

Investigating Gender Inequality and Entrepreneurship Within the Irish Hair
and Beauty Sector.

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by

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Abstract

Purpose: By investigating gender and entrepreneurship within the Irish hair and beauty sector, it gives insight into the factors and that contribute to gender inequality in entrepreneurship.

Design/methodology/approach: Semi-structured interviews were carried out and qualitative methods were used to analyse the data.

Findings: Gender perceptions can have a negative impact on the perceptions of women as entrepreneurs. Gender seems to have role in entrepreneurial motivations. Gender does not appear to be a barrier to accessing finance. Non-financial supports are equally important to female entrepreneurs as financial supports.

Research limitations/implications: The experiences of the small sample size of participants may not be an accurate representation of the experiences of the hair and beauty industry as a whole.

Practical implications: Results from the study highlight that gender bias is not a factor in the financing of female entrepreneurs. However, there appears to be an underlying bias in the eligibility criteria for certain entrepreneurial support programmes and schemes, which exclude female entrepreneurs from the hair and beauty sector from applying for these programmes. Recommendations for changes to these criteria can be found in-text.

Originality/value: This may be the first study to examine gender inequality and entrepreneurship within the Irish hair and beauty sector.

Keywords: gender, gender inequality, gender bias, gender perceptions, gender beliefs, financing, entrepreneurship, hairdressing, microfinance.

Submission of Thesis and Dissertation

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Appendix B: Consent Form Template.

List of Abbreviations

CSF - Competitive Start Fund

ESE – Entrepreneurial Self Efficacy

GEM – Global Entrepreneurship Monitor

HABIC – Hair and Beauty Industry Confederation

IHF – Irish Hair Federation

NACE – Nomenclature of Economic Activities

Chapter 1: Introduction

With the rise of the #MeToo movement and the introduction of gender pay gap reporting in the United Kingdom (Schell,2018), there has been an increasing focus on gender inequality within organisations, particularly in relation to the gender pay gap. As gender pay gap reporting only applies to companies and employees within organisations, it would be interesting to investigate whether a similar gender imbalance exists in funding opportunities for entrepreneurs. Previous research on entrepreneurship suggests that there is an underlying gender inequality between male and female entrepreneurial pursuits. This gender imbalance is attributed to a number of factors such as, the ‘institutional environment’ of the particular country, ‘gender stereotypes’, the ‘entrepreneurs characteristics’, motivations, business strategies, skills’ and the ‘business-family relationship’ (Cabrera and Mauricio, 2017, p.33). Institutional factors, such as religious beliefs (Seguino,2011) and traditional patriarchal cultures within in society (Naidu and Chand, 2017) are found to contribute to overall gender inequality within society. This appears to be reflected in the small amount of entrepreneurship research on Irish entrepreneurship, as Laure Humbert and Drew (2010) find that the gender inequalities within the private sector are also reflected in entrepreneurship and have a negative impact on the numbers of women pursuing entrepreneurship as a potential career.

However, the gender gap in Irish entrepreneurship has narrowed in recent years, with Ireland ranked as the fifth highest country in Europe for female entrepreneurship (Fitzsimons and Gorman, 2019). The following study will examine if this growth in female entrepreneurship is a result of the waning influence of the Catholic church and growing secularisation of Irish society (Elkink *et al.*, 2020) and the global reach of the current social and political gender equality movements, such as the MeToo and Time’s Up movements. One of the main goals of this study is to investigate the impact this move towards gender equality in entrepreneurship has on the funding of female entrepreneurial efforts in the female dominated hairdressing sector.

Gender perceptions and gender status beliefs also have an impact on the perception of women as entrepreneurs. As entrepreneurship is more commonly associated with male characteristics and as a masculine activity (Thébaud, 2015). This study will investigate if these gender status beliefs impact female entrepreneurs in a female dominated field.

This research will fill an existing gap in the literature on gender and entrepreneurship, as there is very little previous research on gender and entrepreneurship in an Irish context. The researcher was not able to find any previous research on entrepreneurship in the Irish hairdressing sector, despite the size and economic profitability of the hair and beauty industry in Ireland. According to Power (2020, p.4) there are '9,286 hair and beauty salons in Ireland' and 'turnover for the sector is estimated at €2.6bn in 2019'. This study is designed to fill a gap in the research by investigating gender inequality and entrepreneurship in the Irish hair and beauty sector.

Dissertation Structure

The structure of this dissertation is as follows:

Chapter One: Introductory chapter, which outlines the key areas of research and identifies the gap in the literature that this dissertation will fill.

Chapter Two: Review of the literature relating to the main topics.

Chapter Three: Outlines the main research objectives of this study.

Chapter Four: Outlines the research methodology that will be used, including ethical considerations, limitations of the research methods chosen and the details of the primary research questions of the dissertation.

Chapter Five: Detailed analysis of the data, highlighting and analysing the key findings and themes that emerge from the data collected.

Chapter Six: In depth discussion of how the findings relate to the previous literature on gender and entrepreneurship, address the limitations of the findings and how the findings relate to main research questions of the dissertation.

Chapter Seven: The concluding chapter of the dissertation will discuss the recommendations and implications of the research and a summary of the overall dissertation.

Chapter 2: Literature Review

Introduction

Pervasive gender bias and inequality has contributed to a lack of female representation in entrepreneurship, which will be discussed in the following section. The main factors that contribute to gender inequality in entrepreneurship will be identified and defined, as well as the impact the rise of gender parity and equality movements, such as the MeToo and Time's Up movements have on the gender imbalance in entrepreneurship. The impact of the underlying gender bias in entrepreneurship on the availability of funding for female entrepreneurs will also be outlined. Financial and non-financial supports available to Irish female entrepreneurs will be discussed, along with the importance of the availability of these supports to female entrepreneurs in the Irish hairdressing industry.

Gender Inequality in Entrepreneurship

Much of the research on gender and entrepreneurship has found that there are a number of factors that can contribute to a lack of female representation in entrepreneurship. These factors include the 'institutional environment' of the particular country, 'gender stereotypes', the 'entrepreneurs characteristics', motivations, business strategies, skills' and the 'business-family relationship' (Cabrera and Mauricio, 2017, p.33).

Institutional barriers and patriarchal national cultures have been identified as a major barrier to female entrepreneurs. Elam and Terjesen (2010) highlight how formal and informal gendered institutions deter female entrepreneurs from starting their own businesses. This research will adopt the definition of institutions formulated by Johnson (2000) 'institutions as enduring cultural ideas external to the individual and progressively structured into accepted behavioral patterns and cultural practices, as well as into more codified and even material forms', as this is the same definition used by Elam and Terjesen (2010, p.332). These institutional barriers can consist of 'soft forms- such as values, beliefs, ideals' or more concrete barriers, for example 'labor force composition, industrial technologies, and government laws and policies' (Elam and Terjesen, 2010, p.332).

Within an Irish context these institutional barriers appear to be a major factor in the gender imbalance in entrepreneurship, according to Laure Humbert, and Drew (2010, p.191) ‘the issue of gender inequalities in the private sphere...have a detrimental effect on entrepreneurial awakening for women’. In their study Laure Humbert and Drew (2010, p.174) find that despite social changes in Ireland such as the ‘lowering birth/fertility rates, rising ages of mothers’ and ‘changes in family dynamics, such as single parent households, separated/divorced couples’ female entrepreneurs are underrepresented in Ireland when compared with the numbers of male entrepreneurs. However, this study is now roughly eleven years old, more recent data on entrepreneurship in Ireland shows that the gender gap in entrepreneurship has narrowed significantly.

