Determinants Driving Female Necessity Entrepreneurship in Norway and Mexico

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Determinants Driving Female Necessity Entrepreneurship in Norway and Mexico

A Qualitative Multiple-Case Study

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Finally, thank you to all those women, for sharing their stories, for being a source of inspiration, thanks for their strength and constant battle against reality, hoping and trusting future generations of women will have a smoother journey.

Clelia Saenz Morales
ABSTRACT

Background: In recent decades there has been a rise in the number of women who become self-employed, especially true for female necessity driven entrepreneurial activities in developing countries. This phenomenon requires in-depth study and analysis which this research contributes to, providing an understanding of determinants behind Female Necessity Entrepreneurship for one developing and one developed country, Mexico and Norway.

Design / Methodology / Approach: This research is an explanatory embedded multiple-case study. The research follows an inductive approach from qualitative data collected through semi-structured interviews. Eisenhardt (1989) framework on building theory from case study research was followed.

Findings: Through the data analysis, using the within-case study and cross-case comparison steps from Eisenhardt and the Push-Pull Theory, patterns emerged of different concepts that were linked to prior literature, allowing the identification of 15 sub-determinants that were further narrowed down and classified into three main determinants. In Case 1 - Norway, the predominant main determinant found was “Unemployment / Difficulties to find a job according to basic needs”, while in Case 2 - Mexico, the following two were found: “Work-family conflicts” and “Struggling financially.”

Research limitations/implications: The research does not allow for generalization of the results as all of the units of analysis used were from female entrepreneurs with a medium socioeconomic level. Another limitation is that the entrepreneurs interviewed in Norway are all foreigners while the ones from Mexico are Mexicans. Finally, the last limitation is related to that the sample was not randomly selected from the population.

Originality/value: The cases used are Mexico and Norway, which are countries with different economic development and with very different numbers of female necessity entrepreneurs. There are no prior research or literature found comparing female necessity driven entrepreneurship in Norway and Mexico (or in a developed compared to a developing country). I have an advantage of being Mexican and living in Norway, so I understand both cultures and have a network in both countries.
## ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>FNE</td>
<td>Female Necessity Entrepreneurship</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GEM</td>
<td>Global Entrepreneurship Monitor</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Organization</td>
</tr>
<tr>
<td>IVF</td>
<td>In vitro fertilization</td>
</tr>
<tr>
<td>NDE</td>
<td>Necessity Driven Entrepreneurship</td>
</tr>
<tr>
<td>NE</td>
<td>Necessity Driven Entrepreneur(s)</td>
</tr>
<tr>
<td>ODE</td>
<td>Opportunity Driven Entrepreneur / Entrepreneurship</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>PBC</td>
<td>Perceived Behavioural Control</td>
</tr>
<tr>
<td>SEE</td>
<td>Shapero’s Model for Entrepreneurial Event</td>
</tr>
<tr>
<td>SME</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>TEA</td>
<td>Total early-stage Entrepreneurial Activity</td>
</tr>
<tr>
<td>TPB</td>
<td>Theory of Planned Behaviour</td>
</tr>
<tr>
<td>WEIRD</td>
<td>Western, Educated, Industrialized, Rich and Democratic</td>
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1 INTRODUCTION

Entrepreneurship is the engine that fuels economies around the world (Brewer & Gibson, 2014) with a multitude of benefits to society through its contributions to develop and bring new ideas to market, create job opportunities or even provide income alternatives to otherwise despairing individuals.

The start of a new venture can be very different from case to case where some entrepreneurs start their business with experience and the abilities to spot opportunities, some others have much needed labour and capital resources, and then some others do it merely out of necessity, often triggered by an event such as losing a job or a family member falling ill, or sometimes when there is simply no alternatives for employment (Brewer & Gibson, 2014).

According to the Global Entrepreneurship Monitor (GEM), 75% of the surveyed respondents, stated they are early-stage entrepreneurs motivated by opportunity (GEM, 2017b). However, Brewer and Gibson (2014) mention that Necessity-Driven Entrepreneurship (NDE) represent the majority of businesses established in developing countries where incomes are low and uneven, and the social security is not as generous as in developed countries.

NDE is occupying many people globally and there is growing evidence that it sees an increase in developing countries to cover the gaps of incomplete and underdeveloped markets (Acs & Virgill, 2010).

