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Female self-employment

-motivational factors for new venture creation

Bachelor thesis within business administration

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Jönköping May 2009

Acknowledgements

The authors would like to thank all of the people who contributed to this thesis with their knowledge, time and support.

First we would like to thank Olga Sasinovskaya who was our tutor through the whole thesis and guided us with her expertise and support.

Secondly we would like to thank all the participants in our seminar group for their constructive feedback.

Last but not least we would like to thank each and every one of the ten self-employed women who participated in the interviews. We know that you were busy running your businesses and we are thankful for your valuable time that you shared with us.

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2009-05-26

Bachelor's Thesis within Business Administration

Title: Female self-employment -motivational factors for new venture creation

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Date: 2009-05-26

Subject terms: Self-employment, New Venture Creation, Female, Motivation

Executive Summary

There is a known fact that prosperity of new ventures will benefit the economy as a whole in a positive manner and therefore the economy should strive to create more new ventures.

Steiner (2007) shows in his article that, one way out of unemployment is to venture into self-employment. Whilst men venturing into self-employment have been quite stable over the years, female entrepreneurs have drastically increased. Further, female entrepreneurship is a way out from poverty, which goes towards equality for a nation (Eftimoski, 2006; Minniti, 2003). There exist an importance to study the in depth factors that correlates with the female decision making process of venturing into self-employment. The authors identified a lack of research focusing on differences in motivation between unemployed women and employed women who started their own businesses.

The purpose of this thesis is to find and compare the motivational factors for unemployed and employed women to take the decision of venturing into self-employment. The authors want to understand the significance of previous studies and developed theories in appliance to previously unemployed and employed females venturing into self-employment within Jonkoping municipality, Sweden. Around this area, there is a great reputation of strong entrepreneurial spirit (Wigren, 2003).

This qualitative study did not aim to generalize the results to a whole population, but rather to understand the researched individual's choices when taking the step into self-employment. Since this thesis wishes to find out incentives and motivations for the decision of females going into self-employment, in-depth interviews with 10 self-employed women has been conducted to deeper the understanding of these events. A multiple case study was used in order to find common motivational factors for women to enter self-employment.

The main results of this thesis showed that there were differences in motivational factors for unemployed and employed women when deciding to become self-employed. The most visible motivational factor for the unemployed females to enter self-employment was the actual unemployment. However for the employed women, the biggest motivational factors were disagreement with management and not being able to develop, in combination with a business opportunity. There were also no signs of monetary reward, impacting upon the female's decision to venture into self-employment.

Table of Contents

1	Introduction.....	1
1.1	Background.....	1
1.2	Problem discussion.....	2
1.3	Purpose.....	3
1.4	Research questions.....	3
1.5	Definitions.....	3
2	Frame of reference.....	5
2.1	Previous research.....	5
2.1.1	Conclusion of previous research.....	7
2.2	Theories.....	7
2.2.1	Entrepreneurial push and pull theory.....	7
2.2.1.1	Push factors.....	8
2.2.1.2	Pull factors.....	9
2.2.1.3	Environmental factors.....	10
2.2.1.4	Granger's (1995) occupational types.....	10
2.2.1.5	Financial factors that needs to be considered.....	11
2.2.1.6	Grey area.....	11
2.2.1.7	Criticism.....	12
2.2.1.8	The choice.....	12
3	Method.....	13
3.1	Research approach.....	13
3.2	Case study approach.....	14
3.3	Data collection.....	14
3.3.1	Primary data collection - interviews.....	14
3.3.1.1	Designing the interview.....	15
3.3.1.2	Selection of questions.....	15
3.3.1.3	Selection of respondents.....	17
3.3.1.4	Data processing.....	17
3.3.2	Secondary data collection.....	17
3.4	Data analysis	17
3.5	Trustworthiness	18
3.6	Shortcomings and reflections.....	19
4	Empirical data.....	21
4.1	Introduction to empirical data.....	21
4.2	Unemployed.....	21
4.2.1	Case 1.....	21
4.2.2	Case 2.....	23
4.2.3	Case 3.....	25
4.2.4	Case 4.....	27
4.2.5	Case 5.....	28
4.3	Employed.....	29
4.3.1	Case 6.....	29

4.3.2 Case 7.....	31
4.3.3 Case 8.....	32
4.3.4 Case 9.....	33
4.3.5 Case 10.....	34
5 Analysis.....	36
5.1 Introduction to analysis.....	36
5.2 Unemployed.....	36
5.2.1 Push factors.....	36
5.2.2 Pull factors.....	38
5.2.3 Environmental factors.....	40
5.2.4 Financial factors.....	42
5.2.5 Granger’s occupational types.....	42
5.2.6 Important aspects of unemployed females.....	43
5.3 Employed.....	45
5.3.1 Push factors.....	45
5.3.2 Pull factors.....	46
5.3.3 Environmental.....	47
5.3.4 Financial factors.....	49
5.3.5 Granger’s occupational types.....	49
5.3.6 Important aspects of employed females.....	50
5.4 Cross sectional analysis.....	51
5.5 Proposed self-employment model.....	52
6 Conclusion.....	55
7 Further discussion.....	57
7.1 Need for push amongst employed females?.....	57
7.2 A decision making model.....	57
8 References	59
8.1 Literature.....	59
8.2 Figures.....	62
9 Appendix.....	63
9.1 Interview questions - Unemployed.....	63
9.2 Interview questions - Employed.....	65

1 Introduction

In this introduction, there will first be a short presentation of the background on the chosen topic that will continue onto the linkage between female unemployment and new venture creation. There will be a background discussion around this concept ending in the purpose of the paper together with a few research questions that will help in answering the main purpose. The introduction will then end with a delimitation headline in which the authors describe some limitations about the research and a definitions headline in which important definitions will be described.

1.1 Background

Almost 99 per cent of all the companies in Sweden are categorized as micro, small or medium sized (Confederation of Swedish Enterprises, 2006). These companies employ 40 per cent of all the employed people in Sweden (Levin, 2008). There is also evidence, that new ventures tend to give more jobs to the economy, because the average new venture consists of 1.6 employees 2006 and 1.7 for 2007 (ITPS, 2008). This will also increase in the coming years from the startup in which the company hopefully grow larger and more stable (Schjoedt & Shaver, 2007). This drop in unemployment from newly created ventures will benefit the economy both in the short and the long run since less people need governmental aid and more people contribute to the nation's GDP. As can be seen, there is a clear connection that the prosperity of new ventures will benefit the economy as a whole in a positive manner, hence the economy should strive to create more new ventures.

Women in new venture creation have been a hot topic for some while now (Eftimoski, 2006). Data from 2003 (Minniti, 2003) shows that there were approximately twice as many male entrepreneurs, in the 37 Global Entrepreneurship Monitor (GEM) countries that the research covered, compared to female entrepreneurs.

Female entrepreneurship is a way out from poverty, which goes towards equality for a nation (Eftimoski, 2006; Minniti, 2003). "More important, the movement of women from spectators to protagonists in the economic arena mirrors the transformation of nations from low to high income countries." (Minniti, 2003, p.27). This statement show the importance of female entrepreneurship hence the importance to study the in depth factors that correlates with the female decision making process of venturing into self-employment (Minniti, 2003).

Orhan and Scott (2001) also have their saying in the government's purpose of studying self-employed females. They state that governments try to encourage new venture creation within their economies because it symbolizes novelty, and a shifting and growing economy. For this reason, female entrepreneurship has been connected with a great innovation and new job creating throughout the economy. This is why the importance of understanding female motivation to enter self-employment plays a major role within both the research world and governments.

According to Campbell (1992), policy makers can take different actions to encourage entrepreneurship. These actions could include things such as increasing the access to venture capital and community support of entrepreneurs, all to decrease the costs of starting a new business. Furthermore, business development workshops and business assistance will add to more successful entrepreneurs and businesses. Also, a career decision, as individual as it might be, is always influenced by political, economic, and sociological

factors. The factors decide the perception of the individual and its context, and in the end the career decision is based with regards to this perception (Amundson 1995).

Management also plays a very important role in keeping or destroying the understanding that employees have towards their workplace. These understandings could be both the possible prospect and rewards, which in turn will either encourage or discourage employees to venture into self-employment (Granger, Stanworth, & Stanworth, 1995). The Human Resource department has the responsibility to keep knowledgeable employees that the company has invested money and time in. These employees are very valuable and usually have a lot of information that could be crucial for the company in question.

If conducted research simply focuses on the instant of changeover from one work situation to another work situation without actually getting a deeper understanding of the background of the shift, there are probably not going to be an understanding of the real motivation for venturing into self-employment (Granger et al., 1995). This shows the importance of a thorough, in-depth investigation of females past experiences, knowledge and life situation to understand the real decision to enter self-employment.

1.2 Problem discussion

In the past, there has been little focus on female entrepreneurship and to differentiate between male and females in their decision making. In recent years, this has come to a change and researchers can clearly see an increased focus on female entrepreneurial behavior and also the differences that it develops (Eftimoski, 2006). This research shows that there are many differences between male and female motivation for entering self-employment, such as: educational and occupational background, future goals and estimated growth (Brush, 1992).

Allen (2000) suggests that male and female entrepreneurs' shows responsiveness to different social and financial policies. This then means that policies put forth by the government to increase the rate of self-employment may not be working as effective for both males and females and there exist a difference in motivational factors. As Minniti (2003) states, the programs that the government conduct in order to help females into self-employment need to be specially formed to target women or else it will fail. This is one of the important reasons why there is a need to study the motivation for females to enter self-employment.

Steiner (2007) shows in his paper that one way out from unemployment is to venture into self-employment. Whilst men venturing into self-employment have been quite stable over the years, female entrepreneurs have drastically increased over the same period. Between the years 1969 and 1991, women venturing into self-employment increased by 500 per cent relative to the corresponding males (Devine, 1994; Caputo & Dolinsky, 1998).

This increase in women entrepreneurship shows that being self-employed more and more fascinates women. Why this change in behavior? There is a clear need to introduce female entrepreneurial research and differentiate women from men (Stevenson, 1990). This thesis has focused on studying the reason of why women chose to become self-employed.

The authors can see a lack in the research that focus and differentiate between past unemployed and employed women who then decided to start their own business. There has been some similar researches conducted within this area, one in Canada (Hughes, 2003) and another one in France (Orhan & Scott, 2001), however they do not focus on the

specific background of the females, but they do offer some insight on the topic. Statistics Sweden (ITPS, 2008) along with scholars around the world has also made statistical assumptions regarding this topic, however yet again not in a more specific manner (See section 2.1).

What is it that is needed for unemployed and employed women to take the plunge into a totally new environment, in other words what are the incentives and also the limitations? This topic is very broad and can contain an immense amount of events, both in the past and in the future. As the topic is narrowed down, a deeper understanding of this phenomenon will emerge which will shed some light on the choice unemployed and employed women makes, and also be able to answer why?

The authors of this paper want to understand the significance of previous studies and developed theories in application upon previously unemployed and employed females within Jonkoping municipality, which lies in the region of Smaland, Sweden. Around this area, there is a great reputation of strong entrepreneurial spirit (Wigren, 2003) and the authors believe that the paper's purpose can be very well answered conducting in-depth interviews with female entrepreneurs from this area.

1.3 Purpose

The purpose of this thesis is to find and compare the motivational factors for unemployed and employed women to take the decision of venturing into self-employment.

1.4 Research questions

This thesis will focus on answering these research questions related to the purpose for an easier analysis and resulting conclusion.

- What do women think about being employed?
- How do women think about being unemployed?
- How are the financial aspects being considered before entering self-employment?
- In which way do the surrounding people affect the female's choice to enter self-employment?
- What are the previous experiences of self-employment and new venture creation?

1.5 Definitions

From now on and forth, the authors will continue to refer to previously unemployed females that started a business, as unemployed females and previously employed females that started a business as employed females. This is to make a more coherent text, which is more easily read and understood.

Entrepreneur

There are many different definitions and descriptions in the academic world on what an entrepreneur is, and what type of people that create new ventures. In this thesis there will be a broad conscious generalization that a person that starts a new venture

is an entrepreneur. An entrepreneur has a need for autonomy, the need to be in control of a situation, a desire to face risk, creativity, a need for independence and the desire to show leadership qualities (Wickham, 2004).

Unemployment

In this paper, the authors will use the same definition for unemployed people as is done by Statistics Sweden (SCB, 2007), which is following the European standard. To be viewed as unemployed, a person should be between 15 and 74 years and should be able to work within 14 days without any other commitments.

Self-employment

To be self-employed means that you are not working for an employer but finding work for yourself or having your own business (Cambridge, 2009). In the context of this paper, the authors chose to use the word self-employment to describe people working within their own business.

Motivation

Motivation has many different meanings depending on whom you ask and what you use it for (Landy & Becker, 1987). In the context of this thesis, the authors will use the definition from Princeton (2009), which says that motivation is a psychological characteristic that provokes an organism to take action towards a wanted goal. This will give a purpose and direction to the behavior of that organism.

2 Frame of reference

This section will start of by explaining some previous research that has been conducted on the topic that is described in this paper. In a later stage all the underlying theories that this paper will use will be described in depth. The explanation of why a specific theory is important, in which way and also how the theory works will be thoroughly examined in this section in this later stage.

2.1 Previous research

There are a lot of research out there that put the focus on the entrepreneur and the traits and characteristics of such a person. In the same way there is a lot of research concerning startups and new venture creation. However, there is less studies on the topic in which this thesis is concerned about, which is the relationship between unemployed and employed women and new venture development. There are however research that relates people independent on their current occupational status and gender which can act as a base for the forthcoming theories and analyze.

There has been a lot of statistical analyzes conducted regarding of why people tend to start their own business such as Statistics Sweden who regularly conduct these kind of statistical surveys or even academic articles such as Evans and Leighton (1990). The results from Statistics Sweden can be seen in Figure 1. The interesting thing about this statistics is that most people chose self-employment because they want both work independence and to realize their dreams. Both these two factors are suggested to be pull factors hence according to statistics most people are pulled into self-employment rather than pushed (For push and pull theory, see section 2.2.1).

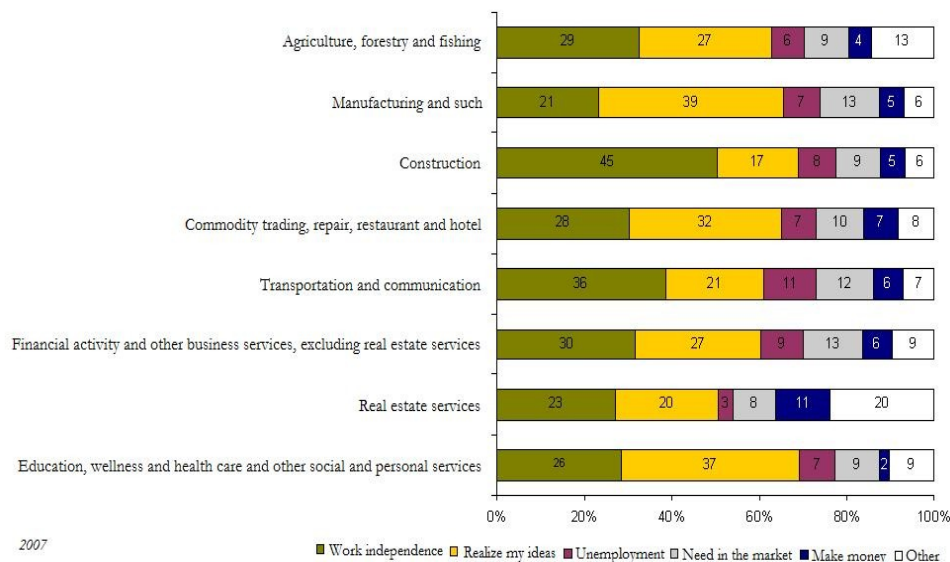


Figure 1 Statistics on why people in Sweden started their own business in 2007

In a survey conducted by Blanchflower (1998), the most common response to “why did you not become self-employed?” was that there was scarcity of capital in order to start a new business. The cost of becoming self-employed has a direct correlation with the employment rate in a country, lower cost means higher employment in the nation

(Fonseca, Lopez-Garcia & Pissarides, 2001). Further, the main concern among potential entrepreneurs was with how to get capital to invest in their potential business. Blanchflower's (1998) study also showed that an inheritance or a gift made it more likely that a person become self-employed.

Audretsch and Vivarelli (1996) in their article, try to link unemployment to new venture creation. To their help, they use theories such as income choice to relate the income of the unemployed people to the choice of venture into self-employment. They used an extended version of that model which is more valid in today's society. They could conclude that districts in which income were lower, there would be a distinct rise in new venture creation. Another conclusion was that a surrounding of small businesses would enhance the probability of business startups.

