

*Full Length Research Paper*

## **The role of husbands: Support or barrier to women's entrepreneurial start-ups?**

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**Traditional approach in academic research in women entrepreneurship has been merely focused on internal factors in the start-up decision making process, business environmental barriers and difficulties for entrepreneurial women to balance work and family life. Several support programs have been designed worldwide to promote and support female entrepreneurship with pure empirical evidence on their efficiency and possible positive impact on start-up and survival rate of new businesses. On the other hand, the role of the informal support, mostly by family and spouses has been so far neglected in scholar research. The sample of 121 women start-ups was surveyed to investigate the role of family support with emphasis on spouses. Results confirmed that support of husbands is very important. Mostly, emotional support (belief and empowerment) is exposed; however, financial contribution seems to be highly appreciated: majority of female entrepreneurs' husbands had stable income in the start-up period, being employed elsewhere rather than running their own businesses. More responsibilities which spouses were ready to take over regarding the home responsibilities (that is, childcare) should also not be neglected in the system of support to their entrepreneurial wives. Although, more important for all, women with children appreciated spouses help and assistance to a higher extent.**

**Key words:** Entrepreneurship, women, family support, life cycle, household obligations, child-care, start-up.

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### **INTRODUCTION**

In the view of the forthcoming new economic setup in which a large proportion of lost jobs will most probably have to be replaced in new self-employed style ventures, women may be in position to utilize their so far unrealized and underused entrepreneurial opportunities employing their so far unrevealed business talents. From the viewpoint of entrepreneurship research, a challenge to question commonly expressed problems of women entrepreneurship (traditional roles of women in a society, obstacles to financial resources etc.) and shift them to a new paradigm of family support seems to be on a grasp. There has been a lack of empirical evidence about the importance of

family support regarding household obligations, child-care and also emotional support of family members to women start-ups. The question raised at this point is: what are the main factors that might have a positive influence to would-be entrepreneurs among female population with the intensive emphasis on their husbands' roles.

The extensive research on involvement of men into household responsibilities, conflicts of job and family life on one side and, motivations of women to start their own business on the other side has been done. However, the implications suggested from the study on better reconciliation of work and family life in

Slovenia were only from the viewpoint of the broader inclusion of women in labor market force in the last few decades (Stropnik and Čerňič, 2001). The economically desirable option of women starting their own ventures was neglected in the study. On the other side, evidence from other studies showed that the economic potential of would-be entrepreneurs both, men and female, was barely explored and often underestimated.

Carr (2004) figures out that motivation for entrepreneurship are different for men and women. For men, important factors seem to be personal promotion and increased earnings while this appears not to be exactly true with women. Self-employed women are generally higher educated than employee women, they are married and have children and more usually work for less hours than the normal daily work load. From this it has been derived that women decide for self-employment because of the easier balancing of family and job commitments. Budig (2006) agrees with the flexibility »theory«, however, she puts forward the proposition for another type of female entrepreneurs which is »career entrepreneurs«. Because of this dual role of women, flexibility seems to be one of the most important influential factors for deciding for entrepreneurship career. Flexibility in working time has been confirmed to be appreciated more than other values, financial remuneration, personal and professional promotion and control and power (McAtavey, 2002). Women do not wish to work less but, they just prefer convenience of flexible working hours (Mattis, 2004; Orhan and Scott, 2001). Cabrera (2007) points out also the phenomenon of so called »sandwich generation«, which were late with their own children and are not in the position to take care of both: children and parents thus, flexibility for them is a must if they want to 'survive'. Very similar findings were reported by Mattis (2004) and Welter (2004).

