

***“THE INHERENT CHALLENGES IN CREATING A NEW
BUSINESS IN IRELAND: THE EXPERIENCES OF WOMEN
ENTREPRENEURS ACROSS THE LAST FIVE YEARS”***

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Abstract

Women are still diminished in entrepreneurship regardless of the great increment of female-owned businesses. Female entrepreneurs face many challenges when they are starting their businesses and this study aims to discover the current difficulties that women encounter. The literature review reveals that existing programs for women entrepreneurs are not always utilized due to a lack of awareness or a perceived lack of relevance, and that female entrepreneurs frequently rely on their own networks and communities for support. Furthermore, a crucial problem is that there is not enough current information of the barriers that women entrepreneurs deal with when they create start-ups and that is the gap that this research is filling. Therefore, the aim of this research is to gain a comprehensive understanding of the challenges associated with starting a business as a woman and the strategies they employ to confront the entrepreneurial glass ceiling.

Design/Methodology/Approach: Semi-structured one-on-one interviews were conducted with female entrepreneurs in Ireland who had started their businesses within the past five years to accomplish the goals of this study. The data obtained from these interviews was analyzed using thematic analysis which results are reported in chapter 5.

Findings: According to the findings of this study, women have difficulty locating information regarding the things they will need to start a business and how to start one. Also, motherhood was found to be a challenge but an advantage at the same time. The most surprising finding was how much the Irish culture has affected how women entrepreneurs approach entrepreneurship.

Originality/Value: As mentioned by participants, there is not much information on how to start a business in Ireland, this research does not aim to guide them through the process of opening a business, but it gives an overview of the difficulties that they could face and some insight on how they could deal with stress and the challenges.

Keywords: Entrepreneurship, Female, Women, Entrepreneurs, Ireland, Glass-Ceiling.

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Abbreviations

HSE	Health Service Executive
OECD	Organisation for Economic Co-operation and Development
GEM	Global Entrepreneurship Monitor

Chapter 1. Introduction

1.1. Background

There has been an increase worldwide in the number of businesses started by women over the past few years. The World Economic Forum (2022) stated that businesses created by women had increased by 43% between 2019 and 2020. Despite the fact that women's businesses are developing in Ireland, female entrepreneurs are still underrepresented and face difficulties in beginning their organizations. Many women feel left behind when it comes to supporting their development as entrepreneurs. That is why, women own only one-third of businesses globally (Halim, 2020). In Ireland, there is not much difference in the rate of start-ups between men and women. The percentage of start-ups for women in Ireland is around 22% and 25% for men (GEM, 2022). Though the difference in the percentage of start-ups of women and men in Ireland is not much, men were much more likely than women to believe they had the skills to start a business. Research reports that 67% of the men stated that they are confident in having the skills needed to become an entrepreneur while only 49% of women said the same (GEM, 2022).

Overall, female entrepreneurs face significant challenges due to societal expectations, gender discrimination, and limited access to resources, regardless of the place they live. However, there is a limited and outdated profound knowledge of the challenges that women face when starting a business in Ireland and how they overcome them. There is more information about the challenges that women in developing countries confront but there is restricted research in this area in developed countries such as Ireland and that is the gap that this research wants to tackle. The objectives of this investigation are to help future female entrepreneurs by getting a deeper understanding of the main challenges that they could face, revealing ways or tools that fellow female entrepreneurs use to work with these challenges, and understanding why they use existing programs for women entrepreneurs or why they do not use them.

1.2. Current Study

Applying qualitative techniques, the research literature gap was explored. Interviews with Irish women company owners who launched their operations during the last five years were undertaken.

Thematic analysis according to Braun and Clarke (2006) was used to examine the data. The following are the questions that this study seeks to address and the sub-questions:

1. What challenges have women faced when starting a business in Ireland in the last 5 years?

1.1 Do women entrepreneurs use any coping mechanisms to deal with the glass ceiling in Ireland?

1.2 Do they think they have the necessary skills to start a business? If not, why not?

1.3 Do they know about the entrepreneurship programmes that help women start their businesses?

1.3. Thesis structure

This research paper consists of seven chapters and each one of them is valuable for the goal of this research paper. The first chapter is the introduction which gives a brief overview of what is involved in this investigation. The literature review is the second chapter, and it examines the most relevant literature to better comprehend the significance of this study. In the third chapter, the research questions are showcased along with the research objectives. The fourth chapter, Methodology, explains and justifies the methods and research approach used. The subsequent chapter contains the analysis of the results and main findings followed by a discussion section in chapter six. Lastly, the main conclusions and recommendations are outlined in chapter seven.

Chapter 2. Literature review

Female entrepreneurship is a key element to deal with income inequality and social exclusion. Women entrepreneurs are crucial to bringing about opportunities for job creation (Department of Enterprise, Trade, and Employment, 2022), to produce innovation, wealth, human development, education, and much more (Byrne, Fattoum and Diaz Garcia, 2019; Neumeier *et al.*, 2019). That is why women entrepreneurs are important for the economic and social aspects of a nation because when they work, the country and society grow (Adom and Anambane, 2019). Entrepreneurship helps the economy of a country grow because it helps to create new jobs (Kumar and Raj, 2019). A nation's productivity, growth potential, and competitiveness can be negatively impacted by the barriers to female entrepreneurship (Bardasi, Sabarwal, and Terrell, 2011). Consequently, supporting women entrepreneurs is a way of advocating for a nation's economy. Therefore, this chapter discusses relevant literature on the challenges that many female entrepreneurs face around the world and the possible barriers that women entrepreneurs might encounter in Ireland.

2.1. Entrepreneurship theory

Entrepreneurship research has been exponentially increasing in this century. However, there has not emerged a theory that includes all the aspects of entrepreneurship. A contemporary concept states that entrepreneurship is interdisciplinary, hence, there are many approaches (theories) that help to better understand this field (Frederick O'Connor, and Kuratko, 2019). There are two main theoretical frameworks for entrepreneurship. The first one is based on the environment and organization (Bull and Willard, 1993). This theory consists of acknowledging that external factors can negatively or positively affect the entrepreneur's lifestyle. The people who they surround themselves with can influence the desire to be an entrepreneur. This theory also explains that some people, when they are displaced, feel encouraged to start their businesses (Frederick O'Connor, and Kuratko, 2016). This implies that precluding women from entrepreneurship might either hinder or motivate them to become an entrepreneur. Therefore, it is important to know what challenges they face and how they affect them.

On the other hand, Shane and Venkataraman's (2000) theory explores entrepreneurship from an individual perspective. This theory explores the traits that are most commonly found in successful entrepreneurs, as well as the importance of having a strategic plan, and an idea at the right time

and market is key to success (Frederick *et al.*, 2016). This theory might suggest that even when they face the worst challenges, entrepreneurs succeed regardless of how tough the situations might be.

These two theories explain how external and internal factors might affect entrepreneurs, hence, affecting/shaping entrepreneurship. There is one additional theory that is important, this is based on the understanding that entrepreneurs have a different thinking process than other people. This is known as entrepreneurial cognition (Frederick *et al.*, 2016). This theory is founded on social cognition, this concept explains that people use different ways to make sense of the world and that individuals use mental shortcuts to make judgments, decisions, and solve problems. These mental shortcuts are grounded on the information they gather and the information they have previously accessed (Aronson, 2011). This suggests that entrepreneurs are exposed to factors that mold the cognitive functions that underlie their thinking and conduct (Roessler, Schneckenberg, and Velamur, 2022). So, entrepreneurial cognition refers to how entrepreneurs use previous knowledge to simplify problems and help them identify new products or create new businesses (Mitchell *et al.*, 2002). This theory can be connected to both previous theories because it explains how entrepreneurs use external and internal knowledge/factors to develop ideas and enterprises with what they have.

2.2. Entrepreneur vs entrepreneuse conceptual framework

Throughout all the years of the evolution of entrepreneurship, the concept of an entrepreneur has been evolving. The word entrepreneur is derived from the French word “Entreprendre” which means “to take in between” or “to undertake.” There is no proper word for someone who undertakes, so the French word is used in English as an entrepreneur (Frederick, Kuratko, and Hodgetts, 2007). Furthermore, there are many ways to define an entrepreneur. The popular press describes an entrepreneur as a hero, a person who innovates and disrupts the market or industry (Lidow, 2022). Similarly, Frederick *et al.* (2019) view entrepreneurs as the person who sees opportunities for innovation and business where no one else does. They define entrepreneurs as the people who bring changes to the marketplace. The definition of today’s entrepreneurs does not differ a lot, but it implements new concepts. Nowadays, entrepreneurs are perceived as not only business innovators but also social innovators who seize opportunities. They are seen as people who take opportunities and turn them into valuable, marketable ideas and invest time, effort,

money, and the ability to take risks for their ideas (McMullan and Kenworthy, 2015). The definition of an entrepreneur can be simplified to its origins which would be to undertake the challenges and opportunities that they find.