In efficiency- and innovation-driven economies, NDE is dominated by women (Singer, Herrington, & Menipaz, 2017). This field of NDE is gaining more traction in academia (Brewer & Gibson, 2014) but Female Necessity Entrepreneurship (FNE) could benefit from further understanding to balance the overrepresentation of research on the male dominated Opportunity Driven Entrepreneurship (ODE). This research aims to contribute to this void by answering the research question as stated in Section 1.4. Thus, by taking basis in first-hand information collected through interviews, finding existing patterns from which concepts were compared to prior literature, this inductive qualitative multiple-case study presents a first attempt to provide insights related to FNE in Mexico and in Norway, two opposite poles on United Nations’ country classification scale.
This section provides the thesis background (Section 1.1) followed by the motivation (Section 1.2) of the study. The subsequent chapters present the reader with the research objectives (Section 1.3) and research question (Section 1.4) followed by a description of the thesis structure (Section 1.5) for an overview of the rest of the study.

1.1 Background

During recent years, entrepreneurship has become a subject of interest because it symbolizes innovation and a dynamic economy (Orhan & Scott, 2001). Women entrepreneurs are also on the rise founding new ventures and contributing to the growth and well-being of societies (GEM, 2017a).

Many of those women started their business out of necessity. According to the report from GEM (2017a) women start out of necessity 20% or more often than men in countries across all levels of economic development. A great part of the necessity-driven entrepreneurs (NE) operate in the informal economy without formal contracts or social security protection. According to the International Labour Organization (ILO), founded in 1919 as the only tripartite U.N. agency, more than six workers out of ten and four companies out of five in the world operate in this way (ILO, 2015).

1.2 Motivation

I have a general deep interest in women’s role in society and a particular interested in gender inequality in all aspects of life, from education to parental responsibilities and place in the labour market where such things as discrimination, cultural expectations or the “glass ceiling”, play a big role in how men and women are given different opportunities in life. The interest is only bigger after the birth of my first child, a girl, and now with a second girl on the way. This master program has provided me with an opportunity to dig deeper into topics of the kind mentioned above and I knew early on that this was also something that I wanted to focus my thesis on.

It would be expected that all these hot topics: entrepreneurship, women, necessity, informal economy, would be vastly researched but unfortunately not the combination of them. In addition, the little research that has been done has focused on developed countries (Brewer & Gibson, 2014), ironically where there are less NE (GEM, 2018). Most behavioural science
research about NDE has been done within a context of Western, Educated, Industrialized, Rich and Democratic (WEIRD) societies (Brewer & Gibson, 2014).

In addition, female entrepreneurship is a topic that has been neglected both by society and by the social sciences, regardless of their signs of entrepreneurial spirit and their contribution to society across the world for generations (Minniti, 2005).

Mexico and Norway provided the context for this research. It is known that NDE is mostly found in developing countries like in Mexico while it still exists, though less frequent, in developed countries such as Norway. The selection of these two countries allows for a comparison of opposites poles, Mexico being one of the countries with highest numbers of NE and Norway one with the fewest (see Figure 21). These two countries are close to my heart since I live in Norway and I have a big network in Mexico which is my home country. After 28 years living in Mexico, seeing NE in every corner was a norm, but after moving to Norway it became an eye opener.

It must be mentioned that it is difficult to prevent my own personal bias to be part of the research since I am a woman that for a period of time could not find a job in Norway and started contemplating launching my own business.

My husband, who’s Swedish, has expressed a deep admiration of the number of close friends of mine in Mexico who run their own businesses. This was his view based on his background and experiences from Sweden where entrepreneurs often are viewed as visionaries, highly ambitious, and admirable individuals with big dreams and goals. After learning more about my culture he soon understood that being entrepreneur in Mexico is often a different story. Facing low salaries, weak labour protection laws, experiencing tough working conditions with long hours or simply not finding a job can push them to entrepreneurship.

These are reasons calling for increased research into FNE as a subject matter, to create a deeper understanding of the driving factors behind the phenomena and give it its earned place in the literature.

1.3 Research Objective

The main objectives for this study are as follows:
To collect in a single document existing literature and data concerning determinants of NDE.

To examine the differences and similarities between FNE in Mexico and Norway.

To investigate the different factors that drive FNE.

To understand the determinants to FNE, especially in Norway and Mexico.

1.4 Research Question

Yin (2018) suggests reviewing relevant literature on the topic to be able to determine a research question. According to Eisenhardt (1989) a research question is needed at least on broad terms since it can easily become overwhelm the researcher by the amount of data and a research question allows the collection of specific data in a systematic way.