There is also a clear connection between unemployment benefits and entrepreneurial creation (Koellinger & Minniti, 2008; Minniti, 2003). When unemployment benefits goes up, the incentive to start new ventures fall. This finding could be backed up by Eisenhower's economic decision model (1995) in which the benefit of starting a new venture needs to be at least as great as the current money supply for the consideration to enter self-employment.

Even though female entrepreneurship have emerged and grown rapidly, research show that even in self-employment, women earned less than their corresponding male did hence the motive of earning equal amount as the men would disappear (Lin, Picot & Yates, 1999).

The chance of females entering self-employment increases simultaneously as the skill level of the woman increases. This means that females in the lower part of the skill distribution were more valid for getting an employment whilst females with higher education or more work knowledge venturing into self-employment (Devine, 1994).

Hughes (2003) conducted a qualitative study of female entrepreneurship in Canada. She did this study to get a deeper understanding of the impact of economic restructuring and constrains for female entrepreneurs. To her help, she had the push and pull theories to get a better understanding, and analysis of her study. The research was conducted with in depth interviews of 61 female entrepreneurs in Canada. These helped answering the purpose and get a deeper understanding of the contextual situation that the female entrepreneurs were in. Her conclusion of the study was that economic factors play a bigger role than previously expected, in the literature. She could also conclude that push factors were not the real reason that the women ventured into self-employment but rather pull factors. The final thing that she saw were that those women that were pushed into self-employment earned significantly less than those that were pulled, and also that the pushed women became more reluctant to ever return to an employment outside their own.

Orhan & Scott (2001) in their study wanted in a qualitative way explain the reasons and foundation on which female decision-making is done when choosing to enter self-employment. They mainly used the push and pull theories as a basis upon which they could make an analysis and get an understanding of the explanatory data collected in France. They conducted 25 in-depth interviews with random female entrepreneurs all over France. They could conclude that there exists a complex system of different motivations and that some of the effects are strengthened due to motivational factors. They saw that sometimes male-dominance and push factors interact and creates a motivation for females to enter self-employment. Also that "The range of motivational factors that have been identified were categorized as "dynastic compliance", "no other choice", "entrepreneurs by chance",

“natural succession”, “forced entrepreneurship”, and “pure entrepreneurship” (Orhan & Scott, 2001, p.241).

There is paradoxically a situation that when companies need to cut down cost or production, people become unemployed. The companies will usually then sell of the unused tools second hand, hence the tools will become cheaper. Because of these cheaper tools, people see opportunities to start their own venture at this time because they can buy what they need at a discounted price; hence a rise in unemployment would lead to a rise in self-employment (Storey, 1991). However there are only so many opportunities and these will diminish over time, hence rise in unemployment will lead to a rise self-employment until a certain point were rise in unemployment will not equal rise in self-employment (Hamilton, 1989).

Many scholars agree that there exist an invisible “glass ceiling” that constantly keeps women from reach high positions within an organization. This glass ceiling will make the females within the organization to be rejected by the organization top, which will be uncomfortable for the women; hence they feel that they are stuck at a position whilst men surpass them in rank. This situation with the invisible glass ceiling will enhance the probability for females to enter self-employment were they feel that they have some sort of self control which they would not have in the organization (Boden Jr., 1999; cited in Granger et al., 1995; Devine, 1994).

2.1.1 Conclusion of previous research

Among the past research within and around this papers topic, there are some similarities that could be proven by its numerous occurrences. These similar occurrences will be taken into consideration when doing this research, because of the strong relationship of the interacted factors.

There is a clear similar trend amongst all of these scholars; Hughes (2003), Koellinger & Minniti (2008), Minniti (2003), and Eisenhauer (1995). They all both argue and show empirically that there exist a proven and valid correlation between the current income and the future income, choosing between staying employed or unemployed, getting a paid work or enter into self-employment. This is a very important point because the decision of venturing into self-employment will not happen if there are beliefs that staying employed or unemployed will give a higher benefit back. Even though getting a paid work would give back more in income, there could be both push and pull factors that make the person not think about paid work as a valid solution to their unemployment. In this case, there is a need to consider the factors that income plays within the field of choice.

2.2 Theories

2.2.1 Entrepreneurial push and pull theory

In the middle of the entrepreneurial characteristics research, a question has come up, of why a person chose to venture into self-employment and be willing to take the social, personal and financial risk that comes with it (Solymossy, 1997).

From this research, there have been developed two main types of theories concerning the motivation for people to create new ventures. These two theories are specified as entrepreneurial push and pull factors and are directly linked to each other by the two

extremes that they both express. Both the push and the pull function have and could be used in different context but here they are directly connected to the entrepreneurial activity (Amit & Muller, 1995; Solymossy, 1997; Perry, 1993; Bogenhold & Staber cited in Granger et al., 1995; Devine, 1994). Scholars have recognized that the decision to venture into self-employment is very diverse and is a combination of both personal and environmental factors (Shabbir & Gregorio, 1996). The theory on entrepreneurial push and pull thereby includes both of these different but still connected factors.

This theory of entrepreneurial push and pull and the entrance into self-employment should not be confused with the question if unemployment or employment is better. The only interesting is how the person in question feels for themselves and the push and pulls factors is only a way to explain how the people find themselves in a more comfortable situation as self-employed (Malon, 1998).

These factors drives the person to bring up latent entrepreneurial ability, that the person maybe never would have come to wear about if they were not pushed (Solymossy, 1997).

Both the push and the pull factors seen later on have been categorized according to a main headline; this is only for an easier overview over all the influential factors and should not be treated as an entity by itself.

2.2.1.1 Push factors

The first of these two types is the push factor. The factors included in the push type are those that have a negative effect upon a person, which in turn make the person dissatisfied of their current life position. This could be being long term unemployed or having a dissatisfactory work place or position. If they have a dissatisfactory work place, they would either directly venture into self-employment or become unemployed and in turn chose to become self-employed because they are traumatized and convinced that no other workplace is satisfactory (Brockhaus & Horwittz, 2004). These factors include many possible actions and there is no real coverage over all possible combinations that the individual person felt when working. However, there are some common contextual factors that many scholars use and have as a base when conducting deeper research.

Much of the previous researches within push factors have put a very narrow view upon what is meant by push factors. They have usually suggested that people without a work and no work opportunities are confronted by self-employment according to push factors. However there is a need to get a deeper understanding of the underlying push factors that contributed to the current life position of the person hence different factors have been introduced (Hughes, 2003).

The push factors are often mostly correlated with the current work place and/or position that the employee posses or have possessed. The work related push factors includes the following aspects:

Work personality: such as the person is not doing his job very well or constantly getting assignments that do not fit the person's need and wants. Stress is also an important factor that could interact with the person's dissatisfaction of the current work. It could also include feeling unhappy with the current workplace and the position that he has (Orhan & Scott, 2001; Hughes, 2003). Women who believe in the existence of gender discrimination at the work place, more often believe that they have enough skills for a better job, hence pushed away from the workplace (Perry, 1993).

Co-workers: such as coworkers that treat the person bad or look down on the person. It could also be that the person is not satisfied with the current co-workers, or even the manager. The person might be in a situation without co-workers and has a need for people around him (Orhan & Scott, 2001).

Work rejections: nowadays people assume that there will be a promotional order in which people should move up in the organization, it should also be possible to climb some sort of ladder or “make it to the top”, in order to provide stability and a feeling of personal growth for the career holder (Inkson 1995). The push factors include being passed over for a promotion, or even promised something that never seems to happen (Orhan & Scott, 2001). This could be proven hard for women in situations where it seems that there is some sort of invisible glass ceiling that the woman never seems to get past hence seeing their male coworkers go past them in this organizational ladder, which consequently push them away from an ordinary employee career (Hughes, 2003).

Organization: this is such things as concluding that the organization is not going anyplace, it is stuck in the same old routines (Orhan & Scott, 2001). This could also include different values between the employee and the company (Cooper & Dunkelberg, 1987).

The push factors are not only functioning in situations of employment, it could also be that the person is in a negative life situation such as long and short-term unemployment (Solymossy, 1997). This is however not connected to the entrepreneurial creativity that the person possesses, but more of a “wrong person at the wrong place” (Amit & Muller, 1995). The push factor could also be described as necessity factors that are needed for the individual to come to a conclusion of their own assessment (Orhan & Scott, 2001).

2.2.1.2 Pull factors

The second type within this theory is the pull factor, which is driven by the entrepreneurial idea that is deviated by the creativity of the person. This underlying entrepreneurial creativity does not come from negative factors that push the person into self-employment but rather positive factors that are perceived as a valuable business idea by the person (Solymossy, 1997). Amit and Muller (1995) also state that people which venture into self-employment by pull factors have a higher change of success and hence earn more than people that are pushed into self-employment.

The pull factors are often mostly the opposite of the push factors. Here the life and work situation plays little to no role in the decision of venturing into self-employment but rather the business itself. These pull factors includes the following factors:

The business idea: the business idea could attract the person into pursuing their hopes and dreams of a future great business. These ideas could come from anywhere such as by accident or handed over, asked to be a partner from a friend, family or someone else (Shapero & Sokol, 1982). It could also be that the person found it himself by really looking for it, or handed to him on a silver-platter such as a family business. The important thing is that the person has enough faith in the business idea to be persuaded to enter self-employment (Amit & Muller, 1995; Solymossy, 1997).

The rewards: the rewards play a role in the pull factors; these could be both possible and certain rewards of successfully starting a business. These rewards could be in both monetary and non-monetary form as long as it is enough to attract the person into starting their own business (Amit & Muller, 1995; Solymossy, 1997). There is however an increased

possibility for the person to be pulled into self-employment if the monetary assets are bigger (Storey, 1991).

Challenge and freedom: the challenge that self-employment and running a business brings could attract people into choosing self-employment. This is also considered a pull factor because there is a positive attraction to self-fulfillment in knowing that there will be a challenge ahead (Hughes, 2003). Also to be able to let the creativity flow and the freedom self-employment brings pull people into self-employment (Malon, 1998).

The pull effects could happen even in young ages when the person has not come in contact with a real employment/unemployment situation. It could also be that the person have been trained to locate reasonable business ideas such as education, or even influenced by their surroundings to venture into self-employment (Solymossy, 1997).

2.2.1.3 Environmental factors

Orhan and Scott (2001) specify a segment that focused on female entrepreneurship, as an extension to the entrepreneurial push and pull factors that also should be considered within those theories. These are the environmental factors in which future female entrepreneurs consider some of the surrounding environment that then have an impact on their decision of venturing into self-employment. They identified three different factors that are considered to be environmental.

The first factor includes if there exist a family business in the close surrounding family. Then if there exist one or even have existed one, the success of the family business plays a role in the decision. If the business went bad, there would be a more reluctant view towards self-employment and if the business went great, there would be a more willingness towards entrance into self-employment.

The second factor that was identified was the existence of a role model within the close surrounding of the female that put a fine view of self-employment. This role model is someone that the female would look up to and would then make her feel that self-employment is to be considered.

The third factor is the reliance on a partner's skills and know-how. This partner would usually be the spouse or equivalent, which would support the woman in her decision of venturing into self-employment.

2.2.1.4 Granger's (1995) occupational types

There are four self-employed occupational types that can be seen using the push and pull theory developed by Bill Granger in 1995. These types were developed with the help of empirical data from in-depth interview with self-employed women in UK and analyzed together with the push and pull factors. It shows the type of choice that the women faced in the presence of the self-employment decision. It has later been further criticized and developed by Malon (1998) and Granger also included some statement from Bogenhold and Staber's (1991).

The first one is the "Refugees". This group of people is pushed into self-employment through different kinds of labor market factors as they have become fired from their previous positions because of economical factors. They have never thought about anything else than having an employment, and could be uncomfortable in the situation as self-employed. They still usually keep an open eye towards contractual employment but in some

cases could be damaged from the previous redundancy hence fear going back to an ordinary employment even if self-employment would not fit perfectly. (Granger et al., 1995; Malon, 1998)

The second group of people is called “Missionaries”. The missionaries quit their work for venturing into self-employment, which in case they both have a positive pull towards entrepreneurial work and want to venture into self-employment. This positive pull has been gained through different backgrounds that have impacted them positively about entrepreneurship and self-employment. The missionary types could also include people who have a negative push from current life situation and see self-employment as an opportunity to gain some independence in their daily livelihood. Bogenhold and Staber’s (1991) argue in their “logic of autonomy”, that people which have worked within an organization and reached a high managerial position in which they are stuck, sometimes are attracted towards self-employment because the dissatisfaction they have accumulated (Cited in Granger et al., 1995).

Malon (1998) however, argues that the missionary group of people should be divided into two categories, as the missionaries involve two different types of reasons for venturing into self-employment. She argues that the missionary groups should be reserved for positive pull factors instead of mixing push and pull together. For those who are pushed into self-employment, she argues for a separate group called “reluctant missionaries”. This reluctant missionary group would fit more in the perception of negative factors that involves personal situation. (Granger et al., 1995; Malon 1998)

The third group of people is called “Tradeoffs”. This group of people wants to balance their career with other things in their life such as family, taking care of someone or even taking a break from work because of illness. The Tradeoffs often intentionally switch security for flexibility; hence they feel that self-employment would satisfy both their need and wants and create a more flexible situation for them. (Granger et al., 1995)

The last group is called “Converts”. This group of people has from the beginning only seen self-employment as a temporary way of working. They usually starts in one of the previous categories, usually the refugees, but later they have learned to appreciate the situation as self-employed hence want to stay there. (Granger et al., 1995)

2.2.1.5 Financial factors that needs to be considered

Even though the push and pull factors are valid, there are however a strong conjecture that the economical factors play a very big role in both the push and pull statements, (Gilad & Levine, 1986; Solymossy, 1997) hence there are a need for an economic assessment when using both of these theories. This need to be done by taking into account the major role that the personal finance plays in the field of choosing their future work environment, whether it is staying unemployed, getting a paid work or venturing into self-employment. However, Storey (1991) states that the monetary reward needs to be at a satisfactory level for the person in order to even consider venturing into self-employment.

2.2.1.6 Grey area

Delmar and Davidsson (2000) states that research have indicated that people who work in a small company tends to want to start their own small business. This condition could increase the probability of a person to create their own small venture in both push and pull situations. Here is a clear combination of both the push and the pull theory in practice. Malon (1998) also stated that there are some overlaps when the employee gets an

ultimatum such as “jump or be pushed”. Then the choice could both be pushed by the situation but at the same time realize ones true potential and leave for a lucrative self-employment situation. Solymossy (1997) and Orhan & Scott (2001) also found that there is truth in both the push and pull factors and there could exist an overlap on both the push and pull factors. This concludes that the theory is not only “black and white” but could be in a combinational “gray area” between both the push and the pull function.

2.2.1.7 Criticism

Landy & Becker (1987) argues for arranging the dependent variables, such as the push and pull, according to a “temporal continuum”. They state that there exist different kinds of behavior according to time frames, some behaviors act out immediately whilst others are acted out in the long-term basis. There is a certain need for having an understanding and integration of this when using these different factors. This could be that of consider quitting a job for years before actually carry it out. However, the authors feel that the need to integrate the temporal continuum is not necessary in this specific situation because the purpose is to get a deeper understanding of the choice independent of the specific time frame.

Hakim (1989) raises a concern regarding the entrepreneurial push and pull theory. He clearly recognizes the theory for the decision of entering into self-employment but he raises the question of the complex nature of such a decision. He states that both personal and situational aspects always work together in ways that result in congruence or incongruence which specifies the decision of the person’s work options; hence it is easy to simplify the decision more than it should be (Cited in Granger et al., 1995). The authors understand that the push and pull factors can be seen as a simplification of the females choice but there is still a need to understand it, hence the push and pull factors can be seen as a starting point in which the research can be benchmarked against.

2.2.1.8 The choice

The entrepreneurial push and pull theory will be this thesis’s main theories in which to use. This is for one reason because people need a motivation for creating their own business; it is nothing that just happens. It could be described by this statement; if two persons are equal in knowledge and ability, then the cause of one outperforming the other one must subsist in the motivation instead (Latham & Locke, 1991).

Both the push and pull theories is empirically supported by many different scholars and their research throughout the years such as, studies of job satisfaction and new venture creation, studies that describes the entrepreneur as misfits and displaced individuals (Gilad & Levine, 1986; Solymossy, 1997). With all this empirical evidence that proves the legitimate use of the push and pull factors, the authors feel that using the entrepreneurial push and pull theories is a valid and a secure base for further research and analysis.