According to data from the 2018 Global Entrepreneurship Monitor (GEM) report ‘the ratio of male to female owner-managers of established businesses is higher (1:8:1) than it is among early stage entrepreneurs (1:6:1)’ (Fitzsimons and Gorman, 2019, p.36). This highlights that the gender gap in entrepreneurship appears to be narrowing as more women seem to be setting up new, early stage businesses. The GEM report also highlights that ‘Women in Ireland rank 5th highest.....in Europe for entrepreneurship’ (Fitzsimons and O’Gorman, 2019, p.36). This narrowing of the Irish entrepreneurial gender gap could be a result of continued social and political changes both within Ireland and globally, such as the rise of the #MeToo and Time’s Up movements and the Irish equality referendums.

The MeToo movement was first founded in 2006 by Tarana Burke in order to provide support, assistance, and resources to victims of sexual violence and also to raise awareness and advocate for systemic change to end sexual violence (MeTooMovement, 2021). The movement garnered global attention ‘after allegations of sexual assault and harassment by Hollywood producer Harvey Weinstein started a crusade within the industry to speak out’ (Langone, 2018). The Time’s Up movement grew from this and is described ‘as a solution-based, action-oriented, next step in the #MeToo movement’(Langone, 2018). The main goal of the Time’s Up movement is ‘to create concrete change,

leading to safety and equity in the workplace’, some of these changes include ‘equal pay and equal work environments- as well as increased opportunities, particularly for women in low-wage industries and women of color’ (Langone, 2018). The rise of the MeToo and Time’s Up movements and the introduction of gender pay gap reporting in the United Kingdom has increased the focus on combating and attempting to reduce gender inequality within in organisations (Schell, 2018), therefore it could be argued that this would also have an impact on reducing the gender gap in entrepreneurship.

Research has found that male dominated national culture also creates infrastructural and regulatory barriers for female entrepreneurs (Naidu and Chand, 2017, p.659). According to Naidu and Chand ‘male oriented rules and regulations of society have contributed to women entrepreneurs facing more barriers’ than male entrepreneurs. While this research is limited to the context of female entrepreneurship within the patriarchal society of Fiji, it provides an interesting angle at which to approach research on gender inequality in Irish entrepreneurship, as Ireland is still largely considered to be a patriarchal society (Griffin, 2019). Ireland has traditionally been viewed as a patriarchal, male dominated society. The historic influence and power of the Catholic Church is often seen as one of the main factors that contribute to the patriarchal nature of Irish society. Research carried out by Seguino (2011,p.1317) found that ‘religiosity is indeed strongly linked to gender inequitable beliefs’.

According to Seguino (2011, p.1313) ‘The stronger the belief that religion should guide governmental decisions, the more likely we are to observe gender inequitable policies, rules, and distribution of resources, contributing to gender inequality in material well-being’. Both Fahey (1998) and O’Toole (2018) call attention to the close relationship between the Catholic Church and the Irish State. Fahey (1998, p.202) highlights how the Catholic Church was the main provider of social services in Ireland and ‘eventually entered into various forms of partnership with the State in jointly providing social services’. Twenty years later, O’Toole (2018) demonstrates the continuing link between the Church and State, as ‘the church is still involved in running 90% of state-funded primary schools. It is deeply

enmeshed in our medical system'. This link between religious beliefs, governmental policies and gender inequality could be a contributing factor to the gender imbalance in Irish entrepreneurship found by Laure Humbert and Drew (2010) due to the continued relationship between Church and State.

However as demonstrated by the 2018 GEM report the gender gap in Irish entrepreneurship is becoming increasingly narrower (Fitzsimons and Gorman, 2019), this could be due in part to the rise of global movements, such as the #MeToo and Time's Up movements and changing social and political beliefs of the Irish population. Elkink *et al.* (2020) show how a growing distrust of the Catholic Church has led to the growing liberalisation of Irish society. According to Elkink *et al.* (2020, p.2) trust in the church as an institution reduced from just over 50% in 1981 to just over 20% in 2008'. O'Toole (2018) also highlights the changing attitudes of the Irish public towards the church, citing the protests to the 2018 papal visit, anger regarding the clerical sex abuse scandals and the lasting impact of the Magdalene laundries. Both O'Toole (2018) and Elkink *et al.* (2020) attribute this distrust of the church to the growing liberalisation of Ireland and cite the successful voting for the reform to the marriage equality and abortion legislation as examples of the changing social and political beliefs in Ireland. It could certainly be argued that the combination of the global and local social and political movements towards equality have contributed to the narrowing gender gap in Irish entrepreneurship.

Traditional gender roles and stereotypes are often cited as an obstacle to female entrepreneurial efforts. According to Loscocco and Bird (2012) traditional gender roles and expectations can impact a female entrepreneurs business strategy and the potential growth and success of their businesses, as women continue to be restrained by family responsibilities and child caring roles in a way that male business owners are not. This leads to a majority of female entrepreneurs choosing to run home-based businesses which result in female entrepreneurs being unable to 'fully realize their potential sales or compete with men' (Loscocco and Bird, 2012, p.210). It is often argued that female entrepreneurs pursue self-employment and entrepreneurship as a means to achieve a more favourable work-life

balance, whereas male entrepreneurs 'are slightly more likely than women owners to seek a competitive edge in business' (Loscocco and Bird, 2012, p.200).

Research has shown that these gender stereotype beliefs and gender perceptions also has an impact on perceptions of entrepreneurship. Gupta *et al.* (2009) find that personality traits that are commonly associated with entrepreneurship are considered masculine traits, and as a result entrepreneurship is generally viewed as a male pursuit. According to Gupta *et al.* (2009, p.409) 'individuals who perceive themselves as having more masculine characteristics were more likely to have higher entrepreneurial intentions, whereas similarity to feminine characteristics was not related to entrepreneurial intentions'. Thébaud (2015) also found a correlation between gender perceptions and entrepreneurial efficacy, as female entrepreneurs are considered more capable of running a successful business if they are seen as possessing male characteristics. Thébaud's (2015) research focused on the perception female entrepreneurs with conventional business plans versus the perception of female entrepreneurs with innovative business plans. The results demonstrate that female entrepreneurs with innovative business ideas were more likely to succeed in gaining support for their business ventures, as innovation is considered a masculine personality trait. The study shows that innovative business plans counteract the low expectations normally held for female entrepreneurs, and as a result are viewed as more viable business opportunities (Thébaud, 2015). This research highlights the underlying gender bias in entrepreneurship. It also supports Gupta *et al.* (2009, p.398) argument that the relationship between gender stereotypes and entrepreneurship is 'a reflection of culturally produced and socially learned constraints imposed by such stereotypes rather than psychological differences rooted in biology'.

As the research carried out by Thébaud (2015) is focused on business plans across multiple sectors and industries, it difficult to determine whether this gender bias exists within a female dominated industry, such as hairdressing. A study carried out by Sweida and Woods (2015) examined the differences in entrepreneurial self-efficacy (ESE) of women in male dominated fields versus those in female dominated fields. Sweida and Woods (2015, p.2) define ESE using the general 'concept of self-

efficacy- the belief a person has in his or her capability to perform and be successful in a specific task', with the task in question being entrepreneurship. The findings of this research finds that female entrepreneurs have different outlooks on gender stereotypes and their own entrepreneurial skills depending on whether they are working in a male or female dominated field. For example, entrepreneurs in 'male-dominated industries personally experienced gender stereotypes; whereas those in the female-dominated industries only spoke of gender stereotypes in a societal context but not something they personally experienced' (Sweida and Woods, 2015, p.15). This suggests that gender discrimination may not be as evident in a female dominated field, such as the hairdressing industry, as it is in a more traditionally male dominated field.