Entrepreneurship can be driven by opportunity or by necessity. According to the latest GEM Report, the largest ongoing study of entrepreneurial dynamics in the world, most of the entrepreneurs in the world are opportunity-motivated. 2016 and 2017 reports state that on average, three quarters of the respondents of their survey are opportunity entrepreneurs (Singer et al., 2017). This is a positive sign in any given economy. Although, opportunity-driven entrepreneurship prevails, that other quarter of the respondents of GEM’s survey are exercising entrepreneurship too. NDE is a topic that through its lower contribution to the economy is given less focus, but for many, it can be the difference between food on the table or not. Necessity businesses support many families around the world.

Female labour force participation has historically been lower than male’s, however the ratio of female to male Total early-stage Entrepreneurial Activity (TEA) necessity published in the latest GEM Report shows that in efficiency- and innovation-driven economies this ratio is inverted, 1.33 and 1.19 respectively. In factor-driven economies the ratio is close to unity, 0.97 (see Table 3). The GEM report uses TEA which is the stage from nascent entrepreneurship (the start of a new firm) to the stage directly after the start of a new firm (owning-managing a new firm) (Singer et al., 2017).

Prior literature gave the basis for an insightful question for this research:

**RQ: “How do the determinants behind female Necessity Driven Entrepreneurship in Norway compare to the ones in Mexico?”**
1.5 Thesis Structure

This paper is structured as follows: it starts with an introduction and background to the topic, so it is easier to understand the research question; then literature review follows where prior work is discussed; continues with explaining the theoretical framework and research methodology applied. Towards the end, the analysis and findings and finalizes with the conclusions and contribution to literature. The last section provides all Tables, Figures, Appendices, and a Glossary for better understanding of some concepts.
2 LITERATURE REVIEW

2.1 Entrepreneurship Drivers: Opportunity or Necessity

It is impossible to talk about NDE without mentioning Opportunity Driven Entrepreneurship (ODE). There are several definitions used for necessity- and opportunity entrepreneurship but it is difficult to create a definition that is both objective and empirically feasible (Fairlie & Fossen, 2018). Nevertheless, there is a general authors’ consent about the distinction of the factors’ concepts that drive entrepreneurship. These factors are based on the motivation behind starting a new business, either the entrepreneurs create businesses when they see a business opportunity or they are forced into starting a business out of necessity because of the lack of other options in the labour market (Fairlie & Fossen, 2018).

Understanding that “motive behind” in what differentiates them is important for policy makers, governments and development experts since this explains the steadiness of education and economics at the macro-level structure of their nation and by being better informed, better policy initiatives can be created (Block & Wagner, 2010).

To avoid the challenges with the definitions mentioned at the beginning, Fairlie and Fossen (2018) presented a definition based on the entrepreneur’s prior work status, this way it would be aligned with the standard theoretical economic model of entrepreneurship. Meaning that those who were initially unemployed before starting a business are NE while those who were employed (i.e. wage/salary employees, enrolled in school or college, or are not active job-seekers) are “opportunity entrepreneurs”.

In addition to what has been mentioned, opportunity entrepreneurship is pro-cyclical and that is found to be associated with more growth-oriented businesses (Fairlie & Fossen, 2018). Opportunity entrepreneurship can increase when there is an outward shift in the demand for products and services that are produced by entrepreneurs or an outward shift in the availability of capital (Fairlie & Fossen, 2018).

The definition of NDE will be further elaborated in the following sections.
2.2 Necessity Driven Entrepreneurship (NDE)

2.2.1 NDE Definition and Characteristics

The first time the term “necessity entrepreneur” was used, was in the GEM report in 2001. GEM defines them as those who are pushed to entrepreneurship out of necessity because there was no other option for work (GEM, 2018). Hechavarria and Reynolds (2009) say entrepreneurial activities due to necessity occur when other employment options are either absent or unsatisfactory. The primary motivator behind the start of their business is survival, not the dream of wealth (Hipsher, 2010). NE are self-employed due to job loss or difficulties finding work (Hernandez, Nunn, & Warnecke, 2012).

The GEM report uses these questions to determine opportunity or necessity early-stage entrepreneurship which are linked to their definition:

- “Are you involved in this start-up to take advantage of a business opportunity or because you have no better choices for work?”
- “Which one of the following, do you feel, is the most important motive for pursuing this opportunity: to have greater independence and freedom in your working life; to increase your personal income; or just to maintain your personal income?”

