, Netherlands, France, Iceland, Sweden, Finland, and Norway were among the top ten countries for entrepreneurial possibilities for women (p. 2), followed by Switzerland on the 12th rank (p. 11).

In the "Global Gender Gap Report 2020" issued by the World Economic Forum, global results about the gender gap, more specific performance by regions, and the progress over time were analyzed (Crotti et al., 2020). The report by Crotti et al. (2020) focuses primarily on the gender gap in terms of a percentage and, hence, measures improvement over time. It gives an interesting outlook as to when it may be possible to close the gender gap completely; however, at the current pace, this may take over a century (Crotti et al., 2020, pp. 5-6).

The GEM also issued a specific report on Switzerland written by Baldegger et al. (2020), which gives some insight into women's entrepreneurial activities in Switzerland. Furthermore, the DEA (2020) provides data about the business activity of women.

When reviewing literature about a country comparison of female entrepreneurship, Henry et al. (2017) provide a broad knowledge base with their “Women’s entrepreneurship policy: A 13 nation cross-country comparison.” The article grouped gender differences in entrepreneurship into the following: education, experience, networks, access to capital, and context (Henry et al., 2017, p. 208). According to Henry et al. (2017, p. 208), the first four factors are the main inputs for the entrepreneur. While human capital includes education and experience, social capital is reflected in networks (Brush et al., 2001, p. 19; Henry et al., 2017, p. 208). Financial capital is another crucial element, especially if an entrepreneur wants to grow (Brush et al., 2001, p. 208).

The fifth category is concerned with the impact of various contexts on entrepreneurial motivations, behaviors, and objectives (Coleman & Robb, 2012, p. 11). According to academics, women often work in different ways than men (Ahl, 2006; Brush et al., 2009). Even though most women work outside of their homes, women remain the primary caregivers for their homes, children, and other family members (Piacentini, 2013, pp. 19-20). As a result, women may have less time to commit to business projects, particularly when their children are young. Various circumstances, therefore, influence women’s decisions and lead them to focus on a business that fits into their lifestyle rather than a growth-oriented business.

In terms of literature that focused on the motivations of female entrepreneurs, a study entitled “Motivation of female entrepreneurs: a cross-national study” by Solesvik et al. (2019) provided some interesting insights. The study aimed to look at and compare the different types of motivations of self-employed women in emerging and developed economies. It measured the contextual embeddedness of Russian, Ukrainian, and Norwegian female entrepreneurs (Solesvik et al., 2019).

On the other hand, “Motivations and decisive factors in women’s entrepreneurship. A Gender perspective in education and professional guidance” by Suárez-Ortega and Gálvez-García (2017) analyzed the positioning of Andalusian women. The paper focused on motivations and determinants that could influence the evolution of female entrepreneurship. It found that due to the restricted availability of and access to paid jobs, the motivations and decisions

made by female entrepreneurs were guided more by necessity than by vocation (Suárez-Ortega & Gálvez-García, 2017, p. 1271).

2.2 Motivation and Entrepreneurship

Motivation must be considered when examining female entrepreneurship. From a historical perspective, motivational studies were seen as early as 1925 with Freud's study on instincts and subsequent research by Maslow in 1946 on our ancestors. Among our ancestors, whose aims were to survive, achieve specific needs, and overcome failure, instincts drove their actions (Carsrud & Brännback, 2011, p. 11; Maslow 1946).

Moreover, the analysis of previous studies by Carsrud and Brännback (2011, p. 11) highlighted the difference between incentive theories and drive theories. Drive theories suggest a push arising from internal incentives, such as fear, that drive a person to do something. According to incentive theories, on the other hand, people have a goal that serves as a motivator to achieve something. The pull factor dominates in incentive theories.

The theory of push and pull factors can be applied to entrepreneurs in their motivations to start a business (Dawson & Henley, 2012). While an individual is pushed to start their own enterprise due to, for example, unemployment, an entrepreneur driven by pull factors starts a business to chase an opportunity, obtain better work conditions, or be independent (Dawson & Henley, 2012, pp. 697-698). Ruiner (2012, p. 5) found that someone driven by the latter motives tends to be more successful.

However, Dawson and Henley (2012) concluded that entrepreneurial motivation as defined solely by these two factors should be viewed with caution (pp. 712-713) as individuals face a diverse set of circumstances (Ruiner, 2019, p. 5). Other researchers, such as Johnson (1990, p. 40), have defined entrepreneurial motivation as a desire to organize and manage establishments, humans, and ideas as fast and independently as possible.

Newer research by Carsrud and Brännback (2011, p. 16) suggests that the drive for entrepreneurship depends on the context entrepreneurs find themselves in. According to Welter (2011), "context is important for understanding when, how, and why entrepreneurship happens and who becomes involved" (p. 166). Significant disparities in the motivation of female entrepreneurs can possibly be noticed within different contexts (Shirokova et al.,

2017, p. 104). For an in-depth and broad understanding, contextual embeddedness and its influence on women must be analyzed. Cultural, social, and cognitive embeddedness affects the decision to pursue a business opportunity and how someone develops their business, as explained by Shirokova et al. (2018, p. 104).

According to research by Welter and Smallbone (2010, pp. 97-98), the interplay between these three types of embeddedness is called mixed embeddedness. The concept was developed in relation to ethnic minority entrepreneurship in developed markets (Kloosterman et al., 1999). It is, therefore, an effective conceptual framework for evaluating female entrepreneurship in Switzerland due to women's underrepresentation in entrepreneurship (Baldegger et al., 2020, p. 7).

2.3 Contextual Embeddedness and its Influence

Welter and Smallbone's (2010, p. 97) study also takes the broader structural context into account, such as business opportunities. Business patterns are influenced by a mixture of market trends and conditions. The broad array of ways to earn a living may also affect decisions about starting a company. The notion of mixed embeddedness recognizes the politico-institutional context in which a human is embedded, instead of perspectives that specifically concentrate on action and cultural mores (Welter & Smallbone, 2010, p. 97). In the following sections, the three above-mentioned realms of embeddedness and their characteristics will be described further.

2.3.1 Cultural Embeddedness

When referring to cultural embeddedness, the survey by Welter and Smallbone (2010, p. 98) also considers political aspects. Cultural embeddedness refers to a society's collective understanding that serves as the foundation for economic behavior (Denzau & North, 1994). Examples of cultural embeddedness are gender-specific formal institutions that ensure opportunities for both women and men; labor market laws, which ensure equal access to jobs; family policies, such as specific tax legislation and overall childcare infrastructure (Welter & Smallbone, 2010, p. 98).

In Switzerland, stereotypical attitudes and biased expectations are still deeply rooted in business (Rosenkranz & Kim, 2019). Female entrepreneurs face small acts of discrimination very often, whether it is when a male colleague is called upon even though the woman is the CEO or when females need to be firm to gain respect. A study by Rosenkranz and Kim (2019) found that male counterparts can even use jokes as a tool to break the ice.

Institutions, notably informal ones such as values and social norms, are path-dependent and slow to change. Hence, they are especially important for female entrepreneurship as it draws attention to the influence of culture, as well as geographic factors (Anderson, 2000). Such social changes are crucial and have an influence on the essence as well as the scope of female entrepreneurship. It might also impact the methods women use to grow their businesses (Welter & Smallbone, 2010, p. 99). Mirchandani (1999), for example, emphasizes in their study the impact of a company's position on its survival and development. The study further states that home-based businesses have a difficult time gaining credibility with customers and creditors because they are often viewed as leisure enterprises with minimal growth potential (Mirchandani, 1999, pp. 231-232).

In addition, Mirchandani (1999, p. 231) notes a gendered effect of certain industries, as women choose (or are even forced to choose) businesses that can be practiced from home. Hence, some of these gender roles may limit women's possibilities and access to the resources required for entrepreneurship and business growth.

2.3.2 Social Embeddedness

In the context of social embeddedness, social connections, and the family's support, as well as its associated resources, become even more essential. In particular, for female entrepreneurs, previous research by Caputo and Dolinsky (1998) noted the importance of the family and household composition when starting or developing a business. Moreover, since opportunities frequently arise from within one's own personal or social network (Fletcher, 2006), peripheral structures are crucial for identifying and exploiting opportunities (Anderson, 2000).

Another way to recognize opportunities and be able to access specific resources is connected to household and family contexts. Aldrich and Cliff (2003) suggest in their study the impact

the wider family can have on women's opportunities. The support of the family can be decisive in a woman's attempt to start a new venture (Aldrich & Cliff, 2003, p. 574).

Research by Wheelock and Oughton (1996, p. 124-125) argues that household embeddedness is most relevant and even more crucial than the individual, emphasizing the importance of the social setting in enabling self-employment. Women, in most cases, rely on the contributions of members of the household since their role often extends beyond entrepreneurship (Welter & Smallbone, 2010, p. 100). This all has an impact on a woman's ability to access resources and develop ventures.

2.3.3 Cognitive Embeddedness

According to Zukin and Dimaggio (1990, pp. 15-16), cognitive embeddedness refers to the restriction in human actions caused by rationality that impedes economic drive. The cognitive context indicates "ways in which the structured regularities of mental processes limit the exercise of economic reasoning" (Zukin & Dimaggio, 1990, pp. 15-16).

Information shared by institutions and how an individual perceives, interprets, and processes it was identified by Dequech (2003, pp. 463-364) as another cognitive influence. Institutions have various dimensions and can both enable and constrain female entrepreneurship (Langevang et al., 2015, p. 454). Furthermore, it is not easy to distinguish cognitive from cultural embeddedness due to the cultural influence on cognitive structures (Dequech, 2003, pp. 465-467). Social interactions define both cultural and cognitive contexts (Dequech, 2003, p. 467). Hence, in female entrepreneurship, cognitive embeddedness can influence the strategies women pursue or their behavior when starting and growing a business (Welter & Smallbone, 2010, p. 101).

Langevang et al. (2015) suggest that "cognitive structures reflect scripts, schemas, and taken-for-granted knowledge that influence people in particular social settings" (p. 455). The degree to which an individual believes in their abilities and competencies to establish and operate a new venture, as well as the fear they associate with entrepreneurship, is referred to as cognitive embeddedness in the field of entrepreneurship (Baughn et al., 2006, p. 689; Amine & Staub, 2009).

2.4 Geographical Areas of Switzerland

The Swiss population lives mainly in the lower-lying areas, not as one would expect in the countryside beneath mountains. In fact, only 11 percent of the population lives in the Alps, even though they cover roughly 58 percent of the country's surface (Federal Department of Foreign Affairs, 2021a).

Eighty-five percent of all inhabitants live in cities or their immediate catchment area (Federal Department of Foreign Affairs, 2021b). Almost half of the total population lives in Switzerland's largest metropolitan areas: Zurich, Geneva, Basel, Bern, and Lausanne. Of the 8.5 million inhabitants, women slightly outnumber men (Federal Department of Foreign Affairs, 2021b). Therefore, one can assume that 85 percent out of the 13,893 newly established enterprises founded in 2018 by women (Federal Department of Economic Affairs, Education and Research, 2020) did start their business in cities or their immediate catchment area.

As much as possible, a wide range of geographical as well as urban and rural areas of Switzerland should be taken into consideration in order to conduct a comprehensive analysis of female entrepreneurship. Due to the larger distribution of inhabitants in cities, female entrepreneurs are more represented in cities.

The definition of a city given by Schweizerischer Städteverband (SSV) and Bundesamt für Statistik (BFS) (2020) is as follows:

Statistical cities have a contiguous, grid-based core zone with a high population and employment density. This core zone has a minimum of 12,000 inhabitants (i.e., the sum of inhabitants, employees, and equivalents from overnight stays). In addition, a city has at least 14,000 inhabitants (i.e., the sum of inhabitants, employees, and equivalents from overnight stays) in its municipal area. (p. 4)

This definition will be used to determine if a female founder is from a rural or urban area based on the place where the company was founded.

2.5 Interviews

The interviews were conducted using a qualitative research design, which is described in the literature by Maxwell (2013) as well as Dresing and Pehl (2015). Maxwell (2013, pp. 40-41) states that a qualitative research design is useful to answer various types of questions with no restrictions to one stance. Furthermore, the author describes qualitative research as being particularly suitable if the goal of a study is to understand the context in which the participant acted and the influences the context may have had on their actions (Maxwell, 2013, p. 41).

In research from Dresing and Pehl (2015, p. 6), it was stated that qualitative methods of analysis help to answer questions that tend to address complex processes and social phenomena. The questions in those interviews require different strategies than what a quantitative analysis would do (Dresing & Pehl, 2015, p. 7). Likewise, the answers cannot be classified on a scale. In qualitative research, Dresing and Pehl (2015, p. 7) explained that the interviewee has first to think, explain the background, and search for explanations. Consequently, many fascinating answers will only be revealed through this thought process and not as a direct answer to a question according to Dresing and Pehl (2015, p. 7). That way, observations can be made that were probably not considered beforehand or were considered insignificant (Dresing & Pehl, 2015, p. 7).

A qualitative content analysis based on Dresing and Pehl (2015, pp. 36–41) was used to analyze and evaluate the interviews. It is divided into the following parts:

- Typing
- Reading and discovering
- Structuring
- Summarizing

The first part, typing, is about the transcription of the interviews. It is essential to always have the research questions in mind when typing because it should contain the information answering the question (Dresing & Pehl, 2015, p. 38).

In the second part, reading and discovering, relevant parts of the text must be marked and commented on. By doing so, each paragraph must be read carefully and repetitively; one must pay attention to the research questions when providing information. In addition, side

notes to fascinating text passages are important for better summarizing (Dresing & Pehl, 2015, p. 38).

Next, structuring is vital for developing a system of classification of marked text passages and comments. A code system is usually reasonable to obtain a catalog of testimonies to each topic. Moreover, it is possible to relate quotes to each other (Dresing & Pehl, 2015, pp. 39-40).

The last part covers the summarizing of all the material. Especially now, it is important that all the previous steps have been done thoroughly and with care. The results of the summaries are captured in a few sentences, which builds a case summary. It is also possible to position one kind of interview persona in relation to another persona. In the next step, the personas are described, and their specialties are contrasted (Dresing & Pehl, 2015, p. 40).

Another possibility for summarizing the outcomes is a theme-based evaluation. A theme-based evaluation according to Dresing and Pehl (2015, p. 40) is done by describing and summarizing the interview answers according to each of those themes. The results are organized around the chosen themes.

3 Methodology and Implementation

The aim of this research is to investigate the motivations of female entrepreneurs towards self-employment and if there are differences in the different geographical areas of Switzerland. The topic has so far received rather little attention, especially in the context of Switzerland. The thesis is built on a qualitative research design (Maxwell, 2013; Dresing & Pehl, 2015). In order to do justice to the diversity of female entrepreneurs and to consciously examine the motivations in relation to their embeddedness in social, cultural, and cognitive contexts, this research design was chosen.

Previous literature in Switzerland has yet focused on either digital female founders or rural areas (Oldenziel Scherrer et al., 2020; Biedermann, 2018). Moreover, in other studies, quantitative approaches or secondary research were used (Bergmann et al., 2014; Rossi et al., 2013). Thus, a qualitative approach is particularly well-suited for obtaining a nuanced understanding. Based on the research questions adopted, this work is of an exploratory nature with qualitative data collection and qualitative content analysis. In the following chapter, the methodology used in this research is outlined, which includes semi-structured interviews, sampling and interview guide, and an evaluation of the interviews utilizing qualitative content analysis.

3.1 Conducting the Literature Review

For a broad knowledge of the subject, relevant reports were first analyzed, such as GEM reports (Baldegger et al., 2020; Elam et al., 2019; Kelley et al., 2011), and statistics from the Swiss Federal Statistical Office were obtained allowing for a clearer picture of the situation in Switzerland. Studies about female entrepreneurship from other countries or cross-country analyses were then scrutinized to gain an understanding of the main issues associated with the topic.

While reading those country-specific studies, a wide range of other matters linked to female entrepreneurship were described: gender equality (Sarfaraz et al., 2014), motivations (Carsrud & Brännback, 2011; Suárez-Ortega & Gálvez-García, 2017), family background (Aldrich & Cliff, 2003; Ruiner, 2019), household contribution (Caputo & Dolinsky, 1998; Wheelock & Oughton, 1996), cultural factors (Solesvik et al., 2014; Shirokova et al., 2017),

context embeddedness of women (Langevang et al., 2015; Welter & Smallbone, 2010), and many more. In addition, the lack of investor support for female founders was cited as a huge issue (Kanze et al., 2020), which was not further addressed in this paper due to the limited timeframe and resources.

The embeddedness within social, cultural, and cognitive contexts appeared to encompass many different influencing factors (Langevang et al., 2015; Welter & Smallbone, 2010). Consequently, several aspects such as household contribution, family background, and cultural and institutional influences are covered. Kloosterman et al. (1999) established the concept of mixed embeddedness in relation to ethnic minority entrepreneurs in developed markets, making it very suitable for Switzerland. Baldegger et al. (2020, p. 7) argue that the under-representation of females in entrepreneurship in Switzerland underlines the suitability of mixed embeddedness for such analyses.

Push and pull motivational factors (Dawson & Henley, 2012) were chosen as an additional framework to measure intentions. Context embeddedness does not cover necessity or opportunity as drivers of self-employment.

3.2 Semi-structured Interviews

The qualitative data was collected by conducting semi-structured interviews with female entrepreneurs. This type of interview ensures that a set of questions as well as specific background questions are always asked during each interview. Furthermore, it allows asking more open-ended questions, and if any exciting points emerge, more specific questions can be posed to build on certain ideas and topics. Hence, the interviewees are unrestricted in their need to talk. With this approach, the focus is on the subjective actions, experiences, and perceptions of the interviewees (Lamnek, 2010, pp. 304-325).

Semi-structured interviews include a guide, which is a crucial component of the qualitative interviews, as it structures the survey and serves as a basis for the interview. The use of a guide aims to ensure that all aspects and topics relevant to the research questions are addressed throughout the interview (Flick, 2007, p. 197).