This paper is aimed towards concluding why this move into self-employment happens, which could be answered doing an in depth analysis of the push, pull and environmental factors together with Granger’s occupational types. There will also be a need to include statements of monetary factors. This will lead to an understanding of which motivational factors that is involved in the decision making process of a female, which direct her to venture into self-employment.

3 Method

This section will start of by explaining the underlying approach of research methods. This will then continue to explain how the research was conducted and also how the authors gathered the explanatory data. The section will end with a part explaining the underlying textures of the method part and also the shortcomings of such chosen methods.

3.1 Research approach

When conducting a research there are two different research approaches that can be chosen between. These two research approaches are deductive approach and inductive approach. The deductive approach consists of developing a theory out of a hypothesis. The hypothesis is then tested and the findings may change the initial theory. The aim with this approach is to generalize the results with the help of statistical quantities. Inductive approach is to go the other way around, which is to develop a theory with the help of the results from the analyzed data (Saunders, Lewis, & Thornhill 2007).

The inductive approach treats the researched people as humans that behave according to their perception, in contrast to the deductive approach that treats people and their behavior in a more mechanistic way. This means that the inductive approach aims at understanding the context in which an event occurs. In order to reach this deeper understanding, a small sample is more suitable, thus working better with qualitative data (Saunders et al., 2007). This thesis does not aim to generalize the results to a whole population, but rather to understand the researched individual's choices when taking the step into self-employment. The researchers' wishes to minimize the showing of their preconceptions about the researched phenomena and therefore choose not to develop a theory before all the data has been gathered and analyzed. These standpoints, which have been taken actively by the researchers, guide this research into an inductive approach.

There are two types of research strategies, namely quantitative and qualitative. Quantitative research is to collect data in numerical ways such as questionnaires and analyzed with statistic means such as statistics or graphs (Saunders et al., 2007). It put its trust into numbers in order to generalize the results to a whole population and it approach the research from an outside view (Amaratunga, Baldry, Sarshar, Newton, 2002).

Qualitative research focuses on gathering non-numerical data using techniques such as interviews or observations and should be analyzed through categorizing the data (Saunders et al., 2007). The qualitative research approach concentrates on getting a deeper understanding of people's views, of their reasons and the consequences of their actions (Easterby-Smith, 1991; Amaratunga et al, 2002). This approach collects data through words and observations in order to describe reality. Further, the qualitative approach tries to describe people and events in natural situations from the inside. In addition it features rich and meaningful data in order to find differences between people. The qualitative approach is deeply connected with the inductive approach (Amaratunga et al, 2002). Since this thesis wishes to find out incentives and motivations for the decision of females going into self-employment, interviews has been conducted to deeper the understanding of these events. Therefore the qualitative strategy has been selected for the empirical gathering.

3.2 Case study approach

There is a problem with questionnaires and surveys in that they tend not to describe in depth the important matters that made the person venture into self-employment, or even let them choose something outside of the already stated parameters of the survey. Hence there is a danger that the results are analyzed in a standardized way and stereotyped. The questionnaire can then act as an obstacle in getting the real parameters and the actual interpretation that is hidden below the surface (Hughes, 2003; Stevenson, 1990).

A case study method is a way to get a holistic view and find important characteristics of real life events. It could be done by a single case study or multiple case studies (Yin, 2003). Yin (2003) also states that a case study is not visibly obvious when it comes to the understanding of the event being studied and the context in which it is being studied. The fundamental essence in a case study is to clarify one or more decisions that have been made. Further, it strives to answer why a decision was taken, how the decision was implemented, and the result of the decision (Schramm, 1971).

This thesis used a multiple case study in order to find common motivational factors for women to enter self-employment. A single case study had not been sufficient enough because every individual has its own unique story and in order to find similarities and differences there was a need to study multiple cases. Further the authors wanted to study the contextual influence on the decision for women going into self-employment.

3.3 Data collection

To be able to analyze the data in compliance to the purpose, there is a need to study qualitative material. Therefore, this study will be of a qualitative approach. The data collection will consist of primary data as well as secondary data.

3.3.1 Primary data collection - interviews

There are three types of data collection using a qualitative method; the first one is in-depth, open-ended interviews, which is quotations from people concerning their opinions, experiences, feelings, and knowledge. The second type of data collection is direct observation, which is descriptions of people's actions, behaviors, and activities in detail, as well as interpersonal interactions and organizational processes that are observable. The third type is written documents, which are organizational records with excerpts, quotations, or complete passages for analysis, further, reports and official publications as well as open-ended written responses to surveys (Patton, 1990).

The findings in a qualitative method are long and detailed. This makes it difficult to analyze the data because the responses are not systematic. On the other hand, a qualitative study aims at understanding the perceptions of the respondents without interference of the researcher's preconceptions. The researcher's task is to approach the study with an open mind and provide a framework, which will help the respondents to accurately respond on how they perceive the world or the specific situation. This is made possible with open-ended responses where as little preconceptions as possible are underlying the questions (Patton, 1990).

Since this research was interested in an event that has already occurred, namely the decision to become self-employed, direct observation to collect data was not an available option. Neither was the third type of qualitative data collection consisting of written documents

since thoughts nor are perceptions about a decision rarely documented in a written form. However, interviews worked in a sufficient way to research the individual thoughts and perceptions about the self-employment decision. Hence in-depth, open-ended interviews with 10 women, 5 that were unemployed and 5 that were employed when starting a new venture was conducted. The authors thought that an empirical analysis of 10 female entrepreneurs would give sufficient data to be able to gain a deeper understanding of the females' decisions to enter self-employment. To be able to find differences and similarities between unemployed and employed women there was a need to investigate both, thus 5 women in each category was interviewed. This was done in order to gain more trustworthiness in the findings of motives for female self-employment instead of relying on only one specific background. The in depth interviews gave qualitative data, which was analyzed in order to find motivations and incentives as well as differences and/or similarities among the interviewed women when deciding to start their own businesses.

The interview is one of the most important resources in order to gather information in a case study. When conducting the interview, the researcher should try to steer the interview in a conversational way that is more fluid than rigid. It is however important to stay on track in order to get answers to the questions that are significant for the study (Rubin & Rubin, 1995).

There are two main strengths with conducting interviews as a way to research an event. These strengths are that the interviews are focused directly on the topic being researched and that the data is insightful because of the perceived underlying assumptions that come from the interviewees (Yin, 2003).

3.3.1.1 Designing the interview

Interviews are conducted because everything cannot be observed, such as feelings, thoughts, intentions, and behaviors that have already occurred. There are a few various approaches when conducting a qualitative interview. One approach is the standardized open-ended interview, which consists of carefully worded and arranged questions. The purpose of this is to create the same setting with the same questions, asked in essentially the same words to all the respondents. This approach is used when the researcher wish to lessen the variation in the questions being asked. Further, it reduces the problem of obtaining less information from certain people and more comprehensive information from others, which would be a result of different interviews. By standardizing the open-ended interview, the data will be systematic and thorough; however, the process will reduce flexibility and spontaneity (Patton 1990).

For this thesis the standardized open-ended interview was selected because the need to ask the same kind of questions to all respondents. Thus, getting individual answers that could be easily organized for comparison with the other respondents. The interview was constructed in such way that each interview took twenty to thirty minutes to conduct.

3.3.1.2 Selection of questions

The way in which the researcher asks a question could be of great importance and may affect the answers. Becker (1998) believe that asking a "why" question could potentially get the interviewee defensive, thus rather ask "how" questions in order to get answers to "why" questions. This might be difficult to the researcher to both obtain the structure of the questions for the interview as well as not asking questions in a threatening way to the interviewee. In order to reduce threatening questions, the open-ended type of questions are

mostly used instead of “why” questions. The “why” questions are questions that the interviewee cannot elaborate on very much, hence there will be narrow answers (Becker, 1998). Not asking “why” questions but instead asking “how” was something that was taken under consideration by the authors when developing the interview questions. Consequently there were no “why” questions asked during the interviews.

When conducting an interview there are six types of questions that can be asked on any topic. The first question is about experience and behavior. These questions should answer what a person does or has done and should be, or have been, observable. The second question is about opinions and values, that is what people think, their goals and intentions, and about their decision-making. Further, the third is feeling questions. They are about emotional responses to experiences and thoughts. Next there are knowledge questions about factual information that a person possesses. The fifth question is about the senses. It answers what the five senses capture such as taste, sight, and smell. The sixth and last question concern the background and demographic. They identify characteristics and put a person in relation to others (Patton 1990).

The questions for the interview have been developed by the authors in order to get qualitative data for interpretations towards the research questions of the thesis. All six types of questions that Patton (1990) stated have been used in some form at least once in the outline of the interview questions. The interview questions, which were developed by the authors, could be found in appendix 9.1-9.2. Two types of interview questions were developed to fit with unemployed females and employed females respectively. The questions for the two groups were close to identical with the exception of the questions about the unemployment period that were deleted for the employed females’ interviews since they had no experience of unemployment. In order to develop questions that would help answering the purpose, all the questions were carefully selected. During the making of the questions, the authors had in mind the theories that the data would be analyzed with. The used questions were the ones that remained after testing a vast amount of questions and the possible answers.

In an open-ended interview there are open-ended questions, which mean that one person’s response can differ widely, compared to another in terms of information. In order to get a deeper response to a question the interviewer should use probes, which are questions such as “who”, “where”, “what”, “when”, and “how”. There is also the use of elaboration probes such as:

- Would you elaborate on that?

Any questions that will make the interviewee keep talking serves as an elaboration probe (Patton, 1990). As the interview questions were made, the outline was intentionally done with wide open-ended questions to start with. After that, probes were developed with more distinct questions that could be asked if the interviewee did not elaborate on the open-ended questions that were asked. Thus, the probes served as a complement to the broader questions. However, the probes were also open-ended questions in order to grasp the full nature of the females’ decision to enter self-employment. Further, the questions were divided into different headings in order to make the categorization of the collected data easier.

3.3.1.3 Selection of respondents

The women that have been selected for the interviews have met the criteria of being women and having been unemployed or employed when starting a new venture. In order to get in contact with these specific categories of women, the authors contacted different type of help centers for new business creation as well as walking into small stores asking if the owner met the criteria. This resulted in that 10 random women were chosen to participate in personal interviews for this study. A meeting was scheduled in which in-depth interviews were conducted. All interviews were conducted in the women's own stores where they would feel secure with the setting.

3.3.1.4 Data processing

Some of the interviewees specifically wanted to be anonymous because of particular delicate topics. Further, the researchers thought that anonymity would create better responses because the interviewee would not have to worry about what she said about sensitive subjects, thus getting more honest answers. Therefore all respondents were told that it would be an anonymous interview. No names at all were written in this thesis whether it concerned company names or personal names. The anonymity factor also called for personal interviews with only the researchers and the respondent.

The sound of the interviews were recorded with a computer, with the consent of the interviewees, to get a greater flow in the interviews than would be possible if the interviewers should write the whole interview down by hand at the time. This way nothing from the interview got missed, forgotten or interpreted wrongly by the researchers in later stages. Yin (2003) states, that there will be a much more accurate interpretation of the data if there is usage of a recording device at the interview. According to Patton (1990) a tape recorder is of great help to a researcher who is conducting an interview using a qualitative method. The tape recorder never gets unfocused or change what has been said. It also allows the interviewer to be more attentive to the respondent than if the interview was written down manually (Patton 1990). When the interview had been conducted, the whole interview was written down in its full length to be able to grasp the whole interview at once. The interviews were conducted in Swedish since both the authors and respondents talked more fluently in Swedish than in English. The interviews were then translated into English when written down. This may have caused some loss in translation but the overall picture was captured.

3.3.2 Secondary data collection

Secondary data is those data that has been collected by others for a different purpose. It may be used in a research to help answering the research questions and can be both of a quantitative as well as a qualitative nature. The secondary data could be retrieved from journals, articles, surveys, and newspapers. Further, it can help the research in that there will be a possibility to compare the primary data with the secondary data in order to triangulate the findings (Saunders et al, 2007). Secondary data has here been used to make a frame of reference and as guidance within the researched field. It has been collected through searches of articles, journals, and books on both the Internet and in the library.

3.4 Data analysis

The data analysis of the standardized open-ended interviews is easier, compared to other qualitative interview methods, because of the similarity in the different interviews and

answers that makes the organization of the data more straightforward (Patton 1990). The first step in analyzing the gathered data is to put it into categories. The categories might be obtained by the data itself or from the theoretical framework. Whichever method used, it is important that the categories are guided by the purpose and that they are well structured to make the further analysis easier (Saunders et al, 2007).

The analysis of the data for this thesis followed the analysis approach of Miles and Huberman (1994), which according to Saunders et al (2007) is suitable as an analysis technique for an inductive approach. Their approach is organized into three processes. The first step is data reduction, which is summarizing and simplifying the collected data. The reduction could be done in many different ways; two of them are by summarizing the interview and categorizing the data, to name a few. The following step is data display, which is to organize the reduced data to get a visual display in order to be able to distinguish patterns. With the help of the visual display, the analysis is guided to the third step, which is to draw conclusions. Miles and Huberman (1994) stress that their design should not be followed in an exact way but serve as a source of possible analysis techniques.

In this thesis, the first step of data reduction was already made for the empirical data part. The authors decided to only have summaries of the interviews presented instead of the whole interview. To present the whole interview would have been space consuming and many parts would have been irrelevant for the research. Further, the data was categorized in the analysis part according to the theories being used to analyze the data. The categorization of the data made it visually easier to see similarities and differences among the data from the different interviews. The comparison of the interviews resulted in “mini conclusions” for unemployed females and employed females respectively to sum-up more important matters. After that, the “mini conclusions” were compared with each other in order to find differences and similarities in motivation and incentives between unemployed and employed women when it came to the decision to become self-employed, consequently providing the main conclusions for the thesis.

3.5 Trustworthiness

A qualitative method produces a great amount of detailed information from a small sample. Because of the small sample, compared to quantitative method, the researcher does not search to generalize the study. Instead there will be a greater understanding of the particular cases and situations being studied (Patton, 1990). Further, case studies cannot be generalized to populations, and the case study is not represented by a sample as in quantitative studies (Yin, 2003). Therefore, this study had not the intention to generalize its findings to a population but rather to understand the motivation of the researched self-employed females when deciding to start a new business.

There are various aspects regarding trustworthiness. Lincoln and Guba (1985) (cited in Graneheim & Lundman 2004) state that credibility, dependability, conformability, and transferability are the criteria to take under consideration in trustworthiness. Credibility treat the focus of the research and how well the data and analysis correspond with the purpose (Polit and Hungler, 1999, cited in Graneheim & Lundman 2004). The dependability part is concerned with the change of data over time and the adjustment of the researcher's decisions through the process of analysis (Graneheim & Lundman 2004). Transferability refers to the extent that the research can be transferred to other groups (Polit and Hungler, 1999, cited in Graneheim & Lundman 2004).

There are different techniques in order to meet the criteria of trustworthiness. For credibility there should be a long contact with the phenomena to evaluate if there are sources of distortion. Further there should be triangulation using different sources and investigators (Lincoln & Guba 1985a, cited in Schwandt, Lincoln, & Guba, 2007). In this thesis there was no possibility to study the phenomena for a long time since the research intended to find out about a historical event. The research wanted to collect data in retrospect to when the event occurred in order to get the self-employed women's own experiences, something that would not be possible to study as a current event. Consequently the research had to solely rely upon what the self-employed women stated in the interview. The two researchers were both present on all the interviews as well as when the data was analyzed. This could be considered as triangulation because the data were both received and interpreted by two different researchers in order to avoid subjectivity and biased interpretations. Further, the interviews were all audio-recorded, which provided the researchers another chance to interpret what was said during the interviews. Since the study relied on the perceived reality of the interviewees there was a need to interview more than only one woman in order to minimize bias and to be able to compare events. Thus 10 self-employed women were interviewed within two categories namely women who were unemployed and women who were employed when starting their businesses. All interviewees were asked the same questions. By using the same questions there is less variation in the answers thus the answers could be compared between the interviews since the data is collected in a systematic way. It also lessens the problem of obtaining more information from some and less information from other interviewees.

In order to meet the criteria for transferability there should be thick descriptive data to describe the context, which could be used by others who wants to use the findings elsewhere (Lincoln & Guba 1985a, cited in Schwandt et al., 2007). The analysis and conclusion was based on the data that were collected through the 10 interviews. All 10 interviews were transcribed with thorough excerpts from the actual interview that describes the context in which the analysis and conclusion were developed from.