As it can be seen, the definition of an entrepreneur is not inclusive of any gender, however, that is just theory since in real life entrepreneurship is highly perceived as a male-dominated field (Jennings and Brush, 2013), so the concept of entrepreneur might usually be related just to male entrepreneurs (Ahl, 2006). Therefore, the French word “Entrepreneuse” is recently used in English to describe female entrepreneurs. Entrepreneuse or women entrepreneurs are part of the disadvantaged entrepreneurs. They are part of the minority groups in entrepreneurship along with youth, indigenous people, and immigrants. They are disadvantaged groups because they do not have or are having trouble getting social and institutional support for entrepreneurship (Frederick *et al.*, 2016). Women are usually socially conditioned differently than men and that is why they face so many additional challenges in entrepreneurship (Frederick *et al.*, 2016). Due to social disadvantages, women may not have access to important resources to help them succeed in entrepreneurship (Watson, 2002). This leads to the underrepresentation of female entrepreneurs in the business world, and as a consequence, they are often positioned as inferior to male entrepreneurs or marginalized in women’s niches (Ahl and Marlow, 2021). However, women could be as successful as men in entrepreneurship (if not even more) if they have equal access to resources (Robb and Watson, 2012). In consequence, the importance of understanding how women entrepreneurs in Ireland see themselves in terms of the difficulties they face in entrepreneurship, do they find that social norms are a challenge or a barrier to them? It is crucial to understand their perspective on how they experience this issue.

2.3. Women entrepreneurs in developing countries

It has been found that female entrepreneurs face similar challenges all around the world but there are certain disparities in developing countries. In some developing countries, the most common challenges that women entrepreneurs have are limited access to training, gender bias, stereotypes, bureaucracy, and limited financial support (El-Fiky, 2023; Vijayabhaskar and Kumar, 2021). In the research of Salahuddin, Mahmood, and Ahmad (2022), they found the main barrier for businesswomen in Pakistan is patriarchy and stereotypes. Chinomona and Tafadzwa (2015) concur with these findings, they stated that women entrepreneurs in the Gauteng province of South Africa

face gender discrimination, and restricted access to formal finance, and access to education. Education in South Africa is high-cost and low-performance and that is why only a quarter of the students who start grade 1 make it until grade 12. These challenges may limit female entrepreneurs in developing countries because they do not get the support of society and that increases the fear and difficulty of starting a new business. Their community's negative attitude towards businesswomen diminishes the success of their enterprises as well as their lack of education. If they had a higher education level and access to more training in how to manage their business, they might have more possibilities and confidence in setting up their own business and succeeding.

Despite this, lack of education might not be a problem for women entrepreneurs in Ireland. In 2020, it was reported that 56.3% of people in Ireland had a third-level qualification. The distribution between men and women favors women with 60% who finished a third-level qualification against 52.5% of men (Central Statistics Office, 2020). Additionally, different entrepreneurship programmes train women how to run a business. Even though it appears education should not be a challenge for women entrepreneurs, their opinion on this matter is valuable to have a deep and better understanding.

2.4. Women entrepreneurs in developed countries

On the other hand, women entrepreneurs in developed countries also deal with gender-based discrimination, stereotypes, and lack of financial support. An example of the challenges of entrepreneurship in developed countries is the case that Rinaldi and Tagliuzucchi (2019) described, where Italian women were excluded from significant areas to succeed in entrepreneurship such as education, access to managerial careers, training, and formal finance. France and Germany show similar cases where it says that it is less plausible for women entrepreneurs to have role models, mentoring opportunities, and entrepreneurial connections (Eib and Siegert, 2019). Gender discrimination and gender stereotypes play an important role when women try to develop as entrepreneurs regardless of the place they live.

However, women in developed countries have easier access to education. Women are usually more educated than men, women in Europe are 24% more likely than men to have a graduate degree (GEM,2022). While they have greater access to higher education and training on how to start their businesses, many female entrepreneurs do not use these resources or do not know about them as Myra (2021) stated. Yet, higher education does not guarantee that women will be part of more

entrepreneurial activities because they might prefer salaried jobs due to the low risks and stability that they can offer (Molina, 2020). Even though developed countries have better access to education, there still are additional challenges that women entrepreneurs face. These challenges are mostly built on the culture of each country. This demonstrates that even in some developed countries women entrepreneurs are still underrepresented and stereotyped.

2.5. Women entrepreneurs in Ireland

Ireland is one of the countries with a higher level of entrepreneurial parity in Europe. The ratio of women to men entrepreneurs for Total early-stage Entrepreneurial Activity (TEA) is above average and it is in sixth place with a ratio of 0.82 women to men (GEM, 2022). GEM (2022) also reports that more women than men declared that the scarcity of jobs is the reason to start a business. Even though Ireland has a high rate of entrepreneurial parity, Drew and Humbert (2012) stated that uneven parenting dedication may be as common in entrepreneurship as in regular employment. Suggesting that even though women have their businesses they still take more of the responsibilities for their childcare and house care. Therefore, it is necessary to better understand how fair women find entrepreneurship in Ireland and what barriers they perceive to face.

2.5.1. Resources available for women entrepreneurs

Moreover, there are multiple resources to help entrepreneurs start their businesses. According to Dublin City Council (2023), Ireland is one of the best countries in Europe to start a business. As well as offering different financial and non-financial support for startups. The two main government organizations to help Irish enterprises succeed are Enterprise Ireland and the Local Enterprise Office. These organizations offer mentorship and training programmes that are mostly free or have a small fee because they are funded by the Irish government (LEO, 2023; Enterprise Ireland, 2022). Therefore, accessing these programmes is highly competitive and the qualification criteria are specific and strict (LEO, 2023). The programmes offered specially for women entrepreneurs are the ACORNS and Exxcel Female Entrepreneurship at the Rubicon.

- **Accelerating the Creation of Rural Nascent Start-ups (ACORNS)**

This is a programme by Paula Fitzsimons of Fitzsimons Consulting. This programme believes that entrepreneurs learn best from each other, so they provide interactive round table sessions that run part-time for over six months. These sessions are led by women entrepreneurs (lead entrepreneurs)

who have started and successfully grown their businesses. This programme is focused on supporting early-stage women entrepreneurs who live in rural Ireland (ACORN).

- **The Exxcel STEM programme**

The Exxcel programme is run by the Rubicon Centre and is tailored for female entrepreneurs who are aspiring to start a business. This programme helps women to explore their business idea more, test the market potential, and arrive at a go/no-go decision. This programme is part-time, which allows them to continue in employment while planning and organizing their business. The aim of this programme is to give female entrepreneurs knowledge, flexibility, confidence, and community (Rubicon Centre).

Additionally, the Local Enterprise Office organization has different offices all around Ireland which offer training courses to entrepreneurs. LEO (2023) encourages entrepreneurship, supports new business ventures, and grows existing micro and small enterprises in order to create jobs. Although the availability of mentorship programmes and funding is ample, many women business owners have never used any kind of enterprise help during the beginning or ongoing stages of their operations because they were unaware of the business supports that were available to them (Nevins and Hamouda, 2019). Consequently, it is important to find out why women entrepreneurs do not ask for financial or mentorship assistance to grow their businesses even though they have growth goals (Costin, 2012). Exploring the reasons why they do not ask for help will help to make changes in enterprise policies to enhance success in women entrepreneurship in Ireland.

2.5.2. Enterprise policy for women entrepreneurs

The last enterprise policy implemented in Ireland was in 2019 for the period of 2019 to 2022. This policy had three main purposes: Raise social enterprise awareness, grow and strengthen social enterprises, and ultimately better policy coordination (Department of Rural and Community Development, 2019). This policy targeted entrepreneurship generally and did not add any policy to enhance or encourage women's entrepreneurship. It seemed that the government of Ireland had a clear understanding of the additional challenges that women could encounter in entrepreneurship when the enterprise policy in 2014 was applied. Irish programs have helped women entrepreneurs, but the requirement that applicants need to receive an additional €5,000 in equity loans might be discriminatory, as women generally have difficulty obtaining such loans. (Coleman, *et al.*, 2019).

Even though the enterprise policy in 2014 had difficult requirements to meet, it acknowledged the challenges that women entrepreneurs face. Not having a specific enterprise policy to help women entrepreneurs might inhibit women from starting a business, therefore, it is important to understand how this policy influence in the challenges that women experience as entrepreneurs in Ireland.

2.6. Glass-ceiling effect in entrepreneurship

The glass ceiling effect can be explained as an invisible but persistent discriminatory barrier that women cope with in their career development. This glass ceiling is what hinders women to move up the management hierarchy (Babic and Hansez, 2021). Entrepreneurship could be considered a way to escape from gender inequalities in the labour market. However, women face the reality that entrepreneurship is a male-dominated field, and they have to confront the glass ceiling once again. Businesswomen in Pakistan suffer from gender bias, stereotypes, and other barriers that make it difficult for them to move up the management hierarchy. As well as in management, women face these barriers when they try to become entrepreneurs (Salahuddin, Mahmood, and Ahmad, 2022). Both female entrepreneurs from developing and developed countries have similar challenges to set up their businesses. According to Maity and Sahu (2020), the main challenges that female entrepreneurs face in their entrepreneurship journey are gender bias, gender stereotypes, financial access, and maternity. Hence, these challenges will be researched further in the next sections.

2.6.1. Gender stereotyping

As previously mentioned, gender stereotypes are present in both management and entrepreneurship. These stereotypes set certain roles for men and women in which usually women are perceived to be more suitable for care work, social work, cleaning staff, etc. (Carli, 2020). Leading women to feel as if they could only own feminine businesses such as beauty salons, clothing stores, make-up stores, and others (Sullivan and Meek, 2012). Schrover, Leun, and Quispel (2007) concede that women have restricted access to entrepreneurship, and they might only find opportunities in the niches for entrepreneurship of women.