Gender Inequality and Financing Opportunities in Entrepreneurship

Female entrepreneurship research shows that gender bias does not only impact the perception of women as business owners but that it also has a financial impact on female entrepreneurs. Research finds that there is an inequity between male and female entrepreneurs' earnings and applications for financing. According to Lawter, Rua and Andreassi (2016) even when controlling for hours worked, education and occupation, there is a considerable pay gap between male and female entrepreneurs in most industries. The research carried out by Lawter, *et al.* (2016) showed that the only industries in which female entrepreneurs earned more than their male counterparts were the agricultural, medical services and wholesale trade industries. While the findings of this study have a number of limitations, for example the fact that the data collected for the study was collected in 2008 and may not reflect the current earning gaps between male and female entrepreneurs. It is also focused solely on self-employed contractors rather than business owners and as such only represents the gender pay gap for a small subset of entrepreneurs.

However, it does provide valuable insight on the gender pay gap in entrepreneurial earnings and highlights the fact that this gap is not as wide in industries that are commonly considered to be more

traditionally masculine industries, such as the agriculture and wholesale trade industries. It suggests that perhaps there is an underlying gender bias that contributes to this 'pay disparity between self-employed men and women' (Lawter *et al.*, 2016, p.36).

In general, there appears to be conflicting opinions in entrepreneurial research on whether or not there is an underlying gender bias in applications for financing by entrepreneurs. The growth of gender equality movements, such as the MeToo, Time's Up and women's march movements has led to an increased focus on combating systematic gender inequality. This in turn has led to the introduction and growing popularity of alternative funding opportunities for female entrepreneurs, such as gender lens investing (Strub, 2018) and microcredit loans (Brana, 2013).

Gender lens investing schemes are designed to purposefully reduce gender inequality in business funding by considering gender dynamics in investment choices (Strub,2018). However, it does not seek to identify or resolve the underlying factors that cause gender inequality in entrepreneurship, but instead to draw attention to this inequality and attempt to provide female entrepreneurs with more funding opportunities. According to Strub (2018, p. 43) female entrepreneurs and businesses which are operated by women 'face a global financing gap of around \$300 billion'. It could be argued that gender lens investing is a short term solution which aims to narrow the current gender based financing gap in entrepreneurship, but it is not trying to root out the systemic causes of this gender gap. It is a measure that has been designed create awareness of the gender bias that female entrepreneurs continue to face but it is not created as a means to ' "solve" gender inequality as a whole' (Strub,2018, p.50). These short term solutions to fight against gender inequality in entrepreneurial financing appears to be a common criticism of the financing initiatives adopted to assist female entrepreneurs, as microfinancing has faced similar criticisms as gender lens investing.

Microfinancing in the form of microcredit loans is an alternative to traditional bank loans. These loans are designed for the specific purpose of narrowing the gender gap in entrepreneurship by providing

female entrepreneurs with increased sources of funding for their businesses (Brana, 2013). In theory, microcredit loans are supposed to make it easier for those who have more difficulty obtaining more traditional bank loans, such as women source funding for their businesses, however Brana (2013) finds that this is often not the case in the reality of microcredit applications. According to the research Brana (2013) carried out on microcredit loans in France female entrepreneurs do not have the same access to microfinance as their male counterparts. In the cases where female entrepreneurs avail of these microcredit loans, Brana (2013, p.97) finds that 'women tend to start their business with fewer microcredit resources than men, and the interest rate charged on their loan is higher'. This suggests that gender bias is deeply ingrained within the financing and funding institutions available to female entrepreneurs. The presence of gender inequality within programmes designed specifically to narrow the gender imbalance in entrepreneurial financing highlights that these short term solutions will not be successful until the root cause of this gender inequality is identified and resolved.

Another factor that contributes to the observed gender inequality in funding for entrepreneurial pursuits are the ways in which male and female entrepreneurs seek funding for their businesses. According to Sena, Scott and Roper (2012) female entrepreneurs are less likely to seek outside funding for their businesses than men and instead prefer to finance their entrepreneurial efforts through personal savings or family loans. There are a number of factors that contribute to why women tend to be more likely to use personal financing rather than approaching outside sources such as banks. For example, Sena *et al.* (2012, p.468) suggest that women may be more 'risk-averse than men; equally they may feel they lack the necessary financial literacy to approach financial intermediaries'. Interestingly, the results of Sena *et al.*'s (2012) research finds that women who receive funding and support from the government for their entrepreneurial efforts are more likely to approach external sources of financing for their business efforts. This finding suggests that if the current flaws in the gender lens investing and microfinancing initiatives are resolved these programmes could have a positive impact on narrowing

gender inequality in entrepreneurial financing, as receiving prior support and assistance increases a female entrepreneurs likelihood of seeking further external financial support for her business efforts.

While there appears to be a wide breadth of evidence of an underlying gender bias in financing opportunities for female entrepreneurs, research carried out by Carter *et al.*, (2007) finds that gender is not the overall deciding factor in the approval or refusal of a loan application. Their research states that bank officials consider a number of factors in loan applications and that the gender of the applicant is not an overwhelming factor in loan decisions. It appears that the gender of the loan applicant has some significance in the application process, which suggests that gender should not be wholly disregarded as a factor in the success or failure of funding applications of female entrepreneurs.

Carter *et al.*, (2007) find that loan applications for each gender were assessed under different criteria. Female applicants were 'more likely to be assessed on whether or not they had undertaken sufficient research into the business while male applicants were more likely to be assessed on whether or not they had supplied sufficient information about the business' (Carter *et al.*, 2007, p.439). While this factor does not necessarily negatively impact the loan application decision, it does highlight the persistent underlying gender bias that exists in the financing of entrepreneurial efforts. According to Carter *et al.* (2007, p. 428) 'there is almost no evidence of systematic gender discrimination by banks' however, their research also finds that 'women entrepreneurs perceive that they are treated differently by bank lending officers'. Carter *et al.*'s (2007) research is over fourteen years old and may not reflect how current female entrepreneurs feel about how they are treated by bank officials and how their gender may impact their applications for financing, it does however stress how deep rooted gender inequality and perceived gender biases are in the field of female entrepreneurship.

Supports for Irish Female Entrepreneurs

Despite the evidence of an underlying gender bias in entrepreneurship and funding for entrepreneurs, it appears that the social and political movements for equality have benefited female entrepreneurs in Ireland. As mentioned previously, Ireland has one of the highest rates of female entrepreneurship in Europe, despite the relatively small size of the Irish economy. . It has the 5th highest rate of female entrepreneurs in Europe (Fitzsimons and O’Gorman, 2019, p.36). The high number of female entrepreneurs in Ireland could be a result of the number of supports for female entrepreneurs available within Ireland.