However, this idealistic picture of entrepreneurial career which would enable flexibility for better efficiency both in family and professional life often appears to be not so nice. The traditional social role as perceived from social environment still impacts negatively on business career options and opportunities of women (Nearchou-Ellinas and Kountouris, 2004; Sarri and Trihopoulou, 2005), or business has negative influence on family (Ufuk and Ozgen, 2001; Mitra, 2002). Unfortunately, after a couple of years of activity, women often admit that they forgot their primary motive (which was flexibility) for deciding for entrepreneurship (Patterson, 2007) which probably was that this so desired potential strength of working on your own is not being satisfied for the probable reason of overwhelming operations which are needed to be pursued in order to survive in the more and more competitive environment. Also, the problem of children-care often remains unresolved (Fielden and

Dawe, 2004) mostly until children are young and not attend regular school yet. The shortage of available time remains one of the major problems (Farooqi and Murray, 2007), being more exposed for women than for men (Domeisen, 2003).

There are other important influences on entrepreneurship career. Expectations and encouragement from parents from the early childhood seems to be very important (Rozier and Thompson, 1988) and higher educated parents show more preferences towards entrepreneurial career of their daughters (O'Gorman and Aylward, 2007). Parents' role as mentors is also very often (Farooqi and Murray, 2007). Many female entrepreneurs are actually born to parents – entrepreneurs (Morris et al., 2006). Very similar to the role of parents appears to be the role of a husband (Mattis, 2004): more educated husbands and those with at least some entrepreneurial experience tend to express higher level of appreciation and support to their wives' business ambitions.

## LITERATURE REVIEW

Although, women are pursuing entrepreneurial careers in increasing numbers, their career/ achievement and personal life motivations remain similar to other professional women. Hence, these motivations may be important to individuals and there may be no systematic differences between female entrepreneurs and similar female non-entrepreneurs, at least among high career potential white females. A comparison between women and men, however, did reveal several important gender-based differences (DeMartino et al., 2006).

The impact of stereotyping which occurs largely without conscious awareness is shown in the study in three different cultures which reveals that entrepreneurs are perceived to have predominantly male characteristics. Respondents, males and females, who perceived themselves as more similar to males, had higher entrepreneurial intentions than those who saw themselves as less similar to males (Gupta et al., 2009). Those women who perceive higher congruence between feminine and entrepreneurs' characteristics have more entrepreneurial intentions (Diaz, 2007). This is close to the findings of Gupta et al. (2009) stating that women see a significantly higher level of relationship between feminine and entrepreneur characteristics than men.

The needs and motivations of those more career-oriented female entrepreneurs are more in line with male entrepreneurs. It was observed that more dynamic female entrepreneurs, owners of high-tech businesses were older at the time of launching the business, mostly singles, their parents were highly educated, and they identify themselves more with

male characteristics (O'Gorman and Aylward, 2007). They were motivated by factors such as the need for achievement, independence, and self-actualization and have different, gender-based attitudes towards risk taking (Brindley, 2005). The female entrepreneurs with motivations closer to their male-peers can be put into categorization "intentional entrepreneurs". "Career climbers", on the other hand, are driven to entrepreneurship by either environment factors related to downsizing or systematic discrimination in the corporate world (Moore and Buttner, 1997; Kephart and Schumacher, 2005).

The study of female entrepreneurs and female non-entrepreneurs with similar background showed no difference between the two groups against family concerns, their career/achievement orientation, towards orientation to balancing their personal lives with work and career and family orientation (De Martino et al., 2006; Mattis, 2004). Diaz (2007) concludes that women more than men depend on the support of the family, friends and other important people in their lives while deciding for entrepreneurship.

Several findings (Moore and Buttner, 1997; Bruni et al., 2004) suggested that women who are necessity driven towards entrepreneurship were not pushed to the entrepreneurial path because of the fact that their professional needs and aspirations were not fulfilled in previous working environment. Studies (Loscocco and Leicht, 1993; Stropnik and Černič, 2001; Noor, 2004; Health et al., 1998; Arai, 2000; Brush et al., 2009) showed that although, women and men had similar commitments to business, women devoted much more time to domestic work and child care than men. Juggling jobs and families can result in a work-family conflict that can harm psychological well being. It is not that women want to be actively caring for children while doing their work at home. Rather, it is a way of reducing the distance (and resulting worry and anxiety) between themselves and their children, whether they are in school or cared for at a day care facility or at home (Mattis, 2004).