Becoming a female entrepreneur is difficult and it is even more difficult to do it in a non-women's niche. In Italy, female entrepreneurs find space outside the women's niche when they rely on their family firms. Overseeing the family business or having a male figure as a guarantor is the easiest way women were not restricted to women's niches (Rinaldi and Tagliazucchi, 2019). This

phenomenon can also be seen in Asian developing countries; entrepreneurship is considered to be dominated by men and that is why women tend to establish more traditional and low-income generating businesses (Tambundan, 2009). Niching gives a negative effect on the development of women as entrepreneurs since they find themselves in a position where their opportunities are restricted. Hence, the importance of finding out how female entrepreneurs fight against gender stereotyping and other challenges.

2.6.2. Gender bias

Entrepreneurship is mainly seen as a masculine area; this is due to the stereotypes formed in society which leads to bias in the business and entrepreneurship world. To illustrate this, women are usually stereotyped to have less capital-intense companies, low tolerance to risk, and no desire to grow (Kanze *et al.*, 2018). These thoughts influence gender inequality in entrepreneurship, determining that bias increases the gap that women face in entrepreneurship (Brands and Kilduff, 2014). It does not only obscure the entry to non-women niches in entrepreneurship, but it can affect their ability to obtain financial help. As Bigelow *et al.* (2014) said these widespread beliefs about gender may prevent women from obtaining traditional sources of capital. Gender equality is improving but at a very slow pace (European Commission, 2023), thus gender bias and stereotyping might still be one of the most impactful challenges that women in Ireland face these days. Having a better understanding of what challenges women entrepreneurs face can help to create new enterprise policies and encourage women to create more businesses, thus job sources. For these reasons, obtaining current data on what women entrepreneurs are experiencing is significant.

2.6.3. Financial support

Accessing formal finance is another area where women are usually gender stereotyped and discriminated against because of their gender. Financial exclusion is another reason that afflicts the execution of women in entrepreneurship (Sajuyigbe, 2017). Investors do not give the same credibility to women entrepreneurs as they do to men entrepreneurs. Female entrepreneurs are usually discouraged by investors when they pitch their businesses (Alsos and Ljunggren, 2017). In concordance with this, Maity and Sahu (2020) found out that it is more difficult for Indian women to get formal financial support because commercial banks are hesitant to give them loans because they are not convinced women can manage a business. That is why a more feasible option

for them is to fund their businesses by using informal sources of finance (Williams and Gurtoo, 2011). Cooney, Halabisky, and Kenny (2016) reported that even though there are a few financial incentives and programs dedicated to women in Ireland, they still lag behind men when getting the money needed to start their businesses. Therefore, female entrepreneurs in Ireland still find it challenging to obtain the necessary funding for their start-ups. As result, this research aims to identify why women would use or not use the existing financial incentives and programs in Ireland.

2.6.4. Maternity

Parenthood is a huge responsibility for both the father and the mother. However, the woman is the one who must carry her baby for nine months and that is a challenge in itself and it is even more challenging when the woman is managing or starting a business. However, there is also the argument that women start businesses because it is easier to balance work and family. They establish as a success the flexibility and ability to combine motherhood and entrepreneurial activities (Esnard and Knight, 2020). On the other hand, Byrne, Fattoum, and Diaz (2018) expressed that motherhood could restrict entrepreneurial ventures and that entrepreneurship does not tackle the challenge of obtaining parity in childcare responsibilities and domestic labor to enable a woman's entrepreneurial career. Ireland scored very low in the category of adequate family allowances to support female entrepreneurs; its score was -2.5 compared to the highest which was 3.1 in Finland (GEM, 2022). This shows that there is not much support for female entrepreneurs that have childcare responsibilities in Ireland. So, it is important to identify whether female entrepreneurs in Ireland find motherhood as a challenge to advance in their career as entrepreneurs, an advantage to enjoy more motherhood, or maybe they experience it to be both, challenging and advantageous.

2.7. Conclusion

As the literature shows, entrepreneurial opportunities are reduced for women due to the male-dominated field of entrepreneurship. Every entrepreneur faces challenges when starting their business, but women have to deal with more challenges just because of their gender. There is not much previous research on the challenges that female entrepreneurs face currently in Ireland. Some of the obstacles that female entrepreneurs might encounter in Ireland were mentioned previously. However, it is important to do more research to better understand the experiences of these women entrepreneurs in starting a business in Ireland.

Chapter 3. Research questions

Starting a business can be scary and difficult for anyone regardless of gender, social status, age, or any other factor. However, this paper intends to acknowledge all the hardships that female entrepreneurs might face in the journey of creating an enterprise. It wants to deeply analyze how women deal with problems and success. So, it can empower aspiring women entrepreneurs to start their businesses and have more knowledge about the challenges they might encounter and how they could cope with them. Therefore, the following research question, sub-questions, and objectives have been formulated:

- 1. What challenges do women face when starting a business in Ireland in the last 5 years?**

Objective 1

Acquire more updated data from the last 5 years to have a deeper understanding of what women go through when they start a business in Ireland.

- 1.1 Do women entrepreneurs use any coping mechanisms to deal with challenges in entrepreneurship in Ireland?**

Objective 2

Understand how women entrepreneurs cope with day-to-day challenges. So, new and aspiring women entrepreneurs have an idea about what they could face in their journeys so they can be more prepared for it.

- 1.2 Do women entrepreneurs think they have the necessary skills to start a business?
If not, why not?**

Objective 3

Understand more deeply what makes them perceive themselves that way and what would help them gain more confidence.

1.3 Do women entrepreneurs know about the programmes that help women start their businesses?

Objective 4

Obtain more information on the awareness of the different programmes. Also, to know why they used any of the programmes or why they did not.

Chapter 4. Research methodology

4.1. Introduction

This chapter explains the reasoning why the method used for this research was selected. First of all, the philosophy of this study is explained based on the assumptions of ontology and epistemology. Then, an overview of the approach, method choice, strategy, and time horizon of the research is given.

Once the philosophy, method, and approach of the research are determined. This chapter centers on the techniques and procedures used to collect and analyze data. This gives details on how the sample was determined, how the instrument for data was created, and how the data were analysed. Lastly, this chapter discusses the ethical considerations and the limitations that this study confronted.

4.2. Philosophy

Choosing the right philosophy emphasizes the research strategy and methods that need to be used (Saunders, Thornhill, and Lewis, 2019). This research is based on the perception that women encounter additional challenges to the ones that men do, and it wants to explore what these difficulties might be. The researcher considers that these challenges are produced by social interactions, and they continuously change. Therefore, the philosophy of this investigation is interpretivism. The choice of this philosophy can be understood with the following assumptions:

Ontology: This thought is built on the understanding that social actor changes everyone's perspectives and many factors that affect the experience of women in the field of entrepreneurship. The research is therefore based on a relativist ontology, which focuses on the philosophy that reality is an illusion of human conscienceless and no such thing as real reality exist. Rather, the reality is relative to how people perceive it in any given moment and place, and no one is right or wrong (Dieronitou, 2014). Thus, this investigation assumes that women entrepreneurs might have similar experiences, but no one will have or perceive the same reality and understands that no one's true reality is false or correct because people perceive reality differently.

Epistemology: This study aims to understand the reality of women entrepreneurs in Ireland and see how it is to start a business from their point of view. As Kelemen and Rumens (2008) stated, changing things is not the purpose of this paper but rather to understand and explain what is going on. Meaning this research takes an interpretive viewpoint.

Axiology: Axiology questions how reliable knowledge may be obtained (Aliyu, *et al.*, 2015). Based on ontology and epistemology assumptions, the most adequate method to approach this research is subjective.

4.3. Approach

The idea for the research topic first emerged while conducting general research on women entrepreneurs and the knowledge gap about the present obstacles faced by women entrepreneurs in Ireland. The most pertinent issues are gender bias, motherhood, and financial access. It was discovered through observation of many research publications from underdeveloped and developed nations. This prompted the existence of the same or comparable problems in Ireland directing further research to be done on this subject. It is clear from this that the study uses an inductive method. This method enables the researcher to comprehend the unique lived experience of each individual by analyzing the significance of a phenomenon (Petty, Thomson, and Stew, 2012). This helps to better understand the experiences of women entrepreneurs in Ireland by using generalizations of the challenges that other women entrepreneurs faced.

4.4. Method choice

This research explores what challenges in entrepreneurship mean to female entrepreneurs as well as contributes to literature based on the primary data collected (Saunders et al., 2019). The use of semi-structured interviews provides the flexibility of asking follow-up questions to get a deeper understanding of a subject while following a guide. This method allows for an organized conversation in which the researcher can obtain rich and detailed information (Ahlin, 2019). Therefore, this research collected primary data from semi-structured interviews, thus the research method that aligns better with the research philosophy and design is a mono-method qualitative study. Lin *et al.* (2019) performed a similar study using the same method, corroborating this is the most adequate method to use for the purpose of this research.

4.5. Techniques and procedures

4.5.1. Sample

The target population for this research is all female entrepreneurs who have started a business in the last five years in Ireland. To get a sample from this target population a non-probabilistic technique was used. In this approach, the researcher chooses the sample based on their subjective judgment rather than randomly selecting it (Berndt, 2020). To be more specific, the sampling technique used was homogeneous purposive sampling because this research focuses on a particular subgroup that meets the following criteria:

- They were female entrepreneurs living in Ireland.
- They were a female who has at least one business in Ireland.
- They started a business within the last five years.