There are a number of training, support, growth, and networking programmes available to Irish female entrepreneurs, to encourage women to establish and grow their own business by providing them with the required skills and resources necessary to build and develop a company. The majority of these programmes provide training and skill building for female entrepreneurs, such as the Going for Growth (Going for Growth,2020), Female High Fliers (Ryan Academy,2020). There is only a small number of programmes that are designed to provide funding to female entrepreneurs in Ireland. The Competitive Start Fund (CSF), established by Enterprise Ireland, allows female entrepreneurs to apply for a maximum of €50,000 to help grow and develop their business (Enterprise Ireland,2020). Allied Irish Bank (AIB) have also established a Growth Academy to provide support to female entrepreneurs and have established a €100 million loan fund specifically for female entrepreneurs to assist women in setting up their own businesses and a €60 million equity fund for entrepreneurs (Allied Irish Bank,2020).

However, despite the supports and funding opportunities available to female entrepreneurs of and the narrow gender gap in entrepreneurial activity, there continues to be an underlying gender imbalance in entrepreneurship as men are still ‘one and a half times more likely to be an entrepreneur in Ireland’ (Fitzsimons and O’Gorman, 2019, p.36). This inequality could be due to an implicit gender bias in

Irish society that still persists despite concentrated efforts to reduce gender inequality within entrepreneurship. While the Enterprise Ireland CSF provides funding for female entrepreneurs, there are strict criteria for applications. In order to be eligible for funding the company must already be established and in operation, have reached specific sales targets in a specific timeframe and must also have an innovative business plan (Enterprise Ireland, 2020). These criteria exclude a number of female entrepreneurs from applying for these female specific funds. For example, the nature of the criteria of the CSF fund automatically excludes female entrepreneurs from the hairdressing industry from applying for funding. This supports Thébaud's (2015) earlier research that female entrepreneurial efforts are more viable if they are innovative. This suggests that even in countries which are considered supportive of developing and encouraging female entrepreneurship an underlying gender bias continues to exist within society.

Conclusion

In this section, the key underlying causes of gender inequality in entrepreneurship have been defined. These include the 'institutional environment' of the particular country, 'gender stereotypes', the 'entrepreneurs characteristics', motivations, business strategies, skills' and the 'business-family relationship' (Cabrera and Mauricio, 2017, p.33). The financial impact of this gender bias has on female entrepreneurs and the problems with the systems introduced as efforts to reduce the gender imbalance in financing for entrepreneurship, primarily gender lens investing (Strub, 2018) and microfinancing loans (Brana, 2013). The various funding and training and development supports and programmes available to female entrepreneurs in Ireland in order to reduce this persistent gender imbalance in entrepreneurship. However, as discussed the eligibility criteria for some of these programmes exclude applications from female entrepreneurs in the hairdressing industry. This will be a key theme of the research undertaken in this study, in discovering whether female entrepreneurs in the Irish hairdressing industry perceive this gender bias in their entrepreneurial efforts and how it impacts their access to financing for their business endeavours.

Chapter 3: Research Objectives

Previous research on female entrepreneurship and gender inequality in entrepreneurship has focused on general entrepreneurship or gender inequality in a range of different sectors and industries. It has also focused on larger developed countries, such as the United Kingdom (Sena *et al.*, 2012) and the United States (Lawter *et al.*, 2016), or developing countries such as Fiji (Elam and Terjesen, 2010). The researcher has identified a gap in the literature by examining whether there is a gender bias in entrepreneurial funding in Ireland, focusing exclusively on the female dominated hair and beauty industry. As there is no evidence on any previous research on female entrepreneurship in the Irish hairdressing sector. Despite the fact, that the hair and beauty industry is an extremely profitable sector within the Irish economy. According to Power (2020, p.6) the ‘total turnover in the Hair and Beauty sector is estimated at €2.6 billion’.

For the purposes of this research the hair and beauty industry will be defined using the Nomenclature of Economic Activities (NACE) Rev 2 business classification Code 9602 used in the Hair and Beauty Industry Confederation Ireland report (Power, 2020, p.13). The various industries classed as part of the hair and beauty sector under this classification includes ‘Barber, Beard trimming, Beautician, Beauty consulting, Beauty parlour, Beauty specialist, Beauty treatment activities, Coiffeur, Electrolysis specialist, facial massage, Hair clinic, Hairdressing activities, Hairdressing salon, Make-up beauty treatment, Manicurist, Pedicure, Trichologist, Beauty salon, Hair styling and Tooth Whitening/bleaching’ (Power,2020, p13). Due to the large variety of occupations and businesses included in the above definition the researcher intends to narrow the focus to just the hairdressing and barber industries.

Main Research Objectives

The main research objectives under investigation for this study are the following research questions:

- Do female entrepreneurs in a female dominated industry face difficulties accessing finance?
- If so, do female entrepreneurs believe that this inequality is due to their gender or do they believe it is a result of non-gender related factors?
- Are female business owners in Ireland aware of the supports and funding programmes available to them?

Chapter 4: Research Methodology:

Methodology

The researcher intends to undertake a qualitative study, interviewing female business owners within the hair and beauty sector in Ireland. The only criteria participants need to meet for inclusion in the study are that they are female business owners working in the Irish hairdressing and/or barber industries. The research will gather subjective data from participants, as it will focus on their personal experiences of establishing a business and applying for funding and their perceptions of any potential gender bias they may have faced during the process. The data will be collected through the use of semi-structured interviews. As this method is less rigid than a formal interview structure and allows the interview subjects to answer questions and share their experiences and information in a more conversational and informally, while simultaneously allowing the interviewer to steer the direction of the conversation towards the questions that are being researched (Walle, 2015). The interview questions will focus on how the participants sourced the finances required to start their businesses, the types of financial institutions they approached for financial assistance, and if they were aware of or availed of any financial aid or supports that were potentially available to them when starting their business. The interview questions will also cover whether the participants encountered any barriers to acquiring financing for their business endeavours, and if so, what did they perceive as the causes of these barriers. For example, if they perceived any bias based on their gender, work experience, age, education level.

Ethical Considerations

The key ethical considerations associated with the collection of qualitative data is the safety of the participants. All participation should be voluntary and requires the informed consent of the participants before any data is collected, measures should also be taken to ensure anonymity and confidentiality of participants is protected (Bryman, 2012; Quinlan 2011). The researcher undertook various measures to ensure all ethical considerations were met. Detailed consent forms were sent to all participants prior

to their interviews, the interviews weren't completed until the signed forms were returned to the interviewer. The information sheet of the consent form advised that participation is voluntary, permission to use any data collected can be withdrawn within two weeks of the interview and any personal information collected is anonymous and confidential. The anonymity of participants is protected with the use of pseudonyms. As the research topic is collecting sensitive information related to the participants personal lives, for example the financial aspect of the research, the consent form also provided contact information for Samaritans, a mental health organisation. As a measure to protect the participants, if any of the information led to any stress, anxiety, or mental health issues for the participants.

Research Philosophy

As the type of information gathered for the purposes of this investigation is subjective, based on the subjects personal experiences and perceptions, the research method will be interpretivist in nature. Interpretivism requires analysing events and occurrences within the broader social context, as an interpretivist approach to research investigates how 'different people of different cultural backgrounds, under different circumstances and at different times make different meanings, and so create and experience different social realities (Saunders, *et al.*, 2019, p.149). The research methodology will most likely follow the phenomenologist strand of interpretivism, as this strand concentrates on 'the participants' recollections and interpretations of those experiences' (Saunders, *et al.*, 2019, p.149).

Qualitative Research Methods

Due to time and resource restraints the researcher believes that qualitative research methods are the most appropriate for the topic under investigation. While much of the previous research on gender inequality and entrepreneurship implemented quantitative research methods, such as the experimental methods employed by Carter *et al.* (2007) in their study of gender, entrepreneurship and bank lending, the researcher decided that these methods would not be the most appropriate methods for identifying whether there is a continued underlying gender bias in entrepreneurship in Ireland, as the researcher could not find a pre-approved survey or scale that could be adequately adapted for their research needs.