Women in certain life-stages prefer to choose family over career, but there is no difference between entrepreneurs and non-entrepreneurs (De Martino et al., 2006), which is close to the idea of Still and Timms (2000) which suggests that there is a positive connection between the amount of time a woman spends on her business and her life stage and explains why some women do not want to grow their business. Their work confirms the "new" model of the female entrepreneur, which argues that the amount of time a woman spends on her business, depends on her life stage and explains why some women do not want their business to grow beyond the intensity that they would not be able to personally control. The »new« model of female entrepreneur chooses the entrepreneurship because of the family issues and does not

want to grow the business as their financial existence does not depend on it.

Most of the self-employed females do not earn enough to afford shorter working day therefore, having a husband with employment arrangement that gives certain financial stability is very important, especially for female entrepreneurs with higher level of family responsibilities and thereafter higher need for flexibility (Carr, 2004; Taniguchi, 2002).

Having children and a husband as being the fact that increases the possibility that woman will decide for self-employment was suggested in several studies (Loscoco and Leicht, 1993; Carr, 2004; Taniguchi, 2002). Women often join their husbands in their business to become self-employed in order to help and support the husband and not for their self-promotion (Greene, 2000; Taniguchi, 2002; Budig, 2006; Nearchou-Ellinas and Kountouris, 2004).

Lombard (2001) proves that a woman in United States is more likely to choose self-employment; the greater her relative earnings potential as self-employed, the greater her demand for flexibility, the greater her demand for non-standard week, and if her husband has self insurance. The likelihood of self-employment is raised with age, children's presence, and husband's education, earnings, and health insurance coverage. Conversely, the likelihood declines with woman's own education and non-white racial status. Also, the probability of being self employed is higher if the husband is self-employed and lower if the husband is a wage or salary employee. The economic assistance provided by a working spouse was cited as an important support in a study of Mattis (2004). Hypothesis  $H_1$  and  $H_2$  are derived from the surveyed literature aforementioned.

$H_1$ : Women with children decide for entrepreneurship if their partners have stable revenues which on short-run enable financial security and preferred life-style for their families.

$H_2$ : Women decide for entrepreneurship more often if their spouses are entrepreneurs themselves. It seems that the education of husbands also has an impact to female entrepreneurs. The study of female entrepreneurs in Turkey showed that 28% of female entrepreneurs had a self-employed husband, 14% of husbands were tradesmen or artisans (Ufuk in Ozgen, 2001). Most of the husbands of Turkish entrepreneurs are university or college graduates (36%), the high school graduates with a close percentage of 34.5% (Ufuk in Ozgen, 2001). According to this  $H_3$  can be postulated

$H_3$ : Higher level of partner's education may increase the probability of the decision for entrepreneurship by their wives.

Women's perceptions of support appeared to have greater effect on their success in entrepreneurial

ventures than actual support, regardless of whether traditional measures or women's own perceptions of success were applied (Farrington, 2006). It has been determined that the rate of the female entrepreneurs stating that they did and, did not have disagreements with their husbands due to their business are the same (Ufuk and Ozgen, 2001). Emotional support from partner is one of the highest valued factors among female entrepreneurs when they decide for entrepreneurship. Moreover, in Singapore, partners also highly value and support entrepreneurial activities by their spouses because, these contribute to families' budgets and decreases their responsibilities being sole family providers (Kim and Ling, 2001). Fielden and Dawe (2004) found that partners of female entrepreneurs were unsupportive when entering into self-employment. Family support was perceived as an influencing factor after they become business owners (Rozier and Thompson, 1988). Emotional support seems to be even more crucial than household responsibilities relief (Vadnjaj and Vadnjaj, 2007). Most of the respondents in the study of Indian female entrepreneurs remembered that their spouse was either happy or very happy that they owned their business. Their spouse was happy with the level of commitment that they had to their business, and offered them emotional support. The women were overall happy with the level of support they received from their marital partners. This is also reflected in the fact that some women regarded spousal support the key reason for success (Das, 1999). Thus,  $H_4$  can be constructed.