Nine interviews were held with female entrepreneurs from all over Switzerland. Each interview was recorded to then be transcribed. Therefore, the empirical data presented in this paper will be based on a qualitative study of those nine female entrepreneurs.

3.2.1 Sampling and Interview Guide

The guide was created to get access to a wide range of respondents with different socio-demographic characteristics, such as age, place of origin, education, and marital status (except gender). However, the various geographical origins of the founders are of utmost importance. The latter aspect was decisive in the search for interview partners.

The selection of the individual female entrepreneurs was based on a comprehensive internet search and a selection from personal contacts. The internet research was done by looking at various newspaper articles about female founders or on LinkedIn. A list with founding details, which were provided on Zefix, the central business name index (Federal Department of Justice and Police (FDJP) & Federal Office of Justice (FOJ), n.d.), was created. This approach was complemented by a more targeted search for various female entrepreneurs in different geographical areas. The sample sought to cover a range of female entrepreneurs and, thus, achieve a certain degree of representativeness.

In selecting the interview partners, emphasis was placed on the following criteria: The place of establishment should be either urban or rural and different from that of the other interviewees. As a further criterion, it was decided to include different aged entrepreneurs and entrepreneurs with different sized companies. Furthermore, attention was paid to the fact that the female entrepreneurs founded their companies in different years. A selection of sole proprietorships and limited liability companies was made. One exception was an author of a book who does not directly meet the criteria but who has extensive knowledge of female entrepreneurs in Switzerland thanks to the book she has written. This case enriched the study since the viewpoints given by the woman represented those of a large body of women through the many interviews she conducted for the book.

The interview partners were all contacted via LinkedIn, except for some personal contacts, which were contacted directly by phone. Additional female founders had to be contacted

throughout the study since around 15 interview partners were either too busy or did not respond.

The interview guide consists of pre-formulated questions that are connected to the research questions. It intends to encourage the interviewees to formulate their views freely, and therefore, open questions are crucial (Flick, 2007, p.197). Furthermore, the guideline serves as an orientation. With several interviews being conducted, a guideline ensures that similar and all the necessary information is collected, and a certain degree of comparability can be guaranteed.

The interview guide starts with simple questions about facts regarding the interview subject or their company to break the ice. It moves on to questions regarding the company's location and if it was a pull or push-driven decision. In a second section, context embeddedness is explored in more depth and is divided into first social, then cultural, and at last, cognitive embeddedness. To finish the interview, some general questions about how female entrepreneurship can be fostered are posed.

During the interview preparation, the guide was tested in a mock interview with a friend and validated. The revision included some mergers of questions, and individual questions were made more specific.

3.2.2 Conducting Interviews

To ensure that the interviews went smoothly, and the interviewee felt comfortable, the initial questions were as simple as possible and not too personal. The questions were also easy to answer. This created good framework conditions and set the tone of the interview. Furthermore, a natural interview scenario required the interviewer to be adaptable and to listen, allow for pauses and ask specific questions. Doing so aimed to slowly increase the degree of trust before the questions became more personal.

The interviews took place in April and May 2021, and except for two, they all took place via a Microsoft Teams online meeting. The remaining two interviews were conducted through a telephone conversation. In order to give the interviewees full attention and to ensure precise evaluation, all interviews were recorded after receiving consent from the interviewees to record the interviews. The Microsoft Teams interviews were recorded with the tool provided

by Microsoft Teams itself, and the telephone conversations were recorded with the computer's voice memo application. The duration of the interviews was between 25 and 49 minutes. One interview was held in English, while the remainder were in Swiss German. The following table 1 serves as a broad overview of the interviews held with information about the interviewee as well as their company.

Table 1: Overview of the interviews conducted (own representation)

Inter-views	Age	Industry	Place of Foundation	Year of Foundation	Employees
1	25	Real Estate Management	Baar ZG (urban)	2021	None
2	54	Facility Management / Catering	Neuheim ZG (rural)	2011	None
3	56	Personal Consultancy	Cham ZG (rural by the time of foundation)	2003	10
4	34	Digital Agency	Bern BE (urban)	2020	7
5	72	Communication	Basel BS (urban)	1990	None (5 previously)
6	68	Brand Consultancy / Business Strategies	Cologne GE (rural)	2015	2
7	36	Tourism/Services and Trade	Interlaken BE (rural)	2018	65-70
8	32	Project Management and Consulting (Marketing & Communication)	Glarus GL (rural)	2020	None
9	42	Author	Bern BE (urban)	2019	2

3.2.3 Evaluating Interviews

First, the recorded verbal data had to be converted into text for later analysis of the data. On the one hand, this included transcriptions of all interview recordings, and on the other hand, the interviews held in German had to be translated into English.

Qualitative content analysis (Mayring, 2015) was chosen as the basis for the data analysis due to its ability to sort and bundle the data extensively (Dresing & Pehl, 2015, pp. 35-41). Units of data are assigned to categories to reduce the amount of material by summarizing, explicating, and structuring the content (Mayring & Fenzl, 2014, pp. 547-548). What is perceived as relevant is based on the research questions, and by referring to the questions, data is filtered.

Due to the classification of different types of context embeddedness in the interview guide, the data could already be sorted according to cultural, social, and cognitive embeddedness. For a deeper categorization, different codes and subcodes were chosen. Motivations, for example, was a code, with push and pull factors as subcodes. Other codes were geographic-specific statements, reactions (with cultural, cognitive, and social subcodes), obstacles, and areas for further improvement. Reactions and support from different environments were broad topics that were allocated to either cultural, social, or cognitive embeddedness but sometimes could also be allocated to motivations or geographical influences.

Microsoft Excel was used to sort and explicate the statements. For each category, a sheet was created, which had several columns with the subcodes as well as lines with the interview numbers. Entire passages of the interviews were copied into the corresponding column. Next to it, brief comments were made to enable a simple overview of all the statements. Data was bundled according to the comments, and supplementary information was available next to the data. Valuable or connecting passages were also marked with the same colors for the sake of simplicity. Each excel sheet with its comments and markings served as the basis for summarizing the results in chapter 4.

4 Results

In the following chapter, the results of the interviews are presented. The results are structured according to the research questions. First, the interviewee's motivations and if their decision was rather pull- or push-driven are demonstrated before analyzing their embeddedness within the cultural, social, and cognitive contexts. Reactions and support coming from within any of the three contexts were identified. In a third step, results on location-based influences are explained. Finally, the respondents' views regarding obstacles to self-employment and improvements that are needed are described. The results are presented with descriptions and summaries of what was said and supplemented with quotations.

4.1 Findings

4.1.1 Motivation

Of the nine interview partners (IPs), the motivations of almost all of them were pull-driven and thus based on opportunity. Interview partner 6 (IP6) had lost her job due to the closure of a subsidiary but was able to take her clients with her. Hence, it represented both an opportunity and a necessity. However, since she was able to retire at the time and preferred to work, her motivation was rather pull-driven.

For one woman (IP7), her motivation was driven by her partner being self-employed. She not only wanted to help but build something with him. Her decision to become self-employed was also location-driven because of a lack of appealing job opportunities in her area.

For three of the women (IP3, IP5, IP8), their decision was accompanied by a desire to have more time for their children and be flexible in terms of their time management. Furthermore, many (IP1, IP2, IP4) mentioned a need for independence and how being their own boss motivated them in their decision. Better work conditions and salary were a further reason (IP2); however, another woman (IP4) was unsure whether she would earn more money.

The motivations of women to pursue entrepreneurial endeavors differed from woman to woman. Similarities could be found in the topic of children and their desire for independence. The first factor was mentioned by three women (IP3, IP5, IP8), whereas the latter could be linked with three founders (IP1, IP2, IP4).

For other women, their motivation was also connected with a certain event. One woman was directly approached with a job mandate (IP1), which was the reason for her self-employment, while another woman (IP3) had to fill in for her boss due to burnout. She then realized she was able to do the work by herself.

4.1.2 Cultural Embeddedness

The main area of cultural embeddedness was the compatibility of children and entrepreneurship. Within the IPs, four already had children (IP2, IP3, IP5, IP8), two did not want children (IP4, IP6), two did not have children (IP1, IP9), and one indicated they wanted to have children (IP7). Older IPs, who had children and started their business a long time ago (IP3, IP5), mentioned it was a big issue within the Swiss culture and still is nowadays. A younger mother supported this statement (IP8) while mentioning that people frequently ask her how she is managing it all because of her son. Furthermore, she stated the following:

And as soon as you have one, people say, but can you manage with two,
and hey, two is different again, it is going to be very difficult. (IP8)

For her, the issue of having a child is ongoing, and she thinks women will always be faced with it. Nevertheless, in her opinion, it is imperative that women still make progress, even if it can be demanding.

Among the childless women, many (IP4, IP6, IP9) mentioned it to be an issue and often get asked about the topic. Two women (IP4, IP7), both without children, mentioned that they are aware of the problem and aim to address the issue within their enterprises – the compatibility between children and work. For example, in both companies, part-time work is possible for men and women.

Three women (IP3, IP7, IP8) regarded being self-employed as an advantage for having children as you have more flexibility. Many of the IPs connected this with having a supportive partner (IP3, IP5, IP7, IP8, IP9). Either both must forfeit equally, or a decision must be made as to who stays at home (IP8). One woman (IP4), who stated she does not want to have children, has been told by others that this is the only reason why she is self-employed.

An interesting statement was made by the author (IP9) regarding the topic of children and female founders:

It was a recurring theme in the interviews we conducted with the women.

Many young women founders felt very free because they did not have children and said: I have nothing to lose, I can try out everything now.

Older founders who had children said: It is great to be self-employed because you have the time. You work a lot, but you can schedule your time very flexibly. (IP9)

When it came to gender-specific frameworks, half of the IPs (IP3, IP4, IP8, IP9) thought the possibilities and requirements are the same for both genders. There are no differences in registering a company.

As mentioned by one older woman (IP3), the overall childcare infrastructure had not been established previously in Switzerland. It was not an option to bring a child to childcare around the millennium, although, nowadays, childcare is widely available in Switzerland, as one woman explained (IP8).

Thirty-three percent of the IPs (IP5, IP6, IP7) somewhat agreed with the question of whether it is more difficult for women than men to start a business, while 33 percent disagreed (IP3, IP4, IP9). Reasons for an affirmative response were that people and women themselves have less confidence in women or themselves (IP5, IP7). They take less risk and different expectations exist for men and women (IP6). Moreover, there is an impression women have less expertise even though they have had the same education (IP8). Those who disagreed explained that the process of starting a business is the same for both genders (IP3, IP9) or that it depends on whether one is brave enough to do so (IP4), regardless of their gender.

Some women mentioned several difficult confrontations they had, mainly with older men (IP2, IP7, IP8). There is stigmatization among some Swiss people as one woman (IP8) explained:

The older men confront me more, so partly it is this stigmatization, but it is in the subconscious, or this impulse where they simply ask, ah, will you write the protocol. That just comes and is not necessarily malicious but is somehow anchored.

This kind of experience was mentioned by other women, too (IP7, IP9). When there were meetings with boards of directors, a woman is often simply expected to be the secretary, as said by one (IP7). IP6 described the experience of age discrimination more than gender discrimination, especially from a younger management team. Another one described the reaction as “getting smiled at” if you own a company as a woman (IP2). Other IPs questioned whether a change in society’s image of women is needed (IP1, IP4, IP9) or whether it is a generational problem (IP7, IP8, IP9).

4.1.3 Social Embeddedness

Overall, it can be said that the partner’s support was more important to the IPs in their journey to self-employment than that from the family. Only for one young woman (IP1) was family support decisive. The support was so vital that without it she would not have dared to become self-employed. For the others, the support of the family was given but did not have a particular impact (IP4, IP5, IP8), neutral (IP6), not sought-after (IP3), or not given (IP2, IP7, IP9). One described family support as mental support (IP4), whereas another said she did not have the support at all (IP7). Even her decision to go to university seemed outrageous to them. With time, her parents’ understanding evolved when she integrated them into her company. In her case, it was the opposite in that she supported them by giving them work in her business and not them in her journey towards self-employment.

Interestingly, two-thirds of the women had entrepreneurs around them, whether it be within their family as it was the case for three (IP1, IP4, IP5), or their partner was an entrepreneur which also happened to be the case for three of the interviewed women (IP2, IP3, IP7).

Six out of the nine IPs stated the significance of their partner’s support (IP2, IP3, IP6, IP7, IP8, IP9). The author (IP9) explained the partner’s relevance with the following statement:

All our founders said: Yes, if your partner does not help, it is almost impossible. You need support in your everyday environment because it is simply time-consuming.

Another significant influence for most IPs was their network in their work environment (IP1, IP2, IP4, IP6, IP8). One woman (IP1) stated that the network is more important than the family's support. In her opinion, the network is decisive for the business to work. However, the remaining woman who had a rather large network would have tried to become self-employed anyway, even without a network (IP2, IP4, IP6, IP7, IP8). For IP4 and IP6, they perceived the step into self-employment as being more difficult and riskier without a network. IP6 summarized the importance of the network as follows:

It would have been harder and harder. Because as I said, I took some clients with me and then others called in and then another was referred, and that network is extremely important. In fact, it is so important, I should say, when I think about it. Well, we do very little marketing. Usually the phone rings, the email arrives, and that is because of that network. So without that, I would have had to build so much. I would have had to build credibility. I would have had to build even what the business does and with that network, that is all there, and you start from a higher level, you do not start from below zero, you start from at least at the ground, if not higher.

Moreover, IP6 and IP7 acknowledged the greater significance of network than location, which will be discussed in more detail in chapter 4.1.5. Two female founders (IP2, IP8) were able to take on about 50 percent of the work from their network, and IP6 could take some clients with her from her previous employer. Furthermore, the network was able to assist in terms of referrals (IP6), knowledge (IP1), or finding reliable labor (IP7).

Nonetheless, three IPs (IP3, IP5, IP9) had a rather small network, at least in terms of it being helpful for their self-employment (IP3, IP5). One way to overcome that, as stated by IP5, was to participate in competitions to get noticed and gain credibility. After a while, she got invited to competitions, which felt great. IP9 said that if one gets to know people along the way, one contact leads to another. Nevertheless, it took effort by means of putting oneself forward and approaching a substantial number of people.

When it comes to support in general, 62 percent of the interviewed women claimed to have had enough support on their path to self-employment (IP1, IP2, IP5, IP8, IP9), followed by 25 percent who somewhat agreed (IP4, IP6). While some (IP1, IP5, IP8) had support from multiple sources, IP4 received mental support, and IP3 stated she did not desperately need it but would have like to have had it. IP8 was even surprised by how positive her mother reacted, although she is rather conservative.

Friends had adverse reactions to their self-employment; as IP6 explained, she assumed it was jealousy. For IP7 as well as IP2, some friends were worried about their workload and its impact on their health. For quite a few IPs (IP1, IP3, IP4, IP8), their move into self-employment garnered reactions from their broader community. Three of those IPs (IP1, IP3, IP4) stated that their move was deemed brave. IP3 stated she thinks this is due to many people wanting the same but not having the courage. IP4 agreed to the extent that she thinks it has to do with security, and those people are more concerned about it and thus call a move towards entrepreneurship brave. The third, IP8, said she often got approached by others with the fears they had about self-employment, and they stated how difficult it is. She, hence, imagined it to be very complicated but then realized how feasible it is.

The only woman who said she did not have enough support came from a rural area (IP7). Her parents did not support her studies and, therefore, did not support her move towards self-employment. She described them as somewhat conservative, and entrepreneurship was never a topic they were familiar with. In the end, IP7 links it with the fear her parents had, which she overcame when actively involving them in the company.

4.1.4 Cognitive Embeddedness

For cognitive embeddedness, one part was the analysis of role models and whether they influenced female founders. Only two women had female role models, but for one (IP6), they were all teachers or professors, while for the other, it was her mother (IP4). IP6 explained that she did not look up to her female teachers in terms of wanting to achieve the same, but they were important to her. IP4 stated that the gender roles were different when she was growing up, which might have shaped her. While her father was at home taking care of the children, her mother was working as a journalist.

Two IPs had role models, but they were men (IP1, IP5). IP5 explained that it might be because of the times, as she was from an older generation. The other female entrepreneur (IP1) explained that her father had been an entrepreneur himself, which inspired her. While some IPs had not thought much about it or are not the type to be inspired, as two IPs (IP2, IP7) said, two IPs (IP8, IP9) had no female role models but shared the opinion that they are of great importance. IP8 explained her stance on female role models as follows:

I want to be the role model for young women because I did not have that and ... I still miss that very much today. ... If I see a woman in a position who already has a salary that is not known how big and can relieve herself, that is a difference and for me, it is not a role model. But normal role models do not exist, the struggles, where it is challenging, the son wakes up in 15 minutes and you still have a meeting and the postman is waiting - the reality of the middle class, that is what I miss.

For IP9, her lack of a female role model could be explained by the fact she has always worked in very male domains, and there were also many men in her studies. However, the interviewee is not sure what it would have been like if she had had a role model:

So I never missed that, but if I had had a role model, maybe I would have had confidence in other things or done things differently, would I not?

Maybe. (IP9)

When it comes to entrepreneurship, or female entrepreneurship in particular, and whether it was talked about a lot, almost all women entrepreneurs agreed that it was not really an issue, especially not at school or university. If entrepreneurship was talked about in institutions, it was mostly in the context of men, or they talked about it privately, for example with friends, as three stated (IP3, IP4, IP8). While two respondents (IP3, IP8) stated they thought that entrepreneurship should be discussed more in education and recognized as a profession, two women (IP2, IP6) always associated it with men, or if a woman was involved, it was only in partnership with a man, as they experienced.

When questioned about their first confrontation with the topic of self-employment, the answers varied. Sometimes it was linked with different events that happened, as it was for one woman (IP1). IP1's father was an inspiration but when she got approached, she started thinking that this actually could be possible. For others, someone (IP2) recommended it, or they completed a personality profile with favorable characteristics for entrepreneurship (IP3). Two women were led to it by their former employer; IP8 was introduced to entrepreneurship in the workplace, and IP6 had to quit working due to the company's closure but then just continued her own business. IP4 was confronted with the topic in several talks with colleagues who wanted to do their own agency. For one respondent, her child was the reason (IP5) because she needed to make time for her child, while for another, it was her partner because he was self-employed (IP7).