Qualitative methods are more suited to the research needs of this study as the truth value of qualitative data is more subjective as it is dependent on the social context of the participants, as the “reality” is socially dependent (Walle, 2015). Given that the research is focused on the perceptions and personal experiences of the participants interviewed this flexibility and context dependent nature of qualitative data will be vital when it comes to the analysis of the data collection. However, there are also limitations and weaknesses to qualitative methods, for example the generalisability and transferability of findings. This ‘refers to the extent to which the findings of a research study are applicable to other settings’ particularly when ‘based on a small sample’ (Saunders *et al.*, 2019, p.449). This is a potential research limitation of this study as the small sample of five participants interviewed, only represent a small sample of female entrepreneurs within the Irish hairdressing industry. Their experiences, perceptions and the findings interpreted from the data may not apply universally to all female entrepreneurs in the hairdressing sector in Ireland.

To summarise, the researcher will employ non-probabilistic sampling methods, in a cross sectional, interpretive study through the completion of semi-structured interviews.

Chapter 5: Analysis and Findings

The key themes that emerged from the data collected are the effect gender beliefs can have on the perceptions of women as business owners, the observed differences between men and women within the hairdressing industry, financing options and the importance of non-financial business supports.

Impact of Gender Bias on the Perceptions of Female Entrepreneurs

One of the main themes identified in the data is the feeling that gender beliefs and biases within society have impacted the perception of the participants as business owners. The participants noted that certain business contacts, such as accountants, suppliers and even employees, other local business owners and even customers have treated them differently than male business owners. These differences range from not assuming they are a business owner, questioning their business acumen or in the case of employees not taking directions from their female employer in the same way they would their male employer. This finding is in with the link between gender perceptions and entrepreneurial efficacy posited by Thébaud (2015).

Participant #1: I really found it with like, the like accountants and things like that we have like, quarterly meetings and I would be I'm a big paperwork person. I love having a record of everything. So, when I go to these meetings, like, I'll have like a breakdown of what I want to ask about, of what we touched on in the last meeting, and where are we now with that? And I really get, like, when I go into them, you sit down there now with your coffee , and you know, the grown-ups will talk, you know?

While all of the participants mentioned that they felt that their gender has impacted how they have been perceived as business owners, they noted that their level of awareness of the issue varied over the course of their career. For example, some participants believed that this gender bias is clearly observable, whereas other participants considered it as an issue previously, but on further reflection and with hindsight they came to realise that their gender did in fact influence how people perceived

them as a business owner. For example, one of the participants interviewed trained and works as a hairdresser but also owns a barbershop with her husband and she feels as though her gender plays a huge role in how she is perceived as a business owner in that particular subset of the hairdressing industry. Whereas the other participants interviewed work in and own female hair salons and while they believe gender does play a role in how they are perceived as a business owner but did not think notice it as much. This suggests that gender bias and the effect it has on perceptions of female business owners may be more noticeable in a more traditionally male dominated field than a female dominated field.

Generally, the participants expressed annoyance, frustration, and irritation during these encounters as they felt as though they were not being taken seriously as a business owner and were not being treated in the same way a male business owner. As one participant states it feels belittling when they are not taken seriously as a business owner, particularly when the gender based bias comes from another business owner.

Participant #5: doesn't believe that..... my business is as valuable as his business. Yeah. You know what I mean, trivial, he trivialises it.

Interestingly, the participants expressed more frustration and annoyance when gender bias comes from a business associate or business contact, whereas they find it more amusing if customers make similar assumptions.

Participant #1: I'm talking about customers..... That'd be kind of trying to take advantage of the staff or like, things like that.... And yeah, I say to them listen you know, this is not what we're about and this is my shop, they kind of they're nearly like a deer in headlamps. They're like, but you're this tiny little woman like

Participant #4: I work in the salons full time. And then my husband walks in, and all the clients like Oh is that the boss, is it? And I'm like Hello, I'm here. That's the only time I really find gender comes into a but that's not from you know, within the industry, that um, from the clients. But yeah, it's very funny.

Perceived Differences Between Men and Women in the Hairdressing Sector

The second theme that appears in the data is the perceived differences between men and women working in the hairdressing industry and how these differences effect career motivations and choices. Men within the hairdressing industry are viewed as being more concerned about status, prestige and their career choices are driven by ego. This is highlighted in the data as men tend to have a preference to work in bigger, city centre salons due to the status and prestige associated with the reputation of the salon.

Participant #3: But I also think that a lot of the male hairdressers generally are drawn towards like say city centre salons as opposed to suburban salons because I think they feel like that there's more um, prestige with working in like some of the bigger city centre salons.

On the other hand, women tend to be more motivated by their passion for their work, having freedom and control over their work and value a good work-life balance.

Participant #1: I'm going on maternity leave soon. And I'll decide how long I take. And when I go back to work, what days, what hours, I'll do, it's not dictated by anyone else. I'm not having to approach anyone else and say, Oh, is it okay? If I only come back part time or anything like that.

This data suggests that these differences play a role women's decision to start their own business, as only two of the participants has always intended to start their own businesses. The other participants did not actively intend on starting their own businesses, but rather state that the decision to start their

own business was not necessarily a conscious decision, rather something that they ‘fell into’ during the course of their career. The key factors that lead to making the decision to start and run their own business include a growing customer base, a growing passion for the hairdressing industry and being presented with the opportunity to start their own business. This theme further highlights the role gender beliefs and perceptions continue to play in society. This theme is interlinked with the first theme of the impact of gender beliefs on the perceptions of female business owners as it shows how gender beliefs and perceptions also have an impact on how men in the hairdressing industry are viewed.

The theme of perceived differences between men and women working in the hairdressing industry also brings to light an observed gender imbalance within the hairdressing industry. Some of the participants noted how despite the fact that the hairdressing is predominantly a female dominated field there appears to be an over-representation of men at the top levels of the industry. For example, several participants noted how the majority of the most well-known and recognised salon names are associated with male business owners.

Participant #2: Even if you think about it, Toni and Guy, Dylan Bradshaw, Aiden Fitzgerald, you think that the kind of the bigger, Peter Mark, they're all male.

A couple of participants interviewed also work with the Irish Hair Federation (IHF) and noted that this imbalance is also present among the board members of the IHF. However, the participants state that this gender imbalance has reduced in recent years, with more female members at leadership levels within the IHF and the board is now more representative of the hairdressing industry as a whole. Interestingly, the data shows that this gender imbalance, particularly within the IHF was not a deliberate attempt to exclude women from leadership roles but rather developed more as a result of the differing career motivations observed between men and women within the industry. As working with the IHF requires commitment to attend regular meetings on top of regular working hours, the

participants noted that perhaps women with the industry were not willing to make that commitment due to other factors, such as family and childcare needs.

Participant #4: And we thought it was ironic that the, the like, say the committee of the Irish hairdressers Federation was mainly made up of men, even though men are such a small portion of the industry..... So, I don't know, does the commitment of going to meetings and stuff like that?

Is it harder for females when they have kids and stuff that it just fits in easier for males in the industry to kind of to work with the IHF?