$H_4$ : Partner's support is more important for women who decide for entrepreneurship because of opportunity and less important for those who decide because of necessity.

## METHODOLOGY

The hypotheses were tested through a questionnaire mailed to a sample of 500 female start-ups included in a government sponsored program for start-up entrepreneurs. The access to the database was enabled through a small business development agency which was one of the providers of the support program. Although, this was a nation-wide program, the survey was sent out locally/regionally in the metropolitan, mostly urban area, which led to one of the possible pitfalls of the study which is that no geographical spread was enabled thus, limiting the study to more urban rather rural areas. This particular issue may in the future cause problems to replicate the study in some other environment.

The questionnaire was printed on three double-sided sheets of paper and supplemented with a stamped envelope with pre-printed return address in order to increase the response rate. The anonymity was ensured in the cover letter, in which the purposes of the research were explained. The participants were also offered to leave their contact address to receive a copy of the final report later on, if interested in the results and findings of the study. The mail was sent out in April, 2008

allowing possible respondents a period of 14 days for sending back completed questionnaires. As much as 121 useful questionnaires were returned in the requested time period and, were included in the study. Because of the anonymity, no follow-up activities were possible.

The 24.2% response rate is comparable to some similar studies in other economies (DeMartino and Barbato, 2003; Kolvereid et al., 1993). On the other hand, this response rate can be evaluated as rather high, which can be mostly explained with a very good targeting of the sample (start-ups in the recent years). The majority of questions were designed in the form of the five-point Likert scale which increased response rate and made several parametrical tools of statistical analysis. Some standardized tools of statistical analysis (F-test, Cronbach alpha, linear correlation coefficients,  $\chi^2$ -test) were used.

## FINDINGS AND ANALYSIS

Results showed that majority of women who started their own business feel that in the first year of operation the emotional support of a spouse was more important than the household help. The majority felt that family was quite reluctant to the idea of female entrepreneurship. However, they would not change their mind even if the partner was not positive about their entrepreneurial activities. Children are not recognized as a barrier. As flexibility and independence rang the highest among factors of motivation, it is suggested that the pull factors are as important among female as among male population. Women's life cycle stage was recognized as an important factor influencing the decision for entrepreneurial path. Women were asked to choose three main motivational factors for starting their own business. In Table 1, the data are separately presented for women with and without children

It can be observed from the Table 1 that the main motivation for most of the female entrepreneurs (72.7%) was independency and to work »on their own«. This finding corresponds to several other pieces of research. Flexibility ranked second amongst motivation factors (44.6%), the third factor was the need to develop own ideas, which was chosen by 42.1% of sample. The first factor, which most of the females have chosen, is the need to be independent, which is also one of the characteristics which shows high entrepreneurial intention (Solymossy and Hisrich, 2000). Women see entrepreneurship attractive as it gives them the possibility for work and time flexibility (44.6%) and it enables them to realize their own ideas (42.1%). Those answers support the findings from other studies, that women become entrepreneurs because of attraction and certain intention and also, that the motivation factors from woman entrepreneurship are mixed (Budig, 2006; Patterson, 2007; Orhan and Scott, 2001; Sarri and Tripoulou, 2005; Morris et al., 2006; Farooqi and Murray, 2007).

The three least important reasons for establishing

**Table 1.** Motivation for starting own business.

Variable	All (%)	R	Has children (%)	R	No children (%)	R	$\chi^2$	P
Need for achievement	28.1	4	28.0	4	27.5	4	0.00	0.95
Independency - to be on »my own«	72.7	1	73.2	1	70.0	1	0.13	0.71
Control, power, responsibility	3.3	9	2.4	9	5.0	9	0.56	0.45
Economic emergency	25.6	5	25.6	5	25.0	5	0.05	0.94
Better career opportunity in own business	9.1	8	9.8	8	7.5	8	1.67	0.68
Progress on societal level	0.8	10	0.0	10	2.5	10	2.07	0.15
No personal development at previous job	14.9	7	15.9	7	12.5	7	0.24	0.62
Flexibility	44.6	2	42.7	3	47.5	2	1.89	0.39
Need to develop own ideas	42.1	3	43.9	2	40.0	3	0.17	0.68
Money	19.0	6	20.7	6	15.0	6	0.05	0.94

Source: own research, 2008.