In the GEM (2001) report NE had the perception that their actions were the best option available for employment but not necessarily the preferred option.

Generally NDE neither possess managerial experience nor access to capital, or formal business networks, they have low wages because they operate in the informal sector, where there is no measurements nor protection by labour laws (Warnecke, 2013).

Normally, NE are low educated, but they can range from a young child selling her products in the street to the college educated person who has no access to formal employment (Brewer & Gibson, 2014).

Brewer and Gibson (2014) suggest three categories of NE:

1. low- performing, persons with little to no formal education, they never have employees, they never register their businesses, if they do not work today, they do not eat today;
(2) mid-performing, persons with some formal education, experiencing lack of jobs or very low pay, they might have a small office or locale, normally in their home, they tend not to register their company formally, if they have employees is normally a family member, they have debts with friends and family, and;

(3) high-performing, persons with education beyond high school level, they formally register their businesses, they have an accountant and pay taxes, they have more than three employees, rent/own a space, tend to have a larger initial capital investment, they are forced to buy, make or trade something of value.

According to the GEM (2001) report, the percentage of NDE is rather higher in consumer-oriented sectors (retail, hotels, restaurants, consumer services, health, education and social services). This can mean that they concentrate in less complex, lower cost and more immediately accessible market sectors. This report also showed that the size of these new firms in number of employees is rather small and it is estimated that in the coming five years each business will create no more than five new jobs.

According to Cambridge Dictionary, “necessity” means “the need for something, or something that is needed” (Cambridge, 2019). In GEM reports the term “improvement-driven opportunity (IDO) motives” is also used, including the entrepreneurs seeking higher income or greater independence (GEM, 2018). Social and economic disadvantages, like seeking a higher income, can however just as well be considered a necessity, as is also the case for when the salary is too low to sustain a decent standard of living or when the working hours are too long to allow for a reasonable work-family life balance. These are basic needs of any person and will therefore be considered as motives for NDE in this research.

Hence, NDE in this research will be defined when the entrepreneur complies with the following characteristics:

- Unemployed when starting their business but not necessarily a job seeker if the reason for not actively applying for jobs is because they assess the chances of finding a paid job that can satisfy their basic requirements is close to zero.
- Necessity being their motivation behind the start of the business.
- Operate in either the formal or informal market.
- Self-employed or founder of a SME.
2.2.2 Pros and Cons of NDE

One of the pros of NDE is that it provides households with the opportunity of sustaining themselves (Warnecke, 2013).

The number of cons is higher than the pros; it does not allow entrepreneurs to go from one social level to a higher one (no upward mobility), it does not provide them with decent work conditions neither fulfils their capabilities (Warnecke, 2013). Acs (2006) mentions that NDE is not correlated with positive economic growth when it happens as self-employment since there is no way to link this activity to development; it is only when the population is involved in robust sustainable opportunities capable of employing others and there is less and less NE that an increase in the levels of economic development happens.

According to the report “Is Informal Normal?” from the OCDE, the informal sector worldwide, which is at record levels, will increase poverty. The reason for this is due to that the informal sector is lacking a mandatory minimum wage, social protection such as health- or unemployment benefits leaving the informal labour force at high-risk exposure (Jütting & R. de Laiglesia, 2009).

According to Muñoz (2010) most of the microenterprises created by necessity fail to succeed because the owner lacks the know-how to launch, grow and harvest a business. Brewer and Gibson (2014) mentions that NDE create business models on the fly and by having little or no business training can generate multigenerational cycle of poverty. NE normally have steep and painful learning curves that affect their family, their marriage stability and even their self-esteem.

2.2.3 Self-employment and NDE

Self-employment is when somebody creates jobs for themselves to have a source of income for them and their families. This type of entrepreneurship reflects their work preferences and work-life balance. The flexibility that self-employment brings to women allow them to run their business while being employed elsewhere (having a second job), to work when and where it is most convenient, to have a part-time job or to be part of a short-term opportunity (GEM, 2017a).

In developing countries (160 countries out 192 listed in United Nations (IMF, 2001)), 50% of all the workers are self-employed; two-thirds of them became self-employed because
of necessity and the remaining had well-defined projects and ambitions; and it tends to be a low-productivity employment. As countries develop, there is more wage employment which makes the job-mix change (Margolis, 2014).