This finding demonstrates that men and women in the hairdressing industry have different career motivations and gender plays a role in these motivations. As male hairdressers seem to be motivated by more business related factors, such as status and prestige and are willing to commit more time towards their career goals, in contrast female hairdressers appear to more motivated to start their own businesses in order to gain more freedom over their working hours and to achieve a better work-life balance. It is unclear from the data collected whether these observed gender differences are a result of stereotypical gender beliefs or have developed more subconsciously due to more general societal gender perceptions and beliefs.

Financing Choices of Female Entrepreneurs

Another theme in the data is the financing choices made by the participants, they all chose to go with alternative methods of financing rather than traditional bank loans. The most common methods of financing used by the participants include their own personal savings, family loans, microfinancing loans through Microfinance Ireland and, bursary and financing schemes run by the Local Enterprise and Social Welfare Offices. While the majority of participants did approach banks for funding when starting their businesses, they found that it was more difficult to get approval from the bank for the loan they required to start their business. The most common barriers to loan approval from the bank include previous credit history, a lack of collateral and age.

None of the participants felt that their gender was a barrier to financing in their interactions with the bank. Overall, they found that the main concerns for the bank officials was the security and their ability to make repayments. For example, the main barriers to receive financing from the bank was the fact that the participants had no previous loans or credit history. However, the participants that received funding from Microfinance Ireland, which is a small business loan institution that ‘provides small loans through the Government’s Microenterprise Loan Fund’ (Microfinance Ireland, 2021) made it more likely for the bank to also approve their loan application, as the micro financing loan was considered a form of collateral. In general, the participants preferred or found it easier to use other methods of financing rather than interacting with or applying for bank loans.

There is a general consensus among the participants that non-financial supports, such as educational courses and mentorship programmes are just as important as financial supports. The final theme present in the data is the importance of non-financial supports for female entrepreneurs. In some instances, access to additional non-financial supports influenced the participants funding choices, for example, one participant mentioned how Microfinance Ireland not only provide monetary loans but also offer business support and mentorship services. The combination of extra business support and the easier access to financial support made the participant feel that financing from Microfinance Ireland was a better choice for them than financing from the bank.

The participants also discussed how business courses offered by the Local Enterprise Offices were vital in helping them build and develop the skills they did not necessarily have but were needed to start their own business, as these courses covered areas such as accounting, business management and social media for business. These courses and supports allow the participants to fill a knowledge gap and provide them with the skills necessary to succeed as a business owner. Even participants that were not aware of any business supports or courses that were available to them discussed how they would have availed of the extra supports had they been aware of them when they were first starting their business.

However, while participants note the importance of non-financial supports for female entrepreneurial efforts the data collected highlights that not all entrepreneurial supports are available to entrepreneurs in the hairdressing sector. For example, one participant enrolled in the Going for Growth programme, which is a training and skill building programme for female entrepreneurs and is funded by KPMG and Enterprise Ireland (Going for Growth, 2020). The data shows that it is harder for female entrepreneurs in the hairdressing industry to access these programmes as they are designed more for industries that produce and sell more marketable products and businesses that have more room for growth and expansion than hair salons.

Participant #4: It's very difficult to break into that stuff in hairdressing, which is very, very strange.... it's very, very difficult in hairdressing to get brought into those programs. Um, they're really not that interested, because most of hairdressing it's not very scalable.

The data shows that access to non-financial supports is an important factor for female entrepreneurs in the hairdressing industry, but there appears to be barriers to access to some of these programmes and training supports, despite the fact the hairdressing industry is one of the biggest and most profitable industries in the Irish economy.

Main Research Objective

The themes that appear in the data collected provide an interesting insight into the main research questions of this thesis. The main purpose of this research was to answer the following questions:

- Do female entrepreneurs in a female dominated industry face difficulties accessing finance?
- If so, do female entrepreneurs believe that this inequality is due to their gender or do they believe it is a result of non-gender related factors?
- Are female business owners in Ireland aware of the supports and funding programmes available to them?

The data highlights that female entrepreneurs in the hairdressing industry in Ireland do not feel as though their gender had an impact on their applications for funding for their businesses. Rather other factors such as previous credit history, a lack of collateral and age has more of an impact on securing loans from financial institutions, such as banks. Interestingly, the data collected shows that female entrepreneurs prefer to use other sources of funding for their initial business pursuits, such as personal savings, family loans and micro-financing loans rather than more traditional business loans from banks. The data varied regarding the participants knowledge of the supports and programmes available to female entrepreneurs, most participants were aware of and availed of the supports when they were first starting their business, others were not aware of the supports but learned about them from friends and family members and a small percentage of participants interviewed did not have any awareness of the different supports available to female entrepreneurs, when they first set up their business but found out about them later on in their career.

Chapter 6: Discussion

The main findings from the data highlight and support the theories discussed in the general literature on female entrepreneurship, however there are some aspects of the finding that contradict the findings of previous studies.

Financing and Female Entrepreneurship

The data collected as part of this research shows that female entrepreneurs in the hairdressing industry tend to use personal savings, family loans rather than taking out business loans from the bank. This supports the argument made by Sena *et al.* (2012) that female entrepreneurs are less likely to apply for external financing than their male counterparts. There is ‘consistent evidence....that women prefer to use either personal savings or borrow money from relatives (rather than bank loans) when launching their own business’ (Sena, *et al.*, 2012, p.467). While Sena *et al.*(2012, p.479) find that female entrepreneurs tend to use more internal sources of financing, they also found that ‘women who have received government support are also the ones that are more likely to approach external funders’.

While the data collected does not mirror that finding it exactly, it does highlight a similar trend, which is that when the majority of the participants were first starting their businesses they all cited using personal financing such as personal savings and family loans, whereas later on in their career when expanding and growing their business they were more likely to approach external sources, such as banks for financing. This highlights a common trend among female entrepreneurs when it comes to financing their business endeavours.

Some of the participants interviewed also applied for micro-finance loans rather than more bank loans, which reflects a growing trend in entrepreneurial funding. According to Brana (2013) getting loans from micro-finance institutions is growing trend among female entrepreneurs as they are easier to access than more traditional bank loans. However, some participants only applied for micro-finance loans as a means to their chances of getting approval for a bank loan, as they noted that the interest

rate and repayment rates for micro-finance loans are too high. This supports Brana's (2013) that female entrepreneurs that avail of micro-finance loans face higher interest rates. In contrast, to Brana's (2013) that micro finance institutions only provide financial supports to entrepreneurs, the participants interviewed discuss how Microfinance Ireland, the main micro-finance institution in Ireland do provide additional non-monetary support to entrepreneurs, such as mentorship and advice.

One of the key differences between the findings of this research and the previous literature on female entrepreneurship is the perception of gender bias in loan applications. Most of the participants interviewed did not believe that they faced any gender discrimination from the bank when interacting with bank officials. This supports the findings of Carter *et al.* (2007, p.428) they find that 'there is almost no evidence of systematic gender discrimination by banks'. One participant did mention that when they went to a bank meeting with their father the bank official would speak to their father about the loan rather than to her directly, however she was not sure whether this was due to her gender or her age, as at the time she was only 24 at the time. The participant believed that it was perhaps due to a combination of her gender and age that the bank officials may not have perceived her as the business owner. This supports the argument made by Carter *et al.* (2007, p.440) that 'gender remains an important but often hidden variable within bank lending'.