**Table 2.** Maternity in the start-up phase.

Age at the beginning of entrepreneurship	Did not have children at the time of establishing the business (%)	Did have children at the time of establishing the business (%)	Total (%)	$\chi^2$	P
Less than 30 yrs.	66.7	33.3	100	22.48	0.00
30 yrs. to 34 yrs.	45.9	54.1	100		
35 yrs. to 39 yrs.	19.0	81.0	100		
40 yrs. and more	13.0	87.0	100		
	41.7	58.3	100		

Source: own research, 2008.

**Table 3.** Employment of husband at the time of establishing the business.

Variable	All (%)	R	Has children (%)	R	No children (%)	R
Sole proprietorship	17.0	3-4	14.7	3-4	20.0	2-3
Employed in my company	12.6	5	8.8	5	0.0	7
Owner of his own business	17.0	3-4	14.7	3-4	5.0	6
Unemployed	10.5	6	5.9	6	15.0	4
Employed in private sector	31.3	1	33.8	1	30.0	1
Employed in public administration	19.2	2	17.6	2	20.0	2-3
Other	9.4	7	4.4	7	10.0	5

Source: own research, 2008.

own businesses were that entrepreneurial career would offer better career opportunities (ranked 8), "control, power and responsibility" (ranked 9) and climbing the social ladder (ranked 10). Those findings are again consistent with several previous studies on female entrepreneurs (Cabrera, 2007; DeMartino et al., 2006; Kephart and Schumacher, 2005).

There are no statistically significant differences between the answers of entrepreneurs with dependant

and entrepreneurs without dependants. Generally, majority of respondents from the sample (Table 2) had children in the time of establishing their business. The exception are only women in the youngest group (below 30 years) which is the consequence of the fact that a lot of women only have their first child after being already 30 years old. Table 3 shows the employment of entrepreneurs' spouses at the time of starting the business. While unemployment of

**Table 4.** Correlation matrix of the support factors – participants without children.

Variable	Motivation-attraction	Motivation-necessity	Partner–domestic help	Partner–emotional support	Partner- business support
Motivation- attraction	1.000	-0.367**	-0.172	-0.043	0.112
Motivation- necessity		1.000	0.225	0.256	0.110
Partner– Domestic help			1.000	0.438**	0.172
Partner– emotional support				1.000	0.227
Partner- business support					1.000

(\*\*) statistical significance at  $p < 0.01$ ; Source: authors' calculations, 2008.

**Table 5.** Correlation matrix of the support factors – participants with children.

Variable	Motivation-attraction	Motivation-necessity	Partner–domestic help	Partner–emotional support	Partner- business support
Motivation- attraction	1.000	-0.452**	0.107	-0.025	0.029
Motivation- necessity		1,000	-0.141	0.008	0.006
Partner– Domestic help			1.000	0.542**	0.493**
Partner– emotional support				1.000	0.769**
Partner- business support					1.000

(\*\*) statistical significance at  $p < 0.01$ ; Source: authors' calculations, 2008.

husbands may not be among most important motivation factors for a woman to start her own business it turns up that a certain level of security regarding the husband's job seems to be an important factor which a researcher should not neglect.

In the business starting period there were only 5.9% of women with children who had unemployed spouse, compared to 15% of women without children. No entrepreneurs without children employed their husband or living partner at the beginning of the entrepreneurship, while 8.8% of the entrepreneurs with children did so. In the partnership with the spouse were established 21% of the businesses of women with children and 7.5% of the businesses of women without children. The evidence on spouses' employment at the time of launching the business also support the hypothesis  $H_1$ , that the female entrepreneurs with children find employment of their partner as very important while deciding for starting the business. If another viewpoint is observed, both groups of study participants (with and without children) had their husbands employed whether in private sector or public sector (50% of husbands or more) which is almost doubled frequency of those husbands being self-employed or owing their own businesses. These findings can be interpreted as that stabile income of the spouse is very important when decision of starting her own business is taken by a woman because this income decreases the probability that a possible failure of the business or longer launching phase would dramatically jeopardize the well-being and life style of the family. It can be postulated that this

finding additionally contribute to the full confirmation of the hypothesis  $H_1$ .