For dependability and conformability, there is a need to establish an audit trail and an external competent auditor (Lincoln & Guba 1985a, cited in Schwandt et al., 2007). In order to establish an audit trail, all references that have been used in this thesis is provided under the headline "References" to make it possible for others to trace the data. Further all the questions used in the interviews have been added in an appendix to provide readers with the information on how the interviews were conducted. In addition a thesis supervisor has frequently evaluated the research throughout the process of making this thesis.

3.6 Shortcomings and reflections

The validity of the research in a qualitative study depends to a great extent on the person doing the fieldwork. This means that the greater skill and competence the researcher possess, the better the study (Patton 1990). This was the first time the authors of this thesis conducted a qualitative approach with open-ended interviews. It was a learning experience where use of methods and theories made by others were of great help in order to conduct this thesis.

Shortcomings of interviews may be that the interview becomes biased because of deficiently constructed questions or that the interviewee answer what she thinks that the interviewer would like to hear, called reflexivity-interviewee (Yin 2003). In order to reduce reflexivity, the interviewees were only asked open-ended questions were the researchers'

implication towards a specific answer decreased. An important aspect to have in mind is that self-employed women usually possess strength and independence; otherwise they would not be self-employed. This might imply that the interviewees did not wish to please the researchers with their answers but rather speak their mind.

Further, to collect in-depth data to answer the purpose, there was a need to ask questions that could be perceived as sensitive. However, all participants were asked in advance to participate in the interview given the topic and information about anonymity and possible sensitive questions thus were approving to be asked these types of questions. Some interviewees asked again if what they said was anonymous, during the interview before answering a sensitive question, which implies that they answered honestly and felt they could be open with the anonymity in mind.

4 Empirical data

The empirical data part will in a well structured way invite the reader to take part in the results gathered through the in depth interviews conducted. The data is structured in two headlines, Unemployed and Employed, in which all the interviews are divided into cases according to the interviewee for an easy following.

4.1 Introduction to empirical data

The empirical data is structured in such a way that it should be easy for the reader to follow, hence every case is categorized according to six sub categories such as; Personality & Family, Experience, The unemployment period, The startup decision, Reactions from the surrounding, and Final questions. All the text in the empirical data is from the interviews hence the authors have not added anything from their own ideas nor made any assumptions regarding answer to questions.

Because of the sensitive nature of these interviews and in depth questions, the respondent will be held confidential. This will impact the empirical data in such a way that no information that can link back to the respondent will be published; hence details such as precise business niche will be changed towards a more common state.

4.2 Unemployed

4.2.1 Case 1

Name: interviewee 1

Age: 66

Year of starting the business: 1997

Type of business: Clothes store

Category: Personality & Family

The first case centers on a woman of age 66 owning a clothes store in Jönköping. She has worked as a secretary for 34 years before starting her own business. Her past education includes; went to 4 years of high school with the major in language. After these four years, she went to one year at the business school in Gothenburg to graduate as a secretary which in turn she had no problems finding a job. In the process of startup, she went to a start-up course, there she heard all kinds of bad things from other people starting their business, but this didn't discourage her, to the opposite, she felt that she have had it very easy for her and thought that this is meant to happen.

She has two children and a husband but when started her business, the children had already moved from home. She was 55 years old when she decided to start the business and she says herself that; "If I was 20 years younger, maybe I would have put even more energy into this, borrowed more and not been as afraid, but now the risk is higher, you don't have the same amount of time as when you are younger".

People often compliments her on how she is dressed and how she put clothes together for others and she have belief in her that she is good at clothes, she says herself that she have a genuine interest for clothes.

Category: Experience

She didn't have any experience of self-employment and running a business before she started her own. She said that maybe she haven't got a major amount of money from the business, but she have been fortunate to be able to work with her hobby and that have been worth every minute of it. To work with her hobby is what have driven her to start her own business, she said that she probably could have gotten a job and probably earned more that way, but that is still not enough to swap the joy of working with her hobby and having fun at the same time. She said; "I had a good time working as a secretary, with great co-workers, but I never regret taking this step into self-employment".

She doesn't have any complaints on her previous work places, to the opposite, only many good things to say about her great co-workers and managers. She was happy with what she worked with and felt that she belonged there. Her last employment was as a secretary in at a company for 7 years. Then the company moved and she became redundant because of the restructuring that the company made during this move. She had already felt that the moment of unemployment will arrive had thought that "if I get unemployed, then I will follow my dream and start a clothes store because that's what I'm interested in so it's almost an exaggeration".

Category: The unemployment period

In her saddest moment after being made redundant and the daughter trying to cheer her up, she felt that she couldn't stay sad anymore and that now she have her chance to do what she been wanting for a long time, to start her own clothes store. Immediately after being sent home, she started working on her business idea. She explained; "To be made redundant was of course sad, but I had this finished in my head, I will start a clothes store". It took six months for her to start the store. She herself describes it like this "I had incredible luck with everything, it's not that easy nowadays". Her unemployment lasted for 6 months, but she didn't feel like unemployed because all the work on her business idea.

Category: The startup decision

The interest of starting an own clothes store have been with her since the 70's when she had an interest of running around in clothes stores in her spare time and found that much more fun than sitting by a desk. When got the question if she would still be at the secretary job if they didn't made her redundant, she answered that she would probably still be working as a secretary, she liked the job, the co-workers and the manager and there was nothing that would make her leave by herself.

She got help from the Swedish "trygghetsrådet", which helped her with some start-up capital. They also tried to help her get a job, but she strictly said; "no, I will start my business". She also got financial aid from the Swedish "Arbetsförmedlingen", which gave her 12 months of salary in the beginning of running her business.

Category: Reactions from the surrounding

Her husband knew how much this process meant for her and he has always been supportive and has helped her with the financial part of the start-up. The daughter was also very positive and told her how strong she is for venturing into self-employment, the same

for the surrounding people. All these factors, she says, have boosted her confidence in starting the clothes store. Her goal and visions for the future were to survive in business until retirement and she is soon there, she didn't have any big plans of fame and money.

Final questions

She doesn't regret at all for starting her business, and she definitely doesn't miss working in an employment and she wouldn't consider going back to an employment after feeling how it is being self-employed. It's too much very fun to be your own boss and be able to stand and talk with costumers as long as I wish without having someone tell you to get back to work.

4.2.2 Case 2

Name: interviewee 2

Age: 59

Year of starting the business: 2007

Type of business: Clothes store

Category: Personality & Family

The second case is about a very competitive 59 year old lady who runs a clothes shop in Jönköping. She has had this store for 1½ years since her past unemployed period of one year. When she started her current store, she didn't have any children, but she had a long-distance relationship although lived alone here in Jönköping. Her past is very international and has lived in Switzerland with her Greek husband for 17 years, which she now is separated from.

Her past education includes a high school diploma with a major in business administration and also a lot of English language courses. She spoke much English and German, living abroad. A few years ago she went to a new venture course in Stockholm which thought her about the how's and why's of new venture creation.

Category: Experience

She has worked in an office with different position in different companies for most of her life, but got very tired of that same old work. She thought the last employment in Switzerland was tolerable, because she got to do much work on her own and with different languages which she thought was fun, but she still felt that she couldn't develop as she wanted and express her creativity. Because of this, she decided that she wanted to try to venture into self-employment. She had no previous experience of self-employment before starting her own business for seven years ago although her father have had a company all his life so she said that she have gotten a bit of the self-employment understanding from him.

Before starting her current store, she has had a store that she started seven years ago outside of Jönköping. After three years, she decided to move into Jönköping because of the larger portion of exposure that she would get. After 1½ year there, she closed down the business and was unemployed for one year in which she thought that she didn't get enough time to actually try in Jönköping, hence she decided to start a new cloth store and this time really try.

Category: The unemployment period

The time she was unemployed, one year, she searched different employments, but really didn't want them. The thought was that she wanted back to self-employment and tries to run a store one more time. The unemployment period felt more like a time for her to recharge her batteries to have the strength to continue with what she wanted.

The reason for starting a business at that specific time in the unemployment period was that she once again got an opportunity to, this time take over an empty place within Jönköping. It also had to do with that her unemployment founding was ending hence needed to find somehow to earn money. As she say; "I had no choice but starting my own business, it was either that, studying, which I'm too old for or going back to an ordinary employment which I didn't like".

Category: The startup decision

The most relaxing thing is to not have any manager bossing her around and tell her what to do and not to do; now she can do whatever she wants with her time. She doesn't know if she would be able to take order from a manager again after feeling the freedom of being self-employed. She states that; this freedom of self-employment and the feeling of not being able to develop within an organization play a major part in the inspiration of running her business.

She had already talked about starting her own business when living in Switzerland. Even thought that never happened she still had it in the back of her mind when moving back to Sweden. Surprisingly, she had heard from some friends that there was a woman selling her cloth store outside of Jönköping, she directly contacted the store owner and worked out a deal, buying the store from the previous owner. She describes this as; "I saw an opportunity and I took it".

She has many different business ideas, she says; "the hard thing is not to find business ideas, it's to realize them and make them economically possible". Since she was young, she has always loved clothes and in the past, she always sews her own clothes, very nice brands she says. Her friends also always said that she had good taste and many wanted her advice when going shopping for clothes. This have given her the will to work with clothes hence it felt natural to start a cloth store.

She have mostly been alone when starting the cloth stores, but had her friends to pass ideas back and forward with. She also got help from her boyfriend during the unemployment period to start the new cloth store, ha have had a business whole his life. The economical factors didn't play a major role in her self-employment as long as she could get a normal salary. But there is always still an anxiety in her, especially when she is on her own.

Category: Reactions from the surrounding

Her family has been very supportive beside her father that was a bit pessimistic, the same goes for her friends, some were optimistic and other was pessimistic. None of this discouraged her from venturing into self-employment, almost to the opposite, she wanted to prove them how successful she can become on her own.

Final questions

When she got the question of do you miss being employed, she said; "I was in the supermarket this morning, it was just when they opened and I heard the staff standing and

talking and laughing, and I thought so fun! Then I think it's boring to go and sit down in my store alone and wait for costumers to come in". She is a social person and the greatest thing she misses from an ordinary employment is the colleagues, to have someone to talk and joke with. She would consider going back to an employment only as a last resort and there is a need for money, to survive, but it's nothing she is longing for. She is not unknown to the thought of being employed again if the store doesn't go as good as she hopes. But then she says that at least she tried being self-employed and you only live one.

4.2.3 Case 3

Name: interviewee 1

Age: 61

Year of starting the business: 2007

Type of business: Shoe store

Category: Personality & Family

This third case is about a 61 year old, very social and opens lady that started together with a friend, and currently owning a shoe store for 2 years, within the Jönköping municipality. Her interests includes taking care of the family, which she spent much time doing and also home decoration.

She has an ordinary basic education with some higher levels of courses in administration, English and other work related courses that the company that she previously worked for gave her. For 6 months, she was enrolled in a course that had as a goal to help unemployed people into self-employment by new venture creation, there she learnt everything from the basic necessities to more advanced things.

Category: Experience

After the new venture creation course, she started a cleaning company, which lasted for about 6 months before it perished. She started this cleaning company because she was sick and tired of her current life position as unemployed. Whilst working on the cleaning company, she got help from a retired business man, which guided her along the way. Her brother had his own company for a while; the same could be said for many acquaintances in her surrounding, with this she said that she knows what she went into by create her own venture.

She had been at her latest employer for almost 20 years before being unemployed. There she worked within administrative duties which meant that she had a lot of contact with people in her daily work which she liked.

Category: The unemployment period

She quit her work after 20 years of employment when the company that she worked for was taken over by another organization. The main reason for quitting her previous work was that she had another view of how the company should behave compared to the new owners. Her thought was that she would have no problem to find a new employment because of her competence and past experiences.

While first being unemployed, she felt uncomfortable and a bit odd because all of her friends and family were working. When no new work reviled itself to her, she realized that she needs to do something with the extra time and signed up to courses within different subjects, which meant that she learnt different skills and meet new people. She states that she has always been one of those hard working people which helped her going through the courses. Her total unemployment period including courses and some extra work was about 4 years.

Category: The startup decision

She started her shoe store together with a friend that no longer is involved with the company. The friend that she met under her unemployment period had always wanted to start a shoe store. After the collapse of her previous business and after being unemployed for some times, the place that her friend have had some eyes on become available and her friend persuaded her to join in. The thing is that she wasn't sure about starting a shoe store because she didn't really have a great interest for shoes, but she thought that she could learn on the way hence joined in the startup. When starting the business, they were both convinced that they could handle the situation because of their jointed knowledge. They also got a lot of help from their respective spouse in which the spouses helped them both with the economical parts and being supportive.

One major point for starting the shoe shop together with her friend was that she was very tired of being unemployed an sitting and listening to the same thing over and over again. Their vision was that they will have this store until they both are going to retire. There were no vision of being rich; they only hoped that they could have an employment with an ordinary salary and somewhat flexible working hours. She still had a fear of venturing into self-employment in a situation that she weren't totally comfortable with, the shoe business is a hard business she states.

If she weren't unemployed, she says that she would never become self-employed.

Category: Reactions from the surrounding

Her whole family was very positive towards her decision of venturing into self-employment. She states that it's hard to know what people in her surrounding thought about it, but all close to her were very positive with the decision. This helped her on the way because the positive feedback made her happy and wanted to pursue the self-employment option confronted by her.

Final questions

She says that; "Sometimes I wonder what I'm doing here, in this situation, but then I compare with the life situation I would have if I still were unemployed and then being self-employed is far better". She also stated that; "I'm a very driving person, who I need to be in order to working within sales hence this current position fits me very well".

Sometimes she misses being employed, especially the social part with colleagues and the unity working for an organization brings. It's much more comfortable to be employed because of the know income every month.

Despite all this, she is relatively happy with her current situation, but she says that; "You can always do more, work more, and spend more energy, but I'm not ready to do that".

4.2.4 Case 4

Name: interviewee 4

Age: 38

Year of starting the business: 2009

Type of business: Landscape gardener

Category: Personality & Family

She has worked with a lot of different things. Some are working at a preschool and at a flower shop. She has education within special pedagogy and gardening. In her spare time she likes being in the garden even though she works with it. Her family situation when she started her business was a husband and three boys at the ages 9, 13, and 15.

Category: Experience

A lot of people in her surrounding have had their own small businesses. Her sister, father, grandfather, and uncles were all self-employed. Her most recent employment was at a garden store, which was seasonal employment. That means that that she is out of work off-season and must find another income. However, she considers that job as one of the most fun jobs she ever had.

Looking back at her employments she says that she liked working in the private sector but not in the public sector. The private sector was giving her more room for creativity, whereas in the public sector she felt more controlled and could not develop because one should not stand out in the crowd. She has never had any problems with managers, and she liked her colleagues most of the time, exceptions were when the workplace was too dominated by women and she felt that there was too much trash talk.

Category: The unemployment period

She was unemployed for about four months before she decided to start her own business. Although she was without work she did not panic. She knew that if she wanted a job she would get one.

Category: The startup decision

She had wanted to start her own business for some time and felt that she had the capacity to do it from her previous work. Even though her confidence in herself, she had to get convinced by other people to pursue self-employment. It is convenient to be employed and get a paycheck every month and she always felt that she needed just a little more experience. That is why she needed people around to persuade her to go into self-employment. Her husband and her friends were the ones who pushed her. She is not sure that she would have started her business if she were not unemployed. She says that it was that combination that placed her in a situation where she could choose and thinks that it would be hard to leave an employment.

She says that: "Working as an employee was a way to get money for someone else; if I want to make money for myself I have to do it in a different way."

However money was not the dominating factor for starting her business, but rather to be freer and not have to be loyal to someone else than herself. Problems she envisioned were

if she did not get enough work and since the work is seasonal she had to make a lot of money during the season to live off for the rest of the year.

Her visions for the business at the start up was to only be doing what she thinks are fun and let employees take care of the rest. She thinks that she will have a lot to do in the future if she does not get tired and change business completely.

Category: Reactions from the surrounding

Her family was very supporting and they were used to have her doing different things. The relatives however, questioned her decision and did not think that she knew what she was getting herself into. Especially her sister and father who both been self-employed before. Interviewee's response to them was that she would manage her business a bit better than they had.

4.2.5 Case 5

Name: interviewee 5

Age: 58

Year of starting the business: 1989

Type of business: Cloth store

Category: Personality & Family

Interviewee 5 has an education as a nurse and has worked with in healthcare for fifteen years. She complemented her education with a health administrative education, and worked as a clinic manager for the last year of her employment. When her family found an old house, which needed to be renovated, she quit her employment to focus on the house. The time of renovation took about six months and she really enjoyed it. Interior decoration has always been a passion, which were of great use when renovating the house. She always knew that she would not stay in healthcare, but to do something that involved interior decoration. At the start up of the business she had a husband and four children in their teens living at home.

