



FOCUS GROUPS REPORT

FOCUS GROUP 8 March 2010

Women entrepreneurs attending:

- S. C., owner of an herbalist's shop
- C. D. C., accountant
- I. G., owner of a supermarket
- A. G., owner of an underwear clothing store
- C. I., manufacturer of costume jewelry and jewelry
- R. S., owner of an herbalist's shop
- F. Z., owner of a laundry

Focus group managers:

- Carla Fiorio, conductor
- Debora Ferrero, minutes reporter

Auditors:

- Nicoletta Bertolone Jones, Director of International Programmes of Women's Business Development Agency
- Marina Buratti, member of Women Entrepreneurship Committee, Biella

After a brief presentation of the project "Imagining Growth" and explanation of which objective is to be achieved through this focus group, the meeting kicks off with a bit of knowledge of participants: each woman briefly presents herself describing what is her business and the path that led her to become an entrepreneur. Immediately the desire to tell and share their experience is evident. The meeting is video taped and women are conscious of it.

Regarding the first argument, the **enterprise culture**, participants agree that entrepreneurship is something that you have inside and that at some point in life appears, pushing to prefer driving your own business rather than being an employee. While acknowledging in principle that the corporate culture may be transferred by education and training agencies, in their experiences women were all driven by an inward movement.

"To be an entrepreneur, you need luck and talent, something in the DNA" **C. D. C.** says. **I. G.** adds: "My parents were already entrepreneurs and perhaps this has influenced my work concept. When I was an employee, I had a tendency to take more responsibility for what my role would entail, so I chose to open my own business." **C. I.** stresses that in her case there was "a precedent in the family because both my father and my mother had small self-employment. Corporate culture? I followed my personal stimulus because anyone can give you the mainspring, especially to prepare you for all the knowledge that a company requires."

Satisfying personal inclination is therefore indicated as the main motivation to start a business, problems arise when it comes to addressing all the procedures for shifting this predisposition to reality. "For me it all started from inside" **A. G.** says "but being alone has been an obstacle course, made of mistakes and achievements." "For me it has been important to find someone who believed in me" **F. Z.** adds "I had my idea, my project, but I

had to struggle hard to get support. I finally found a professional organization, the CNA (a craftsmen representative association), which saw in my business plan some potential and gave me confidence, and that's what allowed me to realize my dream."

These statements allow the debate to move on to the second topic in the lineup, the **start-up** and related issues. Participants are encouraged to discuss the fact that women are less likely than men to open their activities and about motivations behind this attitude. The almost unanimous chorus that rises in response indicates the family as a first obstacle: men haven't the commitment to care for children and the elderly, so they are free to undertake new initiatives. This links directly to two problems: firstly, there is a widespread cultural attitude, particularly evident in Italy, which reserve to women the responsibility for raising children and care for older relatives and does not take them into account for other areas; on the other hand, there is a lack of family support services that help men and women to overcome this division. Added to that, there is also a lack of ability of women to network, to share problems, experiences and expertise with the objective of better overcoming difficulties, although women have a greater propensity to collaboration than men entrepreneurs, more sensitive on "competition."

"There is more pressure on women" **F. Z.** says "because people are convinced that the family is all a matter of wives." "The lower propensity for entrepreneurship among women" **R. S.** affirms "is a cultural bloc: women have less confidence in their own ability because they think that their only way of doing business is the family, as if they were genetically denied for any other type of activity." Evidence shows that reality is the opposite and none of the women participants to the focus group would go back merely to housewife job. "By working and following the family" **A. G.** says "there is balance, there is satisfaction on both counts." "And being engaged in work has a positive effect on children" **F. Z.** concludes "because they learn to see women with a positive and active role in society."

With regard to business start-up support, participants complained scarced information and too much bureaucracy; aids in overcoming these obstacles come from professional associations and professionals (accountants, lawyers, etc.), while institutions are seen as distant and uncooperative.

The third argument, the **enterprise growth**, lets the cultural factor emerge again as discriminating in limiting the expansion of women-owned businesses compared to male-run ones. "Men risk more than women, they are bolder in this respect" **C. D. C.** highlights "women analyze all aspects, they have more qualms than men." "The failure of a woman" **R. S.** says "is perceived as much more serious than a man, that's why before we expand our company, we use extreme caution." "Much depends on what education a person receives" it's **S. C.**'s opinion "if sexes are treated equally, a woman can get good as a man, it is an intelligence matter."

Regarding the latter argument, **access to finance**, there isn't a complete agreement of views about an assumed discrimination by banks towards women entrepreneurs. Rather than discrimination, it seems there is a bias related to women's ability to do business and their reliability. It's true, however, that it's up to women to demonstrate, facing financial institutions, they are not and they don't feel inferior. "You must have the right attitude," it's **I. G.**'s suggestion "if you have confidence in yourself and you don't show any sense of inferiority, you can get what you need." "Mistakes are waiting to happen everywhere," **F. Z.** says "but banks do not understand that it is also thanks to some 'mistakes' that the company can grow, otherwise you will not learn anything." "It is important to communicate that there is substance behind the project" **C. D. C.** added "and to be professional with everyone, banks, institutions and customers. This is the reason why targeted training would be useful in this regard." "Or a reference point" **C. I.** adds "that accompanies the new women entrepreneurs from the start and along the course of its business, achieving the right balance between support and freedom."