4.1.5 Geographical Context

Overall, 56 percent of the IPs think the place where a woman starts a business does not matter much. It is more a question of industry and network than gender or location. Three women (IP2, IP4, IP5) stated the industry matters since you need demand in that particular area for what you offer as well as existing competitors.

On the other hand, the place where a woman starts her business mattered to IP6 based on her credibility, connections, and network. For her, without that, she is not sure if she would have become self-employed.

When asking the question of whether the interviewees had any second thoughts about where they started their enterprise, seven out of eight said they did not. For most of them (IP1, IP4, IP5, IP6, IP7, IP8), it had been their homes for years, and they did not think about establishing their business in any other location. IP1 stated reasons such as a connection to a network or just the market situation in that specific place that was familiar. One founder, who works in facility management, explained that she was traveling to the customer's location in any case, so the place of foundation did not matter (IP2). IP7, who found her business in the countryside and needed to employ people, stated, although labor was cheaper than in cities, it was also harder to find good people.

IP3, who had second thoughts about where she initially wanted to start her business, chose another location on purpose. Since she knew the market where she lived and believed one had to be established to succeed, she chose a city nearby. She knew that city too and thought it was more open to new companies.

IP9, who herself interviewed many other female founders, made an interesting link to the location of a business:

Well, I think that women, if they have more role models, start businesses faster. And I think that is a big advantage in big cities. In the countryside, you might have fewer role models, yes, less motivation from the outside. And I think that is a difference. But now alone, if she has an idea and is sure to found it, where she then founds it, I do not think it matters if it is not a very locally bound business.

This statement goes in line with what IP8, who started her business in the countryside, said. She thinks that a woman is less inspired in the countryside because very few other women

are self-employed and there are fewer opportunities to interact. However, for her, it is neither a question of location nor gender when starting a business.

My motivation and my goal are actually to show that you can start up ... and be successful anywhere. And that today the place where you start up does not necessarily have an influence on success. I have lived in Glarus for 8 years and with my qualifications, it was not easy to find a job here and that would be my goal, that I could hire people one day. That a place is found for people like me. (IP8)

On the other hand, many interviewees linked cities with more opportunities and possibilities as well as more education about entrepreneurship. This leads to a higher number of ideas for self-employment, as stated by four women (IP3, IP6, IP8, IP9). IP9 said places like Zurich or Lausanne have start-up scenes, and two women mentioned offices that help women individually with their start-ups in Basel (IP5) and Zurich (IP8). In a rural canton, a start-up workshop was offered too (IP8).

In contrast, an interesting input was made by IP7 from a rural area. In her opinion, the countryside can provide a source of motivation due to the lack of opportunities.

Before self-employment came along, I already thought to myself, maybe I will go to Lucerne or Bern sometime because there just were not that many cool offers here. That could contribute to being more motivated in the countryside because the opportunities are smaller. If you have a nice job and it is very fulfilling, why would you take that step towards self-employment? (IP7)

Three respondents (IP2, IP3, IP5) did not relate the countryside to fewer possibilities. For them, it is a question of finding the right niche and knowing the competition at that place.

4.1.6 Obstacles and what is needed

The IPs were asked as final questions what they believe hinders women from becoming self-employed and what is needed to increase the number of female entrepreneurs. The interview partners provided a range of answers, such as compatibility of family or partner and career, female role models, self-confidence, education, encouragement, as well as generational and societal change.

In terms of compatibility of family and career, it was stated by IP1 that women feel they must choose, although both are possible. Others mentioned that the infrastructure at home needs to be optimal, particularly the support of the partner to look after children (IP3, IP5, IP6, IP8, IP9). Family and entrepreneurship were linked with societal thought patterns and female role models (IP3, IP4, IP9). IP9 connected the three topics with the following words:

Well, perhaps what is missing is a change in society's image of women.

Because that has not quite happened yet. So a woman who works 100 percent is still not good in Switzerland. She still gets sidekicks. ... A woman who takes her child to day-care for five days is somehow not quite normal. A man is never asked, what does your child do when you are at work? But you do ask a woman. I think a social change like that has to take place. ... Somehow these are also role models. If I see my colleague taking her child to day-care for five days, maybe I can do that too without having a guilty conscience. It all comes back to the role models.

Many of the women agreed that it must happen subtly, a change in societal beliefs, which may be a generational change. The distribution of roles within families was mentioned as one component of change.

Other women think a change would be achieved with appropriate encouragement and education right from the start. While IP7 said the existing gender issues, which are already

sensitized in children, need to be addressed, IP6 stated she thinks that encouragement is needed as early as possible in the family and school, advancing the notion that one can do anything they want.

Finally, self-confidence was said to be the key to self-employment regardless of location and opportunities by many of the respondents. Self-confidence was repeatedly related to role models, encouragement, and education, so the topics mentioned at the beginning of the chapter seem to be interconnected.

5 Discussion of Findings

The following chapter discusses the results presented in chapter 4 and interprets them in connection with the theoretical framework and the state of research. First, the results are evaluated based on the aspects of the research questions related to the theory. The evaluation is followed by addressing the research questions from chapter 1.5. In a final step, limitations are discussed.

5.1 Discussion

5.1.1 Motivation

With the considerable differences in the motivations of the interviewed women to step into self-employment, the results comply with Dawson and Henley (2012, pp. 712-713) in their observation that entrepreneurial motivation cannot solely be defined by push or pull factors. While the women were able to state if their decision was driven by a push or pull factor, many other factors affected their decision-making. Due to their very diverse and personal motivations, the majority were driven by opportunity.

The independence and flexibility a few women sought to gain through self-employment confirm Johnson's (1990, p. 40) finding of the desire to organize and manage establishments as independently as possible as a key entrepreneurial motivation. While having children encouraged the interviewed women to become self-employed because of the improved flexibility in working times, children, in general, are regarded by society as an obstacle to self-employment.

Overall, the results of the study comply with Cardsrud and Brännback's (2011) suggestions that the drive for entrepreneurship depends on an entrepreneur's context. Due to the actual motivation of each woman being an individual event or a desire for something, the differences in the embeddedness of the women in cultural, social, cognitive, and geographical contexts are discussed in the following chapters.

5.1.2 Cultural Embeddedness

One way to measure the influence of culture was by how society views women in entrepreneurship with or without children. The IPs were very often asked about how they manage to have children and be self-employed. Children had a significant influence, whether the interviewees did not have any and were, therefore, more likely to start their business or whether they wanted to have certain flexibility because of them. It was also a crucial topic among other members of society. Many people around them confronted the interviewees with the issue or made assumptions, e.g., being only able to start a venture because someone is childless. This matter demonstrates that society does not yet consider it to be normal for a woman with children to own a business.

Moreover, the issue of compatibility between children and business was not limited to certain geographical areas. It was described by women from all cantons as an issue. This underlines the importance of reconciling family and entrepreneurship.

Welter and Smallbone (2010, p. 99) stated that culture might impact the methods used by a woman to grow her business. The results of this study comply with Welter and Smallbone's (2019) statement since for many women, it was crucial to offer part-time work for both men and women in their established businesses. Another woman stated that she wants to be a role model in showing younger women that being a mother and owning a company is possible. Due to the many questions the Ips were asked regarding concerns about combining children and entrepreneurship, they felt that they need to prove it is possible and even desirable to do both because of the flexible working hours and independence that go with self-employment. Furthermore, the impact culture had on some women extended beyond business. One woman stated she wanted to ensure her son grows up with an understanding of the many possibilities for both women and men in entrepreneurship.

A consensus was not reached regarding whether it is more difficult for a woman to start a business than a man. Switzerland's institutional framework did not seem to restrict women from starting a business, since most women thought the possibilities and requirements for starting a company are the same for both genders.

The results do not correspond with Mirchandani's (1999, p. 231) finding that women prefer industries where they can work from home. The interviewees instead focused on the compatibility of children and work based on the contributions of their partner or institutions. No interviewed woman based her decision to work in a particular industry because of their children.

However, statements about small acts of discrimination in a woman's everyday life go in line with what Rosenkranz and Kim (2019) stated in their study: Female entrepreneurs face small acts of discrimination in Switzerland very often, such as from their male colleagues. The discrimination mainly came from older men, which begs the question of whether this is a generational issue. In any case, it confirms the belief that stereotypical attitudes and biased expectations are still deeply rooted in Switzerland.

5.1.3 Social Embeddedness

Support from within their social networks mattered to all the women, although there were differences in if the main source of support came from their partner, family, or community. The study's findings comply with many of the findings from previous literature.

For example, Anderson (2000) emphasized the importance of the context of the periphery when starting an enterprise, which corresponds to what the interviewed women said. While some could take on jobs from their environment or even started their business because of opportunities that arose from within their network, as was the case for one, for others, the network setting helped them a lot, and without it, it would have been more difficult to start a business.

Furthermore, the study's findings show that having a network is indeed a deciding factor in starting a company and is a valuable resource for success, which corresponds with Rossi et al.'s (2013, p. 3) findings. Additionally, the study by Rossi et al. (2013, p. 3) noted differences between male and female entrepreneurs in Switzerland in terms of network size. This observation was confirmed in the current study since three women stated they had a small network.

That entrepreneurial opportunities arise from within personal or social networks, as Fletcher (2006) found, complies with statements by the women that their motivation to start a business

was driven by their partner or family. In a broader analysis, their social context seemed to impact the women, with two-thirds of the interviewed female entrepreneurs having entrepreneurs in their family (IP1, IP4, IP5), or their partner was an entrepreneur (IP2, IP3, IP7). This leads to the assumption that females who are more familiar with entrepreneurship or have entrepreneurs within their social network are more likely to have the confidence to start a venture.

When it comes to the household support in enabling female founders to recognize and seize opportunities, many women agreed with what Aldrich and Cliff (2003, p. 574) stated. Especially for the woman with a young child, the support of her partner was decisive, and other IPs agreed with this. As experienced from her interviews, the author and many other interviewed women stated that this also might be an obstacle in becoming self-employed if the support of the household is not given. This result supports Welter and Smallbone's finding (2010, p. 100) of the need for household members to contribute since a woman's role regularly goes beyond entrepreneurship.

One woman did not have enough support, which can be traced back to her parents being rather conservative. A connection can be made with what was found in the cultural context in chapter 5.1.2. The lack of support from her father can be traced back to a generational problem. Her father is from an older generation and probably holds a stereotypical attitude of a woman not being an entrepreneur. Much proof was required from his daughter to trigger a change in his opinion and agreement that female entrepreneurs can exist. This might be generalized as an attitude held by older generations, or by men specifically. In his particular case, he had proof of success, which not many have, and thus, their stereotypical attitude can be sustained. It can be assumed that only a generational change will be able to shift this societal view and anchored mindset.

5.1.4 Cognitive Embeddedness

The results highlight a lack of female role models and the limited visibility of female entrepreneurship in general within the Swiss environment, including in education and university settings. Only two IPs had female role models, one of which came from within the family, which is categorized as a form of social embeddedness. Some respondents even wished they had had role models and questioned whether things would have been different

if they had had a female role model. A positive cognitive influence on the respondents to enable female entrepreneurship was not given. Hence, the cognitive context rather constrained female entrepreneurship, and this finding complies with Langevang et al. (2015) suggestion that it can either constrain or enable female entrepreneurship (p 454). Suppose more women had their first experience with female entrepreneurship during their studies; this could have spurred them to make the move into entrepreneurship much sooner and inspired more self-confidence. However, the IPs were usually first confronted within their own immediate surroundings, such as family, personal network, friends, or due to personal events. The results confirm Rossi et al.'s (2013) findings regarding the differences between male and female entrepreneurs in Switzerland in relation to cognitive embeddedness. The study by Rossi et al. (2013, p. 3) describes a lack of identifying patterns among women and having role models are deciding factors in starting a company. IP8 and IP9 agreed with this finding, saying they wanted role models they can identify with but did not have any.

Zukin and Dimaggio (1990, pp. 15-16) referred to cognitive embeddedness as a restriction in human actions caused by rationality, which subsequently impedes economic drive. The study's results comply with this because no woman saw a female role model and thought, because of this, that she can be self-employed as well. The lack of female role models restricted them due to a lack of knowledge that other women in the same situation had made it and, therefore, foster confidence among other women to follow in their footsteps.

The results emphasize the difficulty in distinguishing between cultural and cognitive embeddedness, as Dequech (2003, pp. 465-467) found. The cultural context may shape the cognitive context in terms of teachers having a stereotypical attitude towards women and men in entrepreneurship and therefore, not broaching the subject in their teachings.

However, a change seems to be underway since three respondents talked about institutions that individually help women with start-ups nowadays. Furthermore, women are not restricted legally or institutionally in any way.

5.1.5 Geographical Context

The geographical findings were ambiguous. Most IPs agreed that in the city, women have more opportunities, and there is increased education about female entrepreneurs.

However, IP7 described living in the countryside as a motivator for self-employment due to the lack of opportunities. There are so many possibilities in cities that women are less likely to become self-employed or start a venture since many such services or products already exist. This result complies with what Kelley et al. (2011, p. 23) found when they stated that although the gender gap in cities is narrowing, women are more likely to find a suitable job due to there being more employment opportunities. IP8 reiterated this finding, as one reason for her self-employment was the lack of opportunities in the countryside. A smaller gender gap, therefore, is not immediately an indicator for more female entrepreneurship, as was also stated by Baughn et al. (2006, pp. 700-701) and Safaraz et al. (2014, p. 3).

The IPs agreed on the lack of inspiration for female entrepreneurship in the countryside, though many did not relate the countryside to fewer possibilities. In general, many IPs thought that network, industry, and family contexts are more important than location.

5.2 Answering the Research Questions

The following research questions that helped as guidance throughout the research were tried to be answered in this study.

- Are there differences in the motivations of women in different geographical areas of Switzerland to become entrepreneurs?
- Are there differences in the motivations of women embedded in various social, cultural, and cognitive realms to become entrepreneurs?

The motivations for women to become entrepreneurs in different geographical areas of Switzerland are largely consistent and are predominantly determined by their individual social, cultural, and cognitive embeddedness. Specific differences could be found within each context, which can be traced back to the individual's situation and not their geography. The family's support, for example, was given for one woman who started her business in the countryside (IP8), however, for another (IP7), also from the countryside, it was not given.

Regarding the topic of female role models in the cognitive context, based on the statements by the IPs, it would be expected that they are surrounded by more female role models. Nevertheless, out of the nine IPs, only two had female role models, which was actually linked to their social embeddedness.

Overall, the female entrepreneurs faced similar obstacles from within their social and cultural structures. The compatibility of children and self-employment was a considerable barrier, as well as societal views of women in business. According to the IPs' statements, cognitive embeddedness in Switzerland is underdeveloped and acts as a significant constraint in a woman's path to self-employment.

5.3 Limitations

Since most of the Swiss population in general lives in cities or in their direct catchment area, it was difficult to find female entrepreneurs living outside of these areas. This limited the study in terms of gathering a broad and diverse sample of interview partners. Even the four interviewed women from a rural location still lived close to a city, especially two of them (IP2, IP3). However, the author, who herself had interviewed many female founders from all over Switzerland, was able to provide a broader perspective of women from all areas of the country.

In terms of financial support possibilities in Switzerland, the study lacks investigation of the issue and whether it constrains women from stepping into entrepreneurship. The research focused on a few influences, and the contexts of social, cultural, and cognitive realms seemed of greater interest to examine than financial contributions.

Furthermore, while the findings of this study are valid, they are limited by the small sample size. With a higher number of IPs and female founders from very remote areas, the outcome of the study might have been different. This is due to the restricted scope of the bachelor's thesis.

6 Conclusion and Outlook

Drawing on the results and discussion in this paper, a conclusion can be formed in the following section. Lastly, in the outlook section, recommendations are offered, and an outlook for future research on female entrepreneurship in Switzerland is given.

6.1 Conclusion

The literature has revealed the large range of difficulties women face on their way to entrepreneurship. The study's results comply with some of the existing literature but also explored the nuances in the experiences of individual women in their cognitive, social, and cultural realms, as well as their geographical location.

The social embeddedness of women seemed to be a key factor in their decision-making process as they tended to rely on the support of their partners, family, and friends to become self-employed. The household's assistance and help, mainly in terms of children, was of major importance, particularly for those women with children. For women without children, females more familiar with entrepreneurship or had entrepreneurs within their social circle were more likely to take the step towards entrepreneurship. This highlights the importance of the social context.

Another way of looking at it could highlight the underdevelopment of cognitive and cultural aspects in Switzerland that could encourage women to become self-employed. Some of the encounters the interview partners faced during meetings with the older and primarily male generation or reactions within their circles about their decision being brave indicate that Switzerland still has a stereotyped view of women in entrepreneurship. A societal shift must take place so that women find more encouragement from within their social and cultural contexts.

An interesting finding was that living in a rural area can be a push for self-employment rather than a limitation because of lacking opportunities, which the interviewed women from urban areas had not thought about. Rural areas were associated with a lack of role models and less experience with female entrepreneurship.

To sum up, many similarities could be drawn in the problems the female entrepreneurs cope with and the obstacles they face, regardless of their place of origin. The visibility and promotion of female role models, enhanced education, and a shift in societal views, as well as the encouragement and building of women's self-confidence, are key areas of focus based on the study's findings. Only then can the gender gap in entrepreneurship in Switzerland be narrowed.

6.2 Recommendations and Outlook

The results indicate that female entrepreneurship in Switzerland must be further supported and developed. While the framework conditions are being improved, such as the establishment of startup workshops and support centers for individuals, the problems seem to be embedded in society, especially within the older generation as well as in the lack of female representation more broadly.

It is, therefore, recommended the cognitive and cultural embeddedness of women is enhanced. Particularly, female role models of different ages and various positions, industries, and life situations must be portrayed in the Swiss culture. This, especially, includes women in male-dominant industries and women younger people can identify with. Moreover, the change should happen subtly as women become role models. Based on this, this should enable a gradual shift in perception and for the next generation to grow up with different stigmatizations than those currently held by the older generation.