A sample of nine female entrepreneurs was obtained from the population of all female entrepreneurs in Ireland. Multiple female entrepreneurs from Ireland were contacted to participate in the research. Their age range varies from 20s to 50s years old. They represent various regions of the Republic of Ireland since they come from the west coast, east coast, southern, and east-central regions. Table 1 shows in more detail the demographic of the interviewees.

Table 1 Participant's demographic

Participants	Age	Location	Marital Status	Highest degree	Industry	Kids
E1	40s	Rural	Single	Masters	Health	Yes
E2	40s	City	Single	Bachelor	Fashion retail	Yes
E3	30s	Rural	Single	Bachelor	Finance	No
E4	40s	Rural	Single	Leaving certificate	eCommerce	Yes
E5	40s	Rural	Married	Masters	Finance	Yes
E6	40s	Rural	Married	Level 6	Finance	Yes
E7	40s	City	Married	Bachelor	Cosmetics	Yes
E8	50s	City	Married	Entrepreneur	Operations, Health and wellness	No
E9	20s	City	Single	2 years in college	Chef	No

The researcher reached out to participants through email and a LinkedIn post. The post on LinkedIn tried to catch the attention of female entrepreneurs who followed the LinkedIn pages of the different enterprise offices in the Republic of Ireland. This was done by using hashtags so anyone who follows the enterprise offices pages could see it. Unfortunately, the post did not achieve the expected reach and no participants were gathered that way.

Emailing was the primary approach to participants since all of them were obtained this way. The email used to contact participants can be found in Appendix 2. A deep internet search was done to obtain the email addresses of various women entrepreneurs in Ireland. There were sixty-five women entrepreneurs found this way and three were contacted through a professor from the National College of Ireland. Nine out of the sixty-eight entrepreneurs contacted agreed to be part of the research, which means that the response rate was 13%. Due to the difficulty to reach participants, a sample of 10 to 12 women entrepreneurs was estimated to be obtained. However, there were some limitations to recruiting this number of participants. The biggest challenge to obtaining participants was to find their personal contact information, The researcher did not have any relationship with any women entrepreneurs in Ireland, hence it took more effort to find the contacts. Most of the email addresses found were corporate emails but some of them were used because there was no other method to contact potential participants. Even though this research expected to interview 10 to 12 women entrepreneurs, data saturation was reached on the eighth interview. Therefore, reaching nine interviews was a success.

4.5.2. The instrument for data

This is qualitative research so the information needed was obtained by conducting a one-to-one interview with the participants. The interview guide was created in a way that the participants could start recalling experiences from the past. This research tries to understand their point of view hence it involves them remembering what they have done and felt in the past. To help them remember things from the past and to get more in-depth answers three key points suggested by Kriukow (2022) as well as following the framework of Kallio *et al.* (2016) for developing a semi-structured interview guide. The first point is to take advantage of the brain, this means to take advantage of cognitive psychology. Memory is able to store and retrieve information even the information that people do not think to know and that is because it is stored in long-term memory. Cognition is the interaction between people's bodies, brains, and environment (Zlotnik and Vansintjan, 2019). That is why using keywords helps interviewees recall information from their unconscious memory. To do this it is necessary to start with broad questions and gradually narrow them down to focus questions. Most people do not remember how they felt in a specific moment if you ask them straight away but if they are asked something broad before, when a focus question is asked, they might use cognitive misers to connect the broad question to the focus question.

Therefore, the questions in the interview guide started very broadly so the participants could feel comfortable in the interview and familiarize themselves with the subject (McGrath, Palmgren, and Liljedahl, 2019). These introductory questions were the following:

- Tell me briefly about your business.
- What motivated you to start a business? And what keeps you motivated?

The second point was to ask the same thing but in a different way. This helps to investigate the issue from different perspectives and obtain a richer answer for what is asked. The following questions used in the interview guide for this research are an example of this:

- What are some challenges that you have experienced as a woman entrepreneur in Ireland?
- What barriers have you encountered along your way as a female entrepreneur in Ireland?

The last point suggested is to use hypothetical questions. This type of question helps to take some pressure off the participants, and they might give some insight that they were not so comfortable sharing. This is the hypothetical question used in the interview guide for this study.

- Thinking back to when you started as an entrepreneur, what information would you have liked to know that could have helped you in entrepreneurship?

Breaking down the questions this way provided a good quality interview guide in which the participants were able to tell their stories. These interviews lasted between 22 to 50 minutes long and were carried out via Microsoft Teams because it was the most convenient and safest platform to use. An example of the interview questions utilized can be tracked down in Appendix 1.

Additionally, these questions were arranged in sections to obtain the necessary information to achieve the research goals. Table 2 shows how each question is connected to the objectives of this study.

Table 2 How interview questions relate to objectives

Questions	Related to Objective	Objectives
1	All	Objective 1: Acquire more updated data from the last 5 years to have a deeper understanding of what women go through when they start a business in Ireland.
2	All	
3	1	
4	1	Objective 2: Understand how women entrepreneurs cope with day-to-day challenges. So, new and aspiring women entrepreneurs have an idea about what they could face in their journeys so they can be more prepared for it.
5	1 and 3	
6	1 and 4	
7	1 and 3	
8	2	Objective 3: Understand more deeply what makes them perceive themselves that way and what would help them gain more confidence.
9	3	
10	1 and 3	
11	4	Objective 4: Obtain more information on the awareness of the different programmes. Also, to know why they used any of the programmes or why they did not.
12	1, 2, and 3	
13	2	

4.5.3. Pilot test

The interview guide was created by the researcher, therefore a pilot test needed to be done before using it to gather data. The purpose of this pilot test was to minimize any errors and ensure this was an adequate research instrument. Pilot tests aid in the identification of potential issues during the entire process such as understanding of questions, how appropriate the wording is, and the order of the questions (Harding, 2019). The pilot test was done with one women entrepreneur in which valuable feedback on the effectiveness of the interview questions was given. From this pilot test, it was found that Question 11 was confusing, thus it was rephrased to ensure clarity, reduce bias, and obtain the information needed from participants. The information obtained from this pilot test was not retained nor used because the entrepreneur did not meet all the criteria to be part of the research.

4.5.4. Data analysis

The interviews were done through Microsoft Teams which allows for video, audio recording, and transcription. This helped to organize the data after the interview was done. Participants were notified they were being recorded and they signed a consent form that gave details of the implications this research involves. The identity of participants is anonymous, and their names were coded when the data was transcribed to guarantee confidentiality. The data was analysed using Braun and Clarke’s (2006) thematic analysis. This analysis method was chosen because it gives the flexibility to interpret the data which is needed for this study since the purpose of it is to

explore how women entrepreneurs handle challenges in entrepreneurship. This is one of the most intuitive and easiest methods to analyse qualitative data which makes it ideal for first-time researchers. However, it is important to acknowledge that it helps to obtain a thorough description of data and reports patterns within it (Braun and Clarke, 2006). This analysis comprises seven steps; transcribing, getting familiar with the data, coding to generate core themes from them, looking for themes, reviewing themes, defining themes, and reporting the results. The interview transcripts were retrieved from Microsoft Teams and exported to Microsoft Word. They were organized and reviewed to maintain participants' anonymity. Once the transcripts were ready, the coding phase started, which was also done in Microsoft Word. The coding was done at different times once the codes were organized, themes were identified, and a different Word document was used for this. Under all the identified themes, the respective codes were added in order to identify subthemes or make sure there were no other themes within a theme. Once, themes and subthemes were organized, the results were reported in Chapter 5 (Findings).

4.5.5. Ethical considerations

The researcher made sure to take into account the ethical considerations concerning participants' information and data security for this study. Therefore, the Human Participants Ethical Review Application form was thoroughly filled out and submitted to obtain ethical approval.

4.5.6. Participants' consent and anonymity

The identity of participants was protected at all times to safeguard the anonymity of the interviewees. As the data might be compromised if it was not managed correctly. After finishing the interviews, a transcription from Microsoft Teams was retrieved and cleaned to make sure to safeguard participants' anonymity. This was done by properly exporting it to a Microsoft Word document and coding the data to make sure no names were disclosed. Furthermore, participants were previously notified of the objectives and implications of the research by sending them an information sheet and a detailed consent form that they had to carefully read and sign.

4.5.7. Data security and storage

Once the interviews were done and the transcription was ready, they were stored on the researcher's computer to ensure security. This computer is password protected and uses antivirus software to ensure data security against any external threats. Moreover, all participant data will be

kept from the time the dissertation is submitted for up to six months afterward, at which point it will be erased in accordance with NCI's data security regulations.

4.6. Methodology conclusion

In summary, this research is a qualitative study that used in-depth interviews to gather data. The sampling techniques used to reach out to women entrepreneurs were non-probabilistic. The purpose of this research was to explore the current experiences of women entrepreneurs in Ireland; hence the approach of this investigation is interpretive in nature.

Chapter 5. Findings

5.1. Introduction

The findings of nine semi-structured interviews with women entrepreneurs are presented in this chapter. The data collected to obtain these findings were analyzed by following the methodology explained in Chapter 4. The analysis produced even distinct themes. The first theme helps to understand why women start their businesses.

1. *Motivations: Finding out what inspires women to start their business*

The second, third, and fourth themes showcase the main challenges that women entrepreneurs face and the difficulties they encounter.