Figure 2 shows data from the International Labour Organization, assembled by Gapminder, on female self-employment as a percentage of all female employment

\[
\frac{\text{Women}_{\text{self-employed}}}{\text{Women}_{\text{total employment}}} \cdot 100 = \text{Wse/Wte}
\]

for Mexico and Norway. The graph shows a large difference between the two countries where Mexico displays a high Wse/Wte rate of 32.4% in 2018 compared to 4.82% in Norway for the same year. It can be noted that the difference between the two countries in 2018 is the smallest difference in the available data set, stretching from 1991.

This data supports the statement from United Nations that self-employment is more frequent in developing than developed countries.

### 2.2.4 Informal Economy and NDE

According to the ILO (2018) more than 60% of the employed population in the world are working in the informal economy. The informal economy is present in all countries independent of the level of socio-economic development, but it is more frequent in developing countries. ILO further states that the 2 billion women and men who work in this informal economy are deprived of fair working conditions and that research shows that most people in the informal economy are there not by choice, but as a consequence of a lack of opportunities in the formal economy and lack of other ways to make their livelihood. OECD (2009) mentions that “the informal economic activity, excluding the agricultural sector, accounts for three-quarters of jobs in Sub-Saharan Africa, more than two-thirds in South and Southeast Asia, half in Latin America, the Middle East and North Africa, and nearly one-quarter in transition countries”.

Economist do not know where to fit these individuals so they lump them into this “informal sector” category but Yunus (2003) uses a different terminology, the “people’s economy” since it represents their own effort to create their own jobs. Many relate NDE with participation in illegal and immoral transactions. As De Soto (2000) says, these are businesses
that do not abide by government regulations. Williams (2004) tries to debunk this idea by defining informal economy or underground economy as the activity of producing and selling goods and services which is unregistered, or hidden from the state to evade direct or indirect taxes, benefit fraud by claiming unemployment benefits while working and or avoidance of labour law: employers’ insurances contributions, minimum wages agreements or safety and other standards in the work place but legal in all other aspects, the means are illegitimate not the ends (goods and services) (Williams, 2004).

Warnecke (2013) mentions that the informal sector is predominantly female. The latest ratio of informal employment to total employment found for women in Mexico in 2015 was 58.8% compared to 5.5% in Norway in 2012 (ILO, 2018).

2.2.5 Female Necessity Entrepreneurship (FNE)

During the twentieth century, a global socioeconomic change happened with an increase in female labour force participation. During the 80s and 90s, in all regions except Africa, the labour force participation rate grew faster for females than for males (Lim, 2009). According to Aziz (2009) there can be several reasons depending on the country: the change in values and attitudes towards the women’s role outside the home, the increase on women education attainment, the grow on service-oriented jobs, the decrease on male labour force participation rate and the stagnation of male real wages.

This development has caused a trend towards an ambition to combine a career while building a family, rather than seeing these two as mutually exclusive (Beauregard, 2007). Beauregard (2007) further states that the tendency is towards women doing traditionally female jobs such as teaching and nursing and not so much typical male-dominated areas such as technology and science.

Regarding entrepreneurship, it has been heavily male-dominated in previous years but lately seen a positive shift towards more equal distribution between the genders according to the latest Global Entrepreneurship Monitor (GEM) Report (2017), at least in the factor-driven economies. The female/male ratio of participation in the TEA in this type of economies is almost balanced (Singer et al., 2017) (see Table 3).
Nevertheless, the number of FNE is higher than male in most countries (Kelley, G., Greene, & Litovsky, 2010).

Women who start their business often have less working-, managerial- and start-up-experience than their male counterparts. They are often segregated into competitive, crowded, and non-lucrative industries, as retail, food service, and interpersonal care leaving product and process innovations to men. This creates risks like failure or a low and unstable income (Thébaud, 2015).

According to Wendy’s Lindsay research in South Africa about entrepreneurial intentions of nascent entrepreneurs motivated out of necessity, women showed higher entrepreneurial intentions than men and she mentions possible reasons being: women have greater desire or need to start a business to generate income, they are not as risk adverse as men, didn’t perceive starting a business as a high risk or they were more risk ignorant than men. Another reason could be that they are more motivated to move to a higher social position in their community (Brewer & Gibson, 2014).

Figure 3 shows a comparison between Mexico and Norway concerning FNE as a ratio to TEA levels in the two countries through time.

From Table 5 it can be observed that the Female TEA in Mexico is five times higher than in Norway. Regarding FNE, Mexico has almost 2.5 times more than Norway.