Category: Experience

Interviewee 1 liked working as an employee. She liked the contact and interaction with a lot of different people as a nurse. Further there was no problem with managers. They had regular meetings where everyone could make their voices heard and as long as one did the job, there were no problems. The last year she was a manager herself. A job she found exciting with the responsibility that came with it. However, she found it more fun to work directly with sick people.

She always knew she would not be working as a nurse forever. She stated that "First I will be a nurse and then I will work with interior decoration, I have said that since I was little"

Because she had to work many evenings and weekends as a nurse, she felt that her big family was being neglected. This was one major factor for the decision to quit as a nurse.

Her only experience within the interior decoration market was her interest for colors and compositions as a hobby. She had no prior experience of running a business and had to learn everything by herself.

Category: The unemployment period

She did not feel as she was out of work for the six months she was unemployed. All her time was invested in the house renovation. The lack of income was compensated for by the joy she felt by doing what she really wanted to do, that was renovating the house.

Category: The startup decision

As she was renovating the house, she needed to buy curtains. She went in to the store, in which she now has her business, and saw an acquaintance. It turned out it was the acquaintance's wife that owned the store and she was about to sell it. Interviewee 1 was immediately interested and saw an opportunity. She told her husband that they should buy it and the next day she was at the bank, and two days later she had already taken over the store.

“I mean you cannot miss out on an opportunity like that.”

Her husband was involved with the start up, in the sense that he helped her get to the bank and helped her out in the store at weekends. He also helped with the economic part and the paperwork, which did not interest interviewee 1. The reason for starting the business was mostly for fun and not economically. She reasons that you only have one life and if handed the opportunity you should go for it. Her vision was to do a third thing in life, but has not yet come up with what that should be. Until then she will continue running her business.

She does not think that she would have started a business if she had kept her employment, and argue that it was because of the period without an employment that made her start the business.

Category: Reactions from the surrounding

Her family was very positive to the decision to start a business. As a nurse it was a lot of work at evenings and weekends, times at which she now did not have to work. Her own daughter even helped her at the store. Other people in her surrounding said “are you not afraid of starting your own business”, she however, felt that no one knows how it will turn out but you can learn through time.

4.3 Employed

4.3.1 Case 6

Name: interviewee 6

Age: 24

Year of starting the business: 2007

Type of business: Decoration store

Category: Personality & Family

The sixth case is about a 24 year old woman that together with her companion runs a home decoration store in Jönköping. Her previous employments involve working as a sales person in different stores with different niche. She currently has a half time employment at

a different job that accompanies her together with the self-employment in her own store. Her previous studies include a high school diploma with a major in business administration, however she have not any specific training in entrepreneurship.

Category: Experience

She don't have any past experience in running a business and the only one in her surrounding is her grandfather, but she states that his business have not in any way influenced her decision of starting her own new venture.

Her past employment just before starting her business was as a sales person in an international store. She really liked her past employment and thought the managers and colleagues were nice, she is a social person that likes to have people around her. The reason for quitting the previous job was that it was in conflict with what she currently is selling today but she says that if she didn't have to quit, she would probably still would be working there as an extra, beside her own business.

Category: The startup decision

Both of the business partner's partners helped in the beginning to renovate the place that they were going to have their business in. She said that she likes making jewelry and silver smithy if she has the time hence a decoration shop seemed fitting. She was never afraid of starting the business, and she kept calm and positive the whole time.

The reason for starting a store at this time in her life, she said was that; that her friend could get a place to have a store in and then she joined because the opportunity was there. None of them had thought about running a business before this opportunity confronted them, she says; "Of course, sometimes I have thought that it would be fun to have my own business, but it's nothing that have been anything that I thought I actually would pursue".

The money didn't play any role at all in the decision for venturing into self-employment, the factor of being able to work with her interest have more been the motivational factor than anything else.

They both had the hopes and dreams of becoming a major player in the niche they are doing business in. There is constantly thought about how to develop their business into something more than what it is today. They recently opened an internet shop where people can buy from home, which is one of those developed idea that she says they had from the beginning.

Category: Reactions from the surrounding

When she told her boyfriend, which currently runs his own company, he reacted very positively on her decision and supported her all the way. By the same token, the friends and family were very supportive and thought if she is going to try to be self-employed, she should do it now when you she is still young and don't have any children.

Final questions

She says that both she and her business partner are very happy with the situation they currently are in, and they have so many more ideas on how to develop further that it becomes a fun factor to see how the future turns out to be. She doesn't regret at all that she took the step into self-employment but as she explains it; "Sometimes it would feel

nice to just have an ordinary 9 to 5 job, but then I realize where I am and I don't want to trade this away at all".

4.3.2 Case 7

Name: interviewee 7

Age: 36

Year of starting the business: 2007

Type of business: Clothes store

Category: Personality & Family

The 7th case is about a woman who is 36 years old, started her own clothes store 1½ year ago, which she is currently running alone. She is a very social person and likes to travel and to meet people. She went to high school with a major in business administration. After that, she also has taken some higher degree courses within sales and buy-in. Her family when starting her business 1½ years ago included a small daughter on 1½ years and a boyfriend.

Category: Experience

She haven't had any previous businesses but she states that many people in her surrounding including her brother as well as her current boyfriend have their own business. She says that this have impacted her in a positive way in which is she now how it is to run a business and it have made her to dare taking the step into self-employment.

Since she started working at a very young age, she has been working in many different stores with different markets. Her previous employment that she had just before starting her business was in a small delicacy store where she had worked for two years. Previous work experience in cloths was two previous employments at cloth stores. In one of them she was a manager and the company paid for her to get a lot of education, which she has use for even today as a self-employeee.

She didn't really like being employed, to be one in the crowd. She felt that her position in her work life was just stuck. She couldn't get outflow for her creativity and the responsibility that she felt that she could handle. She states that this was something that counted in inside the reasoning of starting her own business; she wanted to have the responsibility and be creative, really to evolve as a person.

Category: The startup decision

To start her own business has always been in her mind, on and off depending on the life situation. Just before starting her cloth store, she was on maternity leave and felt that she had the time to structure the business idea, get contacts, and talk with people about her idea. After she had structured her idea, she quit the current job to be able to focus on her own store. She started the business alone but she had her boyfriend who was very supportive all the way.

The reason for choosing to start a cloth store was that she felt that this is what she is good at, she know clothes. She says "There have always been an interest of clothes; you have to have an interest to be able to work with it".

The first few years are very tough she said but she counted that in before venturing into self-employment. It was definitely not an economical decision to start her own business, she explains. It was because she wanted to feel good with herself and working with something she liked. Her visions for the future when opening this store was that she wanted to have the store and hoped it worked out, but now she want so much more and it's only time and money that holding her back.

Category: Reactions from the surrounding

Her boyfriend was very supportive and told her to do what she wants and what she is good at. Her parents on the other hand were not as supportive from the beginning, but have got much support as the times passed by.

Final questions

She never regrets starting the store, even if it can be tough sometimes. She says that the store has become a part of her life and it must be to be able to have time for it. The flexibility of an employment is gone and everything falls on you. She only misses employment when it's time for salary and the flexibility. She can think of going back to an employment in the future but at this time, she enjoys being self-employed too much. She is very happy with her current life position.

4.3.3 Case 8

Name: interviewee 8

Age: 39

Year of starting the business: 2006

Type of business: Decoration store

Category: Personality & Family

She enjoys spending time with her family, but other than that it is mostly her business that is taking up her time. Her education is within wood and she has 90 university points within the subject. When she started her business she had a husband and three children at the ages 4, 14, and 16.

Category: Experience

Prior experience within self-employment was her husband's business, and her sister was self-employed as well. She had no prior experience within her market, other than as a hobby. However, she had worked in stores before and enjoyed the customer contact. This was one reason why she started her business, to have a more social job.

She has worked as a salesperson for ten years before she started her business. The sales job was mostly by phone and a lot of paperwork with no direct contact with the customers. She liked being employed but considers herself as a workaholic, which almost broke her down. As employed she worked well with her managers and felt that her opinion mattered, however at the end she brought too much workload upon herself and if she pointed that out she did not get response from her managers. The company, which she worked for, gave her 18 months of education and a new position afterwards, so she felt as she could develop within the company.

Category: The startup decision

She felt that she wanted to work with something she enjoyed, and after 10 years she had enough at her employment consisting of the telephone and paperwork. She had a dream to start her own store for years. At the time she felt that she had to move on and talked with her husband who supported a decision to start her own business and pushed her into it. Other people that helped her were her sister and a close friend who was both employed by interviewee 8, at the beginning of the start up, and supported her.

Interviewee 8 quit her employment to start her business. She decided to start her own business because she thought that it would be fun and that she would feel better. When it comes to the financial part, she is happy with break-even.

Category: Reactions from the surrounding

Her husband and children were very positive towards her decision to go into self-employment. Others in her surrounding were positive as well, at least what she heard. The only one who was worried was her mother. Her mother could not understand how an almost 40 year old woman could quit her secure employment that she had for many years to start her own business.

4.3.4 Case 9

Name: interviewee 9

Age: 54

Year of starting the business: 2009

Type of business: Trinket store

Category: Personality & Family

She started to work immediately after ninth grade at an office, and worked there her whole life until she decided to resign. She is interested in handcraft and that is something she enjoy doing in her spare time. At the starting point of her business she had a husband and two boys who had moved out.

Category: Experience

Her husband had his own business in which she handled the bookkeeping. Bookkeeping was also her job when she was employed. She liked being employed throughout the years, until a new manager came into the picture. Interviewee 9 was a person who was mostly by herself. This in combination with the new manager who could not address problems made her feel bullied at her workplace. She had no experience within her current market with trinket. Everything was brand new.

Category: The startup decision

Because of the situation at her workplace she began to search for ways out. She started to search for other employments, but what she really wanted was to have her own business. Along with the job search she also searched on websites where businesses were for sale and there she found her current business. The first time she looked at the store it felt instantly right.

She says that if she would have gotten an employment instead, she had probably started the new employment and stayed there. It was whatever came first, an employment or a business opportunity. The business opportunity came first and she got the opportunity to work in the store to see if it was something she wanted to do, and she thought that it definitely was. The economic aspect did play a role because she needed an income, but the main reason was that it seemed really fun.

Category: Reactions from the surrounding

Her husband and her boys supported her to 100 percent when she decided to start her own business and that made her feel secure. Others in her surrounding were also very supportive and said that she was very brave. She felt that all reactions were only positive, which was good for her ego and self-image.

4.3.5 Case 10

Name: interviewee 10

Age: 31

Year of starting the business: 2007

Type of business: Decoration & chocolate store

Category: Personality & Family

At the start up she had a husband and two children, ages 8 and 4. She studied some courses in how to start a new business including business administration, law, and English. Interviewee 10, originate from Lebanon but has lived almost her entire life in Sweden. She has worked as a salesclerk, in a grocery store and at a café. Many people in her surrounding have their own business, mostly restaurants and cafés. She likes making things with her hands so that it becomes unique and nothing you can buy in every store.

Category: Experience

Her business does not only sell decorations and chocolate, but they also assist at weddings. She had experience from wedding planning from helping friends and relatives before she started her business and thought that it would be a good idea to offer her experience to others as well. Her most recent employment was at a café where her job was to decorate weddings and baptisms. She feels that being employed was easier in some way. As an employee you do not have to worry about the result of the business and you get your paycheck every month, but it is not independent, which was the reason she started her own business.

Category: The startup decision

What drove her into self-employment was the feeling of being independent. She did not like to have a manager telling her what to do. The thought of starting her own business had been there for a couple of years before she started. What held her back was that she had very small children that needed to be looked after. She had to wait until they got a bit older. To make it easier she got her sister-in-law as a partner, so they could support each other and cover for the other if they needed to stay home with a sick child.

When the decision was made she went to a business help center to get help and support. After that she went to the bank that was a bit reluctant at first, but when she got support from a company who worked with the bank for new businesses, the bank approved. Her visions for the company were to expand her product line and get better contact with companies she has to buy from.

Category: Reactions from the surrounding

Her husband did not want her to go into self-employment. He thought that it would be safer with an employment because of their children and mortgage on their house and car. Her parents were not happy either and thought that she would neglect her children. Her response was that it is important to pursue your dream and to do something for yourself. Friends, however, thought that she was brave and they were positive towards her decision.

5 Analysis

The analysis part will implement the theory part together with the empirical data, to in a focused way answer the research questions together with the main purpose.

5.1 Introduction to analysis

The analysis has been constructed in such way that it should be easy to follow. It has been divided in two parts, unemployed and employed, with a main conclusion of each part. The cases have been analyzed and structured according to the theoretical factors that influenced the females to enter self-employment. This have then been structured with sub headlines that correspond to the theory used under both the major headlines of unemployed and employed.

5.2 Unemployed

5.2.1 Push factors

Traumatized by previous experience

The company in which Interviewee 1 worked for, and was happy in, made her redundant and also did not ask her to join in the reorganization, hence there is a push towards self-employment. According to Brockhaus and Horwittz (2004), she could have been traumatized into believing that there is no other workplace for her. When “trygghetsrådet” tried to help her to get an employment, she refused them and said that she really wanted to start her own business. This could have been an echo from an underlying trauma as of her redundancy in which she would not trust any new employer, hence choose self-employment as a last resort.

During Interviewee 2's unemployment period she said that she had no choice but to start her own business. The other options were no alternatives because of her prior experience with employment. She did not want to get back to being an employee, nor studying, which she felt too old for doing. She was searching for work, but did not want any of them because of the bad feeling she got from an employment. This is correlated with Brockhaus and Horwittz's (2004) theory in that a person in a bad workplace becomes scarred and traumatized for future employment.

Interviewee 4 stated that if she wanted a job, she could always get one, but she did not. This is consistent with Brockhaus and Horwittz's (2004) theory, in which the person becomes traumatized by past employments and therefore do not want to go back to an ordinary employment. This is consistent with a previously dissatisfactory work place in which there is a belief that most of the workplaces are the same.

Dissatisfactory experience

Interviewee 2's past experiences of employment have not been the greatest. She somewhat liked the previous jobs but grew tired of doing the same thing over and over again. This makes a person feel dissatisfied with a workplace and looking for other options, in her case it was venturing into self-employment. These factors are consistent with entrepreneurial push according to Orhan and Scott (2001).

Stuck in the same routines

Interviewee 4 thought that the gardening work she had before being unemployed was really fun. But because of the seasonal business that this type of work brings with it, there is an unemployed period attached to it. She did not like the previous work she had before the gardening employment, which could be why she did not get an ordinary employment instead of being unemployed. She did not like the previous employments in some cases because she felt that she could not develop as she wanted; there were no room for her own thinking. This is consistent with what Orhan and Scott (2001) says about being stuck in the same routines, hence it becomes a push factor into self-employment.

Development issues

Interviewee 2 states that she could not develop the way she wanted within the previous organizations that she was working for. This contributed to her reason for starting up her business, which according to both Orhan and Scott (2001), and Hughes (2003) could be a possible push factor into self-employment. Orhan and Scott (2001) also states that taking orders from managers could also lead to a push towards the direction of self-employment which is valid in this case.

In Interviewee 3's last employment, which lasted for 20 years, she felt that she could develop as she wanted and she liked her job. This could be seen as if there were very little push factors involved at that time in her life. After her company had been taken over by another organization, she felt that it was not managed properly. She did not share the new company's view and consequently she quit because they would not listen to her views on the matter. This is consistent with Cooper and Dunkelberg (1987) theory of an entrepreneurial push situation in which the employee and the company does not share the same values.

Lack of creativity

Interviewee 4's experience of working as an employee has not always let her be as creative as she would like. This would be a push factor according to Brockhaus and Horwitz (2004) because she was not happy with the situation and thought that she would get room for her creativity in her own business.

Wrong position

Interviewee 5 stated that she liked her previous work and taking care of sick people. She also stated that she liked the managers and co-workers. Both these things indicate that she was not pushed into self-employment because of the work environment that she had. However she said that her position as a manager did not fit her very well because she liked taking care of the sick, hence according to Orhan and Scott (2001) and Hughes (2003), this could be a push into self-employment.

Unemployment

Interviewee 1 wanted to start her own business for a few years. However it was not until factors that she had no control over put her in a situation where she felt that an opportunity came up. She says herself that without the redundancy, she would never leave her safe employment to venture into self-employment. This statement shows the impact that the negative push had on her.