2. *Broken system: the disadvantages of the Irish financial system*
3. *Mom entrepreneurs: the ups and downs of being your own boss*
4. *Barriers that can hold women entrepreneurs back*

The fifth theme explored the relationship between how people were raised in Ireland and how that affects women's confidence as well as how the Irish culture affects entrepreneurship.

5. *Irish culture shaping entrepreneurship*

Theme six explored how women entrepreneurs cope with the challenges they face. The last theme gives details of the tools they used to succeed and reflects on the things that might have helped them. Finally, it gives key tips to succeed as an entrepreneur in Ireland.

6. *How to manage stress*
7. *Enhancing success: things that can help women entrepreneurs succeed*

5.2. Motivations: Finding out what inspires women to start their business

Most of the participants indicated that external factors motivated them to start a business. It was identified that most participants have push factors as the motives to start their businesses. Although, they mentioned pull factors as motives to keep working on their business. In Table 3, the main pull and push factors to begin a business are shown.

Table 3 Motives to start a business

Pull factors	Push factors
Desire to create something on their own	Lack of the service/product on the field
Passion	Poor work-life balance
	Avoid financial crisis

5.2.1. Push factors

Most of the entrepreneurs said that there was a need for their service or product, they wanted to help people, so they took the risk to start their business. They say that the business might take longer to be profitable, but they want to solve a problem and that is why they do it. According to Hechavarria *et al.* (2016), women prioritize social objectives over economic ones. Even if it takes them longer to make a profit out of their business, they want to help others. Below is a quote from E1 where she explains what motivated her to start her business.

“The waiting list is so long and there were so many children who weren't getting seen by the HSE, speech and language therapy and I have a daughter myself, and I wanted to be more flexible around being able to be home for her, but also being able to offer the kind of service that I think children deserve as well.” (E1)

Also, the flexibility of being their boss was a big motive to become an entrepreneur. Multiple of them found flexibility attractive because they could spend more time with their family and friends. After all, they could organize their time how they like.

5.2.2. Pull factors

Push reasons were the main motives to create a business. However, they also revealed that making their own money was a great motivator to continue with it regardless of all the hardships that they might face. E3 said that “earning your own money keeps you motivated... and there's a dream of succeeding, definitely.” Thus, it is not just money but feeling empowered to make their own decisions and do things the way they like while having the flexibility to organize their time. In concordance with this, Chevalier *et al.* (2022) state that pull and push reasons to start a business can occur simultaneously because they are not mutually exclusive. In conclusion, all the entrepreneurs demonstrated to have push and pull motivators to do their business but none of them showed these reasons were exclusive of one another. There is not only one reason but rather a range of motives to be an entrepreneur.

Challenges

The next three themes provide details of the two main challenges that women entrepreneurs face and other additional challenges/barriers they might encounter. Table 4 details these challenges by themes and subthemes.

Table 4 Main challenges that women entrepreneurs encounter

Themes	Sub-themes
Broken system: the disadvantages of the Irish financial system	Inefficient financial support process
	Lack of financial support for service businesses
Mom entrepreneurs: the ups and downs of being your own boss	Advantages
	Disadvantages
Psychological barriers that can hold women entrepreneurs back	Lack of confidence
	Pride
	Loneliness

Participants who had kids experienced motherhood as one of the hardest challenges in entrepreneurship. Even though the participants who do not have kids do not experience these difficulties, they express their understanding of how hard it must be to have kids and maintain a business simultaneously. Participants who offer professional services experience a lack of financial help in their field. Though participants who have a more product base business have more options to get financial support, they mentioned the process is inefficient and it could take a very long time to get a loan or grant. Moreover, all the participants confirm that they face some form of psychological barrier, mentioning loneliness as being one of the most relevant. These challenges are thoroughly explained in the following themes.

5.3. Mom entrepreneurs: the ups and downs of being your own boss

5.3.1. Advantages

As shown in motivations, flexibility is one of the motives that women entrepreneurs experience when starting a business. From the participants who are mothers, they expressed enjoying the flexibility that entrepreneurship gives them to attend to their children any time, they need it. They can spend more quality time with them even though they work full-time on their business they can plan to spend time with their kids when neither of them is tired. Plus, they like to think they are setting a good role model for their kids. This is what one of the mom entrepreneurs said.

“I get to work from home, and I get to spend a lot more time with my kids, even if I'm in the office here and there next door, I can sit down and have a cup of coffee with them, not them drinking coffee. I can have a cup of coffee with them, which is something I never had before” (E5).

Not all mom entrepreneurs get to work from home, but they do in fact have the power or the freedom to choose how to organize their schedules and spend time with their children.

5.3.2. Disadvantages

On the other hand, motherhood and entrepreneurship are hard on their own and they are even harder together. There are some disadvantages to being a mom entrepreneur which is similar to the difficulties women working full-time have, they stated that work-life balance is hard because they have to take care of the kids, the house, and their business at the same time. They acknowledge that shared parenthood and taking care of the house is getting better nowadays but still, they have to do most of the work.

“I think it very much depends maybe on the type of business you're in but at the end of the day, you know the mother actually is probably 80% carer of kids, regardless of how good the partner is and it also kind of holds you back in terms of how much you can grow your business” (E7).

The stage at which business is in and the age of children have a vast influence on the difficulties it might bring. When the business is just starting it requires more time to make it work and grow and is the same for kids. The younger they are the more care they need, for instance, if both the business and kids are just born, it is more difficult to give it a hundred percent to both. From a non-postfeminist view, combining entrepreneurship and caring for family is compatible and it might even be a source of entrepreneurial opportunity (Lewis, Rumens, and Simpson, 2022). Therefore, being a mom entrepreneur is difficult, but it is doable, and it could bring other perspectives to the business.

Additionally, there is another negative side of being a mother and an entrepreneur and that is the feeling of neglecting your children due to the work you must put into your business. All the mom entrepreneurs interviewed declared that they feel guilty about leaving their kids or prioritizing their business sometimes. However, they acknowledge they need to know when to prioritize their company or their kids because they also want to grow their business.

“I suppose you are making a decision to not be as good a mom, ultimately, like we can all say, oh, well, I pay for this, and I get this person to look after when I do this and the other. But at the end of the day, you're not being a mother that's guiding your kids up every day and teaching them your values. Sometimes they end up with values from other people that look after them. So, I think as a woman, I think that is our biggest challenge” (E2).

Even if they can afford childcare services, they feel guilty because their kids might spend more time with other people than with their parents, so they might feel that they are not passing on their values. Also, E2 brings up another important challenge that mom entrepreneurs have which is the lack of childcare services or how expensive it is to get this service. They remark on the need for help from the government to get access to more affordable childcare services, and more support for mothers.

“In Ireland, there is no support in the home life or very little. It's very expensive and it's very expensive to get somebody into your home to help you, to mind your children, look after the home. So, I think that's definitely challenging” (E6).

Furthermore, most of the participants when they were asked what challenges/ barriers they have faced, they did not think of being a mom as a challenge. They started explaining how difficult it is to be a mom and an entrepreneur when they were told research suggested motherhood might be an issue for some entrepreneurs. Although it appears there are more disadvantages to being an entrepreneur, they are the same disadvantages that they would have, and they work full time. Therefore, having the flexibility to choose when to spend time with their kids is a huge advantage that entrepreneurship gives to women and overpowers any challenges that entrepreneurship brings.

5.4. Broken system: the disadvantages of the Irish financial system

Participants stated they had difficulties getting financial support for their businesses. These problems are either the inefficiency of the process or the lack of financial support for businesses that offer services.

5.4.1. Inefficient financial support process

The inefficiency of financial support processes is one of the main problems that were cited when it comes to managing finances. Women entrepreneurs complain about the long processes, and how much paperwork is needed, and they misjudge women when forecasting their finances.

“I’m trying to get financial help and you have to work very hard on building up a business case and things like that and which obviously needs to be done, but I think the process could be a lot more streamlined” (E1).

Most of the women expressed frustration with the process’s ineffectiveness to get any loans or grants. They find it hard to work on all the documents required and they do not find any support or guide to help them navigate through the process.

5.4.2. Lack of financial support for professional service businesses

According to the literature, there are different grants and loans accessible to entrepreneurs. However, not all of them meet the criteria to get any finances. Most of the grants and loans found excluded businesses such as those that would displace existing businesses (hairdressers, cafes, clothing stores, etc.), professional services, consultancy, retail, and distribution (LEO, 2023). This is another problem the participants revealed, they were not able to access financial support when they started their business because they were offering professional services, consultancy, or retail. They conveyed the difficulty of getting loans even now that they are growing.

“When I started the business and then when I wanted to expand and take on staff, I applied for a business loan, but it was very difficult. I had to try two or three different institutions and even though I'm financially literate, I could put a proposal together, but I had to try 3 different places in order to get that finance. They gave me way less than I needed, and it just didn't make sense. There was no reason for them to give me less than I needed to, but they did” (E6).

As a result, women entrepreneurs have a hard time finding funds for their businesses which might hinder their ability to start and grow as fast as they want.

5.5. Psychological barriers that can hold women entrepreneurs back

5.5.1. Lack of confidence

Many women entrepreneurs identified they lacked confidence when they started their businesses and stated most women suffer the same. They think there are many opportunities for enterprising in Ireland, however, a lack of confidence in themselves might delay the decision to do something. E5 mentioned that she was adamant about wanting to launch a business, but she didn’t know what that would look like and she had no confidence in herself at first. In the end, bravery is not the absence of fear, it is doing it even though how frightening or difficult it looks (Clear, 2018).