Attraction factors and necessity factors were negatively correlated in the sample of entrepreneurs with and without children. The opportunity factors on one side and necessity factors on the other side are in both sub-samples (women with and without children) negatively correlated but with coefficients which are statistically significant. It can be confirmed ( $p < 0.01$ ) that there is a prevailing dichotomy groups of motives (opportunity versus necessity and that the influence of the other group is negatively correlated. According to this, hypotheses  $H_4$  can be neither confirmed nor rejected.

For the confirmation of the hypothesis  $H_4$  the correlation matrices are utilized for comparing women without children (Table 4) and women who had children in their start-up phase (Table 5). There is a statistically significant positive correlation between partners' emotional support and readiness to help with household work and obligations while partners' business support (advice, social capital) appears to be not that relevant for entrepreneurs without children. From Table 5 it can be figured out that all three factors are statistically significant and positively correlated. From what it has been said above it can be argued that general support of a partner is in the business start-up phase crucial for entrepreneurs with children and less important for those without children (Table 6). The general support of the partner can be defined as an appropriate combination of family and business support or combination of "hard" (business advice,

**Table 6.** Statement on spousal support (1=strongly disagree, 5= strongly agree).

Variable	All	With children	Without children	F	P
In the first year of my entrepreneurship my husband helped me with household work.	2.8	3.0	2.5	2.3	0.13
Partner's Emotional Support was the most important for me in the first year of entrepreneurship.	3.4	3.5	3.2	1.1	0.31
The majority of the help with child care comes from my husband.	3.2	3.4	2.6	0.9	0.33
My husband agreed with my decision to become entrepreneur.	4.1	4.2	4.0	0.6	0.42
The decision for entrepreneurship had a positive effect on my partnership.	3.2	3.3	3.0	2.4	0.12
My husband firstly didn't agree with my decision for entrepreneurship, later on he supported me.	1.9	1.9	1.8	0.0	0.83
Before deciding for entrepreneurship I asked my husband for advice.	3.5	3.7	3.0	5.6*	0.02
If my husband didn't completely agree with my decision, I would not become entrepreneur.	2.5	2.6	2.1	4.6*	0.03
For the first advice in my business I ask my husband.	2.8	2.9	2.5	2.0	0.16

(\*) statistical significance at  $p < 0.05$ ; Source: authors' calculations, 2008.

assistance when making decisions) and "soft" (emotional support) factors.

Generally, it can be stated that the supportive role of partner is much more important for female entrepreneurs with children since the mean level of agreement with this statements is higher in all categories. This can be interpreted as that role of partner is even more evident in the context of a family, which is easy to understand because family type of community is much more complex from the viewpoint of relationships, planning and development than a partnership of a couple. The highest grade (4.1) earned the statement that "partner agreed with my decision for entrepreneurship". In this case, there were no statistically significant differences revealed between the two groups, with and without children. Statistically significant differences occur ( $F = 5.6$ ,  $p = 0.02$ ) in the grading of the statement "before the decision was taken I counseled my husband" which respondents with children graded in average with 3.7 and those without children with 3.0, which points out that partner's advice

may be more important for entrepreneurs with children. There is a lower level of agreement with the statement "I would not decide to start my own business if my partner did not agree". Further, there is even statistical significance between the two groups ( $F = 4.6$ ,  $p = 0.03$ ), having entrepreneurs with children in more neutral position (2.6), while entrepreneurs without children tend to agree less. There is quite a high level of agreement (3.4) regarding the importance of partner's emotional support without any significant difference between the two groups. From all what was argued earlier, it can be stated that partner's support is highly appreciated for all female entrepreneurs; even more for those with children thus, hypothesis  $H_4$  can be entirely confirmed.