At the same time, female role models further encourage young women and contribute to a change in their mindsets. With increased visibility, entrepreneurship will no longer be perceived as something a woman cannot or is unlikely to do. Education about female entrepreneurship should start in primary school and work towards building confidence among girls and young women in the long term.

In addition, the compatibility between entrepreneurship and family must be improved. While doing so, men should not be disadvantaged but rather encouraged with access to similar childcare arrangements, parental leave, flexible working hours, and part-time work. Thereby, the barriers to starting a business with children should be overcome.

The results, in connection with the state of research, point towards the great potential to further examine female entrepreneurship. Not only should future research address the motivations of women for self-employment but also the distinctions between female entrepreneurship and male entrepreneurship. A possible research question is how do women differ in how they engage in entrepreneurship from men?

The focus of this research was a qualitative analysis of female entrepreneurs from a limited number of Swiss cantons and mostly from cities and their immediate catchment areas. Future research, hence, should focus on female founders in rural areas, their motivations, and their social, cultural, and cognitive embeddedness. This allows for a deepened comparison of female entrepreneurship in urban and rural areas.

Furthermore, since previous studies in Switzerland either used a quantitative or qualitative research design, mixed-method approaches would be beneficial to expand our understanding of female entrepreneurs. More and comparable industries where women are self-employed across different locations in Switzerland should be considered. The results could provide broader insights into the gender gap and how to enhance the well-being of women in entrepreneurship.

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8 Appendix

8.1 Letter of Recommendation

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Zürcher Hochschule
für Angewandte Wissenschaften



Winterthur, 08. April 2021

Empfehlungsschreiben für Frau Chiara Laura Heinzer

Sehr geehrte Damen und Herren,

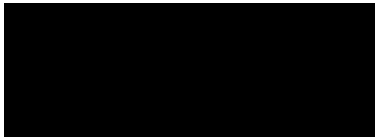
als Betreuer von Frau Chiara Laura Heinzer in ihrer Bachelorarbeit im Frühlingssemester 2021 unterstütze ich ihre Forschungsarbeit zum Thema „Motivationen zur Selbstständigkeit von Unternehmerinnen in verschiedenen geografischen Gebieten der Schweiz“, welche sie am Institut für Innovation und Entrepreneurship, im Fachbereich Entrepreneurship erarbeitet.

In ihrer Arbeit zeigt Frau Heinzer mögliche Unterschiede auf hinsichtlich der Motivation für Unternehmerinnen in verschiedenen geografischen Gebieten der Schweiz, und gemessen im Kontext von sozialer, kultureller und kognitiver Prägung. Dazu stellen die geplanten Interviews mit Unternehmerinnen und Branchenvertretungen eine wesentliche Erkenntnisquelle dar.

Ihre persönliche Mitwirkung als Interview-Partnerin ist von ganz besonderer Bedeutung! Daher möchte ich Sie mit diesem Schreiben motivieren und ersuche Sie höflichst, Frau Heinzer die Gelegenheit zur Durchführung eines Interviews zu geben.

Für Ihr Mitwirken bedanke ich mich herzlichst im Voraus! Sollten Sie Rückfragen haben, stehe ich Ihnen jederzeit und gerne zur Verfügung.

Freundliche Grüsse



8.2 Interview Guide

Introduction: Thank you very much for your participation. In my study, I try to find possible differences in the motivation of female entrepreneurs to self-employ in different geographical areas of Switzerland, measured in the context of social, cultural, and cognitive embeddedness. Your contribution of knowledge and experience as an industry representative is a valuable source of knowledge. Thank you again.

First, I need your consent to record the interview for the purpose of transcription afterward. However, all the data displayed in the thesis will be anonymous. We start with some general questions and then go more into detail. Whenever there is a question you may not feel comfortable answering, we can skip the question.

1. How old are you?
2. Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

Do you want to elaborate?

3. In which industry are you working? (Examples: Trade, Services: consulting, tourism, law, education, food, facility management, publishing, cultural, supply, financial, real estate)
4. What exactly is your company doing? (Marketing, business planning, advertisement & publishing, beauty, hairdressing, consulting services, real estate, management training, ...)
5. How many employees does your company have?
6. Where and when did you found your enterprise?
7. Did you have any second thoughts about where to start your enterprise?
8. Do you think the place where a woman starts business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

Do you want to elaborate?

- 9.** Was the move to self-employment push (necessity) or pull (opportunity) driven?
(Push/Necessity: pushed to start their own enterprise due to, for example, unemployment. Pull/Opportunity: Starts a business for the reason of an opportunity, better work conditions or to be independent)
- 10.** What were the reactions you received when you said that you would get self-employed from:
- Your partner?
 - Parents?
 - Friends?
 - Work?
 - Or just in general?
- 11.** Were there certain people who were extraordinarily supportive? May I ask who, if it was not someone from your family/friends?
- 12.** Overall, would you say you had enough support in your path into self-employment?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

Cultural embeddedness

- 13.** Have you ever been asked, when talking about your plans of getting self-employed
- if you do not want to have kids one day?
 - If you will be able to take care of your children?

- 14.** How would you describe your personal surrounding? (Conservative, modern, open-minded, narrow-minded, ambitious, flexible, independent, innovative, accepting, alert, thoughtful, intelligent, mindful)
- Family?
 - Friends?
 - Work?
 - Place where you live/found your business?

Social embeddedness

- 15.** Did you have the support of your family to self-employ?
- When you came up with your idea of self-employment?
 - And now?
 - If yes, imagine if you would not have the support, would you still have taken the step into self-employment?
- 16.** Did you had a big or relatively small work network when you came up with your idea of self-employment?
- Was it supportive or the opposite?
 - If no, imagine if you would not have the network or support, would you still have self-employed and why?

Cognitive embeddedness

- 17.** Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe I want to achieve this too)?
- 18.** Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?
- 19.** When and how were you first confronted with the topic of self-employment?
- 20.** When and how did your motivation for self-employment arise?
- 21.** What reasons could hinder women from realizing the idea of becoming self-employed?

Final questions

22. Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?
23. What do you think is needed to increase the number of female entrepreneurs?

Thank you very much for your valuable contribution to my bachelor's thesis!

Chiara Heinzer

8.3 Transcripts of interviews

8.3.1 Interview 1

1. **Chiara Heinzer (CH):** How old are you?

Interview Partner 1 (IP1): 25 years old.

2. **CH:** Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP1: It depends on the industry, you are working in.

3. **CH:** In which industry are you working?

IP1: Real Estate Management.

4. **CH:** What exactly is your company doing?

IP1: Management, sale, and brokerage of real estate.

5. **CH:** How many employees does your company have?

IP1: At the moment, it is just me.

6. **CH:** Where and when did you found your enterprise?

IP1: Actually, I am founding the company this month, so in April 2021 and in Baar, Zug.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP1: It was clear that this would be in my hometown. I have the necessary network here, which makes it easier for me to start my own business. I also know the current market situation in this area.

8. **CH:** Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP1: Yes, actually, I think it might be more difficult in the countryside for a woman, because people might still be a bit more conservative. Although, I think rather no, but it is more likely to be harder for those who want to build something in the countryside.

9. **CH:** Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP1: For me, it was definitely a pull opportunity. I have the possibility that this industry has potential and the necessary conditions such as money and experience are given. Through self-employment I saw great advantages like independence.

10. **CH:** What were the reactions you received when you said that you would get self-employed from:

- **CH:** Parents?

IP1: Very positive and supportive, they motivated me to take this step.

- **CH:** Friends?

IP1: Surprised, they have called me brave, but overall, very positive.

- **CH:** Work?

IP1: Reserved but interested, sometimes they have had a problem regarding competition, but also very supportive.

- **CH:** Or just in general?

IP1: I actually did not have any negative reactions.

11. CH: Were there certain people, who were extraordinary supportive? May I ask who if it was not someone from your family/friends?

IP1: My father. He is self-employed and his entrepreneurial thinking was a great help to me. I know a lot of people in the real estate industry privately, and they offered me their support if I needed it. This reassured me and gave me security.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed:

- **CH:** If you do not want to have kids one day?

IP1: No, but maybe because of my age.

- **CH:** If you will be able to take care of your children?

IP1: No.

14. CH: How would you describe your personal surrounding?

- **CH:** Family?

IP1: Modern, ambitious, innovative.

- **CH:** Friends?

IP1: Attentive, accepting.

- **CH:** Work?

IP1: Mindful.

- **CH:** Place where you live/found your business?

IP1: Modern.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP1: Yes, the idea came partly from conversations with the family.

- **CH:** And now?

IP1: Yes, a 100 percent.

- **CH:** Imagine if you would not have the support, would you still have taken the step into self-employment?

IP1: No, without their support I probably would not have dared to take this step.

CH: If your parents hadn't supported you but your friends did, would you have taken the step?

IP1: I think, I probably would not have, but I think it might be different for me than for others.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP1: My network is rather large, and I have contacts also outside my previous employer.

- **CH:** Was it supportive or the opposite?

IP1: It was supportive.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP1: No, not even with the support of my family, because in my opinion the network is important and decisive for the business to work.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP1: No, I was not greatly inspired by female role models, rather my father inspired me.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP1: I do not think it was much talked about in any of the surroundings, but I also have the feeling that it neither did about male entrepreneurs. It was not a big issue, or I was just not very interested in it and would not have noticed.

19. CH: When and how were you first confronted with the topic of self-employment?

IP1: Through my father but in relation to my decision of self-employment, the first thought that this could be a possibility, was, when I was first approached. I was asked from someone from my environment whether I would like to manage real estate myself. That is when the first thoughts came.

20. CH: When and how did your motivation for self-employment arise?

IP1: When I started getting requests, I realized that it could really be successful. I also had to decide if I wanted to give up the previous job because I could not agree on another job on the side. That is why I had to take a decision and I thought, yes, I want to risk it.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP1: I think family planning, that women feel they must choose between either career or family but actually both are possible. And society's view, although I have never been confronted with it, but this could be the case in the countryside.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP1: I do not know, that is why I am interested in your study.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP1: I do not think it is necessary, but rather that it comes by itself. Finally, I do not think I have ever been at a disadvantage because I am a woman, but I think that might also have something to do with my age.

8.3.2 Interview 2

1. CH: How old are you?

IP2: I am 54 years old (1966).

2. CH: Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP2: It depends on what the profession is, as in reality it is rather more difficult, but as a cleaner it is easier.

3. CH: In which industry are you working?

IP2: Facility management or room maintenance and catering.

Room cleaners usually do not get above the annual rate, which obliges to register the company.

4. CH: What exactly is your company doing?

IP2: It is not only cleaning, but also the work of a housekeeper, e.g., waste disposal, laundry, ironing, looking after the garden, house-sitting, emptying letterboxes etc.

5. CH: How many employees does your company have?

IP2: It is a sole proprietorship, but sometimes I had hired temporary workers on an hourly basis.

6. **CH:** Where and when did you found your enterprise?

IP2: On the 1st of January in 2011 in Neuheim, Zug.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP2: No, because in the room cleaning business you are travelling by car anyway, so it does not really matter. According to the trustee, it would have been better to set up work in the village. But many people did not want a cleaner from the same village, because of privacy reasons. Therefore, I have out-of-town clients and I travelled around a lot because I had those clients.

8. **CH:** Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP2: Again, I think it depends on a bit, for example, a coffee shop should rather be in the city, because there you have tourists, however, for a coaching trainer (Mentalstark) also the countryside works well. The existing supply is rather decisive, e.g., for a hairdresser or flower shop, it depends on how much of similar suppliers are already available in the village. One must find certain niches, which are in demand in that certain location.

CH: Did you already have contacts when you started your own business, or did you check the environment?

IP2: When I started my own business, I had the advantage of word of mouth. That is why I did not really inspect the local demand, as this automatically got around. Above all, it was also an advantage that I was a Swiss room cleaner, which was sought after and highly in demand.

9. **CH:** Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP2: It was more of an opportunity because I had already cleaned before, I simply was insured at each one individually. The trustee once told me that I should become self-employed because I could get away better that way. On one hand, I could make more deductions and get a better income. On the other hand, I also had more insurances to pay, but the bottom line was that I was better off self-employed. It was also an opportunity because I had a lot of offers from previous jobs. However, it was also a necessity-driven because before, as an employee, I would not have had much net income left.

10. CH: What were the reactions you received when you said that you would get self-employed from:

- **CH:** Your partner?

IP2: My partner supported me and said that I should do it and that he thought it was great because he is also self-employed. He also knew what is possible and what you can exploit in self-employment. Depending on your success, you must work hard, you do not have fixed working days, especially when there is a lot of competition. You must be flexible. If you are unreliable, you are quickly out of the game when word gets around.

- **CH:** Parents?

IP2: They had confidence in me, but since I was already an adult (45 years old), they did not really realize what I was doing or what the difference was.

- **CH:** Friends?

IP2: The reaction was only positive because they believed in me and thought I could do it.

- **CH:** Work?

IP2: It did not really matter to them, because I continued to work for them afterwards and was simply paid differently.

11. CH: Were there certain people, who were extraordinary supportive? May I ask who if it was not someone from your family/friends?

IP2: I had a lot of support from my trustee. I did not make a business plan because I already had my clients. Within my family (sister and brother-in-law), I got a lot of help for administrative things like e-banking, hourly wage rapport, etc.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP2: I already had grown-up children. There are a lot of women around me who start their own business after having children. It serves as a side income for them, and they do not have any financial pressure. As with my situation, I had that pressure because I was alone.

14. CH: How would you describe your personal surrounding?

- **CH:** Friends?

IP2: Mainly middle-class and they are rather down to earth, not arrogant. They are all very accepting, open-minded and I have been in a very positive environment.

- **CH:** Work?

IP2: My clients tend to be demanding but have always been nice and appreciative of my work. They have never been overbearing as they have had less stress and problems because of me and have appreciated me as a result.

- **CH:** Place where you live/found your business?

IP2: Overall, I had more admiration as I was in self-employment than if I was just employed.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP2: No, I was able to finance myself, but it was difficult, especially in the beginning, because of an illness. They, therefore, rather told me to take care of myself because of back problems and maybe not getting self-employed.

- **CH:** And now?

IP2: They were always a bit critical, but more because of my health, that it all was too overburdening. Because of my increasing age, the concern of health came steadily, too. But that is why, I work much less today than 10 years ago.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP2: Yes, I had existing clients and was able to take on about 50 percent of the work. There has not been much change for these clients.

- **CH:** Was it supportive or the opposite?

IP2: It was supportive.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP2: Yes, because the demand is increasing, and I had many requests. I could have hired people because I had so many requests. But I did not have the nerve to do so and to train people.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP2: Since I am not the typical businesswoman and did not aspire to become big in business, that is why I never had a role model. I rather slipped into self-employment because it was more financially rewarding.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP2: No, not necessarily, because they did not know the advantages, for example that I could write off the petrol, car, mobile phone, electricity and so on.

In school, women, in particular, as entrepreneurs were not talked about. In school for my first profession, as a baker-confectioner, it was not a topic. The attitude was that you could only do it (self-employ) in a partnership with a man or as a man alone.

19. CH: When and how were you first confronted with the topic of self-employment?

IP2: Actually, through the trustee who told me to become self-employed. Moreover, I did not have to invest any extra money, only my hands were the key for my self-employment.

20. CH: When and how did your motivation for self-employment arise?

IP2: This motivation came mainly from a desire to be independent and my own boss. The difference to my previous job was also, that when I did well, I received very good feedback and recognition. I was also able to earn a better salary, which is different from working for only one employer or being permanently employed in one job. In addition, I developed good relationships with my clients and received more than just the salary, such as spontaneous meals with them, Christmas presents, clothes, etc.

I was also motivated by the fact that I could organize things myself and manage my own time. I had more fun at work by organizing myself. This also was a new challenge for me.

This freedom also made my second job possible, the catering that I started. In the summer, I had less work in facility management because many people were on holiday. So, I did cater, spring cleaning and window cleaning every year in summer. These were non-recurring customers or only annual customers. I started to keep Fridays free as SOS days for special requests.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP2: That depends on the profession. There are certainly professions where women have fewer opportunities because the jobs are considered more male professions, e.g., in mechanical engineering. A friend of mine is employed in this sector and would get less attention because simply, she is a woman. But there is also the reverse situation, for example as a hairdresser.

I think when it comes to owning big companies, as a woman you are more likely to be smiled at and get less support with the attitude "you can't do it anyway". But I think there is change ongoing and as more women have higher positions, more women are being helped. I think men feel pressured by the advancement of women and that is why they are less supportive.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP2: This is mainly related to the motivation of the person and how strongly the person believes in making it. In each area there are niches that are in demand, and these are decisive. You just must do research beforehand to find out that this niche is in demand and find out if you have a chance. But once you have found that niche, I think you can do it anywhere.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP2: Women's self-esteem is the most important thing. But also, the partner and the environment that is supportive and believes in you and does not just smile at you.

Your idea of going into self-employment loses its spark, if you hear everywhere that it cannot be done and that you cannot make it. You also need good feedback within your environment.

8.3.3 Interview 3

1. CH: How old are you?

IP3: I am 56 years old (1964).

2. CH: Do you think it is more difficult for women than men to start a business?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

CH: Do you want to elaborate?

IP3: I do not find it is more difficult. I think the process of starting a business is always the same. And I do not think it matters whether it is a man or a woman, I think that is irrelevant.

3. **CH:** In which industry are you working?

IP3: Personal consultancy, service.

4. **CH:** What exactly is your company doing?

IP3: We bring companies together with the best-fitting and very well qualified specialists and managers.

5. **CH:** How many employees does your company have?

IP3: Ten employees plus minus.

6. **CH:** Where and when did you found your enterprise?

IP3: I founded in January 2003 in Cham, Zug.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP3: Yes, on the one hand because I had been around in the Lucerne area for years privately and therefore deliberately chose the Zug area to separate this locally. Zug was more open to new companies than Lucerne. Lucerne worked much more like a filtered, you had to be very established to even get into the companies, and in Zug it was much more open. And Zug was for my focus on Zurich South better, too.

8. **CH:** Do you think the place where a woman starts her business matters?