Regardless of their lack of confidence, they started their business and are glad to have done it. Some of them found ways to help them feel safe about taking the risk to start their business and that is what helps them do it. E3 shared how she did it.

“I wasn't confident.... stepping out into something that was completely unstructured doesn't inspire confidence... but I knew that I needed to make a change... so I saved, and I put some money away, so I knew I would be covered. Ultimately, I knew I would be able to get another job if it didn't work and that was kind of a comfort blanket” (E3).

Moreover, they all stated that gaining experience in running their business helped them to gain confidence. As well as continuing to learn new skills helped them to be more comfortable making decisions, thus feeling more confident as entrepreneurs. They acknowledged that confidence is a key point to growing and succeeding. Even though they did not feel confident, they did not let their lack of confidence stop them from creating a business.

5.5.2. Pride

Another important psychological barrier is pride. Some women informed they were afraid to ask for help because they thought they would lose empowerment and that they had to prove themselves. Some indicators revealed how pride diminishes their opportunities to grow their business.

“I think I didn't feel that it needed to be a woman's support group. You know, I felt like that was admitting it was harder for women or something to need extra support. I was very much, no, I can do this all on my own, I don't need anybody else” (E1).

It is important to remark that this behavior was presented when they were starting their businesses. They have reported they learned the importance of having a network that can help in the business and learning from more experienced entrepreneurs.

5.5.3. Loneliness

Furthermore, participants mentioned that being an entrepreneur can get lonely. Usually, they started a business on their own, so they did not have any employees or co-workers that could help them run the business. There was no one to ask any questions so all the responsibility was on them. That is why they can feel lonely as entrepreneurs. That is exactly what E5 expressed “I'm very

much on my own without a huge amount of support or help or people in a similar position to me.” For instance, building a support network could be beneficial for entrepreneurs because it can get overwhelming. Also, it is important to have coping mechanisms to avoid getting too stressed. In section 5.8 different methods that the women entrepreneurs interviewed use to manage stress can be found.

5.6. Irish culture shaping entrepreneurship

This theme is interesting because it was not found in previous literature but many of the participants mentioned that Irish culture has shaped the way they think and how women and men approach entrepreneurship. They affirmed that women were raised differently than men, they were raised as good girls meaning that they have to behave as told and not to disagree with that. However, men were encouraged to speak up and choose what they would do. E5 indicated “we would have been brought up to not ask so many questions just shut up and just be quiet again and with don't be fringing [weird] and I think that carries through into our business world.” Thus, interviewees suggest that the way they were raised has an effect on women’s confidence and risk-taking actions which means it might take longer for some women to start their business.

Moreover, participants mentioned that some men still do business as they did years ago such as doing business while playing golf or in a bar which leads to the idea of a “men’s club” per se. So, it is more difficult for women to do business with them because most of the golf courses still have the rule that men don’t play with women, or even worse women are not allowed on the golf course at all. E6 explained her experience with this.

“I actually took golf lessons and everything to try and get myself into what you're just excluded in some courses that you're not allowed on, and you're not allowed to play with the men. So that's where business is still done. Then there's drinks always after golf and they would do business there as well” (E6).

She has firsthand experience with this, and some other entrepreneurs mentioned they have felt like men form men’s clubs because they prefer to do business man-to-man. So, they feel they have to prove themselves and earn their trust. They acknowledge that the Irish culture is changing and that there is more parity when raising kids nowadays. It is noteworthy to mention that most of the participants were in their 40s – 50s so younger women might feel different about the Irish culture and might have different experiences.

5.7. Entrepreneurship programmes

Literature shows that there are various entrepreneurship programmes just for women but not many women were using them. Eight out of nine participants said they knew about the programmes but only seven had joined one. Among the participants that used the programmes, there were pros and cons found on these programmes.

The identified benefits of these programmes were that they made friends and created a community. They said that after they finished the programme, they had people who understood them and could talk to them about their problems. This is the experience of E3:

“My family and friends, they get sick of listening to you, you know, talking about your business, and like, they don't understand it either because they're not in the middle of it. So those programs you meet other women that have the same problems. So, you get to meet a group and talk about what you're having an issue with, and they identify very, very quickly where you need help” (E3).

So, they are glad they joined because they make new friends, receive mentorship, and create a community.

On the other hand, they mentioned that joining more than one group was not necessary or beneficial since the information given was very similar in all the entrepreneurship programmes.

“It was good to meet other ladies. But the information that I got from it I'd already covered. It was again great to meet all these people, but the information, I wasn't learning anything new” (E4).

Data from the other interviewees showed that the other participants agreed that they enjoyed the programmes because they made new friends but joining more than one programme did not give them more new information. Also, they declared that most of the programmes need a better structure and more information on how to run a business. In fact, E9 stated that she found more helpful and more informative the non-female groups and E6 concurs with this. Also, some participants said that these programmes need more information for businesses that offer professional services. E6 disclosed her experience with this.

“They were really supportive to products and less supportive to the service industry. And I did have this conversation with other women that have got a service. So, they really highlight all of the products, and they push the products, and they give them financial support and they give them moral support and they give them more support on LinkedIn and all of the social media than they would for service industries” (E6).

In conclusion, participants enjoy joining entrepreneurship programmes because they feel understood and can create a community. Nonetheless, they do not find the programmes very helpful.

5.8. How to manage stress

Throughout all the interviews there were similar patterns in how they manage stress. It is important to highlight that there is not one specific method used to relieve stress, however, they have and use different stress relievers depending on what they feel like doing. One of the main stress relievers that they emphasized is talking about their problems. Sometimes problems might seem more serious than they are, so talking about them with someone could help them realize they are not as bad as they looked. This is the advice that E3 shared.

“Meet up with people, especially people who are starting their own business, and talk to them about their experiences because you think that all your problems have never been solved before and there is an answer for everything, and usually someone who has a bit more experience than you will have it” (E3).

Another important thing they made sure to mention is that running away from problems is not solving them. It is better to take the time to solve them, and E8 shared great advice to deal with this.

“You just break it down and just put it into small pieces and get a part of it done. It takes the pressure off. That enables you then to just do it slowly, but you will get it done. There really aren’t barriers as you just need to make them bite-size pieces” (E8).

It might seem like people would know about this, but it is easy to get overwhelmed and forget how to handle problems. So, participants also reported that it is important to take a break and come back with more energy. This is what one of the participants said,

“Understanding that where you are in business now is not where you're always going to be. So, they're the kind of things I would do. You know, you walk, you do some breath work, you know, just take some time” (E7).

They stated it is crucial to be self-aware and recognize that there will be problems and you might feel very exhausted, so taking the time to care for yourself is important as well. They said sometimes it is more effective to take a break and when they come back to solve the problem, they can see it from a different perspective and solve it. Along with this, they declared they could get emotional sometimes so they must take a step back to not let their emotions manage them. In summary, there is no specific method to release stress, and it is important to have different stress relievers. The top coping mechanisms for the participants were talking with someone about the problem, making sure to confront the problems and not run from them, taking a break, and trying to solve the problem logically.

5.9. Enhancing success: things that can help women entrepreneurs succeed

Participants were asked to share some tips for aspiring women entrepreneurs on how to succeed in entrepreneurship. The three main tips were to build a support network, keep a positive mindset, and keep learning.

As mentioned before, talking to other people is one of their coping mechanisms, so they find it very important to surround themselves with supportive people. If they have a family, they need to have a supportive partner to take care of the kids and the house, otherwise, they would not have the time or energy to work on their businesses (E3). Therefore, they advise creating a support network to help you succeed in entrepreneurship.

Moreover, they suggest keeping a positive mindset to give the best performance to your business. Many people give up before even trying because they focus on their limits, hence they do not make the effort to get close to them (Clear, 2018). The following are some of the things that E2 does to keep a positive mindset.

“I watch a lot of like, you know, positive motivation stuff on YouTube, Ted talks and I think it's very important to continue personal development all the time. So, I do a lot of coaching things online. So, I'm always trying to make myself more aware of myself better and stronger as a leader “(E2).

In agreement with E2, the rest of the participants highlighted that personal and professional development is key to succeeding not only in entrepreneurship but in life. Reading books, learning new skills, or mastering existing skills can help to gain more confidence and that is what has helped the women entrepreneurs be more confident. To aspiring women entrepreneurs, the participants from this research suggest just do it even if you don't feel confident, confidence can be gained along the way.

5.10. Results conclusion

In summary, the primary obstacles faced by women entrepreneurs in Ireland are getting access to financial support, being a mother and entrepreneur, and their own psychological barriers. Even though they encounter different challenges including their interior battles, they are happy they started their own business and recommend doing it. Also, the interviewees gave valuable insight into what women entrepreneurs think about the entrepreneurship programmes, shared helpful methods to cope with the challenges they face, and gave significant advice on how to thrive.

Chapter 6. Discussion

This research was done to understand the disparities that women entrepreneurs go through when starting a new business. Examining the literature on this subject, it was found that the most listed challenges that women entrepreneurs encounter are lack of financial help, maternity, gender bias, and gender stereotypes. After carefully analyzing the data obtained from the interviews, the key findings are that women perceived accessing financial help, motherhood, and psychological barriers as challenging. As well as suggesting that Irish culture influences how they are as entrepreneurs. The findings of this chapter are compared to the research literature to discuss the difficulties that women entrepreneurs face when starting a business in Ireland. They will be discussed in different sections and explain how these findings help to achieve the objectives of this study.