FOCUS GROUP 18 March 2010

Women entrepreneurs attending:

- S. A., shareholder of a consulting business, translation and cultural mediation company
- G. B., owner of a pharmacy

- S. B., owner of an events organization agency
- L. B., proprietor of a beauty and hairdressing center
- I. C., wedding planner
- F. D., owner of a hotel
- M. C. R., wines producer
- N. R., owner of two supermarkets
- P. S., owner of a supermarket

Focus group managers:

- Carla Fiorio, conductor
- Debora Ferrero, minutes reporter

Auditors:

- Nicoletta Bertolone Jones, Director of International Programmes of Women's Business Development Agency
- Cinzia Gremmo, president r of Women Entrepreneurship Commettee, Biella
- Paola Polastri, member of Women Entrepreneurship Commettee, Biella

After a brief presentation of the project "Imagining Growth" and explanation of the focus group aim, the meeting kicks off with a bit of knowledge of participants: each woman tells briefly what is her business and the path that has conduct her to become an entrepreneur. The panel is more diverse than the earlier focus groups but even in this case a particular invitation to participants to speak isn't necessary, because they seem very grateful for the opportunity to communicate their stories.

Entrepreneurial culture is the first topic addressed. Participants discuss if push for entrepreneurship is inherent personal nature or if it could somehow be induced. In some cases the first opinion prevails, others support the second one. "To start my own business I had an inside push" says **L. B.**, which echoes **I. C.** explaining that her company was an idea embraced in many years, and over time she "finally realized that it was feasible." The experience of **M. C. R.** as an entrepreneur is more related to the case: "My mother was widowed and had to deal with family and work, so from a young age I learned the art of working hard." "The basis of any work, self-employed or not" the opinion of **N. R.** "is that there must be the desire to do, without which nothing is concluded. In my case, I realized that living in the shadow of my boss tightened me and I became an entrepreneur to have my space." "I never felt the need to open my own business," **S. A.** says "but I found it necessary to do so and the working environment, that I like a lot, helped me to take this step."

The **enterprise opening phase** is crucial. The first step is to gather enough courage to take the road of entrepreneurship and to not succumb to the many problems that facing this choice entails. In particular, participants reveal two large difficulty knots: funding and staff. Having funds to start a new business is essential but banks are very strict in granting loans; rather than a bias towards women reliability compared with men, there is a lack of confidence in general in the territory, a sort of Calvinism pushed to excess in Biella. Workforce is critical for business success, for work organization and customer care, as well as the trust relationship to delegate tasks.

"To open my own pharmacy" **G. B.** tells "I asked for fundings and Biella banks created a never ending list of problems, asking for very cumbersome guarantees. Finally, I succeeded in obtaining funds through a specialized institution that is in another Italian region." "Given the traditional distrust of banks operating in Biella" **M. C. R.** says "if I had to start from scratch, I would have never made it." "Our luck" **N. R.** and **P. S.** affirms "is that the supermarket chain for which we opened our sales point, financially supports new openings, otherwise it would take an enormous amount of capital that, we are aware, would have been really difficult to obtain from the credit world."

The issue of manpower and management introduces the topic of maintenance and **growth of the company**, because obviously not all work can be done by the employer.

"Customer care is key," **L. B.** says "and the staff must be all on the same wavelength to maintain the same level of quality." "You have to accept individual personalities," **G. B.** states "and possibly to exploit, although maintaining a steady hand on the general organization of work."

To expand their businesses, participants highlight the difficulty of reconciling work and family life, complain assistance from institutions and also the lack of true class consciousness, and then of solidarity between women.

"Had I been a man," **L. B.** exclaims defiantly "I would have done much more for my company. In my case, the fact of being a mother is the cause that has limited the growth of my business because I put passion in raising my children." "Business and family mean double work," **N. R.** says "and I feel incomplete because, in both cases, I can't reach goals that I set at my best." "Sometimes growth is limited because some people become entrepreneurs by accident" **S. A.** explains "in times of crisis many choose the entrepreneurship way because they lack other employment opportunities, they try but then they fail or are unable to go beyond a certain level."

"There are many aspects that you need to know to grow the company" **S. B.** and **G. B.** claim "but there is no real support, including training, in this phase. There are professionals that offer this type of advice but they are very expensive, whereas it would take stronger action from institutions and professional associations."

The issue of **funding** has already been addressed earlier but it was resumed and participants agree in not detecting a different attitude on gender by banks. Even at this juncture, however, a greater assistance from professional associations in practical application for fundings would be needed, as well as to launch joint initiatives to facilitate access to credit and to disseminate informations about opportunities supporting business growth.