Interviewee 3 was not satisfied with her situation as unemployed, hence started her own business. She said that she would never consider self-employment if she currently still had an ordinary employment. She was very tired of being unemployed and never finding an employment, she went to the same useless courses and she was stuck in a bad life situation. This is according to Solymossy (1997) a major factor of entrepreneurial push. This is also backed up by her statement, “Sometimes I wonder what I am doing here, in this situation, but then I compare with the life situation I would have if I still were unemployed and then being self-employed is far better” (Interviewee 3, personal communication, 2009-04-23). This takes away the possibility of an entrepreneurial pull before her unemployment situation according to the pull factors stated in the theory. The dissatisfaction definitely relates to a push factor where she did not feel as she was at the right place and that feeling was negative. This could have been a starting factor in which she saw self-employment as an option.

Interviewee 4 also stated that she would not have started her own business if she had an ordinary employment. Interviewee 5 argues that she actually went into self-employment because of her unemployment situation. This according to Solymossy (1997) is a clear example of an entrepreneurial push. These statements show a true possible push factor, in which unemployment plays a major role in the decision of self-employment (Solymossy, 1997).

5.2.2 Pull factors

Thoughts of new venture creation

Because of Interviewee 1’s long lasting interest in clothes and the thought of starting her own clothing store, which have been in her mind since the 70’s, there is a very positive pull into self-employment. She already had in her mind that; “if I get unemployed, then I will follow my dream and start a clothing store because that is what I am interested in so it is almost an exaggeration” (Interviewee 1, personal communication, 2009-04-23), which indicated a latent entrepreneurial spirit in which would indicate a pull towards self-employment.

Interviewee 2 had already for some time now had the thought of new venture creation in her mind, these business ideas were however not a clothing store at that time. She states herself that, “I saw an opportunity and I took it” (Interviewee 2, personal communication, 2009-04-21). The interest in clothes would probably increase her feelings towards the business idea.

Interviewee 5 had a clear plan before becoming a nurse, “First I will be a nurse and then I will work with interior decoration, I have said that since I was little” (Interviewee 5, personal communication, 2009-04-20). This indicates that she already had a business idea ready; she only did not know when to put it in action. These statements from interviewee 1, interviewee 2 and interviewee 5, are connected with an entrepreneurial pull towards self-employment according to Shapero and Sokol (1982), Amit and Muller (1995), and Solymossy (1997).

Opportunity

Interviewee 5’s decision to start the business however was more or less a coincident. When the opportunity was presented to her, she instantly took it. She says herself, “I mean you cannot miss out on an opportunity like that” (Interviewee 5, personal communication,

2009-04-20). This is consistent with the entrepreneurial pull theory set forth by Shapero and Sokol (1982), in which they state that the business idea could come by an accident. Together with what Amit and Muller (1995) and Solymossy (1997) say, in which she only need to have belief in the business idea to pursue self-employment. Both these theories are coherent with entrepreneurial pull.

Belief in self-employment

Before starting her current store, interviewee 2 had experience of self-employment in another store she created. This however did not go as planned and she shut it down. However she felt that she never got the chance to prove herself, which means that she had a strong belief in her business idea, consistent with a pull factor according to Amit and Muller (1995) and Solymossy (1997).

Challenge

Interviewee 2 said that she wanted to prove the negative people in her surrounding wrong by becoming successful with her own business. This is considered a pull factor, because she looks at it as a challenge to be self-employed, according to Hughes (2003).

Rewards and freedom

The vision that Interviewee 4 had at the decision was to only do what she thought was fun and to have other people to do the rest. This is a pull factor as well and could be related to rewards and freedom (Amit & Muller, 1995), (Solymossy, 1997).

Creativity

Interviewee 4 seems like a person that cannot stay at the same place and do the same thing for a longer period. This brings forth the theory of Malon (1998) in which the creativity of the person is let free in a self-employment situation, hence the person become attracted and pulled into self-employment.

Interviewee 5 did not feel like being unemployed and she really did not care about money or getting another work as long as she did what she liked. This could be a start of entrepreneurial pull because of the creative satisfaction reached by the freedom according to Malon (1998).

Business idea

Interviewee 4 had a business idea in which she were confident about, she stated, “Working as an employee was a way to get money for someone else. If I want to make money for myself I have to do it in a different way” (Interviewee 4, personal communication, 2009-04-20). This is consistent with the entrepreneurial pull theory set forth by Amit and Muller (1995) and Solymossy (1997). There is a connection to the freedom that she longed for as an employee, this according to Malon (1998) is a pull factor that attracts people into self-employment. Since Interviewee 4’s unemployment period was not negative, but rather positive she had time to think about the business idea. This is a pull factor because it was all about the positive business idea rather than being pushed from a bad situation Solymossy, 1997.

Interviewee 3’s current business idea came from her close friend that she started her business with; hence she had no thought of this at all before starting it. At first she was a bit reluctant but ultimately she decided to join her friend. The business idea was her

friend's and she was asked to join. This is consistent with the entrepreneurial pull put forward by Shapero and Sokol (1982). She was also enough convinced by the business idea that she decided to join which Amit and Muller (1995) Solymossy (1997) states is another sign of entrepreneurial pull.

Because of Interviewee 1's redundancy, she started working on her business idea that she already had in her mind and really believed in. This is coherent with what both Amit and Muller (1995), and Solymossy (1997) says about that the person need to have enough fate in the business idea, then they become pulled into it. She states that; I had an incredible luck with everything; it is not that easy nowadays (Interviewee 3, personal communication, 2009-04-23), this could have made her even stronger in her belief of her business idea because of the optimistic feeling that she gained in the startup phase.

5.2.3 Environmental factors

First environmental factor

Only two of the five interviewed unemployed females had previous close interaction with being self-employed. Interviewee 2's father has been running his own business for all his life and she said that he had made an impact on her with this. This is clearly consistent with the first environmental factor put forward by Orhan and Sctott (2001). By having his own business all his life, the business had to have been going good, at least not bad. This would have made a positive impact on Interviewee 2 because she saw that it is possible to run a business and also make a living from it. It could also be that her father acted as a role model within entrepreneurship as stated by Orhan and Sctott (2001) second environmental statement.

Many people in Interviewee 4's surrounding have had or still have their own business. This includes her sister, father, grandfather, and uncles who were all self-employed before Interviewee 4 took the decision of her own to venture into self-employment. This is consistent with the environmental factors put forward by Orhan and Scott (2001). They state that the surrounding of self-employees make the female understand the decision of self-employment. Both Interviewee 4's sister and her father previously had their own business. They were not very supportive in her decision to start her own business. Orhan and Scott's (2001) theory of environmental factors that impact the decision of self-employment states that, the business of people in her immediate surrounding will impact the female's perspective of self-employment. Interviewee 4 then stated that she has seen how they managed their business and she will make a better job than both her sister and father did. This has certainly also impacted her decision to enter self-employment.

Second environmental factor

The role of a mentor can only be seen at the interview with Interviewee 3. Because of Interviewee 3's past experience of running a business, she already knew some of the things that were ahead of her when starting her second business. She had a mentor that she worked closely with and that had the adequate experience that was needed when running a business. Orhan and Scott (2001), states that the introduction of a mentor in the females start-up phase is clearly an environmental factor. This plays a role in the decision for the women to become self-employed. Orhan and Scott (2001) also state that being surrounded by business owners in her immediate surrounding is also an environmental factor that reflects the possibility of self-employment. In this case, she stated that her brother had also had his own company and the same could be said for many acquaintances around her.

Third environmental factor

All of the interviewed unemployed females had some help from a spouse or boyfriend at the time of startup. Interviewee 1's husband helped her a lot and was a great support when she decided to venture into self-employment. This put this case in the third category of the environmental factors proposed by Orhan and Scott (2001), which states that having a spouse who is supportive and helping positively affect the choice of the woman to enter self-employment.

Interviewee 2's current boyfriend at the startup time probably had the knowhow to help her into self-employment because he has been working within his own business for all his life; hence she saw the freedom that came with it. The part of a partner to the female entrepreneur is stated by Orhan and Sctott (2001) as an environmental factor that attracts the woman into self-employment.

Interviewee 3's spouse also helped her, not only with positive feedback but also the knowhow of the financial part of a business. She states that he was a great help and this is consistent with the third environmental factor proposed by Orhan and Scott (2001) in which they state a partner or a spouse can greatly positively impact the woman's decision to enter self-employment.

Interviewee 4's husband was very supportive and even helped convince her into self-employment. According to the environmental factors this is the third category where a spouse is very supportive of the decision to start a new business Orhan and Sctott (2001).

Interviewee 5's husband was very much involved in the decision and helped her out in the beginning, showing much support. This according to Orhan and Scott's (2001) environmental factors would help her in a positive manner in her decision making of whether to create her own business or not.

Positive influence

There can also be seen some positive influences from the outer surrounding of the females interaction with people. The people in Interviewee 1's surrounding have been very supportive and she even states herself that this helped her in the decision of starting her own business.

Because of the major positive impact, which Interviewee 3's surrounding had on her; she enjoyed the possibility of being self-employed. She stated that this positive feedback boosted her morale and helped her in the decision to venture into self-employment with her friend when confronted with the option.

Interviewee 4 had been thinking of her own business for some time, and she felt that she were capable of venturing into self-employment. However she did not want to take the risk because it was comfortable with the monthly income that an ordinary employment brought. She got a positive feeling from her surrounding which made her dare taking the step into self-employment.

In Interviewee 5's decision of venturing into self-employment, she got very positive feedback from her family and it continued through her surrounding in which people supported her. This could also have been a factor that played a major role in the decision to venture into self-employment, or not.

5.2.4 Financial factors

The Financials

There is a need to take the financial position of the person into account when talking about new venture creation (Gilad & Levine, 1986; Solymossy, 1997).

Interviewee 1 states that the economical factors did not play any role in her decision of entering self-employment, the reward were for herself as a person, being able to work with what she enjoyed. According to Storey (1991) there is a bigger chance to venture into self-employment because of monetary reward; however Interviewee 1 states that she never had any plans of getting rich on her business hence the monetary reward did not play a major part in the decision of running her own business. Despite this, both Gilad and Levine (1986), and Solymossy (1997), states that there is still a need for the consideration of the economical factors involved in the decision of starting a business. In this case, Interviewee 1 was unemployed and got funding from "arbetsförmedlingen" to start her own business which could have made her extra eager to start the business. This unemployment money could have been sufficient in the decision of enter self-employment which is proposed by Storey (1991).

Interviewee 2 states that her unemployment funding was going towards an end and felt no choice but to enter self-employment again. This could be concluded as Storey (1991) states in which if the possible monetary rewards is bigger, then there is a higher chance to get pulled into self-employment. Here she had to choose between no money or more than that, in which she chose the second option.

Interviewee 3 states that there was no vision of becoming rich in her decision of self-employment, however she wanted the business to financially sustain her until she retired. This statement is more align with Storey's (1991) theory in which he states that there need to be a sufficient monetary reward to take the decision to enter self-employment.

Interviewee 4 stated that the financial factors did not play any role in her decision to start her own business but rather the freedom. This is an opposite factor towards the theory set forth by Gilad and Levine (1986) and Solymossy (1997) in which they state that the economical factors plays a major role in the decision of venturing into self-employment.

In case 5 and the interview with Interviewee 5, there can be clearly seen that the financial situation did not matter at all, as long as she could work with what she wanted. This then goes against the theory that Gilad and Levine (1986), and Solymossy (1997) put forth.

5.2.5 Granger's occupational types

Refugee

Interviewee 3 did not have any idea at the point of quitting her job that she would end up as self-employed, because she was thinking that she would get another job easily which means that she did not think of self-employment at that time. Her view on her current situation tells that she is a refugee because she got pushed into her situation as unemployed.

Missionary

When it comes to Granger's occupational types, Interviewee 2 is a missionary. Friends who thought that she was really talented when it came to clothes have pulled her into self-

employment and she saw an opportunity to gain more independence, which are all criteria for missionaries. Even though she misses some aspects of being employed, she does not want to go back. Being self-employed is a way of life for her and she is positively pulled towards being self-employed. This in turn is another evidence for her being a missionary.

When it comes to Granger's occupational types, Interviewee 4 does not fit perfectly in any category. However, the most fitting category is missionaries in her case. Even though she did not quit her employment to start her own business, she was confident that she could get an employment if she wanted. Instead she pursued self-employment, which is almost as if she turned down an employment, because she could get one according to herself. She had both positive pull factors and negative push factors influencing her in her decision. She had thought about being self-employed and knew that if she started her own business she would have the capacity to manage it well.

Missionary - Tradeoff

From early on, interviewee 5 had her mind set on doing something different than her employment. She always knew that she would do something with interior decoration because of the passion she had for it. Since she always knew she would start her own business she may be considered a missionary as she always had her mind set on self-employment (Granger et al., 1995). With a big family and a house to take care of, choosing your own hours to work is an easy way to make time both for the family and work. Interviewee 5 worked as a nurse, both evenings and weekends which made her not give the attention to her family that she wanted to give, hence a reason for her to venture into self-employment. This is consistent with the tradeoff type from Granger's occupational types.

Converts

Because Interviewee 1 was made redundant because of economical factors and company restructure, she did not exactly know what to do. This fits with the refugee type within Grangers occupational types. Later, when she started her business, she started to really enjoy it. Taking into account that she was made redundant and now she would never consider going back to an employment, this would then put her in the category of converts in Granger's occupational types.

5.2.6 Important aspects of unemployed females

Push factors

To be able to develop within the company is quite important, however three of five women stated that they could not develop as they wanted within the organization they were working for. Because of these push factors, three of five women were traumatized of their past employment, hence did not see a new ordinary employment as an option to unemployment. There is a clear consistency with being unemployed and entering self-employment. Four out of five women show factors of unemployment push towards self-employment. This together with trauma makes the only choice left to be self-employed. Other push factors that showed themselves were; disagreement with management; did not share the same values as the company, had the wrong position, and also not being able to let the creativity flow.

Pull factors

The women's business ideas came from different ways. Two of them had been thinking about their own business for a while and were looking for different business ideas to pursue. Two other women stumbled upon their business ideas by accident and then saw the opportunity that presented itself; hence they took it. Only one of the five women got the business idea from a friend that presented it for her. The non-monetary rewards from venturing into self-employment were very important for two women. These non-monetary rewards included freedom and to let the creativity set loose. Only one of the females, who ventured into self-employment, did it because of the challenge that it presented.

Environmental factors

All five women had either a spouse or a partner at the time of startup. Some of these already had their own business and some did not. The important thing is that they were all very positive and supportive in the female's decision to enter self-employment. They also helped their partner in the startup phase of the business in the ways they could. Three of the five women had also come in contact with businesses and self-employment within their own family. Some of these businesses were still active but some were not. However, these businesses impacted on the women's decision of venturing into self-employment. There was also a connection to a specific role model in two of the five cases. These role models gave a positive impact on the female's decision of entering self-employment.

Financial factors

None of the female entrepreneurs stated that they thought they would be rich from their decision of entering into self-employment. Even four of the five women stated that money was not at all a factor that played a role in their self-employment decision; however two of them stated that they at least thought of getting an ordinary salary every month. There were one female in which money played a major part in her decision of entering self-employment. This was because there were no other way of getting money to be able to support herself.

Granger's occupational types

Amongst the five women interviewed, there were two who started off as refugees. However later on, one changed her view of self-employment hence she is classified as being a convert. The rest is in a state of being the missionary or reluctant missionary type. This is because the push and pull factors involved in their decision of entering self-employment. One of these missionaries could also be seen as being half tradeoff. This is because she wanted to balance her life with family, which is why she chose to be self-employed to have that possibility.

Other factors

There is also a clear connection to the surrounding people's opinion on the female's idea of entering self-employment. The positivity has in some cases made the women to dare taking the step into self-employment that would not exist without this positivity.

5.3 Employed

5.3.1 Push factors

Traumatized by previous experience

Interviewee 9 has a reluctance of finding a new work place which is consistent with the trauma that the push effects can give according to Brockhaus and Horwittz (2004). They state that a previous bad work place with push factors in effect will traumatize the person into believing that no other workplace is suitable, hence self-employment is the only option.

Lack of creativity

Interviewee 7 did not like having an employment and working with an ordinary job. She is a very social, open and creative person and by not getting outflow for all the creativity and her own thinking, there were no reason for her to stay at a work that did not appreciate her. She says that she felt stuck and did not develop the way she wanted. This is consistent with a push factor according to both Orhan and Scott (2001) and Hughes (2003) in which she got pushed into self-employment to be able to release her creativity.

Work situation

Interviewee 8 has worked with in sales for 10 years at her previous employment. The sale was mostly done by phone so she rarely met face to face with the actual costumer. She is a social person who loves the contact with the costumers. This is one reason for her business idea of creating and managing her store. These factors are consistent with what Orhan and Scott (2001), and Hughes (2003) says about being pushed into self-employment because of the current work situation.