- Agree
- Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP3: Self-explanatory.

9. CH: Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP3: The reason was because I was a single parent with two small children aged 5 and 10 and I wanted a lot of flexibility in terms of working hours. That is how this came together. In addition, I did personality profiles (Carl Huter Institute) and it clearly showed abilities that spoke in favor of self-employment.

At that time, there were almost no part-time jobs and flexible working hours did not exist, nor was there institutions for childcare.

10. CH: What were the reactions you received when you said that you would get self-employed from:

- **CH:** Your partner?

IP3: Very supportive and certainly contributed a lot to me having the courage, as he is also a self-entrepreneur.

- **CH:** Friends?

IP3: All very positive and thought it was very brave. I have the feeling that many would have done the same but did not have the courage.

- **CH:** Work?

IP3: I was already in this industry and since I was a competitor afterwards, they did not think it was that great.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP3: So, it was my partner at the time who said if I do not try it, I will never know.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

IP3: Well, I was more of a self-starter. I did not even look for support.

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP3: I already had children.

- **CH:** If you will be able to take care of your children?

IP3: Absolutely. At that time, you were a black sheep anyway if you were a working mother.

14. CH: How would you describe your personal surrounding?

- **CH:** Family?

IP3: In the family there is both, there is conservative as well as open-minded. But accepting anyway, because I did not involve the family, they did not have to support me.

- **CH:** Friends?

IP3: Were certainly more modern in mindset and open-minded. I also had many friends who had already set up their own businesses, but they tended to be men.

- **CH:** Place where you live/found your business?

IP3: In Lucerne, they knew me more privately and, depending on that, they would not have trusted me as much and I might have had less access to the clients as a result. My ex-partner's family was well-known and that might have had an impact or led to less acceptance.

In Zug, I was very neutral and could therefore sell more neutrally.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP3: Especially the support from my partner who also knew his way around entrepreneurship. And a legal adviser.

- **CH:** And now?

IP3: Now, I have the support of my partner, who does a lot of housework. Since he is retired, he does a lot of household jobs, which helps a lot. In addition, because the children are grown up and because I have a partner who does 50 percent of the household, there are a lot more hours that I can work.

Then there is the moral support, that he also stands behind it and finds it very positive that I am doing my business and supports it in that way.

- **CH:** If yes, imagine if you would not have the support, would you still have taken the step into self-employment?

IP3: Maybe it would not have occurred to me, but from the Personality Profile this came out strongly, so sooner or later I would have done it anyway.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP3: Rather a small one at that time.

- **CH:** Was it supportive or the opposite?

IP3: Yes, because I had already been in the business for two years and on the phone from time to time and there was a certain amount of trust. So, I did not exactly have to start from under 0. But I did not already have existing clients.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP3: No.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP3: No, not really. Except in my circle of friends, my partner back then and friends were many young entrepreneurs and there it was a topic.

19. CH: When and how were you first confronted with the topic of self-employment?

IP3: Actually, from the personality profile, that is when I started thinking about it. And I am generally not much of a team person and like to work alone, so it was a good fit. I do not like being told what to do.

20. CH: When and how did your motivation for self-employment arise?

IP3: Because my boss had a burnout and was out of work for 3 months, I realized that I could do it on my own.

It is also an industry where you do not need a lot of initial costs, so it is something you can try out. And if it does not work, you could always go back to employment.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP3: Probably the founding of a family. Then the courage, and it is also a financial question of whether you can and want to afford it. In the beginning, you must go a few extra miles.

What you also always need is a certain sales affinity. Just having a great product is not enough, you also must be able to sell it, but that does not matter whether you are a woman or a man. I think with women it is often for family reasons, because you really need a partner who supports you.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP3: Yes, of course, so I think if someone grew up in a rural area and does not really know that, or everyone around them is only employed. I think, people who have grown up in the cities have more opportunities or even the idea of studying, and more

exchanges result from studying. For this reason, I think you are more likely to get this idea. In rural areas you might not get the idea as much, although there are opportunities there too.

I do not know if it is such a geographical difference, I think you just find different types of women entrepreneurs. You can start your own business in so many different areas. So, I do not know if it really makes that much of a difference. Maybe in rural areas people are less used to it and hear less about it, so it is just less of an idea.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP3: I think the whole school system should be turned upside down, starting with the primary school. And those men also get good jobs with a 60 or 70 percent part-time work, so that family sharing is possible. I think children are an obstacle there.

If you do not have the infrastructure at home, for example a nanny, then your career path will be slowed down for about 15 years, and you will be less likely to get a managerial position than men.

8.3.4 Interview 4

1. CH: How old are you?

IP4: At the moment 34 years old but I will turn 35 this year.

2. CH: Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP4: Actually, no. It is not more difficult. I think it has more to do with whether you are brave enough to dare. I could imagine that a man would dare to start a business faster than a woman, but not that it is more difficult.

3. **CH:** In which industry are you working?

IP4: We are a digital agency.

4. **CH:** What exactly is your company doing?

IP4: Website, digital products, experience. Actually, from design via development of digital products.

5. **CH:** How many employees does your company have?

IP4: At the moment six, employees and the seventh is an intern.

6. **CH:** Where and when did you found your enterprise?

IP4: September 2020 in Bern.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP4: We were six people, who founded the company, and it was like clear that we found it in Bern.

8. **CH:** Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP4: Rather no, it is more related to the industry.

9. **CH:** Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP4: It was more pull driven.

10. **CH:** What were the reactions you received when you said that you would get self-employed from?

IP4: Positive, but interestingly people often called it brave. Yet, I honestly did not think it was that brave as people said it was. Yes, I suppose it also has a bit to do with security, or people who are concerned about security.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP4: First and foremost, certainly because we founded it together, so the six of us and the six of us supported each other accordingly. And otherwise, I would say now, as far as professional support is concerned, since we founded a limited liability company, also lawyers. Otherwise also our clients, who supported us and certainly also from our private environment. But this was a different kind of support.

12. CH: Overall, would you say you had enough support in your path into self-employment?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

IP4: You must think for yourself first. But I would say yes. There are topics when you are simply employed, so to speak, that you do not deal with. Especially legal issues or organizational issues. Plus, you do not necessarily have the money to pay for the necessary support. But at the same time, you learn more, and you must put yourself in the position, so it is like "learning by doing".

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP4: That is a very exciting topic because we are always getting asked that. Interestingly, it is similar with us: I do not want to have children, but the men in my company do have children. It is very important to us that our company is very family-

friendly and that it is compatible whenever possible. That is very important to us. But most people around me knew that I did not necessarily have this wish to have children. For them it was logical because they thought, since she does not want to have children, she can do self-employ now. So, there is a strong connection.

- **CH:** If you will be able to take care of your children?

IP4: This is an important issue for us. My co-founders have children, and it is very important to us that this is compatible. Even though that is not necessarily an issue for me.

14. CH: How would you describe your personal surrounding?

IP4: I would say open-minded and modern.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP4: They supported me in the sense that they thought it was a good idea. But not in the sense of financial support. Rather mental support.

- **CH:** If yes, imagine if you would not have the support, would you still have taken the step into self-employment?

IP4: Yes.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP4: I would say rather large because I have been working for a long time.

- **CH:** Was it supportive or the opposite?

IP4: Yes.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP4: Yes, I think in the context of clients or potential clients and partnerships I might have been more cautious. If my co-founders had also had a smaller network, we

probably would have started more cautiously. I claim we would have done it anyway, but it would have been more difficult.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP4: Maybe it is because my parents did not have the classic division of labor. My mother is a journalist and worked from the beginning and my father looked after the children. I think that has already shaped me. That I never thought like that. That was almost one of my role models.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP4: In education less, but privately more.

19. CH: When and how were you first confronted with the topic of self-employment?

IP4: Again, and again, actually. Well, it was never really on my bucket list, I never intended to do it. But it is always, everywhere I have worked, people have said, "Let's do our own agency" or, "Come on, let's start something ourselves." So actually, since I have been working, but it has never been anything serious. And only last year did it get really serious.

20. CH: When and how did your motivation for self-employment arise?

IP4: That was last year. We all worked together in a big well-known digital agency. They were acquired and that did not match our ideas of independence. We had our first discussions about it there and then I had the feeling for the first time that we also had the same ideas about the team. And it was also seriously discussed there.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP4: Maybe self-confidence. The feeling that you cannot do it, where a man might rather think "I can do it". And of course, family and job, and for this it also requires having a good family policy.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP4: Perhaps less, I would say, in Zurich, Bern and Geneva. But I could imagine that maybe there are more differences when it comes to the city and the countryside. I could imagine it there.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP4: That is a good question. For employees I would know it for women entrepreneurs... I have the feeling that it has to do with the whole social way of thinking, simply what we understand by working and how a company is run, things like this. And that it is possible to run a company and have a family at the same time. That it is not only the woman's role to take care of the family. I think it as about a social way of thinking that needs to change.

8.3.5 Interview 5

1. CH: How old are you?

IP5: I will turn 72 years old. I am still working, not full time like I used to, of course. I have been self-employed for a very long time, there is still work and I do it with passion and that is why I am still working.

2. CH: Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP5: People have less confidence in women, and you have the feeling that they have less expertise, even though they have had the same education.

3. **CH:** In which industry are you working?

IP5: Communication.

4. **CH:** What exactly is your company doing?

IP5: At the very beginning I did graphic design, since I had completed design education. I learned to be a classical draughtswoman. In this process I learned the craft, which was incredibly good.

After that I went to college, it was then called “Kunstgewerbeschule”, where I learned conceptual work. After that I moved more in the direction of advertising. I, then, attended certain courses to expand my knowledge in this area as well. Today, everything in the field of marketing and advertising is digital, but it was different at that time.

5. **CH:** How many employees does your company have?

IP5: Today, I no longer have any employees, but I have had had five. But nowadays, I do not want to do that anymore. This job became very exhausting very quickly and consumed one and at some point, you want it to be more comfortable.

6. **CH:** Where and when did you found your enterprise?

IP5: I started the company slowly. I have had various jobs to sustain my existence. I, then, slowly started looking around and getting noticed. From time to time, around 1990, I was able to make a living, not very well but I just dared to do it. At that time, I could just start working, no business form or foundation was necessary. But the place of foundation or activity was always Basel Stadt.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP5: No, that came naturally because I had always lived in Basel and knew my way around here. In the company I also knew approximately who I needed.

8. **CH:** Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree
Neutral

CH: Do you want to elaborate?

IP5: I do not think the place is key, but more important is the network, where you know people and knowing who to approach. Back then, nothing was digital, and you had to get to know people. It is not important where it is, it was more important that you could go there as a person and introduce yourself. That was quite different at that time. You had to make yourself known in a different way.

In the canton of Basel Land, for example, it would have been more difficult for me. The diversity of companies is also much more decisive, I think. Small SMEs have too few needs. It takes a certain size for a company to have its communication done externally and professionally.

9. CH: Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP5: I pursued it because I found it is nicer to work when you do not have a boss. I wanted that, but it was unclear whether I would earn more in that path. You never know. But it was an urge for independence.

10. CH: What were the reactions you received when you said that you would get self-employed?

IP5: Everyone around me thought it was great. My decision matured slowly, and it was not a big risk, therefore they supported me. No one was critical because they knew it was well planned and that it would grow. And I had side jobs that I could do. My existence, therefore, did not stand and fall with that decision. I had both overlapping and that is why no one found that it was not possible.

Before Corona, I had my office in a start-up academy. I saw new start-ups being nurtured, mentored, and advised there and I did not have that back then. I think it used to be easier to be self-employed. Today you must have a niche and it is more difficult because everything already exists. Back then you could make your mark by doing good, solid work. The digital process is so fast that it is hard to keep up, especially you must work independently day and night.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP5: No.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

IP5: I have had nothing but good experiences.

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP5: Yes, that has been an issue. It has always been an issue and unfortunately it is still an issue with women. That was also the case at the Start-Up Academy. And maybe it will also become an issue for men in the future.

- **CH:** If you will be able to take care of your children?

IP5: No, I did not get that direct question.

14. CH: How would you describe your personal surrounding?

IP5: Generally, very open-minded.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP5: Yes, I also grew into a family where most people are self-employed, so it was nothing special. My sisters and brothers were already self-employed and so it was not special when I did it too.

You then see that if you make an effort, it really works, and you grow up similar to a tradition.

- **CH:** If yes, imagine if you would not have the support, would you still have taken the step into self-employment?

IP5: Yes, I would have done it anyway.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP5: Actually, I did not have many contacts, but I solved it differently. I entered competitions to get myself noticed. No one comes up with the idea of asking you to work for him on their own. People want to see something of you and that is why you must participate. With time, of course, it is great when you get invited to competitions. In the beginning you must work like that, because it is a very small framework.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP5: Yes, I had role models in terms of quality and commitment. Apart from the ones I knew, I had other ideals who did a great job, where I thought I wanted to do the same. Most of them were men. That was also due to the times.

It is a problem that there are too few female role models. The promotion and support of women is enormously important. Of course, it is a bit of a dilemma with children. If you want to have children, you must make a great effort, not only in terms of time, to manage everything. If you do not want to have children, then you can rather pedal along on the side.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP5: No, it was not a topic at all. However, platforms of women have been formed, but I did not want to be part of it because it would have meant more work.

Furthermore, I think women in communication are not solidary, for example in agencies women fight their way up.

19. CH: When and how were you first confronted with the topic of self-employment?

IP5: Interestingly, with a child, so when I had children, I knew I could not do regular work. That had been an important reason. I had to have certain times for the child and then I could not work. Being fast is very important in the communications industry. So, I had to do certain jobs, in the evening, when the child is sleeping or at school. I found that the worst part of the whole situation. Always this struggle between the child and that it was well looked after and at the same time the clients. That was the biggest balancing act I had to do.

There were fewer or no day-care centers like there are today. But that would not really have been an alternative for me either. Having children and working was a huge dilemma at that time.

20. CH: When and how did your motivation for self-employment arise?

IP5: My decision came slowly, but I longed for independence.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP5: I think it is completely related to the situation of the husband or partner. If you have a partner, who you must watch their back, that is certainly one reason. Secondly, where are the children, are the children well? And then maybe the third thing is whether they have enough self-confidence to say, okay, I'll do it!

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP5: I do not think I can really answer that question. When I look around, there are always women who set up a business and that can also be somewhere in the Alps. But I think these are practically individual figures.

There are actually women who I think are doing a good business and they are very successful even with children. In the end, it is always a decision they make. Something suddenly comes into place and that can be anywhere.

If I thought I would have to start my own business in the canton of Appenzell, it would be difficult. In the city you have more possibilities. I think it does play a role.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP5: It is just always the same with women, I think they should be given enough space to develop. And it is important that women who are in such positions also provide further space for women as young entrepreneurs, to support them.

It takes several years to get a name and a good reputation, five, six or seven years. As a woman alone, it takes a bit of time. Then, when a job brings a new one, it slowly starts to flow.

Moreover, I think that nowadays women must learn several things, not just one profession, so that you stay on top of things. That is more important today than it used to be.

8.3.6 Interview 6

1. CH: How old are you?

IP6: 68 years old - very happy to tell you. I have no problem with that. And there is an old line, American based, he used to say, "how old would you be if you did not know how old you were?" And I do not know how to answer that question, but sometimes I think it is thirty-five. Sometimes I think it is even less. So, I have no problem with saying it because I do not know what sixty-eight means.

2. CH: Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP6: I think, that falls into the whole question of men and women in business. And I do think it is more difficult for women for a variety of reasons. I worked 30 years at Young & Rubicam, which is a big global international advertising agency and five years in New York and twenty-five in Geneva. And then in the last five years now. I have a company with my husband, partner, where I am practicing the same business. It is a brand consultancy. And the more I worked, and I think the more I became, I guess, mature in what I was doing, I began to see more subtle, but it was there problems of men and women. And quite frankly, also, as soon as I became older, I think that there was discrimination, in fact, not just women, but old women. So yeah, I would not say it is definite and it is there every day, and it is not like the big gorilla in the room, but it is there. And I think about subtle differences can be important differences. And I think that, yes, in a long answer to your question, I, I think it is because there are just different expectations among men versus among women. As clients coming to you, what can you offer? I mean, you can get over that. You know, you have credibility. You have. But it is still subtly different.

CH: And so just to focus on that, would you say as you got older, it got more difficult?

IP6: Yes, I think so, because perhaps my eyes were more open. On the one hand, perhaps it was always there. But I do think there is an age discrimination that comes in addition to a gender discrimination. And I think as management comes in and they are younger, I think that they look differently at people at different ages. And that is what I felt; actually, age discrimination more than I did gender discrimination.

It was when I was working at Young & Rubicam, the big global company, and in my personal business now maybe less because it is my husband and myself, the two of us are a good working pair but we have never planned to work together like this. It was, in fact when he retired and I retired, I never really retired. And we never looked back. So, we did what we do. He was with JP Morgan, a banker, but he did lots of business strategy. So, we are combining strengths around business strategy.

I think, I do not feel as much discrimination, when working together with him and in fact maybe none at all among our clients as in our company. But when I was at Young Rubicam, absolutely. In those last five or six years, it was extremely difficult. There were some days I said to myself, why am I coming to work? Really. It was very painful.

3. CH: In which industry are you working?

IP6: Brand consultancy and business strategies.

4. CH: What exactly is your company doing?

IP6: Exactly as with a torch. And the name comes from torch like illumination and bringing light to a situation and fish; if you teach them to fish, they are independent and empowered for the rest of the time. So, our idea is illumination and empowerment. And that is encapsulated in our name.

Due to the pandemic, I did write some papers, some articles in marketing and I do a monthly blog for an organization called B2B Marketing, they are in London. And I will be giving a paper with a client at the end of June at an event they call Ignite. It used to be face to face. Now it is, of course, all online. So, I mean, we have been very active, but more active in the writing and in the publishing side of things for the last year. But the actual consultancy now is starting to come back, which we were happy about.