2.2.6 Geographic Distribution Across FNE

As mentioned before, the GEM is the largest ongoing study of entrepreneurial dynamics in the world and has released a global report for 19 consecutive years. Their main indicator used is TEA. They collect data from two surveys: the “Adult Population Survey” (APS) and

According to the latest GEM Global Report (2017), the highest “Female TEA necessity %” reported is in efficiency-driven economies with 30.9%, followed by 23.2% in factory-driven economies and 19.1% in innovation-driven economies (see Table 3). GEM classifies economies based on the World Economic Forum (WEF).

Table 2 shows GEM economies by geographic region and economic development level and provides an understanding of which country is under which classification. See APPENDIX A for the definition of the economic development classifications.

Table 4 shows a score and a rank per country of necessity-driven (% of TEA) without gender split. The top 10 countries out of 54 where there is more NDE by descendent order are: Egypt, Ecuador, Brazil, India, Lebanon, Slovakia, Croatia, Saudi Arabia, China and Guatemala. The vast majority of these countries belong to the efficiency driven economy category (Singer et al., 2017).

According to the GEM Women’s 2016-2017 report, Sub-Saharan Africa area is where there was the highest TEA necessity percentage followed by Latin America and the Caribbean (see figure below) (GEM, 2017a).

2.2.7 Determinants of NDE

Arin, Huang, Minniti, Nandialath, and Reich (2015) mention that entrepreneurial activity must be understood as “the unintended consequence of a multifaced interplay between human capital, level of development and institutions”.
Different authors describe macro- and micro-level determinants that drive NDE. In this research, they are classified into economic, political and institutional, cultural and social barriers.

Though many of these factors have been found to be similar for men and women NE, it must be noticed that there are some that apply specifically only to women.

2.2.7.1 Economic Barriers

2.2.7.1.1 Low Economic Development (GDP)

According to the GEM (2001) Report, high prevalence rate of NE is positively associated with national economic growth. This is the situation in developing countries, where the economic development growth is projected to be high and their economy is less dependent on international trade. In these countries, the number of NDE is high (see figure below). In this figure it can be appreciated that Mexico’s TEA Necessity Entrepreneurship value is 13 times higher than Norway’s.

When studying macro-economic factors driving aggregate entrepreneurship, Arin et al. (2015) found that the relationship between GDP per capita and aggregate entrepreneurship to be negative and significant in both their Bayesian model averaging (BMA) and standard regressions. They mentioned that this negative relationship is in part the result of that NDE is the reflection of people who choose to start micro-enterprises due to the lack of better employment opportunities. They say that no credible study of macroeconomic determinants of entrepreneurship can abstract from considering the level of economic development.

2.2.7.1.2 Financial Crisis

Countries experiencing a financial crisis see the emergence of microenterprises start from hungry, unemployed entrepreneurs that come up with inventive business models to feed themselves and their families. In emerging economies, this sector is mostly represented by women with families, people with disabilities and residents of rural areas (Muñoz, 2010).

According to Fairlie and Fossen (2018), business creation increases during recessions and this is why “necessity” entrepreneurship is strongly counter-cyclical. NDE can increase when there is an inward shift (decrease) in supply of wage and salary jobs (Fairlie & Fossen,

Data for FNE for Norway and Mexico can be traced back to 2010. Shortly before 2010 there was a large global financial crisis, the 2008 financial crisis, which by many economists is considered to be the most serious financial crisis since the Great Depression (Eigner & Umlauft, 2015). Since then, only Norway have experienced another financial crisis though much smaller in scale, the oil crisis that saw crude oil prices plummeting from above USD 100 per barrel in mid-2014 to USD 30 in January 2016 (McMahon, 2019).

Female entrepreneurship data for Norway and Mexico during these events is provided in Figure 6. It is possible to see a small increase in this activity around the “2008 financial crisis” though too small to claim a relation between the financial crisis and the FNE activity.

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Insert Figure 6 about here
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2.2.7.1.3 Imbalance of Supply and Demand of Employment (Unemployment)

Many authors link unemployment rates with NDE. When there is high demand of jobs but the same supply or the supply decreases and the demand remains the same, citizens rely on their own creativity and talents to make a living since their nation’s macroeconomic infrastructures are not creating enough jobs (Besanko & Braeutigam, 2014).

This practice is common in developing nations like in Latin America where individuals born and living there are forced to participate in what De Soto (2000) calls “extra-legal” businesses practices due to the lack of alternatives for survival. Salaries can be so low that people might prefer to sell their own products where they can earn the same or more money than to work for another person (Brewer & Gibson, 2014; De Soto, 2000).