Not being heard

Interviewee 8 worked well with the management in the beginning, but later felt that her voice was not heard. In the end she became tired of working very hard without getting anything back. This meant that she felt that her point of view did not matter, hence shows consistency with a push factor according to Orhan and Scott (2001).

Management

Interviewee 9 has been working within the economics department in companies her whole life and in her last employment she did the bookkeeping. She is a quite self-dependent person and likes to work by herself. She liked her co-workers at her previous work as well as the managers. Then there was a change in the management that she did not like. She even felt bullied and realized that she wanted to change her situation. The change came about as she found a business opportunity and quit her employment. This is consistent with the entrepreneurial push that Orhan and Scott (2001) propose in which dissatisfaction with management can push a person into self-employment.

Interviewee 10 thinks that having an ordinary employment is much easier and safer than being self-employed, however if you want to take responsibility it is quite hard to get in an employment. She stated that she is a very self-dependent woman and she does not like to have managers and other people telling her what to do. This is why she did not like her past employments because she did not have enough freedom. This is very consistent with

the entrepreneurial push proposed by Orhan and Scott (2001) in which dissatisfaction with managers tend to push the employee towards self-employment.

5.3.2 Pull factors

Thoughts of new venture creation

Interviewee 7 states that having an own business have always been somewhat in her mind, this shows upon a latent entrepreneurial activity. According to Amit and Muller (1995), and Solymossy (1997), the way in which a person is drawn towards self-employment through business startup is a proof of entrepreneurial pull towards self-employment. They also state that she has to believe in the business idea strong enough to actually take the step into self-employment. Her statement could prove this, “there have always been an interest in clothes, you have to have an interest to be able to work with it” (Interviewee 7, personal communication, 2009-04-29).

Interviewee 10 has been thinking about starting her own business for a few years but did not have the chance because of small children. This means that she have been thinking of self-employment, which according to Amit and Muller (1995), and Solymossy (1997) shows proof of entrepreneurial pull.

Opportunity

The reason that interviewee 6 started the business at that specific time in her life was that her friend could get a place to have a store in. She says; Of course, sometimes I have thought that it would be fun to have my own business, but it is nothing that has been anything that I thought I actually would pursue (Interviewee 6, personal communication, 2009-04-28). She saw this opening as an opportunity and together with her friend ventured into self-employment. This is according to Shapero and Sokol (1982) a matter about entrepreneurial pull in which a business idea by chance presented itself to her. Then according to Amit and Muller (1995), and Solymossy (1997) her belief in the business idea was so great that she committed to it through an entrepreneurial pull. Interviewee 6’s hobby and interest in the items they would be selling affected the start up decision and motivated her. Hence it is considered a positive pull factor according to Storey (1991).

The idea of owning a trinket store just came to Interviewee 9 by accident. She did not have in mind from the beginning to open a trinket store because she had no previous experience of that. Shapero and Sokol (1982), states that a business idea can come from anywhere and even as an accident. As long as she has fate in it, according to Amit and Muller (1995), and Solymossy (1997), there will be a positive pull towards self-employment. Since Interviewee 9 bought the store she had the opportunity to look at it and evaluate if running it was something she wanted to do. She said that it felt instantly right and in combination with her interest of handcraft she decided that it would be a good decision to buy the store. Because of the opportunity to have a look at the store, evaluate it, and according to her perception thought it was a valuable business idea it was a pull factor that pulled her into buying the store, Solymossy (1997).

Interviewee 10 had experience in assisting at weddings as a hobby for her friends and family and saw an opportunity to offer her knowledge to others as well. This focus on the business idea is a pull factor because the business idea attracted her in a positive way according to the pull theory Solymossy (1997).

Belief in self-employment

Interviewee 8 has always been a very social person who enjoys contact with other people. This resulted in that she wanted to have a social job and consequently had to make it through her own business. This then developed over time as she had her past employment. This is a beginning of a business and having a business idea in which she believes in. This is consistent with the theory put forth by Amit and Muller (1995), and Solymossy (1997) who states that having a business idea that the person believes in, pulls the person into self-employment. She also saw this as a reward, which is also consistent with Amit and Muller (1995), and Solymossy's (1997) pull factors.

Challenge

Interviewee 6's aspirations for the future are to grow and develop within their niche. This shows that she like the challenge of being self-employed and the challenge of trying to make a business grow. Enjoying challenge is a pull factor according to Hughes (2003).

Rewards and freedom

Interviewee 7 wanted the freedom that self-employment brings and to let her creativity free. This according to Malon (1998) shows the effects of entrepreneurial-pull.

Interviewee 10 says that she is a very self-dependent woman and a major factor of pursuing self-employment was that she thought that she would be totally independent that way. That was really important for her and worked as a pull factor in order to be free and independent in her work, which relates to what Malon (1998), states as a pull factor.

5.3.3 Environmental

First environmental factor

Interviewee 6 has some people in her surrounding that had or currently owns their own business. One of those people is her grandfather that has owned his own business, but she states that his business has not influenced her to start her own business. However, in some level this could still have been in her mind because of the environmental theory put forth by Orhan and Scott (2001). This would then have acted as a base on which she would understand what self-employment is about. The other one is her boyfriend, which has supported her in her decision of entering self-employment and helped her out in the beginning. This is then consistent with the third environmental factor from Orhan and Scott (2001), in which they state that the partner's expertise can support the woman's decision of entering self-employment.

Interviewee 7 has a lot of people in her surrounding that have their own businesses and she says that it has affected her in a positive way. Her brother owns his own company. She states that this has given her some insight in the business of being self-employed. According to herself, this has given her some strength in venturing into self-employment. This seems to fit in one of the environmental factors developed by Orhan and Scott (2001) in which they state that a business in a close surrounding will impact the choice of entering self-employment.

Both Interviewee 8's sister and her husband had or still have their own business. From here she has got in contact with running a business and being self-employed. According to

Orhan and Scott (2001), this could have impacted her positively in such a way that she saw self-employment as an option to regular employment.

Interviewee 9's husband owns and runs his own business where Interviewee 9 kept the bookkeeping. This has enabled her to experience the self-employment of her husband in a very close perspective. Since she had a big part in her husband's business she knew that she would manage to have a business herself. This according to the environmental factors proposed by Orhan and Scott (2001) would make a positive impact on her decision of entering self-employment, provided that her husband's business did not perform badly. This could also be another of the environmental factors in which Orhan and Scott (2001) proposes that a husband or boyfriend's know how and skills make a positive impact on her choice of self-employment.

Many people in Interviewee 10's surrounding own their own business. This could have made an impact on her decision of entering self-employment according to one of Orhan and Scott's (2001) environmental factors. These close businesses could have impacted her decision of entering self-employment in a positive way if the surrounding businesses went well. Further, it enabled her to see how it was to be self-employed and she obviously felt that the advantages were greater than the disadvantages.

Third environmental factor

Both Interviewee 6's boyfriend and her family were very supportive in her decision of entering self-employment and stated that if she is going to try self-employment, it should be now when she is still young and do not have any children. This has played a positive role in her decision of starting her business.

Interviewee 7's boyfriend also owns his own business, which she states have also impacted her in a positive manner to enter self-employment. He was also very positive to her decision to enter self-employment which probably helped her start her business. According to Orhan and Scott's (2001) third environmental factor, a woman's decision of entering self-employment will greatly increase with a spouse or boyfriend with the skills and know how to support her.

Interviewee 8's husband has his own business and has had it for some time. She also consulted him with the idea of her entering self-employment and he supported her fully in that decision. Orhan and Scott (2001) states that there is an environmental influence of self-employment with a supportive husband who have the knowledge and knowhow of running a business and being self-employed rather than employed. There is also a consistency with the third environmental factor put forth by Orhan and Scott (2001). This is because interviewee 8 hired her sister, who previously owned her own business, to come and work for her. This would bring the know-how of self-employment into Interviewee 8's future business.

Positive influence

People in Interviewee 9's surrounding were very positive in her decision and supported her. This made a great impact on her decision to enter self-employment.

5.3.4 Financial factors

The Financials

Interviewee 6, states that the money was not of any interest when she decided to venture into self-employment. This is the opposite from Gilad and Levine (1986), and Solymossy's (1997) theory in which they state the importance of the financials in a decision of entering self-employment.

Gilad and Levine (1986), and Solymossy (1997) state that economical factors play a huge role in the decision of entering self-employment. Interviewee 7 however, stated that it was not a financial decision to enter self-employment and she did not have any thoughts about becoming rich. Instead she wanted to feel good with herself and work with what made her happy. However according to Storey (1991), it had to be at least a satisfactory level of income in her decision of entering self-employment.

Interviewee 8's decision to enter self-employment was not financial, in which she states that having fun was more important. Gilad and Levine (1986), and Solymossy (1997) states that the economical factors play a major part in the decision for entering self-employment, which cannot be seen in this case. However, there is consistency with what Storey (1991) says, in which the monetary reward needs to be at least satisfactory for self-employment to occur.

The economical aspects of interviewee 9's decision of entering self-employment was not very big as long as there were enough money involved for her to have a salary. To enter self-employment, the monetary reward needs to be sufficient for the person states Storey (1991). Here is a clear connection towards that statement.

5.3.5 Granger's occupational types

Missionary

When it comes to Interviewee 6's occupational type she is a missionary. She quit her job to start her own business for positive pull factors such as being able to be free, be challenged and to be creative.

Since Interviewee 7 quit her job to become self-employed she is considered a missionary according to Granger's occupational types. However she was not pulled into self-employment by positive factors but rather pushed into it by negative experiences in previous employments. This is then classified as reluctant missionaries according to Malon (1998).

Interviewee 9 did not have any clue that she wanted to venture into self-employment before the shift in the management. However, the negative push factor she experienced in her employment made her perceive an opportunity for a better situation as self-employed. Hence it could be said that the shift towards self-employment was a factor of reluctant missionaries within Grangers occupational types according to Malon (1998).

Interviewee 10 is a missionary according to Granger's occupational types. Because she quit her employment to start her business and did not want to do anything else even though some in her family were reluctant to her decision. She also wanted to gain independence in her life and had positive associations with being self-employed.

Missionary – Tradeoff

Interviewee 8 likes spending time with the family and has three children. This could be a factor of wanting to get a more flexible work to be able to balance her work with the family. According to Grangers occupational types, this is consistent with the tradeoff group. However, there is also consistency with the missionary type of Granger's occupational types. She quit her employment to start her own business because she had a positive pull towards being self-employed.

5.3.6 Important aspects of employed females

Push factors

The management plays a key role in the decision for employed women to leave their employment to seek satisfaction through self-employment instead. Three of the five women were pushed into self-employment because of the current management that they had. This could be such things as not getting their voice heard or different aspects of how the decisions in the company should be done. Another fairly big factor was that the women could not develop as they wanted. They felt that they were stuck at the same place without any chance of showing what they actually could do. One other female stated that the work position was wrong for her even if that position actually were a management position. There was also one who became traumatized by the previous work hence the possibility of her entering the labor market is fairly slim. There were only one female who did not show any indication of being pushed into self-employment.

Pull factors

Most of the interviewed women stated that their business idea came from themselves whilst one of them got it from her friend. Some had been thinking about creating a business for a while, whilst others saw an opportunity that presented itself in which they took. One important pull factor were the freedom that self-employment gives. They stated that with this freedom came a challenge that needed to be overcome. This was how they could develop by themselves hence the pull from these factors played a major role for these women to enter self-employment.

Environmental factors

All the interviewed women that had an employment when starting their business were in fact already familiar with being self-employed. They all had someone in their family that were running or had been running a business on their own. This impacts the females into understanding the reasoning for being self-employed and the responsibility that comes with it. Also four of the five interviewed women had a husband or boyfriend that had the knowledge and know-how to be able to help her in the startup phase. This greatly increases the chance of venturing into self-employment. However none of them had a role model that they stated were inspiration for their business creation.

Financial factors

Most of the women stated that money was not a factor for deciding to enter self-employment. There were no thought of becoming rich on their business; one of them just stated that she wanted a reasonable salary. Instead of the money factor, it was more of having fun and being able to work with what they liked. They wanted to feel good with themselves from the work that they did.

Granger's occupational types

Amongst the females that had an employment before venturing into self-employment two were pulled towards self-employment hence became categorized as the missionary type. Two other females were showed to be reluctant missionaries because of the push towards self-employment that were consistent with them. The last one however showed proof of both being the missionary and the tradeoff type because of the consistency with the pull factors. This woman showed consistency with the tradeoff group in which she knowingly traded security for flexibility.

Other factors

There was a consistency for some of the women in which surrounding peoples' opinion mattered quite much. This factor positively helped the women to take the decision to enter self-employment.

5.4 Cross sectional analysis

There are both some differences and similarities between the motivation for unemployed women and employed women to enter self-employment. The motivation consists of both primary and surrounding factors which impact their choice for new venture creation. These differences and similarities need to be considered and compared in order to retrieve valuable information for answering the main purpose of this thesis.

Differences

Whilst the unemployment was the biggest factor to enter self-employment for unemployed women, the employed women were more pulled by the freedom that self-employment brings. This factor cannot be seen amongst the employed women because they never were in that situation.

From the previous employments, most of the unemployed females had been traumatized hence did not see employment as an option. This factor could not be seen amongst the employed females.

The employed females did not have any other of Granger's occupational types than missionaries and reluctant missionaries whilst the unemployed females had traces of being refugees, missionaries, reluctant missionaries and converts.

All the unemployed females and four out of five employed females showed proof of being pushed in some way or another. However, one employed female did not show any tendency of push factors.

Similarities

Neither of the unemployed and employed female entrepreneurs said that they could develop as they wanted in their previous work hence they were pushed towards self-employment where they could develop as they wanted.

All but one interviewed female, had men supporting their decision of self-employment, either with the knowledge and know-how or just by support.

All of the employed females were familiar with self-employment through a family business, this is not seen by the unemployed females where a few did not have any previous contact.

It could also be seen that surrounding people's opinion played a rather important role for some women to enter self-employment independently if they were employed or unemployed.

Both unemployed and employed females showed a disagreement with the management at their previous employment, working as a push factor.

The business idea came about in different ways within the categories for both employed and unemployed. There were ideas that the female had thought about for a while, ideas from accidents, and ideas from friends in both the unemployed and the employed categories.

None of the ten interviewees had the goal of becoming rich when they decided to start their own business. Almost everyone stated that money was not a factor; however some said that they would like to be able to get a reasonable salary.

5.5 Proposed self-employment model

To summarize the important factors that made both unemployed and employed females to enter self-employment, two models have been created in which all the factors are shown. These factors are also numerated according to the importance seen amongst the female entrepreneurs in the analysis, with 1 being the most important and higher number means less importance. There was a need to create two models in which figure 2 shows the findings for unemployed females and figure 3 shows the findings for employed females because of the many different aspects shown. These constructed models should not be generalized throughout the whole populations without further research. This is because the factors of females venturing into self-employment could be dependent on the female's different environments, backgrounds and knowledge.