In the Table 7 the attitudes of partners regarding the entrepreneurial career of their spouses is presented. The statement was formulated as "partner did not agree in the beginning but he supported the idea in the later stage" and the level of agreement was lower with higher formal level of education of a partner. The

difference is regarding the level of education are even statistically significant ( $F=3.2$ ,  $p=0.02$ ), which is additionally confirmed by computing correlation between level of education and level of agreement (Beta =-0.944 and  $P=0.16$ ). Thus, hypothesis  $H_3$  can be entirely confirmed.

From Table 4, it can be observed that 16.1% of entrepreneurs had a partner who was also an entrepreneur and another 12.6% of entrepreneurs who had a partner who was owner in a small company. Thus, it can be stated that 28.7% of female entrepreneurs actually had partner who was entrepreneur himself. On the other hand, as mentioned, more women who started their businesses had husbands which were working elsewhere and were providing stabile income. This may be interpreted as an oxymoron because being an entrepreneur should not mean that that one would not have stabile incomes. Moreover, having in mind that overall entrepreneurial activity in the country is far below 28.9% which again indicates that women's start up aspirations are positively

**Table 7.** Partners' support dependency on level of formal education.

Partner's level of education	Partner did not agree with my entrepreneurial career in the beginning but he supported it in the later stage
Vocational	2,6
High-school	2,1
College	1,8
University	1,7
Post-graduate	0,6
Anova: F=3,2 and P=0,02*	Regression: Beta = -0,944 and P = 0,16*

(\*) statistical significance at  $p < 0.05$ ; Source: authors' calculation, 2008.

connected to their husbands' possible entrepreneurial activity. Therefore, hypothesis  $H_2$  can be entirely confirmed.

## CONCLUSIONS AND IMPLICATIONS

Four hypotheses were postulated as a literature review process outcome. They were all entirely or at least partly confirmed meaning that it can be generally confirmed that family support, both in hard and soft means is very important and even more important than outside paid assistance (i.e. for household work, child care, etc). Furthermore, female entrepreneurs even value this support of both partners and parents even higher than different forms of public support programs, networking etc. It has been confirmed that women who start their own businesses often have spouses which are also entrepreneurs. The support of husbands is very important for all the women however, there are several differences between the women who have children and those without them. In more than half of the cases husbands were employed and had stable income and in another quarter of the cases husbands were entrepreneurs themselves. Interestingly, the support of spouses is more important for opportunity-driven female entrepreneurs than for those who start business because of necessity.

It seems that the role of husbands is generally the most important. Emotional support seems to be crucial giving women empowerment to actually make final decisions about entering the entrepreneurial path. Women who participated in the study expressed high appreciation for husbands' trust and belief in the future success of the business. Employment of husbands seems to be very important as well. More than half of the women studied could have felt quite safe regarding the financial risk for the family in the case that their ventures would have failed. Husbands with stable incomes (whether employed in private sector or public administration) seem to be main provider of lower risk perception. There were less women who had self-employed spouses at the start-up phase of their ventures than those with husbands with

stable income. Women generally discussed the decision of pursuing the entrepreneurial careers with their husbands and expected a certain 'blessing' from them before taking on the final decision.

The implications of the study are on two levels. The design of start-up support and promotion programs from women should be influenced by the results implying that women's abilities to start their ventures rely pretty much on extend of the family support and their life cycle stage. The other way of implications is expected to arouse in the field of business training and education as well as small business consulting. Thus, training and consulting programs should consider including also spouses of would-be entrepreneurial persons, the self-esteem of female students should be promoted on all levels of education, and entrepreneurship should be recognized as an honorable way of career choice.

The value of the study would to the greatest extent be another contribution to broader understanding of the complexity of the women entrepreneurial process. This will be shifted away from often misleading explanations of the paradigms of women entrepreneurship. The new research paradigm of women entrepreneurship should therefore go more in to exploration of different aspects of broader family support rather than checking the presumed inequalities in start-up processes between men and women.

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