6.1. Discussion on objective 1

The main goal of this study was to investigate what obstacles women entrepreneurs face today in Ireland. The main objective of this research was to explore what challenges women entrepreneurs experience in Ireland nowadays. It was found that the main challenge that women entrepreneurs face is maternity because they have to take care of their businesses, kids, and house at the same time. They mentioned that even if they have the most supportive partner, most of the children rearing and household responsibilities fall on women. According to Byrne *et al.* (2018), entrepreneurship does not address the problem of attaining equity between domestic employment and childcare responsibilities. As suggested by the literature, women entrepreneurs have difficulties accessing childcare services, they expressed their desire for better and more affordable family services. Even though they know being an entrepreneur and a mother is challenging they like doing it because they enjoy the flexibility it gives them. This is in line with what Esnard and Knight (2020) said about women considering entrepreneurship because it gives them more time for both their personal and professional lives.

Furthermore, previous literature reported a lack of access to education was one of the challenges that women entrepreneurs in developing countries face (Vijayabhaskar and Kumar, 2021), however, women entrepreneurs did not mention lack of education as a problem. It is important to remark that the percentage of people who finish high school in developing countries is less than

the one in developed countries. According to the OECD (2019), 83% of the adults in Ireland have finished high school, which means that access to education is available. All the entrepreneurs stated they have completed upper secondary education. Nonetheless, they mentioned having trouble obtaining financial support and information about starting a business. However, they did not consider these challenges to be gender specific, they find it to be a problem for everyone and that the government should work on giving easier access to information and formal finances. This discovery concurs with the case that Rinaldi and Tagliazucchi (2019) described where Italian women have restricted access to formal finances. The only difference is that in Ireland lack of access to formal finances is not gender specific, as it is for female entrepreneurs in Italy. Additionally, the results disagree with what Costin (2012) said about women entrepreneurs not planning to ask for financial support even if they want to grow. The participants said that they plan to ask, and they have asked for financial help, but they find it difficult to access more information on how to do it and they find the process too stagnant. The participants with professional service businesses highlighted the lack of grants and loans available for this type of business and expressed it would be helpful to have available a startup grant.

6.2. Discussion on objective 2

The findings show that women entrepreneurs in Ireland had different motivations to start their businesses, many of them were mainly motivated by external factors, but it is not limited to that. Also, they are motivated to start their business to fulfill their dreams or to have a better lifestyle, these are internal or pull factors that motivate them. These findings are supported by two theories, the first one that is based on the environment and organization, and the second that is based on personal traits (Shane and Venkataraman, 2000). Meaning that there are push and pull factors that motivate or foster entrepreneurs. In theme one it is shown that although push and pull factors influenced the decision to start a business, however, they are not mutually exclusive. The participants expressed they had various reasons to start a business and it was found that even if they started their business to help people or because they found an opportunity, they keep doing it because they like the money they make (pull factors) and they like the challenge.

They found that motivation was enough to start their business but found out that was not enough to tackle the challenges that they face. Thus, they had to develop different coping mechanisms to not get too overwhelmed. Uncertainty is a part of doing business and it is hard to anticipate or

measure, that is why it is important to establish coping strategies because it allows one to adapt and handle any problem more effectively (Sharma *et al.*, 2020). Findings reveal that they usually have more than one method to deal with stress and uncertainty. The main methods they use are building a network to talk to people who have more experience than them and find a solution, taking a break and step back to understand the problem, and working on it one step at a time. These findings can help future female entrepreneurs as a guide when they feel overwhelmed.

6.3. Discussion on objective 3

Moreover, the third objective of this research is to understand why women do not feel they can manage a business and understand why they lack confidence in themselves. Similar research such as that of Rinaldi and Tagliazucchi (2019), Chinomona and Maziriri (2015), and Vijayabhaskar and Kumar (2021) only focused on how culture and stereotypes limited women's access to education and finances, but they did not analyze how their culture affects the way women perceive themselves and their behavior. The data obtained in this research suggests that the way women are raised affects their confidence and behavior which agrees with what Roessler *et al.* (2022) discovered. He said that external factors model entrepreneurs' thinking and behavior. These biases are learned from childhood, children detect and decode information from signals that society gives on gender (King *et al.*, 2021). In the Irish culture, men are thought to have emotions; however, women are identified as emotional because they are perceived to be unable of controlling them (Brescoll, 2016). This leads to thinking that a woman cannot control herself and it is perceived as part of her, however, the emotions that men show are not part of them, and they are caused by a situation. These perceptions can make women doubt themselves and more afraid to take risks. This agrees with the theory that says the people they associate with can have an impact on their ambition to start their own business (Frederick *et al.*, 2016) which explains why some women are affected by the Irish culture.

6.4. Discussion on objective 4

From the literature review, it is known that there are various entrepreneurship programmes in Ireland to help women entrepreneurs start their businesses. Most of the participants were aware of the existence of these programmes. This disputes the argument of Costin (2012) that women entrepreneurs do not look for financial or mentorship support. Although this sample might not be the best to understand why they did not join any entrepreneurship programme because most of them were found on one of the programme websites, thus they were all part of the same

entrepreneurship programme. However, most of them have joined more than one programme, hence they know how they are organized and realized all of them are very similar. All the entrepreneurs agreed that they need to be better structured, and there's no need to join more than one programme but it is important to join the right one. Despite the information they can get from the programmes, they declared they would like a document or a place where they could know what the main things are, they need to start their business and guide them in the right direction.

6.5. Contribution to the literature

There are various contributions that this study has made to literature. First of all, information on the challenges that women entrepreneurs face in Ireland nowadays is limited, thus this research presents the most pertinent challenges the participants mentioned. This provides an overview of what they experience and opens new research ideas to deepen these discoveries. Additionally, this research contributes to Nevins and Hamouda (2019) and Coleman, *et al.* (2019) findings providing valuable experiences in which they share that not only financial access is a difficulty but childcare, household responsibilities, and lack of confidence are barriers as well.

6.6. Implications

As previously mentioned, current literature on the challenges that women face in Ireland is limited, therefore these findings enrich past research (Nevins and Hamouda, 2019; Costin, 2012; Drew and Humbert, 2012). The findings have important real-world ramifications for policymakers as well. This study offers policymakers new perspectives on the difficulties that women entrepreneurs face in Ireland which go beyond gender equality. For example, the government is responsible for offering formal financial support (Naser, Rashid, and Nuseibeh, 2009), in order to facilitate women's access to capital during their start-up stage, policies should be aimed at reducing the initial finances requirements for creating new businesses or introducing supportive funding programs. Additionally, policymakers should address the lack of financial and mentorship support for professional service businesses. Publishing a guide with the most important steps of starting a business was another popular request that participants suggested. Furthermore, it is recommended that the government implement family support such as more affordable childcare services.

6.7. Limitations of the study

Due to the nature of the research, this research could be improved in the following aspects:

The contact information of most participants was obtained from one of the entrepreneurship programmes' websites, this limits the ability to explore why they would not use the entrepreneurship programmes if there were someone who did not use them. Although there were participants that did not use the programme, more research needs to be done to eliminate any bias that recruiting most of them from the same programme brought to this research. Thus, this sample is not the most adequate to know more information on how aware women entrepreneurs are of the entrepreneurship programmes available that offer mentorship and financial support.

Recruiting participants was difficult due to the confidentiality that different entrepreneurship organizations have with their clients. As well as the time constraints that this research is subject to. Corporate emails could be found on the internet but not all of them were in direct contact with the participants. Although it was tough to contact them, nine out of the sixty-eight women entrepreneurs accepted to be part of this research. Additionally, in some of the interviews, technology limited the ability to see the body language of some of the participants because they were not able to turn on their cameras.

Furthermore, this research could have obtained more impactful information if it was mixed-method research. A quantitative study would have helped to know to rank what they find as more challenging in entrepreneurship and what enterprise policy needs to focus on the most. This research provided insightful information on the experiences of women entrepreneurs in Ireland but a complementary quantitative study on this topic could have helped to avoid any researcher's bias. Additionally, most of the women entrepreneurs were in the age range of 35 to 55 years, so a sample of participants with more varied age range could give insight on how different or similar their experiences were when starting a business.

Chapter 7. Conclusion

In summary, this research used qualitative measures to explore the experiences of women entrepreneurs in creating a new business in Ireland. The main objective was to obtain more updated information on the current challenges that women entrepreneurs face since there was little to no research based in Ireland on this matter. Thus, it was found that the current main challenges that women encounter are the inefficiency of the process of getting formal finances, lack of financial help for professional service businesses, maternity more specifically the lack of childcare support, and finally, self-inflicted barriers. These findings do not deviate significantly from the mainstream literature based on developed countries. However, it was key to discover how Irish culture has shaped entrepreneurship in Ireland and has impacted self-inflicting barriers in women.

The second objective of this research was to look at how these women entrepreneurs deal with any difficulties they encounter along their journey to managing a business. All of them emphasized the importance of creating a network, having supportive partners, family, and friends can alleviate some of the stress that entrepreneurship brings. As well as maintaining a positive mindset can control stress levels and enhance success in their business. The main methods they use to keep a positive mentality are reading, meditating, exercising, taking a break, or listening to motivational podcasts. Although these are not methods that everyone has to follow, one has to find what works best for what they need, and it is necessary to have different ways to release stress to find the right one when needed.