5. CH: How many employees does your company have?

IP6: It is just the two of us, and that is what I want to keep it. Quite frankly, I want to, and we want to keep it small. We want to keep the two of us. We want to keep the clients we want and the timing we want. And if anything, I am open to work with larger consultancies, big ones like Ernst and Young. We will see at a certain point because we have a practice that would fit very well into some of those larger companies. I am looking forward to exploring that possibility in the coming year. But in terms of ourselves growing to be larger, honestly, I think we both had enough employees over the years to be willing to go into the human resource business.

6. **CH:** Where and when did you found your enterprise?

IP6: I it was about five years ago. I left Young & Rubicam at the end of 2015, October of 2015. And I took clients with me. I mean, they just came with me, so I never stopped. I continued to consult. They referred us to another one and it was in the following year maybe. 2016 or 2017, probably 2017, when James said to me, do you need some help? Yes, I did. And then we began to expand the offering in terms of his business strategy side and the brand consultancy side, and the partnership and the offering is surprisingly strong. As I said, we never planned it. It just kind of evolved. So, we have been very busy, very active, except during the Pandemic, but that was conscious.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP6: No, never a second thought for a minute. I mean, this was our roots. This is our home. Well, we are Americans, but we also took Swiss citizenship in 2015. And it is where we have been for since 1991. It is thirty years this year that we are here. So, it is really home. I mean, we do not have an address in the United States.

8. **CH:** Do you think the place where a woman starts her business matters?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

CH: Do you want to elaborate?

IP6: I guess, yes. And I guess the reasons are credibility, connections, and network. If I just landed in the middle of France, for example, or in the middle of Germany or in the middle of Italy? Well, I do not have enough professional French or German or certainly no Italian to begin anything there. I have credibility. James had credibility here through networks with references through and to start a business you need that support, I believe.

9. **CH:** Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP6: I never wanted to stop working. And actually, Young & Rubicam here in Geneva closed. It opened in the 1960s. So, I guess the company came to almost 60 years, something like that. And then they closed it two months after I left, not because I left. But I did not want to stop. There was no way I retired, and I had the clients, and I had the ability and I wanted to keep contributing. I have got something to give. I think I still want to give. I still love to work with clients now. I love working with James, the best partner I have ever had for all my years working. And as I said, it was not planned. So, I would not see it as either push or pull. It just was me wanting to continue to work. And so, I built the practice. And then James's contributed his strengths and then he has contributed his time to the company and to us and to our product. And so, it was almost a kind of a natural growth more than I pushed for.

10. CH: What were the reactions you received when you said that you would get self-employed from?

IP6: Very good question. Let me think. I guess there was a bit of surprise. Because as we were retired, people said, well, actually the pushback that we got was sometimes from friends who said, “why aren’t you working? I mean, why aren't you retired? Why are you going back to work? What is wrong with you, basically? “. And so, there was some surprise. I am not sure it was not some jealousy or quite frankly, a little. We had the ability to do it. We wanted to do it. It was exciting and new for us. And so, yes, I think it was not fully embraced by some friends, family. We did not get much reaction at all. It was like fine. It was one way or the other, except for some friends who said it is time to relax. And we said, no, it is not.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP6: Clients. There is a consistent appreciation, and I think that is part of the strength of it and part of the value to us, of what we try to contribute to them and what they receive and appreciate. I think that is the key support. It is the people we work with, the clients we have, the references that we have, the clients who come back. The one o'clock meeting today is with a set of clients we work with now on three different occasions. They come back. That is nice. You do not run away from that. That is

really gratifying. It means you have hit some nerve that is positive, that you have made some contribution and they keep coming back for advice and for work. And that is the real support, it is the business itself and the relationships that we have with our clients.

12. CH: Overall, would you say you had enough support in your path into self-employment?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

IP6: Well, the support that surprised me that I needed came from James. And the reason is, that I did not understand what it meant to open a company. I thought you could just work and have a logo and send a bill, you know, but I never did our taxes. Why would I? If you are married to a banker and I have no particular financial skills, the contrary, I did not understand how much process there was in formally setting up the company, formally registering with the bank, formally doing the taxes, if all of that. So, the support came from my partner. But if I did not have him, I would have really been surprised. I might have even done illegal things meaning like, oh, you did not set your company up. I would have probably run into some trouble. And now it is all set up. But that would have been the biggest surprise for me, which is all the support stuff all the admin, the finance, the taxes, that would have been the big, big problem. And I guess I would have needed to get a lawyer or an accountant or both.

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed if you do not want to have kids one day?

IP6: Yes kids, the whole kids' problem. We have no children. That was a conscious decision. It is that some people are cut out for families. Most people are. I just never was. That just was not going to be part of our lifestyle. So as that never came up for

me personally, I do not have a personal point of view on that because I went into work wanting to work and not having complications.

But does that complicate? Oh, I am sure it does. But more or less in large international companies, there is a mindset, I think, that is more open to women, working women and having children. That is a normal part of life, giving more time when children are born, giving more help and support to prekindergarten and all of that is coming. And that is actually way behind in the US. They can look to Europe for advances there.

I can only give examples, but is it a complication? Yes. Is it a stop? No.

14. CH: How would you describe your personal surrounding?

IP6: It is mostly noninterest in my family. They were like, okay, to some friends being a bit suspicious or maybe even, as I said, jealous that we are having this good time and working together.

Social embeddedness

15. CH: Did you have the support of your family to self-employ when you came up with your idea of self-employment?

IP6: No, but our situation might be somewhat different. All our family, except for the two of us, are in the US, so they have their own lives, and they have their own daily whatever. They were not supportive in their way. It was fine, but it was neutral more or less. I would say their support was neutral and we did not as it was the two of us, we did not need much more. We could supply one another with the as I said, with all the background that James could provide in terms of the finance, admin, and accounting of the business. All of that, that was hugely significant. But my family, quite frankly, would not have been able to provide that. But again, we were not starting this business, say, in our forties. We were not starting this where it had to be a business that we depended on. That might have been a different story. This is a preference. This is a choice, but it is still a business, and we take it extremely seriously.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP6: A pretty big network, in the more than 30 years with twenty-five of those here in Geneva, the network is big, it must be. I know at least one hundred people. I connect with some of them, actually, one of the guys will be meeting with this afternoon. I used to work with him twenty-five years ago. And he comes back as the CEO of one of the companies we are working with, and I know him for all these years. That is why I say it is important where you do open a business because of context and credibility and references and depth, really, or unless you are different, and you want to go to a creative center. But you choose a place, that is important for whatever reasons. But yes, I do have this network and I do believe it is important. And actually, for what it is worth, when I do my monthly blogs, I send them out to about 80 people who are the context. So, I am in a monthly quick reference to with many of them.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP6: It would have been harder and harder. Because as I said, I took some clients with me and then others called in and then another was referred, and that network is extremely important. In fact, it is so important, I should say, when I think about it. Well, we do very little marketing. Usually the phone rings, the email arrives, and that is because of that network. So, without that, I would have had to build so much. I would have had to build credibility. I would have had to build even what the business does and with that network, that is all there, and you start from a higher level, you do not start from below zero, you start from at least at the ground, if not higher.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP6: That is a good question. Teachers were always important to me. Not every single teacher, but some teachers. And yes, there were women. Actually, in graduate school

some professors as well. Yes. So, I would say it was on the academic side that I felt I had role models in business. I, actually, did not look at any of them saying, oh, that is what I want to be. But my teachers from the time I was a little girl. Women. Yes, you are right. These were all women that are the same.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP6: Less than men, we work a lot or have worked a lot with like companies that are in some of these incubator accelerator programs, that we have had a lot of workshops with multiple small companies. They are all too small to have big budgets. But they get support and that is how they can afford to work with us and vice versa. And most of the companies I am thinking of. They are either only men or men and women. If I am thinking of any company who is a woman only, I have not seen that. No, and these are the classic entrepreneurs, they are start-ups, they are really doing all kinds of different things. They are into tech. I have probably worked with a hundred small companies over the last years. I mean, a lot, because we tend to work with a group of them at the same time. So that is why it kind of adds up. And we do joint workshops with five or six of them at a time. It is husband and wife but none of them are women alone. It is women with men if they are there and they are not the highest percentage. It is more men than women. So, it is kind of a sample of what is out there. Now they have programs. Women entrepreneurs sign up to come and be part of this group. So, it is out there. I still think it is kind of a subgroup, women entrepreneurs. It is not equal to men. But they are there. We are there. But it is not quite the same.

19. CH: When and how were you first confronted with the topic of self-employment?

IP6: Upon my departure from Young & Rubicam, so pretty much the leading up to my departure. I was transitioning already into continuing my own work. So, I was just upon leaving the corporate world. I said, OK, I am going to see what is on the other side. And I did that, like, instantly. I just I think the only thing that changed sometimes I think is I did not have to drive to the damn office. I could be at home.

20. CH: When and how did your motivation for self-employment arise?

IP6: I guess it was always there and it was continuing to work, so whether I worked for a corporation or whether I worked for myself, the goal was to continue to work and to contribute and to be excited about the creations and the challenges.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP6: So, lack of self-confidence, a lack of maybe a role model, even if it is a man and maybe barriers put up by family or children. Maybe, but I think the first is self-confidence, if you are not confident in yourself, it is not going to happen. If you are confident in yourself, you can get through a lot. It is personal. I hate to blame the victim, but I think the real barriers are first with the person and with really a lack of confidence.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP6: Yes, and I think that it would be the same in the US. And I think that there are cultural areas almost, that are more supportive or not of women working outside the home. So, for example, if I went to the south of the US, it is much more traditional. Some of it is more rural. Some of it is very well traditional, evangelical, religious. That kind of environment is going to make it much harder to strike out on your own. But if you are in an urban area or if you are in a university or in some sort of incubator where there is a spirit and a cultural expectation of equality, it will be much easier. Oh yes. I do believe where you are and in what environment you live will very much influence how successful you can be. Yes.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP6: Encouragement from day one. As early as possible from family, from school and the notion that you can do anything you want is where it starts, I think. And that must start early and that has to be reinforced throughout the lifetime. If I think of it. That is kind of what my experience was growing up. My father and I was the first to graduate from college, from university in my family. And but my father believed in education as a game changer for people. And he did not have much of himself. But

he encouraged me at every level to go to the next level, to be good at school, to try what I believed in. My mother, too, but he was more important on the educational side. She was to her different ways, but he was really the one who supported education. And when you have that, that is confidence building, that is eye opening, that I can do that. And that to me is a culture change. There might be smaller things you can do later, but if you really want to get to that, it is about equality from the very beginning. And that really is very much equality in the school, in education. And it starts early. And if you do not have that, it is going to be a lot harder.

8.3.7 Interview 7

1. **CH:** How old are you?

IP7: 36 years old.

2. **CH:** Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP7: I just think that in women's nature we are more likely, we are sometimes not confident enough.

I see a lot of men and how they work, and I sometimes wonder a little bit. And then I have a woman with the same skills and women just dare less.

It is quite a step that you must decide on, where you also go consciously, hopefully. And the courage in women is sometimes just a little lower. We are less confident, and men are more, let's just do it.

3. **CH:** In which industry are you working?

IP7: One of the businesses is in tourism and services and the other in trade, i.e., retail trade in-store and online.

4. CH: What exactly is your company doing?

IP7: We have a swap business that offers hotels electric mobility, cars and charging stations. The hotels do not pay with money but with empty hotel room nights. It is a barter business, so no money flows. It is attractive for the hotelier because they can offer the products, rent them out, need them themselves or offer them to the employees. For example, we have 22 Teslas at the hotels place and many hoteliers need them for themselves. Our money is generated by selling these hotel nights that we receive.

80 percent, for example, from Travel Switzerland on Deindeal.ch, is from us. So, when you buy a hotel night on Deindeal.ch, there is a probability of 80 percent, it is a hotel that we have arranged. We also have our own platform where these hotel rooms can be booked.

5. CH: How many employees does your company have?

IP7: The whole group has probably 65 to 70 employees. We are quite in transition and growth. The people are steady, but we actually need more people all the time.

6. CH: Where and when did you found your enterprise?

IP7: We started the business in May 2018, with my ex-partner. I might have to say here, he had already had specialist retail business in the bike sector. And we then built the new tourism/service business model together. So, it was a bit easier for me to get in, it already existed a bit and we just founded more and new companies together afterwards. The place of foundation was Interlaken.

7. CH: Did you have any second thoughts about where to start your enterprise?

IP7: It was our place of residence, and we just needed a letterbox. We did not have any employees at the time. The reason was more because we lived there, and it was our center of life. We did not think about it fiscally in any way.

We have, maybe as an example, about 3km away from Interlaken we have the office and also the warehouse by now. And here we have about 20 employees and we will move but we stay within a radius of 5km because we want to keep the people.

But I think the location is not necessarily good for labor. In Interlaken people are probably a bit cheaper than in Bern or Thun or Zurich. But it is also harder to find good people because of that, it is not so easy to find good people and I think it would be easier in the city.

8. CH: Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP7: I do not think the location matters that much.

9. CH: Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP7: It was clearly a possibility.

10. CH: What were the reactions you received when you said that you would get self-employed from:

- **CH:** Your partner?

IP7: I built it up together with my partner at that time and today we are just business partners and today we are probably, I think, the best business partners since ever. The separation has been good for us, but it was not always easy in the beginning. It is certainly difficult, after a relationship breaks up and you do not really want to see each other for a few years, but that did not work for us at all, we just had to keep working together. But today we are both happy in other relationships and can work together. That is why, for us it was all-in, we just worked for that and that bonded us together. We had the ability that we had and could develop together. And that was quite a flash.

- **CH:** Parents?

IP7: Parents were afraid of course, they are rather simple people, and they are school educated, I did a master's degree and that was already a bit too much for them, already a bit crazy. They were simply afraid of this step.

My father is now retired, and they both now work for me sometimes. Since I actively involved them in the company, it has been going really well. And they see that it is going well, and they see the people and that was a good step.

- **CH:** Friends?

IP7: There was a bit of both, of course I just worked three years straight. I used to be someone who never wanted to work more than 80 percent, I was more of a life person. My goal was to get a solid education and then work 80 percent. And then I actually worked for three years, actually even before we founded the company. And my friends were worried, but the good friends survive that.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP7: I could not really say so. My partner and I were very focused on each other, and it was actually three of us, who owned all the companies together, the third was a bit older. We supported each other but not really any special support. There are still people who buy in from us but nothing special.

12. CH: Overall, would you say you had enough support in your path into self-employment?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

IP7: I would say rather no. In terms of family and environment, it was just a special situation, because I completely shut myself off and worked extremely hard. And it

took that kind of energy to get us going, otherwise we would not be here where we are now.

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP7: No, everyone knows that I want children. That is why we are restructuring a bit here and looking for staff. My partner would stay at home. We would be happy if it works and it is also perfectly okay for the two business partners, they know about that.

No, I had fewer negative experiences. I find as a proprietor, I think if you are kind of in a management position it is more difficult. But as a proprietor actually you can structure it yourself and it is certainly difficult to find the people and a challenge. I cannot just take maternity leave like everyone else and then a bit of unpaid leave. I will probably give birth and then right after the phone will probably ring again, but I do not see it as that stressful now. I think you can plan it for yourself if you have a good environment. Like us now, we are three owners, and we really get on extremely well and also treat each other to everything and that's why we would also look to make it possible.

14. CH: How would you describe your personal surrounding?

- **CH:** Family?

IP7: They are a bit conservative. When I went to university, it was crazy for them. My father thought all students were lazy. My father had a certain attitude, but then he had to revise it and now they are very proud of me. But they are rather conservative, and entrepreneurship was never a topic at the table. He was more like, "The others are doing this. I did not really have it in my head, but rather had the feeling that only others were doing it, too. So, I was quite influenced by that.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP7: The support was not really there; it is more the other way round now that I am trying to integrate them. My father also gets a small hourly wage, he is actually employed as a pensioner now. It was also important to me, and it was for the whole situation in the family since it brought a lot of peace. Because he has seen all the people and he is also very accepted in the company and they are happy when he comes, even if he talks a lot. Nowadays, I have the support and they help.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP7: Well, I have certainly had two or three contacts that I have brought in. There are indeed people who work in the area and whom I knew from before. You try to integrate the good people somehow - not excessively but certainly, because it is in the place where I grew up, I already knew a few people. For example, the accountant grew up in the same place.

- **CH:** Was it supportive or the opposite?

IP7: Yes, they were rather supportive. However, it is a balancing act, if you really want to go from a friendship or acquaintance to an employee/employer situation, it is not just easy. I had someone employed and he had mental health challenges and at the beginning I wished I had not done that and now I am very glad, we got through that together. It is not always easy when you hire someone you already know, in a way it is good because you know their skills and the loyalty is much bigger but yes.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP7: Yes.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP7: I am not someone who adores others. I am impressed by achievements, but I am really not, with music for example I was never a fan or anything. It never captured me like that.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP7: No, actually up to and including my master's, I actually felt we were all brought up to be good employees. But I never really learned what it really meant, as I had the feeling. Maybe I was not interested enough in it, because I was more trimmed to work 80 percent and have as much free time as possible.

Yes, sure, it was worth it. I do not think I would be the person I am now if I had not taken this step. And yes, there are certainly moments when you want to throw up on the floor, to put it bluntly, but I do not know exactly how I could go back. I think it is very nice how it is here with the workers.

19. CH: When and how were you first confronted with the topic of self-employment?

IP7: Actually, when I met my ex-partner, so in 2016.

20. CH: When and how did your motivation for self-employment arise?

IP7: He already had two companies and I found it exciting, and I thought, I will help you, I worked for him in my spare time. But actually, I said quite quickly that I did not want to be just the girlfriend who came here to help a bit. Either we do something together or I work 100 or 80 percent in my normal job again. For me it was quite quick, I do not want to be just the secretary. Maybe it was also a bit of an ego thing. I also wanted to help but properly and not just on the side.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP7: That they do not put themselves through it, that they think they cannot do it. I really believe that self-confidence it is and that you do not put yourself through that.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP7: I can imagine you rather do something in the countryside because you do not have the job opportunities. I do not want to go to work in the city, I want to stay in the country. Now for example in Interlaken, there are no really cool companies here or only a handful of jobs. I've had good jobs but to be honest my face has almost fallen asleep a bit. Before self-employment came along, I already thought to myself, maybe I will go to Lucerne or Bern sometime, because there just were not that many cool offers here. That could contribute to being more motivated in the countryside because the opportunities are smaller. If you have a nice job and it is very fulfilling, why would you take that step towards self-employment and put yourself at risk and where you must take on responsibilities and cannot just quit or take a holiday?