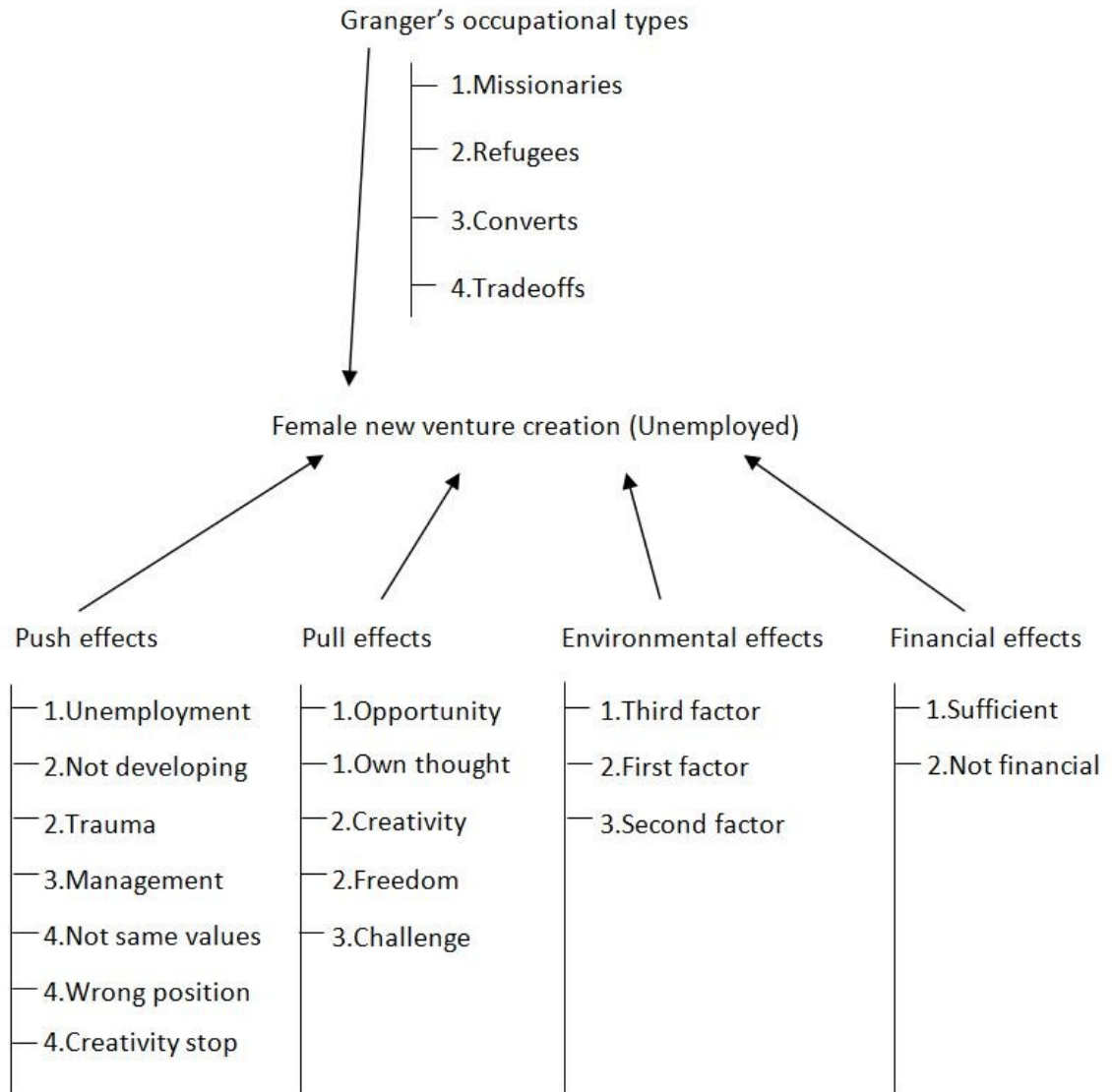


Figure 2 Important findings for unemployed females to enter self-employment

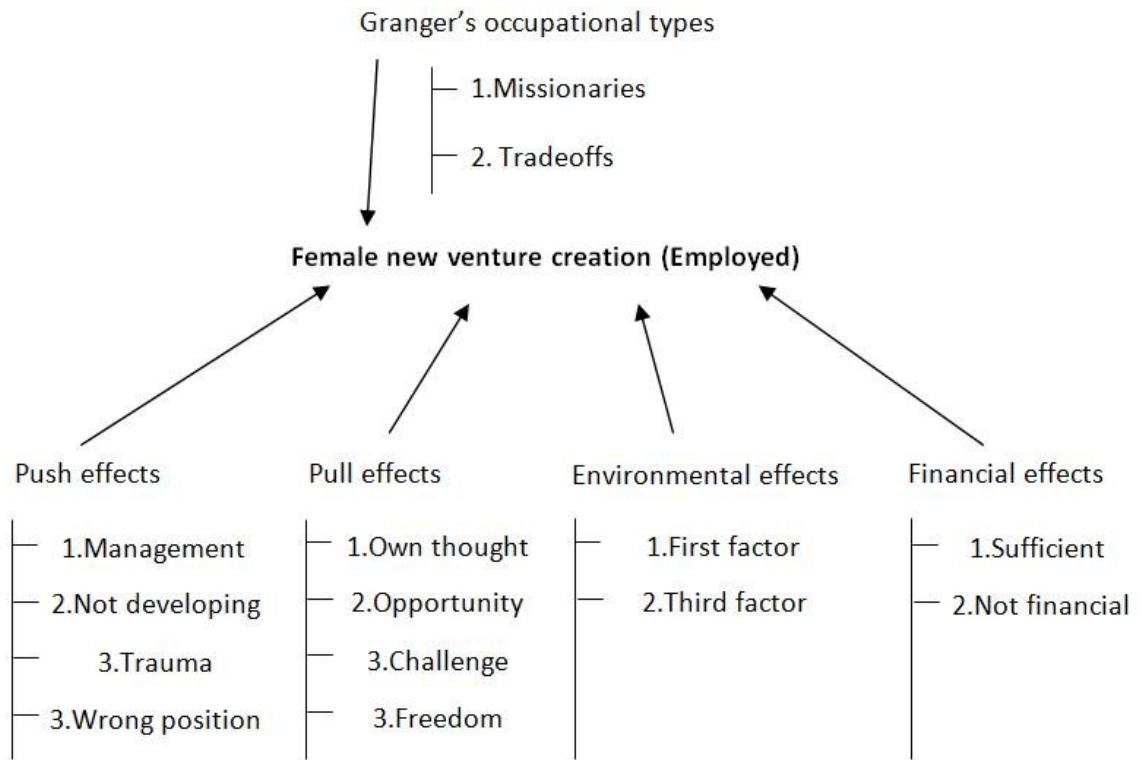


Figure 3 Important findings for employed females to enter self-employment

6 Conclusion

The conclusion will describe, step by step according to the research question the result gathered in the empirical findings and the analysis. This will then end with answering the final purpose and give a clear statement which will be developed with the help of the answered research questions.

What do women think about being employed?

There exist very diverse feelings from being employed. Some like the safety that it brings whilst others dislike the possible obstacle for their creativity and freedom. In this paper, there is a two way research of both unemployed and employed females, however both research ends up in the understanding of previous employment and its importance for females to enter self-employment. The employed female entrepreneurs show a more neutral feeling toward being employed. Unemployed females shows more a negative feeling towards their past employments through their trauma that they bring with them and the subconscious belief that no other employment is satisfactory.

How do women think about being unemployed?

Being unemployed are only encountered in this paper within the context of previously unemployed females. Hence there is no possibility to compare these results with the previously employed people. There is a clear tendency of reluctance towards unemployment amongst all the interviewed unemployed females, which is consistent with what Hughes, 2003 understanding of the previous research done within this field.

How does the financial aspect being considered before entering self-employment?

In the analysis of both the previously unemployed and employed women, there is a lack of empirical evidence supporting the previous statements about financial rewards playing a major factor in the decision to enter self-employment. The unemployed females do not have as much income to lose by venturing into self-employment whilst the employed females had a secure income before leaving their position. Even though this is true for all the women interviewed, only one answered that the possibility of a monetary reward played a role in their decision of starting their business. The statements of Storey (1991) could then be proved to be more correct because some of the women answered that they want to be able to take out an ordinary salary from their business.

In which way do the surrounding people affect the female's choice to enter self-employment?

People in a woman's surrounding can, with distinction, impact a woman's decision to enter self-employment. The support or opposition that the woman gathers throughout their family and close surrounding will be thought of by the female before entering self-employment. There is a consistency with the male support that the woman gets from either a husband or a boyfriend throughout all the interviewees and their decision to enter self-employment. They also share their knowledge with the newly become entrepreneur in which the help usually gives the woman the feeling of doing the right thing.

What are the previous experiences of self-employment and new venture creation?

The previous knowledge of the understanding of being self-employed, owning and creating a business will indeed help females to enter self-employment, especially from leaving a

previous employment for new venture creation. Almost all of the employed females had previous experience of self-employment and the responsibility that comes with it, whilst the unemployed females did not have as much experience before taking the decision of entering self-employment. This could then be a factor that made the employed females understand the responsible of self-employment; hence they can securely leave a safe workplace.

Emotional support

As can be seen throughout both the empirical data and the analysis, there is a previous not estimated factor that shows to be a part of the females' decision to enter self-employment. This factor is according to Allen (2000) an emotional support. Allen (2000), and Andersson and Miller (2003) suggests that decision of entering self-employment or any other type of labor market step could be highly influenced by the social-network in the future entrepreneurs surrounding. The influences would come in shape of the verbal communication towards the future entrepreneur in the decision making process. This does not only include the close family but also friends, people in the surrounding, loan givers, and more. In the interviews, there is shown that many of the unemployed females got positive support of their decision of entering self-employment and they also stated that this emotional support helped them to dare taking the step of creating their own business. This emotional support is less showing amongst the employed females but still exists in some cases.

The purpose of this thesis is to find and compare the motivational factors for unemployed and employed women to take the decision of venturing into self-employment.

The most visible factor amongst the unemployed females was the actual unemployment that motivated them for new venture creation. Whilst among the employed females, the disagreement with the current management and not being able to develop in combination with an entrepreneurial opportunity motivated the employed females to enter self-employment. Other factors that played some sort of role in both the unemployed and employed females new venture decision was the factors included within the environmental effects. Contrary to the common beliefs and previous research, the possibility of a great monetary reward of new venture creation did not show itself within these interviewed females; instead, the freedom and having fun were a more important factor. In this thesis, the authors can conclude that there exist many, both different and similar factors for females to decide to enter self-employment and become an entrepreneur.

7 Further discussion

This part will explain some further understandings that have come out from the analysis and conclusion of this thesis. It will also give some suggestions of further research that could be conducted in the future.

7.1 Need for push amongst employed females?

One interesting and unexpected finding was that one of the employed females did not have any push factors when going into self-employment. This could be a flaw in the research, but it could also be that push factors do not have to be present when it comes to employed women that starts their own business. According to Brockhaus and Horwittz (2004) push factors are negative factors that influence a person's decision. In this specific case there were no negative factors involved, only positive ones, when she made her decision. It would be interesting to research this matter further to understand if it is possible to completely change the way of living, as when moving into self-employment, without having any push factors influencing the decision. If so, is it only relevant to employed females or could it be the same for unemployed females?

7.2 A decision making model

As can be seen, there exists a complex system of aspect that needs to be considered before entering self-employment. This decision making process for women is not an easy task, independent on the factor of previous employment or unemployment.

Because of the complex matter of female decision making, a model have been developed to show the decision making process of female entrepreneurs with the help from the empirical data collected for this thesis. This model (Figure 4) shows in conjunction with the previous theories discussed, an in depth understanding of the choice that the future female entrepreneurs have in front of them. These factors have been seen in the analysis of the empirical data hence the validity of the model has been represented by these interviewed women. The model is also valid independently whether the female entrepreneur left her employment for self-employment or entered self-employment from an unemployment.

The starting point is the latent entrepreneurial ability which lies hidden in people, beneath the obvious surface (Solymossy, 1997). The direct influences such as the push and pull factors work towards the actual decision to enter self-employment. These factors can work both independent and in conjunction of each other. They are also called direct influences because without these factors, there will be no actual step into self-employment, which can be seen in the analysis of this thesis.

In the decision making process of females, there also exists something called indirect influences. These variables alone will not make the female enter self-employment however they can be a final weight for the actual decision. In this paper, there are suggestions of two indirect influences, emotional support, which unexpectedly showed up in the analysis, and environmental factors, which both could work independent or in conjunction of each other.

After the actual decision of entering self-employment, there is a valuation possibility of Granger's occupational types which shows the background of the female's decision. This also could give some suggestion if the female is possible staying within the self-

employment sector or emerge back to an ordinary employment or unemployment, which in turn the female will end up in the starting point of latent entrepreneurial activity.

This proposed model is very flexible, hence it can be developed further by inserting more dependent and independent variables. These variables can be gained through further research in the area of female self-employment decision making process. The authors suggest further testing of the female decision making model in different environments in order to strengthen its validity. Also doing a quantitative study with the help from the model would give more feedback of its presence.

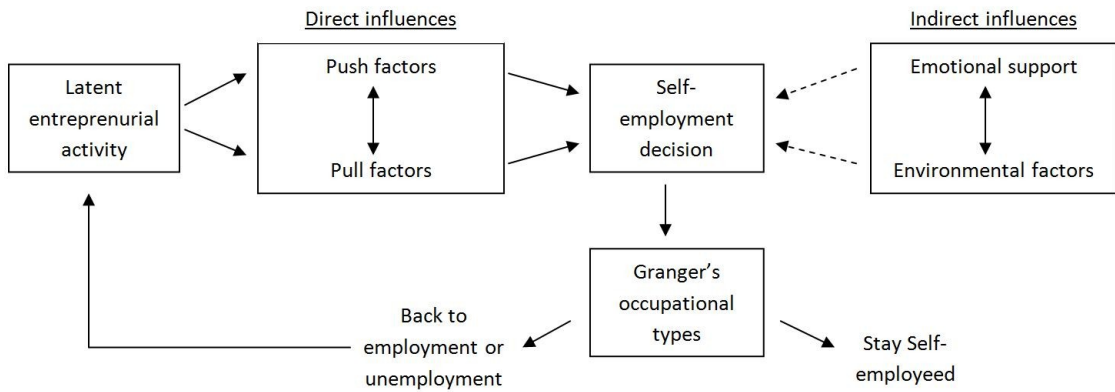


Figure 4 the decision making process of female self-employment

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8.1 Literature

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8.2 Figures

Figure1

ITPS, (2008). *Newly-started enterprises in Sweden 2006 and 2007*. Vol.S2008:006 (Translated from Swedish).

9 Appendix

9.1 Interview questions - Unemployed

Remember, all questions should relate back to before the business started

Category: Personality

Q: Describe yourself as a person when you started your business.

Probes:

What are your hobbies and interests?

What education do you have?

Q: Family situation:

Probes:

Have anyone in your immediate surrounding had their own business?

Category: Experience

Q: What were your prior experiences of self-employment?

Q: What is your prior work experience just before getting unemployed?

Probes:

How did you feel being an employee?

How did you feel about your colleagues?

How did you feel about your Manager?

How did you like your work assignments?

How did you like your position in the company?

How did you like the organization?

Did you share the company's values?

Did you develop within the organization as you wanted? (Glass ceiling)

What was the reason leaving your employment?

Q: What experience did you have within your current market?

Category: The unemployment period

Q: Tell us about your time as unemployed.

Probes:

How long were you unemployed before you decided to start your own business?

What made you start the business at that specific time?

How did you feel about being unemployed?

How did you think other people thought about your unemployed?

Category: The start up decision

Q: Tell us about the decision to start your own business.

Probes:

Who else was involved?

How did they contribute to your decision of starting your business?
(Financially, advice)

What made you start your own business? (Economical, social aspects)

How come you did not apply for a job instead?

How did the business idea come about?

What kinds of analyses were made before start up? (Financial, market)

What did it look like?

What problems did you expect at the startup period?

What problems did you expect in the future?

Q: What motivated you to start your own business?

Q: What visions did you have for the company?

Vision for yourself?

Q: Do you think you would pursue self-employment if you weren't unemployed? (Relates back to being pushed or not)

Category: Reactions from the surrounding

Q: How did your family react on your decision to start your own business?

Q: How did others in your surrounding react on your decision to start your own business?

Final questions

Q: Are you satisfied with your current situation? (Relates back to push and pull satisfaction)

Q: Do you miss being employed? (Relates back to refugees)

Age (To see similarities and differences between ages):

Year of starting the business:

How many employees?

9.2 Interview questions - Employed

Remember, all questions should relate back to before the business started

Category: Personality

Q: Describe yourself as a person when you started your business.

Probes:

What are your hobbies and interests?

What education do you have?

Q: Family situation:

Probes:

Have anyone in your immediate surrounding had their own business?

Category: Experience

Q: What were your prior experiences of self-employment?

Q: What is your prior work experience just before getting unemployed?

Probes:

How did you feel being an employee?

How did you feel about your colleagues?

How did you feel about your Manager?

How did you like your work assignments?

How did you like your position in the company?

How did you like the organization?

Did you share the company's values?

Did you develop within the organization as you wanted? (Glass ceiling)

What was the reason leaving your employment?

How long were you employed before you decided to start your own business?

Q: What experience did you have within your current market?

Category: The start up decision

Q: Tell us about the decision to start your own business.

Probes:

What made you start the business at that specific time?

Who else was involved?

How did they contribute to your decision of starting your business?
(Financially, advice)

What made you start your own business? (Economical, social aspects)

How come you didn't change work place to get a change instead of starting a business?

How did the business idea come about?

What kinds of analyses were made before start up? (Financial, market)

What did it look like?

What problems did you expect at the startup period?

What problems did you expect in the future?

Q: What motivated you to start your own business?

Q: What visions did you have for the company?

Vision for yourself?

Category: Reactions from the surrounding

Q: How did your family react on your decision to start your own business?

Q: How did others in your surrounding react on your decision to start your own business?

Final questions

Q: Are you satisfied with your current situation? (Relates back to push and pull satisfaction)

Q: Do you miss being employed? (Relates back to refugees)

Age (To see similarities and differences between ages):

Year of starting the business:

How many employees?