Furthermore, a key finding of this research was that women entrepreneurs feel that their lack of confidence and the way they confront challenges is influenced by how they were raised. Some of the participants mentioned that social judgment had a great impact on their lack of confidence. They felt like they were judges because they did not dedicate all their time to their kids and husband, but they understood that people's opinions do not define them. Even though their confidence was little when they were starting their business, they gained confidence when they started surrounding themselves with people that gave positive vibes and understood what they were going through. Also, they acknowledge that women's roles in the Irish culture are still changing and that parity in entrepreneurship and in every other aspect is getting better but older

people are still learning about it. These findings fulfill the third objective of understanding why women were not confident about starting a business.

Lastly, the fourth objective of this research was to understand the reasons why women entrepreneurs would use the entrepreneurship programmes available in Ireland. Eight out of the nine participants had joined at least one entrepreneurship programme. They said that they joined the programmes because they wanted more information on how to create, run a business, and create a community. Based on their experiences they concluded that all the programmes are very similar and that joining multiple programmes does not add much more information to what they already know. However, the biggest takeaway from the data gathered is that they did not find the programmes very helpful because they were not very well structured and did not offer any help for professional service businesses. Therefore, it is recommended to have entrepreneurship programmes targeted at professional services.

This research acknowledges its limitations, even though most of the data obtained does not offer a more extensive age range, the information gathered from them was meaningful and allowed us to have a deeper understanding of the current challenges that women entrepreneurs face in Ireland. To conclude, this research provides an overview of the current challenges that women entrepreneurs encounter in Ireland, methods to manage stress and tackle problems, and firsthand advice to succeed in entrepreneurship. This research enriches the literature and presents key points on where policymakers should focus.

7.1. Recommendations for future research

Throughout the progress of this research, various opportunities for future research were identified. Although this research provided meaningful information on the experiences of women entrepreneurs in Ireland, a mixed method of qualitative and quantitative research can help to understand better how much these challenges affect them. Additionally, different challenges were identified in this research, and carrying out separate research on each one of them could offer a deeper understanding of these topics. For example, many women entrepreneurs mentioned how inefficient the financial process is, thus exploring this matter would help policymakers understand the magnitude of the situation, and new policies could be established.

The entrepreneurship field could benefit from comparative research, it was found that culture in Ireland had an influence on how many of the women entrepreneurs perceived entrepreneurship. Therefore, carrying out comparative research on how women in the age range of 20 – 30 years perceived culture affected their behavior when entering entrepreneurship against how women in their 40 – 50 years old experienced it. Moreover, this research focuses on women's experiences, but it would be interesting to see the perspective of men on the challenges that they face and to know how culture has impacted the way they behave as entrepreneurs.

7.2. Recommendation for practitioners

There are many things to take into account when doing research, the most important is time management. Recruiting participants can take a long time so it is crucial to consider this to make sure all the data is gathered on time and there is enough time to analyze the data carefully and thoroughly. Thematic analysis is not a difficult method to use but it is necessary to read the transcripts many times, this means that coding the data can be done multiple times. As already mentioned, time management is vital in qualitative research to obtain meaningful results.

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Appendices

Appendix 1. Interview questions

Demographic questions

1. How old are you?
2. What is your marital status?
3. What city do you live in?
4. What is your educational background?
5. What type of industry is your business in?

Research questions

1. Tell me briefly about your business.
2. What motivated you to start a business? And what keeps you motivated?
3. What are some challenges that you have experienced as a woman entrepreneur in Ireland?
4. What barriers have you encountered along your way as a female entrepreneur in Ireland?
5. Do you think entrepreneurship in Ireland is gender biased? Has it affected you? If so, how?
6. According to research women are offered financial support less often and/ or it might take longer for them to receive it, have you experienced anything like that? If so, can you tell me about it?
7. Research suggest that motherhood can be an issue that many female entrepreneurs think about, what are your thoughts on this?
8. What coping mechanisms do you use when you face a challenge?
9. How confident were you on becoming a successful entrepreneur? Did you feel you had the right skills to do it? Why? Did anyone do anything to make you feel this way?
10. Do you think women have the same opportunities as men to be successful in entrepreneurship in Ireland? Why?

11. There are several support programmes such as ACORNS, Going for growth, Female high fliers, and others. These programmes are just for female entrepreneurs in Ireland, did you use any of these? Why or why not?
12. Thinking back to when you started as an entrepreneur, what information would have you liked to know that could have helped you in entrepreneurship?
13. What advice would you give to aspiring women entrepreneurs?

Appendix 2. Email used to contact participants

Hello,

My name is Nahir Hurtado. I am a graduate student at the National College of Ireland, and I am currently completing my thesis research for a Master's degree in Management. I am inviting you to participate in my research, which focusses on women entrepreneurs who have started their business in the last five years. My thesis aims to explore the challenges that women entrepreneurs face in Ireland, so that we can improve the process and help future women succeed. Your experience as an entrepreneur in Ireland is valuable.

If you are open to a brief interview (approximately 30-60 mins) about your experiences, could we meet online sometime this week or next week? Please find attached an information sheet and a consent form, so you can read more about the research and understand what it involves.

If you would be willing to participate, please email me (x21105413@student.ncirl.ie) to schedule an interview. I am also happy to answer any questions about my study.

Thank you so much for your time.

Best regards,

Nahir

Appendix 3. Information form shared with participants



Participants Information Sheet

The inherent challenges in creating a new business in Ireland: the experiences of women entrepreneurs across the last five years

I would like to invite you to take part in a research study. Before you decide you need to understand why the research is being done and what it would involve for you. Please take time to read the following information carefully. Ask questions if anything you read is not clear or if you would like more information. Take time to decide whether or not to take part.

Who I am and what this study is about?

I am a student attending NCI and I am doing this research to complete my master's degree program. This research aims to find out more in-depth information about the challenges that women entrepreneurs face when they start their businesses in Ireland in the last 5 years. The goal of this study is to get an understanding of the outgoing difficulties that female entrepreneurs encounter.

What will taking part involve?

This research is focused on female entrepreneurship in Ireland. This study wants to dive into the experiences and challenges that women entrepreneurs encounter day to day in their entrepreneurship careers and the challenges they confronted when starting their businesses. An interview will be conducted to gather all this information. The interview will take place preferably through Teams, but the interviewee can suggest a different option if they find it more convenient. The interview should take about 30 minutes and it is expected to be audio and video recorded.

Why have you been invited to take part?

Participants have been selected based on the following criteria:

- They are female entrepreneurs with at least one own business in Ireland.
- The business has started within the last 5 years.

Do you have to take part?

Participation is completely voluntary, and you have the right to reject the invitation to participate in the research, to withdraw from the research at any time without consequences, and to refuse to answer any question.

What are the possible risks and benefits of taking part?

The results of this research aim to give future female entrepreneurs insights into the real challenges that they could face. That way, they feel less scared and more motivated to start their entrepreneurship career.

This research has a low risk of harm or distress. However, if in the case a participant feels anxious or uncomfortable with a question, they have the right to refuse to answer or withdraw from their participation.

Will taking part be confidential?

To ensure the confidentiality and anonymity of the participant and any individuals they talk about, their names in the transcripts and dissertation will be coded to secure their identity. Non-anonymised data in the form of signed consent forms and audio recordings are collected and retained as part of the research process but they will be not part of the dissertation paper. The researcher may have to break confidentiality: If the researcher has a strong belief that there is a serious risk of harm or danger to either the participant or another individual (e.g., physical, emotional, or sexual abuse, concerns for child protection, rape, self-harm, suicidal intent, or criminal activity) or if a serious crime has been committed.

How will the information you provide be recorded, stored, and protected?

Data will be recorded and transcribed anonymously to guarantee confidentiality. Once the recordings are transcribed, they will be deleted from the audio/video recording device. Once the data has been used it will be stored in a safe and locked document that only the researcher will have access to. Signed consent forms and original audio/video recordings will be retained in Word and Excel documents that will be password protected and only the researcher has access to data until after the degree has been conferred. A transcript of interviews in which all identifying information has been removed will be retained for a further two years after this. Under freedom of information legalisation, you are entitled to access the information you have provided at any time.

What will happen to the results of the study?

Once the final results are ready, they will be submitted for the dissertation.

Who should you contact for further information?

In case of any queries, you can contact the researcher via email.

Researcher: Nahir Katuska Hurtado Mercado

Contact Details: x21105413@student.ncirl.ie

Supervisor: Dr Amanda Kracen

Contact Details: amanda.Kracen@ncirl.ie

[THANK YOU]

Appendix 4. Consent form sent to participants



The inherent challenges in creating a new business in Ireland: the experiences of women entrepreneurs across the last five years

Consent to take part in research

- I..... voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves an interview that will last about 30 – 60 minutes.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio/video recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of the people I speak about.
- I understand that disguised extracts from my interview may be quoted in the researcher's dissertation.
- I understand that if I inform the researcher that myself or someone else is at risk of harm, they may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.
- I understand that signed consent forms and original audio recordings will be retained in excel and word document that will be password protected who only the researcher will have access until the exam board confirms the results of their dissertation.
- I understand that a transcript of my interview in which all identifying information has been removed will be retained for two years from the date of the exam board.