When I think about it, I think the motivation is bigger in the countryside because of the lack of opportunities.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP7: I think it starts very early, this classic gender issue. I was less exposed to it because I had rather male professions and male hobbies. And now in the boards of directors I notice that I am the woman. I am simply expected to be the secretary. Sometimes I must gulp empty.

I would argue that it is a bit of a generational problem. I actually had problems, but I see it more with older men, from the age of 50, where it is more often a problem.

I think this awareness to the past that women are worth exactly the same. And these specific roles, that it does not have to be like that anymore, that the woman is only at home and the man goes to work. But the man must also be supported, not that he is weak because he stays at home.

That these gender issues are already sensitized in children, that the girl does not have to put on the little pink skirt and that this is encouraged.

Many of us work part-time. You can do any job with 80-100 percent at our company, that must be encouraged and must be normal. We do not want people to say that they are lazy just because they work 80 percent.

8.3.8 Interview 8

1. **CH:** How old are you?

IP8: I am 32 years old.

2. **CH:** Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP8: To found it is not more difficult, no. It takes courage, of course, and I think women generally have more of a tendency to overthink things. But that is a very general statement. I also think that there are a lot of jobs for women and that these are not really suitable for self-employment. But there are more and more online female founders, so it is more and more happening.

3. **CH:** In which industry are you working?

IP8: Project management and consulting in the fields of marketing and communication. I am also a bit in the field of tourism and real estate.

4. **CH:** What exactly is your company doing?

(See question 3)

5. **CH:** How many employees does your company have?

IP8: No, I only work with freelancers. But the goal is to become bigger.

6. **CH:** Where and when did you found your enterprise?

IP8: In July 2020 in Glarus.

7. **CH:** Did you have any second thoughts about where to start your enterprise?

IP8: No.

8. **CH:** Do you think the place where a woman starts her business matters?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP8: I do not think. It has less to do with woman or man. I do believe that it is a certain decision. You can see when you have the address on Bahnhofstrasse (in Zurich), they want to appeal to certain customers. I do not know, but I have the feeling that it is an issue in a certain segment.

My motivation and my goal are actually to show that you can start up anywhere and you can be successful anywhere. And that today the place where you start up does not necessarily have an influence on success.

I have lived in Glarus for 8 years and with my qualifications it was not easy to find a job here and that would be my goal, that I could hire people on day. That a place is found for people like me.

9. **CH:** Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP8: It was a possibility combined with a certain amount of suffering. I became a mother in July 2019, and I claim what happens to almost any or many women, I came back to my job with an 80 percent workload and could not do anything right anymore. I realized I was not being given responsibilities anymore even though I was someone who wanted it badly. I then realized that I either must find an employer who is willing to give me some responsibility or I have to become self-employed so that I can continue to do responsible jobs.

I must mention, I have always wanted to be self-employed since I was probably born, but I never had the courage and always felt I was too young, did not have enough experience. Meanwhile, I should have started my own business much earlier. It is like it does not matter. But the fact that it is still the case in the job market that when you become a mother, you get a certain stamp, has triggered this pressure of suffering. I am now very grateful for that, but it was a difficult time.

10. CH: What were the reactions you received when you said that you would get self-employed from:

IP8: When I decided to do it, it was positive throughout, even my mother was positive, which I never expected, found, yes that is your way. My boyfriend and my friends anyway. Even my former boss said he understood.

What I noticed were people who had been employed all their lives, and they always approached me with their fears about self-employment. The reaction is "cool, but then you have to make sure that people pay the bills, then you still have to bring in orders, make pension provisions". But actually, they do not know what it is like and that is why I try not to give it much importance.

Then there were also those who said, starting up is very difficult and a long way and then you also must look at false self-employment. I imagined everything to be very complicated and then I just did it and it was very easy. Maybe it is easier for me, or I am not a person who puts the effort in the foreground, but I just do it because I find that if I think about how complicated it is all the time, I will rather just do it and be done with it.

11. CH: Were there certain people, who were extraordinarily supportive? May I ask who if it was not someone from your family/friends?

IP8: Yes, that was certainly my boyfriend and a good friend of mine who has been self-employed since she was 19 years old. In the meantime, I have a huge network of women and people. At some point I realized that I cannot go to everyone with my worries or challenges. I cannot talk to my mother about business acquisition difficulties because she just does not understand. At some point you must pick like

certain people where you know they know it on the one hand and on the other hand they know what they are talking about. When you talk to everybody, it is very difficult because they cannot understand.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

IP8: It was nice, the canton of Glarus offered such start-up workshops. I attended one of those and then I also approached my network.

In Zurich there is even a real office that can help you and respond to you more individually. I did not have that.

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP8: What I am often confronted with is how do I do it all, how do you reconcile it all. I already had a son when I started the business and that is what I was confronted with the most.

When I started my own business, I said to myself, I never want to say when someone asks me how I am doing or how things are going, it is so tough, I do not have time, or I cannot do it. I have always been very determined about that and I feel like part of it is a choice whether you do certain things or not. I set my priorities differently.

The issue of having a child, if you are a 30-something woman, you are always going to be faced with that, that is a fact.

And as soon as you have one, people say, but can you manage with two, and hey, two is different again, it is going to be very difficult. It is certainly demanding and not

easy to reconcile everything and do justice to everything all the time, but nevertheless it is very important. It is very, very important that women stay on the ball, go out and make progress. There are almost none. But you also must be very much the type for it. I have only had one project where there were women, otherwise I only have projects with men over 50. That has come about, and I can move well in these circles, but it is sometimes hard. These stigmatizations, "is she here now to write the protocol", although I am better educated than everyone in the room. To keep going through that and I am also going into politics now and you are always confronted with things where you think, really? It is challenging but it is also absolutely a trigger topic with me, I could discuss it for hours.

CH: So, would you say it comes more from older gentlemen or is it more general?

IP8: The older men confront me more, so partly it is this stigmatization, but it is in the subconscious, or this impulse where they simply ask, ah, will you write the protocol. That just comes and is not necessarily malicious but is somehow anchored. I am also confronted by women in the sense of how do I do it.

For me it is quite clear that it starts with the choice of partner. If you choose a man who is always away and makes no effort to decide for the child. I think it is very difficult. We have a 50/50 ratio, and we stick to it, have each other's backs. I think that is the secret, but there are losses for both. Otherwise, one can have a career and the other lags behind. And with us, we are both self-employed and we just try and see that somehow it works.

14. CH: How would you describe your personal surrounding?

IP8: It is a bit of a mix of everything. With me, you cannot go by their own nature, for example, whether they were conservative and draw a conclusion about how they reacted with me. I felt, like, that people sensed with me that I was open-minded, independent, and innovative, and therefore knew that I would be able to do it. Although they might have been more conservative or mindful than me.

- **CH:** Family?

IP8: I still wonder today. My mother is the best example. She is very critical and very cautious, but she never questioned this decision of mine.

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP8: I always had a coach (female), she helped me a lot and otherwise my partner is like a mirror of me. He does not mince his words and always tells me to be a bit more patient. Certain things just take time, and I would like to be all the way there. That is a weakness of mine, privately and also professionally. But it is much better since I can work alone, then I can work faster without someone telling me I am so fast and want so much.

Basically, I have the support, but my partner is the one who is most involved. Now it is mainly my partner and my good friend.

- **CH:** If yes, imagine if you would not have the support, would you still have taken the step into self-employment?

IP8: I think I had to get to the point, so I had not been that happy in my jobs for a while. After a year I was, in my eyes, underchallenged and was expected to sit there even if I only had four hours of work. I simply found that my time was too valuable. Then my son was born and then your time really becomes too precious. You know, your son is in childcare, and you pay money for it, and you sit in your work chair waiting for the day to be over, when instead you could be at the zoo.

But the support is certainly important, but I am not the type who only gets on with support, I just get it where I need it.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP8: I know a lot of people. And I want to become more diverse and work all over Switzerland. So, I would say, I have a large but not international network.

- **CH:** Was it supportive or the opposite?

IP8: That was the most important thing, that was all that mattered. I had two projects on the first day, which kept me busy for about 50 percent workload.

Network is everything and networking is important, that is also my core competence. But it is not easy, you must put in a lot.

- **CH:** If no, imagine if you would not have the network or support, would you still have self-employed and why?

IP8: Yes, because I did not know that word would get around so quickly and people would approach me so quickly. I actually did it without knowing that the network was so important.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP8: Good question. I want to be the role model for young women because I did not have that. I did not have that, and I still miss that very much today. I have now found a woman, with whom I already have it very well at eye level and she is not even aware that she is somehow a role model for me.

But no, there is not one. There are those who I do not know what they are and have nannies. If I see a woman in a position who already has a salary that is not known how big and can relieve herself, that is a difference and for me it is not a role model.

But normal role models do not exist, the struggles, where it is challenging, the son wakes up in 15 minutes and you still have a meeting and the postman is waiting - the reality of the middle class, that is what I miss.

It is like a difference, we must fight for our money, not that the others do not have to. But the middle class must calculate a lot more, and it is a lot more of a detour. The middle class does not get subsidies anywhere and we cannot just take a nanny 100 percent of the time, whether we need it or not. But we are normal people, my partner is a craftsman, and the struggle is real.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP8: No, far too few. The career choice "entrepreneur" does not exist. That is so important to me with my son. Firstly, it is important to me that he sees his mum and his dad in exactly the same way and that he basically makes no distinction. I want him to see that there is this option entrepreneur. Interestingly, both my partner and I do not come from entrepreneurial families. Maybe that is on me because it was always my wish to be an entrepreneurial family. I do not know why, but I think the options are huge and when you are ready, and that is the advantage of being an entrepreneur, you are much more flexible, and you can say you are in much quicker. And that freedom, that flexibility.

Basically, it as a huge topic, I think that entrepreneurship and financial things are not addressed enough in school. I think that is what should be important.

People always say that you should learn it at home, but that is just not the reality. You should just learn it at school so that everyone is on the same level of knowledge, and everyone has the same opportunities.

19. CH: When and how were you first confronted with the topic of self-employment?

IP8: I do not know exactly when, but I was introduced to entrepreneurship for four years with my old employer. I was allowed to function as an entrepreneur, and I saw how much you can get out of it when you negotiate, and I was allowed to learn a lot about it from A to Z. There I realized that everyone starts from scratch, and you just must try it out and do it, it is not Rocket Science at all. I always thought I needed the perfect idea and had to know everything. And I did not have all that and just started. And even now I just have my projects, I am a board member and now I am going into politics. At the moment it is these three legs and I think the working world will change more and more in this direction.

20. CH: When and how did your motivation for self-employment arise?

IP8: So, through this experience at the old employer after the birth of my son with the desire for responsibility coupled with flexibility. And also, to work into my own

pocket. I work hard, I like to work and implement and do and decide. And then I realized, I just work for someone who just decided to go this way.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP8: The resources, in fact, if they have a child and are alone every evening and day, then it is very difficult.

The need for security, comfort, for many people, and perhaps also the choice of profession. I do not think all professions are equally suitable for self-employment, although a lot is changing, but still.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP8: Yes, I could imagine it, I cannot prove it statistically, but I could imagine it because, for example, in our countryside there are very few people who self-employ. I know a lot of older ladies who do it or in the social sector, reintegration of the unemployed for example.

But yes, you are less inspired and have fewer opportunities for exchange. That was also what was missing with me, but I work a lot in coworking spaces in Zurich or Graubünden and that helps me a lot now. I think it is more difficult, but I think you can fix it, you just must like it and just do it and use your energy and keep moving and be open.

But it is certainly, when I imagine if you live in Zurich, and you are in a startup environment and you go out for a drink in the evening and there is three of them sitting next to you and they are all self-employed. I mean, I have a lot of friends from the past (I am from Zurich originally) who are now self-employed, and it would be cool to exchange more about that, but not even sought after, but more when you just meet, and it just happens.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP8: On the one hand, education in the sense of showing what entrepreneurship means. That this also means that you simply receive a project and think shit, how does that work, I have never done that before but see that it does work.

Maybe it also has to do with a generational change. But many women still want to fly back into the traditional pattern. That is why I do not know whether one generation change is enough or whether two or three are needed. Maybe Switzerland just needs to get a little worse for something to happen. You can see it abroad, where people have two jobs and work more than 100 percent and have children at home and it works.

But I do think that if you want to increase the number of women entrepreneurs, the biggest challenge is that when you have children and a family, the time actually comes when you are still fully in the groove and could do something like entrepreneurship.

I think that is why one must start with the young people, that certain people start younger. If you start a business at 20 and have children at 30, then you already have 10 years in which you can establish yourself. So, it is really about education, and the other thing is the question of generations and further education.

And it simply needs role models, and it needs role models who are not just white-haired and old men. And not only short-haired women in the Federal Council, but also women with whom one can identify.

8.3.9 Interview 9 with an Author

1. CH: How old are you?

IP9: I am 42 years old.

2. CH: Do you think it is more difficult for women than men to start a business?

Agree

Somewhat agree

Somewhat disagree

Disagree

Neutral

CH: Do you want to elaborate?

IP9: I would say no. So, it is certainly not more difficult to start a business. The conditions are the same for everyone. It is perhaps more difficult for women to find financing in the sense of investors. We have simply noticed that men finance men. Men finance what they know. And those are men. And that is why it is sometimes not so easy for women to get started. But only based on reasons that it is actually more difficult for women to start up, I would say no.

3. CH: In which industry are you working?

IP9: Author but I am actually a geologist in the construction and security industry

4. CH: What exactly is your company doing?

IP9: I wrote a book about female founders in Switzerland.

5. CH: How many employees does your company have?

IP9: Two of us wrote the book.

6. CH: Where and when did you found your enterprise?

IP9: We started the project at the beginning of 2019. It came out at the end of 2020.

7. CH: Did you have any second thoughts about where to start your enterprise?

IP9: For us it was clear that it would be a Swiss product. But what was important to us was that we have women who have portrayed companies in Switzerland, and it was important to us that we represent companies from all over Switzerland, including Ticino, Western Switzerland, and Eastern Switzerland. A lot has been concentrated in Zurich, as one of the start-up scenes. Zurich and Lausanne have crystallized in this way. But we tried to present it as widely as possible. And what was also important to us is that we put out a Swiss product. So, it is 100 percent printed, published, graphic and designed in Switzerland. There is a stamp, 100 percent Swiss, that exists in the publishing industry, which we have.

8. CH: Do you think the place where a woman starts her business matters?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

CH: Do you want to elaborate?

IP9: In what sense? Well, I think that women if they have more role models, start businesses faster. And I think that is a big advantage in big cities. In the countryside you might have fewer role models, yes, less motivation from the outside. And I think that is a difference. But now alone, if she has an idea and is sure to found it, where she then founds it, I do not think it matters if it is not a very locally bound business.

9. CH: Was the move to self-employment push (necessity) or pull (opportunity) driven?

IP9: Opportunity.

10. CH: What were the reactions you received when you said that you would get self-employed from:

IP9: So first of all, very positive. And I mean, a book is different from a company. It is not such a big step, but many people have also said: yes, start first and then we will see if it really works, if it really gets done, if people join in.

What we also noticed was quite interesting. We had to look for contacts. We could not access 30 female founders from our contact list. And we went to an accelerator, a company that supports start-ups financially, in Zurich and presented our project and asked if we could get addresses of women, because there is no database, we did not find anything good. And the accelerator told us: Yes, you have the idea, but you first need a publisher before we give you the addresses. Well, we do not have a publisher yet. We cannot have a publisher if we do not have a product. And that was a bit of a vicious circle. So, you could say that maybe the beginning was a bit difficult, because there may be a lot of projects and ideas, but I think you must take a first step to show that yes, we are doing something, we have already taken a step forward. We have support.

CH: Was it difficult to find a publisher like that?

IP9: Well, yes, we did not have a hard time. The second publisher we applied to accepted us. But it was not as we had imagined that the publisher said: Great, what you are doing - we want your product. Instead, the publisher said, what you are doing is great, but you must pay in advance. We do not take the risk. That means we had a publisher who coached us really, really well. You really have to say, they were like two friends for us who really guided us through this project. But we had to find money, a lot of money. And that was the main task, I think, that we had in the end. I do not know if you have the book in front of you now. We were then financed by Innosuisse. But that was a very time-consuming process. And without Innosuisse, I do not know what we would have done. We also started a crowdfunding project, and received a certain amount via crowdfunding, but not the remaining amount. Then we thought, well, crap, now we need another CHF 20,000 somehow. What do we do if we do not find them? Then we would have promised the people who were paying us something that we could not keep. Then we let the whole project fall through again. So, we tried a few things. We wrote to a list of 150 associations for women's organizations, SMEs, larger companies to see if they would finance our book. On the way, you may not believe it, but we even found CHF 1,500. Right, and then we got lucky with an application to Innosuisse. We were so good, or they thought our project was very good / but it was also a good time because Innosuisse, that is the agency for innovation funding. And in 2020, the year the book came out, they had the Year of the Woman and they wanted to use our book as a gift or to motivate women who had been supported by them to start up their own businesses. And that is why they promoted our book. And yes, that was our luck.

CH: How were the reactions at work?

IP9: Yes, my boss congratulated me very much. The head of Human Resources also congratulated me very much. They were very open.

11. CH: Were there certain people, who were extraordinary supportive? May I ask who if it was not someone from your family/friends?

IP9: Yes, it was certainly good that there were two of us. We always supported each other very much. Yes, and then automatically, the friend or the partner must support you because you are simply not there. But if you start a company now, it is even more difficult, and that is what we learned in the book. All our founders said: Yes, if your partner does not help, it is almost impossible. You need support in your everyday environment because it is simply time-consuming, and I simply took the time.