Impact of Gender Bias on Perceptions of Female Entrepreneurs

Perhaps, the key theme that emerges from the data is the impact gender beliefs have on the perceptions of women as business owners. All of the participants interviewed mention how they feel that their position as an entrepreneur and business owner has been undermined or underestimated as a business owner due to their gender. The participants believe gender discrimination did not play any role in their interactions with the bank, however they did mention how they have felt discriminated against in interactions with business contacts and customers during the course of their career as a business owner. This is a common theme across the literature on gender and entrepreneurship. For example, Thébaud (2015, p. 79) finds that that gender status beliefs contribute to gender imbalances in entrepreneurship

as they find that in general people have ‘lower expectations for women entrepreneurs’ abilities and the viability of their business plans’. According to Gupta *et al.* (2009) entrepreneurship that due to the prevalence of gender stereotypes in society entrepreneurship is generally associated with masculine traits and characteristics. It appears that this association of entrepreneurship with masculine traits is also present in female dominated fields, as the participants felt that their status as a business owner has been trivialised and belittled due to their gender.

Observed Differences between Male and Female Entrepreneurs

While gender perceptions and gender stereotypes do play a role in the perceptions of female business owners, previous research on gender entrepreneurship finds that in some instances there are observable differences between male and female entrepreneurs. These differences are often related to career motivations. Loscocco and Bird (2012, p.200) show that ‘men are slightly more likely than women owners to seek a competitive edge in business’. Whereas women business owners are more to start their own businesses as a way to find more balance in their home and work lives (Loscocco and Bird, 2012). This finding is supported by the data collected for this research as the participants interviewed discussed how men in the hairdressing industry are more business driven and motivated by factors such as status and ego. In comparison, the female business owners interviewed mentioned their primary motivations for starting their own businesses was their passion for their work, a growing client base, and a better work-life balance and more freedom and control over their work.

Importance of Training, Development and Mentoring in Female Entrepreneurship

When interviewed the participants also discussed the importance of non-financial supports for female entrepreneurs, such as business courses, training, and mentorship programmes. This is a factor that is also discussed in the previous literature on female entrepreneurial efforts. Minniti and Nardone (2007, p.236) discuss how ‘if women feel they have the skills and knowledge to engage in entrepreneurship, and believe that their abilities will lead to success, they will be more likely to start their own business’. The importance of non-financial supports among the participants supports this theory, as some of the participants highlight the importance of training and educational supports for female entrepreneurs as

it gives them the knowledge and confidence required to run their own business. Particularly, as a couple of participants pointed out, as hairdressing is a female dominated field, more women are likely to become business owners, but they often lack the business and accounting knowledge to successfully run a business. Therefore, the business courses and programmes on offer from the Local Enterprise Offices and Enterprise Ireland are vital to ensure they succeed as business owners.

Another factor that can increase female representation in entrepreneurship is the presence of female entrepreneurial role models. According to Byrne, *et al.* (2019, p.154) ‘Women entrepreneurs can act as symbolic role models and mentors, setting examples and providing valuable lessons for aspiring women entrepreneurs’. The presence of role models provides inspiration to other women and can encourage them to become entrepreneurs and as such reduce the gender gap in entrepreneurship. The participants highlight the importance of mentorship and training programmes and the importance of having female representation at the top levels within the industry, for example having female representation in the IHF committee. It could be argued that having female entrepreneurs in the hairdressing in top leadership positions within the industry would inspire and motivate other female hairdressers to also pursue self-employment and entrepreneurship as a future career goal. It positions these entrepreneurs as the symbolic role models discussed in Byrne *et al.*’s (2019) research.

Limitations

While the overall results of the research generally support the findings of the previous literature and echo the themes of previous research on gender and entrepreneurship, there are limitations to the data collected. For example, the researcher could have asked more probing questions about the importance of non-financial supports for female entrepreneurs, as the link between the findings of the research and previous literature could be stronger in this aspect of analysis. The interviewer's lack of experience in carrying out qualitative interviews is the main factor contributing to this limitation of the research. The researcher was only able to carry out interviews with five female entrepreneurs in the hairdressing industry, all of the participants are based in the regions of Leinster and Munster and as such only

represent a very small subset of female entrepreneurs in the Irish hairdressing industry. Due to time constraints, the researcher was unable to source and interview more participants from different regions in the country and as such the data collected may not be representative of the experiences of all female entrepreneurs in the Irish hairdressing industry. However, it indicates that it could be an area that requires further research in the future.

Chapter 7: Conclusion

Recommendations and Implications of Findings

Based on the findings of the research undertaken, the main recommendation the researcher would make is to increase the accessibility of training and skill building programmes to more industries to increase the numbers of female entrepreneurs that can avail of the programmes. For example, programmes such as Going for Growth and Enterprise Ireland's CSF have very strict eligibility criteria and these criteria inherently exclude entrepreneurs from the hairdressing industry from applying. The researcher recommends modifying the eligibility and application criteria for these programmes to include smaller, local businesses, such as hair salons, particularly since the hair and beauty industry is a huge earner for the Irish economy, as the turnover for 'Hair and Beauty services is estimated at €1.44 billion in 2019' (Power, 2020, p.6). The researcher argues that giving female entrepreneurs in this industry access to more resources to build and develop their entrepreneurial skills could have a positive impact on the Irish economy.

The recommended changes to the eligibility criteria would not necessarily have any extra financial impact on the programmes, as the funding available to the entrepreneurs would remain unchanged, the only changes would be the editing the eligibility criteria to make the programmes accessible to a more diverse, broader group of entrepreneurs. The main financial impact would most likely be the salary and wages of those responsible for rewriting and reformatting the eligibility criteria. It would be realistic to imagine that it could take up to a year to implement these changes. As the changes to the criteria could only be made after the application deadline for the current year's programmes close, but prior to the intended opening date of the following year's programme.

Alternatively, the second recommendation would be to introduce a programme similar to the above programmes exclusively for female entrepreneurs in the hair and beauty sector. This recommendation would require a longer timeframe and funding to set up. For example, both Going for Growth and the CSF are run by Enterprise Ireland, which is a government organisation, as such it could take several

years to get a programme and funding for an entrepreneurial programme established as it would require governmental initiatives and support. It would also require a large amount of capital and potentially commercial sponsorship to run the programme, for example the CSF offers a maximum investment of €50,000 to successful applicants and the Going for Growth programme is run in partnership with KPMG. A realistic cost of a training and skill building programme for female entrepreneurs in the hairdressing industry would likely range from roughly €500,000 to €1 million. However, given the high turnover in the hair and beauty industry it is likely that this investment in female entrepreneurs would yield a large profit for the Irish economy in time.

Alternatively, the existing programmes that in place and run by the Local Enterprise Offices could be sufficient in providing training and development support for female entrepreneurs in the hairdressing industry. However, more efforts could be done to raise awareness and advertise these courses and supports to entrepreneurs. This could be done a virtually no cost through social media marketing, promoting the courses and supports through the relevant Local Enterprise Offices social media accounts and generally raising awareness of the supports already available through posting about them regularly on social media.

Conclusions

Overall, the primary themes of this research study reflect the findings of the previous literature on gender and entrepreneurship. The key themes of the data are the effect gender beliefs can have on the perceptions of women as business owners, the observed differences between men and women within the hairdressing industry, financing options and the importance of non-financial business supports.

One of the most pervasive findings in both the data and literature is the impact gender bias, gender status beliefs and gender stereotypes have on the perceptions of women as business owners. The data shows that even in an industry that is predominantly female gender biases and status beliefs contribute to the underestimation and undervaluing of female entrepreneurs. All of the participants noted how everyone from customers, business contacts and even other local business owners did not perceive

them as business owners and underestimated their business acumen. This reflects findings that entrepreneurship is commonly viewed as a masculine activity and is associated with masculine traits (Gupta *et. al*, 2009). It also reflects Thébaud's (2015) findings that lower expectations are held for female entrepreneurs in comparison to their male counterparts.