On the other hand, Audretsch and Fritsch (1994) discussing about merely entrepreneurship show that unemployment is negatively related to starting new firms. Arin et al. (2015) mentioned that when unemployment increases, markets for products decline making it difficult to determine theoretically the nature of the relationship between unemployment and entrepreneurship as it becomes an empirical question with many nuances. Parker (2009) said that significantly different results depend on whether cross-section or longitudinal data are used.
Figure 7, with data from OECD (2019) shows the female unemployment rate between 2000 and 2019 in Norway and Mexico. In general, Mexico has had a higher female unemployment rate than Norway until the latest few years where the two converge. It shall be noted that the unemployment rate is defined here as the number of unemployed females as a percentage of the total female labour force, where the total female labour force is the sum of the unemployed and those in paid or self-employment. Unemployed women are those who report that they are without work, that they are available for work and that they are actively looking to find work. When unemployment rates are high, it is not uncommon to become discouraged and stop looking for work. Such individuals are then excluded from this statistic when looking at the total labour force which implies that the unemployment rate may fall, or stop rising, even though there has been no underlying improvement in the labour market.

To provide a more complete comparison of female employment situation between Mexico and Norway it is recommended to view Figure 7 in conjunction with Figure 8, which shows the female employment rate percentage of the working age population. The latter data shows a big difference where Norwegian women have nearly twice the employment rate compared to Mexican women. Employment rates are here defined as a measure of how large proportion of the available female labour resources (people available to work) are being used as the ratio of the employed to the female working age population. In this context, employment is counted for those aged 15 or above who report that they have worked in gainful employment and the working age population refers to people aged 15 to 64.

2.2.7.1.4 Lack of Financial Capital

Women are charged higher interest rates and less likely to obtain loans than men (Hernandez et al., 2012; Van Staveren, 2002). Thébaud (2015) supports this by saying that it is difficult for women to pursuit a market opportunity because they are less likely to have the human, social, and financial capital required. It is also known that marriage provides the entrepreneur with social, human and financial capital, the spouse can be a financial and psychological net (Brewer & Gibson, 2014). It has been found that being married increases
the odds of self-employment in Asian and amongst Latino immigrants in USA by 20% and also that companies founded by married entrepreneurs have higher staying power than those who are not married (Fairlie & Robb, 2008). NE might be lacking that “family safety net” which may be one of several drivers to establish their venture in the first place. However, having family relations can be very important also when starting a necessity business due to possible access to family capital and network as well as the potential learning experience (Brewer & Gibson, 2014).

2.2.7.2 Political and Institutional Barriers

2.2.7.2.1 Lack of Support to Entrepreneurs

Institutions have the power to make “unfreedom” eternal through poverty, poor economic opportunities, and systematic social deprivation, or they could support “human freedom” described as “economic opportunities, political liberties, social powers, and the enabling conditions of good health, basic education, and the encouragement and cultivation of initiatives” (Sen, 1999: 5). With these concepts, one might relate opportunity entrepreneurship to “human freedom” and NDE to “unfreedom”, this is why we should not see a rise in entrepreneurship as an increase in opportunities or better living standards, it all depend on the type of entrepreneurship (Hernandez et al., 2012).

The government in developing countries see entrepreneurship as a hazardous and destructive concept, so there is no support provided to entrepreneurs, the legal structures and policies are not in place to nurture neither to educate micro-enterprises. This is very critical, especially in nations where most of the population are self-employed by necessity (Harrison & Huntington, 2000). Governments assume that the nation’s culture has no progressive values, beliefs or attitudes producing under-qualified and under-prepared citizens which in a higher level is reflected in lack of investment in innovation, industry and job creation. This results in chronic economic underdevelopment and a big number of NE (Brewer & Gibson, 2014).

De Soto (2000) blames the government running developing countries for their development. He says that in Hispanic America, governments create and implement dysfunctional, and backward legal structures that do not foster or nurture formal entrepreneurship and with cumbersome, arbitrary and absurd laws and regulations. This demotivates and do not create incentives for NE to formally register their businesses. One
example he mentions is the large number of days, high legal costs and the number of steps an entrepreneur must go through to start a new business. In the past few years there has been some changes where the days to start a new business in most of Latin American countries have fallen according to World Bank and World Development Indicators (see Figure 9) (IndexMundi, 2016).