12. CH: Overall, would you say you had enough support in your path into self-employment?

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree
- Neutral

Cultural embeddedness

13. CH: Have you ever been asked, when talking about your plans of getting self-employed

- **CH:** If you do not want to have kids one day?

IP9: Yes, so I, myself, I do not have any children. But this question of children is interesting. It was a recurring theme in the interviews we conducted with the women. Many young women founders felt very free because they did not have children and said: I have nothing to lose, I can try out everything now. Older founders who had children said: It is great to be self-employed because you have the time. You work a lot, but you can schedule your time very flexibly.

I think both are possible, with and without children.

14. CH: How would you describe your personal surrounding?

- **CH:** Family?

IP9: Yes, family, actually also very free. How would I describe my family, supportive, too. But also, autonomous. So, I have a very good relationship with my family. But we are all very independent.

- **CH:** Friends?

IP9: Let's say friends. Let's start with that. You choose them, right? So yes, I would rather describe them as perhaps so flexible, independent, free-thinking.

- **CH:** Work?

IP9: A bit conservative

Social embeddedness

15. CH: Did you have the support of your family to self-employ?

- **CH:** When you came up with your idea of self-employment?

IP9: No, but I did not need it either. So yes, from my boyfriend of course. But from my larger family no. They also live far away.

- **CH:** And now?

IP9: Yes, very good. They are also proud. Yes, they talk about it a lot and promote it a bit among their friends and so on.

16. CH: Did you had a big or relatively small work network when you came up with your idea of self-employment?

IP9: I had a very, very small network or barely any at all.

CH: Did that not scare you?

IP9: No, I thought to myself that you just get to know people along the way. That is generally my experience. You just must ask. And from one contact you get to another. And that is how it really was. So, in the end, people approached us and asked if they could still be in the book. It was a great experience. But yes, we did present ourselves a lot, we went to founders' meetings, regulars' tables. We simply got contacts through contacts and then approached people directly and read articles on the internet. We called the founders directly, who were portrayed somewhere or introduced as a company and so on. So, you must be a bit open.

Cognitive embeddedness

17. CH: Have you ever had a female role model (entrepreneur or not) when you were younger (i.e., someone who made you believe, I want to achieve this too)?

IP9: No. And I think that is what is missing. I have always worked in very male domains and even in my studies many of them were mainly men. Maybe that is not so noticeable. So, I never missed that, but if I had had a role model, maybe I would have had confidence in other things or done things differently, would I not? Maybe. That is only hypothetical, of course.

CH: That is a topic that other students do research on in their bachelor's thesis, if the lack of role models has an impact.

IP9: Well, I am sure it does. I am quite sure that it has an influence on whether you have role models or not. Yes, because you still look for role models and they are always men. In the world of work, you might have, well, I am a bit older than the generation here now, but you might have had different prerequisites and must approach the challenges a bit differently than a man, who might have had a lot more to do in the past or something. In the world of work, you might have, well, I am a bit older than the generation here now, but you might have had different prerequisites and must approach the challenges a bit differently than a man, who might have been expected to do a lot more in the past or something. And if you had had a woman as a role model, maybe things would have gone faster.

18. CH: Was the topic of female entrepreneurs much talked about in your surroundings (may it be in family circles, in school or university, in your work environment)?

IP9: No, not either. I come from a family of employees. So independent of the book, I used to be self-employed. I had set myself up from a company once. I was 30 years old or so. But that was a surprise to everyone. And it was never discussed at school, nor at university. So, it was never a topic around me. I have the feeling that it has become a bigger topic now. I do not know what the reason is. Maybe it is because people have different expectations of their job. I have the feeling that your generation wants jobs that really bring added value. In the past, maybe you just wanted to have a job to earn money, to have a career, and you did not question it that much, even though it is not such a big difference in terms of time. But even I think about my

current job now, that I think, yes, I could actually bring more added value. Or, on the other hand, I do not have to work as much as I do. Life could be organized differently. These are all things that, I think, are examples of saying I am doing something of my own. The money is not important to me. Independence is more important to me. The security is less important to me. So, things are changing a lot.

19. CH: When and how were you first confronted with the topic of self-employment?

IP9: So, with the book, it was really from one evening to the next day that we started. I never had the dream of writing a book. It was rather that I had this problem or this question. We just read in the 'Handelsblatt' that only about 11 percent of start-up founders in Switzerland are female. And then we asked ourselves, why? Because we used to sit together and think about it, yes, we would like to find a company. What could we do? And then that was always a topic around us. We read about this figure of 11 percent and asked ourselves: Yes, that is strange. The conditions are so good in Switzerland. What is the reason for that? Then we thought, come on, we will just ask people and write it down in interviews. And then the project got bigger and bigger.

20. CH: When and how did your motivation for self-employment arise?

IP9: So, the motivation was there right away. And then we had to keep motivating each other. Because of course it is not just a project. You have the idea and then it just runs smooth until the end. So, it was a lot of work. We also had a lot of cancellations in between and so on and in between we also thought, yes, come on, we had a good time this half year, let's just leave it. But we had so much respect or so much reverence for the women we had interviewed until then and thought we owed them something. They took time for us, and we want to give something back. And that was a big motivation for us, that we said, we will keep going and we will make it. It should be possible to publish a book. It cannot be that difficult.

21. CH: What reasons could hinder women from realizing the idea of becoming self-employed?

IP9: Yes, that is, if there is no support from the close family circle, i.e., from the partner, or if you have children. We have noticed that the compatibility of family and

work is not very optimal compared to other European countries. And then there are soft factors. Women, what we simply noticed in the interviews, in the book, women wait a long time before they start something. They wait a long time until the product is perfect. And it is never perfect, but you develop it further and further during the process and then you need support. And we also interviewed many who said, I would never have started my own business if he or she had not pushed me to do it. Yes, many are suddenly, they actually had the idea and the product and then stumbled into it.

There was also a funny story about two people we interviewed. They had invented a product on paper. It was a device for detecting food waste in large kitchens. And they presented it to the founder of Holy Cows, which is a burger chain in Zurich, and he said great, I will order this, I need so many in three months. And then they said, OK, but they did not have a product yet. And then they founded the company and turned to the ETH Zurich. There were three guys there who made it their business to develop prototypes for start-ups. And with them they developed a prototype. And it works today. These are examples of people who would never have founded the company otherwise.

There was also one from Zurich, where a mentor of the founder simply said to her: Yes, an investor is coming tomorrow, prepare yourself, he wants to invest in you. And her idea was not even ready yet.

These are examples where they showed that perhaps women are not so self-confident or perfectionist. Maybe they want to finish everything perfectly.

Yes, compatibility, family, and career. What I also said at the beginning, that maybe they find investors less easy. But I can also say that this was also a topic for us in these interviews: Is it different to start a business as a woman than as a man, and many women were a bit annoyed by this question. Because they said, yes, there are differences. But maybe we should not talk about it so much, because otherwise the differences will never go away. But otherwise, we always pay attention to these differences. We should finally start treating everyone equally. And yes, many people have also said that it is a generational question. Maybe that in the older generation

there is still such an image of man and woman, and in the younger generations it is no longer the case. That is good.

We interviewed someone who is about 50. She has now founded her third company and works in precision technology. She does 3D printing for precision devices. And she told us that she once had a visit from a partner company. And the managing director came and greeted her and then she gave her name and then he said, oh, you are a woman. I am sorry. So, he waited and thought, where is my host now. And then he realized, ah it is you. I see, you are a woman. She laughed. But he was visibly uncomfortable. So, this spontaneous reaction. It is in the head.

22. CH: Do you think there are differences in motivation towards self-employment for women entrepreneurs in different geographical areas in Switzerland?

IP9: That is an interesting question. The main motivation for self-employment was always that the women or the founders wanted to solve a problem that they themselves had, that they themselves faced. But that was the case with everyone, with every company. They recognized a problem they were interested in and then thought, there must be a way to solve that. They never thought, how can I make money? They never thought, what is still missing in the world? Instead, they have always recognized a problem. Whether this problem is now recognized differently from region to region, I do not think so. Yes, well, I do not think that the start-ups have different issues according to geography.

But you are talking about self-employment now. Maybe we must distinguish between them again. Back then we defined start-ups as a company that offers or produces an innovative product or service. Self-employment can be anything. It can also be a lawyer or a baker or a doctor - that is also self-employed. Maybe I cannot contribute anything to that because we only examined these start-ups. And I think these problems that start-ups discover are a bit bigger. Many start-ups, that was also exciting, we found out that they deal with millennium, or they solve problems of the millennium goals. So, they are somehow all in the field of environment, sustainability, technology, biotechnology and so on. It is something bigger than that.

And then I do not think it matters whether you are sitting in an Appenzell village somewhere or in Geneva. But that is an interesting question.

23. CH: What do you think is needed to increase the number of female entrepreneurs?

IP9: Role models. I think you need more role models. I spoke so much after the book. We had several interviews, and I was asked by a bank the other day how they could attract more female clients. And yes, I keep coming back to that, so maybe you do not have to approach women as women like that. That was such a short phase. Maybe of two, three, four years. And that is over now. It has somehow become normal in Europe, I say.... Or let's just say in Switzerland, it is different everywhere. But it is important that it happens a bit more subtly, that you see women speaking somewhere, on stage somewhere, or on boards, on executive floors, as your own boss. Yes, I think role models attract young people. That is my finding, which of course is not scientifically based.

And otherwise, the programs for founders are the same everywhere. A woman is not excluded from anything. Well, perhaps what is missing is a change in society's image of women. Because that has not quite happened yet. So, a woman who works 100 percent is still not good in Switzerland. She still gets sidekicks. I also know that from my private environment. A woman who takes her child to day-care for five days is somehow not quite normal. A man is never asked, what does your child do when you are at work? But you do ask a woman. I think a social change like that has to take place. However, I do not know how. Does it come with time? Yes, it comes by simply pushing it. Somehow these are also role models. If I see my colleague taking her child to day-care for five days, maybe I can do that too without having a guilty conscience. It all comes back to the role models.

8.4 Outcomes of standardized Questions

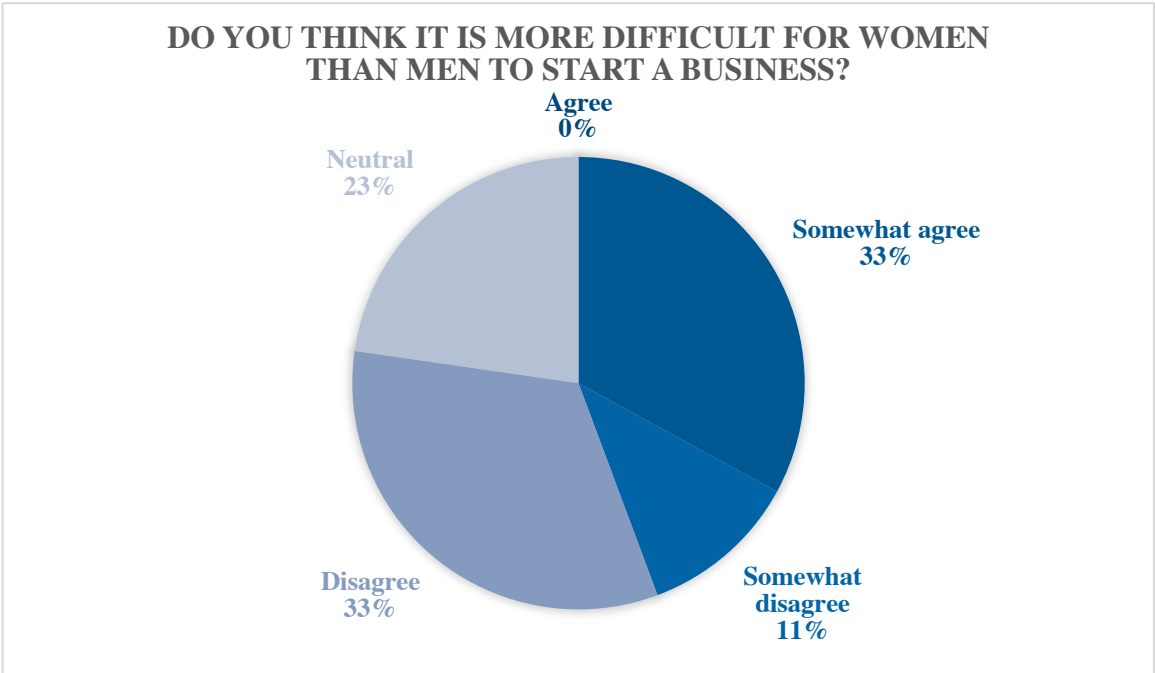


Figure 1: Do you think it is more difficult for women than men to start a business? (own representation)

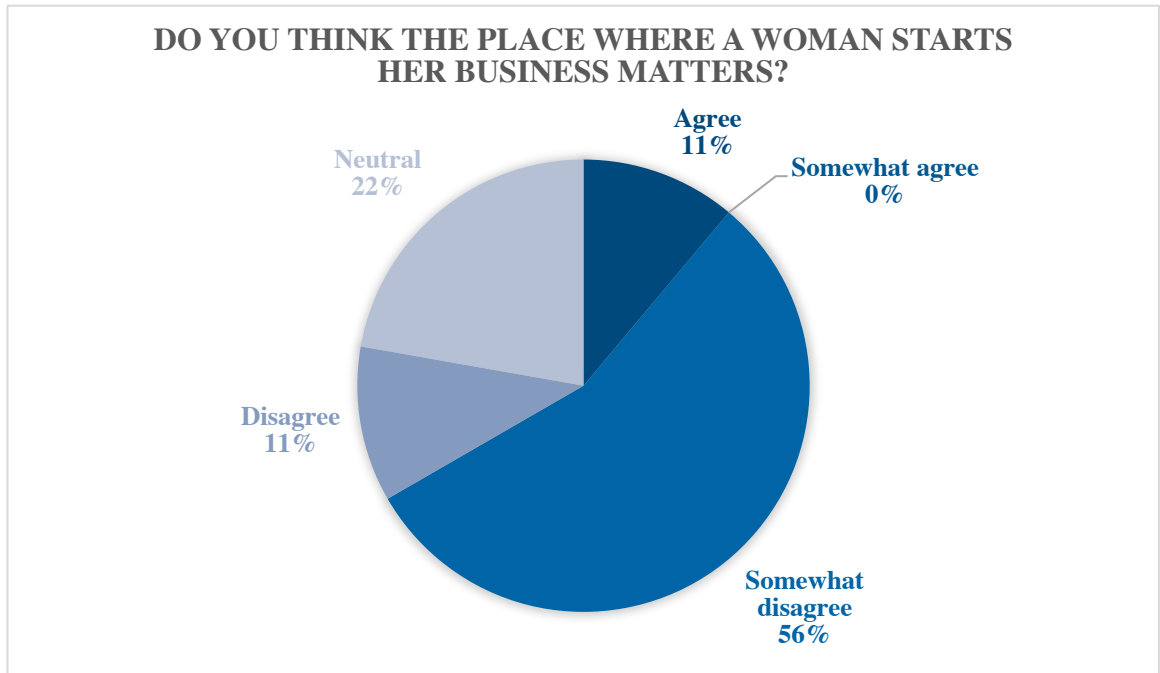


Figure 2: Do you think the place where a woman starts her business matters? (own representation)

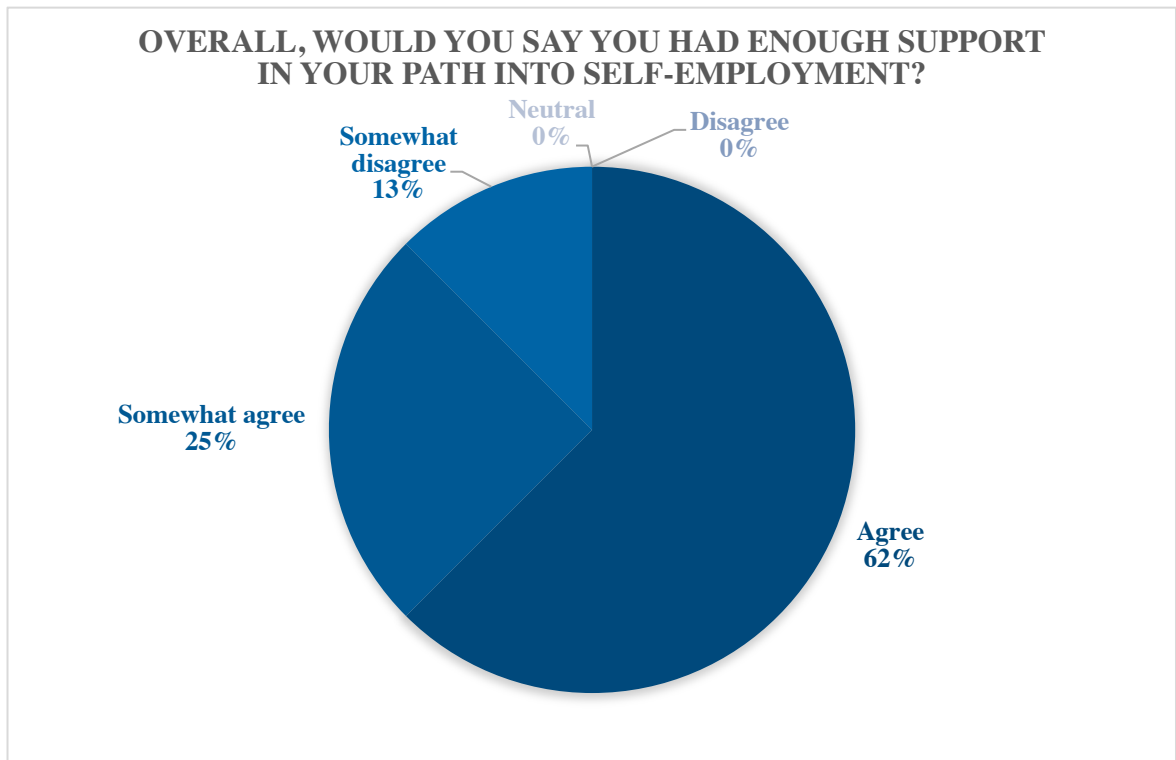


Figure 3: Overall, would you say you had enough support in your path into self-employment? (own representation)