These perceived differences between men and women are another consistent finding in this study. Research shows that men in the Irish hairdressing industry are typically viewed as more business driven, egotistical and their career choices are motivated by prestige and status. Whereas female hairdressers place higher values on their work-life balance and the main motivation for women in the hairdressing industry to start their own business is their passion for their work in the industry and a desire to have freedom and control over their working hours. These differences are echoed in the research carried out by Loscocco and Bird (2012) who find that men are more competitive in their entrepreneurial pursuits, compared to women who are more motivated to pursue entrepreneurship as a means to achieve a better work-life balance.

The final theme identified in the data is importance of non-financial supports, such as training and development programmes, to female entrepreneurs. The participants emphasise the importance of business courses, training programmes and mentorship programmes for female entrepreneurs, as they can help fill a knowledge gap and build the skills needed to succeed as an entrepreneur. This reflects previous literature on gender and entrepreneurship, as according to Minniti and Nardone (2007) female entrepreneurs are more likely to pursue entrepreneurship as a viable career option if they feel as though they have the skills needed to succeed as an entrepreneur. This link between the data and previous research demonstrates the importance of non-financial supports to female entrepreneurs.

Interestingly, the key difference between the findings of the research of this study and previous research is in relation to gender inequality in entrepreneurial financing. The main research objectives under investigation in this study were to female entrepreneurs in a female dominated industry face

difficulties accessing finance, and if so, do they believe that the inequality is due to their gender. Previous research on gender and entrepreneurship discusses the financial inequality between male and female entrepreneurs. This inequality is present in the form of gender pay gap between male and female entrepreneurs. (Lawter *et. al*, 2016). Female entrepreneurs also appear to find it more difficult to access funding which has led to the introduction of funding programmes specifically for female entrepreneurs, such as microcredit loans and gender lens investing (Brana, 2013; Strub, 2018).

However, the data highlights that female entrepreneurs did not believe that their gender had any impact on applications for financing for their businesses. They found that the biggest barriers to access to finance included their age, previous credit and borrowing history and a lack of sufficient collateral. While the participants noted that they perceived gender biases in other aspects of their working lives, they did not find that their gender was an issue when it came to financing their entrepreneurial efforts. This finding is similar to research carried out by Carter *et al.*(2007) who find that the gender of the applicant is not a factor in deciding the outcome of loan applications.

Gender does appear to play in role in the financing options that female entrepreneurs choose and apply for when starting their businesses. It has been shown that female entrepreneurs tend to rely more on personal savings, family loans and less traditional lending options, such as microcredit loans, rather than applying for more traditional bank loans (Sena *et al.*, 2012; Brana, 2013). This is also reflected in the findings of this studies, as the participants interviewed tended to use personal savings, loans from family members and microfinance loans to start their businesses.

Future Research Possibilities

Overall, the findings of this research contribute to and further support the existing literature on gender inequality and entrepreneurship, however it does also highlight one area that opens possibilities for further research. The finding that female entrepreneurs in the Irish hairdressing industry did not perceive any gender bias in their applications for financing and did not feel that their gender was a barrier to accessing funding is one that could be researched further. For example, would the findings

be similar if the study were carried out on female entrepreneurs in a traditionally male dominated industry. Further research could be carried out to find out if this finding is exclusive to female entrepreneurs in the hairdressing industry or if it is a more global finding that applies to female entrepreneurs regardless of the industry they work in. Further research could also be carried out within the Irish hairdressing sector, as this study only reflects a small subset of female entrepreneurs from the hairdressing industry, this finding may not be a true reflection of gender and financing in the industry as a whole.

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Appendices:

Appendix A: Consent Form Information Sheet

Information Sheet



Purpose of the Study: As part of the requirements for MA in Human Resource Management at NCI, I have to carry out a research study. The study is concerned with gender and entrepreneurship, particularly financing and funding opportunities available to female entrepreneurs, the study will be focused on the Irish hairdressing sector.

What will the study involve? The study will involve an interview, using Microsoft Teams, with questions relating to your personal experiences of starting your own business, the interview will last for around an hour.

Why have you been asked to take part? You have been asked because you are suitable to provide data for the study, as you are a female entrepreneur who started their own business in the hairdressing sector.

Do you have to take part? No, participation in the study is voluntary, as detailed in the consent form below. You have the option of withdrawing before the study commences or discontinuing after data collection has started, you can withdraw permission of the use of your interview data and ask to have your data destroyed within two weeks of the interview.

Will your participation in the study be kept confidential? Yes, I will ensure that no clues to your identity appear in the thesis. Any extracts from what you say that are quoted in the thesis will be entirely anonymous. All participants will be given pseudonyms if referenced in the thesis.

What will happen to the information which you give? The data will be kept confidential for the duration of the study, available only to me and my research supervisor. It will be securely stored, in an encrypted folder on my computer hard drive. On completion of the project, they will be retained for a minimum of a further five years and then destroyed.

What will happen to the results? The results will be presented in the thesis. They will be seen by my supervisor, a second marker and the external examiner. The thesis may be read by future students on the course. The study may be published in a research journal.

What are the possible disadvantages of taking part? I do not envisage any negative consequences for you in taking part. It is possible that talking about your experience in this way may cause some distress.

Appendix A: Consent Form Information Sheet (Cont'd)

What if there is a problem? At the end of the process, I will discuss with you how you found the experience and how you are feeling. If you subsequently feel distressed, you should contact, the researcher, Rachel Dowd, The Samaritans at 116 123 or jo@samaritans.ie or your GP.

Appendix B: Consent Form Template



I agree to participate in Rachel Dowd's research study.

The purpose and nature of the study has been explained to me in writing.

I am participating voluntarily.

I give permission for my interview with Rachel Dowd to be audio-recorded.

I understand that I can withdraw from the study, without repercussions, at any time, whether before it starts or while I am participating.

I understand that I can withdraw permission to use the data within two weeks of the interview, in which case the material will be deleted.

I understand that anonymity will be ensured in the write- up by disguising my identity.

I understand that disguised extracts from my interview may be quoted in the thesis and any subsequent publication if I give my permission below:

(Please tick one box:)

I agree to quotation/publication of extracts from my interview

I do not agree to quotation/publication of extracts from my interview

Signed:

Date:

PRINT NAME:

Personal Learning Statement (CIPD)

I feel that I have learned a great deal from my work completing this dissertation. I discovered an area of research that I am passionate about and plan to continue to research the impact and effect of gender bias and discrimination in the workplace more generally and hopefully work in an area of Human Resources where I can use this knowledge and learning to make the workplace a more inclusive place in general. This thesis has also given me time to reflect on the importance of time management and organisation. As I was balancing completing this dissertation while I also working full time, it stressed the importance of planning out your days and setting timelines to ensure the work was completed in time. In the future I intend to organise my time more efficiently in order to reduce the stress caused by time restraints.

I also developed new skills through my work completing this research, prior to this study I had never undertaken a qualitative research project. I gained valuable interviewing skills through my work completing the qualitative interviews, and hopefully this will be skill I can utilise in my future career in Human Resource Management. I have developed keen analytical and critical thinking skills through my work summarising and analysing the data collected.