In an interesting case study comparing an entrepreneur in Vietnam against one in USA, it can be observed that progress-resistant governments like in Vietnam do not support entrepreneurship. This is through the lack of transparent regulations to start a new business, by dishonesty, thievery and corruption to which they are exposed (Troilo, 2010).

It is important to mention that the lack of consideration to female labour can also cause increasing male-oriented entrepreneurship policies (Warnecke, 2013).

Taking the data from the last GEM Report where both Mexico and Norway participated, the report from 2016, it can be observed through Figure 10 that entrepreneurship ecosystem as for both countries could be considered as average in comparison to the lowest and highest ranked countries.

2.2.7.2.2 Poor or No Access to Social Welfare System

Social security is imperative for ensuring income security for women and men of working age. The social security measures come in the form of maternity and paternity protection, unemployment benefits, employment injury protection, and disability benefits. These supports allow for less volatile income levels with positive influence on the overall economy through purchasing power, human capital gains and promotion of decent and productive employment (ILO, 2014). Some general notes on the current world situation, according to ILO data, are:

- Social protection coverage for persons of working age has a positive effect in supporting new mothers but still, only 41.1% of mothers with new-borns have access to maternity benefit, while 83 million new mothers are still uncovered.
• Only 21.8% of unemployed workers receive some sort of unemployment benefits, leaving 152 million unemployed workers without coverage.

• Only a minority of the world labour force are covered by employment injury protection and only 27.8% of persons with severe disabilities receive benefits.

• Expenditure estimates show that globally, only 3.2% of GDP is spent on public social protection.

According to the GEM (2001) report, NE activity correlates positively to countries where there is no extensive social welfare system in place.

Thébaud (2015) mentions that in countries where they have tried to reduce the work-family conflicts by having paid leave, subsidized childcare and the part-time opportunities, the women’s participation in salaried employment is higher but there are fewer women in managerial positions. The companies where they work are likely to be small and less growth oriented. This also reduces the probability of women having to start their own business out of necessity as a fallback employment strategy.

− No Paid Maternity Leave

Many authors mention that there is plenty of evidence that supports that maternity and paternity leave policies ease the decision for a woman to be employed since they provide job protection and an income. The job would not be significantly compromised after the allowed short-term employment interruption needed after the birth or adoption of a child (Thébaud, 2015).

Thébaud (2015) says that moderate long leaves are the most effective since on one hand, mothers that have no leave or very short must reduce their working hours or leave the labour force, strengthening traditionally gendered divisions of labour. Alternatively, long leaves, which are more common in countries with laws that reward job tenure (Soskice, 2005), weaken women’s position in the labour force since these interruptions affect the accumulation of human capital (Thébaud, 2015), encourage employers to discriminate against women of childbearing age (Soskice, 2005) and also reinforce traditional divisions of labour labelling women as primary caregivers.
In Norway, maternity leave is a social security offering which allows women to be on 100% paid leave for up to 34 weeks or 80% paid leave for up to 40 weeks\(^1\)\(^2\) (NAV, 2019a). Mexico also provides 100% paid maternity leave through its social security scheme, limited to 14 weeks (ILO, 2014).

- **No Subsidized Childcare**

  Thébaud (2015) says that subsidized childcare eases women’s employment which enables them to meet their employments time demands, allowing them to increase their engagement in the workplace if desired while reducing their expenditure in childcare. Sweden, Norway and France are good examples of extensive subsidize and high-quality childcare. Research suggest that state-funded childcare promote gender equality in the labour market since it reduces interruptions and costs.

  One unique result of state-supported childcare is that it expands the often female-dominated public sector, which may end up promoting occupational sex segregation (Chang, 2000).

- **No Unemployment Benefits**

  GEM (2001) report found a strong negative relationship between the level and the duration of unemployment benefits and NDE. In the report they recommend that national policies try to find a balance between economic security (protecting the unemployed) and promoting higher levels of individual self-sufficiency.

  Norway has a public social protection expenditure, excluding health, on people of working age of 4.5% of GDP while Mexico is only spending 0.2% of its GDP (ILO, 2017).

  The unemployment benefits, in accordance to ILO (2017), in the two countries are, in simplified terms, as follows:

\[^1\] The percentage paid coverage has an upper limit of 6 times the annual basic amounts which as of 2019.01.05 equals 6 times 98 886 NOK. However, it is not uncommon that an employer covers the potential gap between the employee’s salary and the maximum payment from the government.

\[^2\] The weeks reported represents the maximum weeks that married mother with shared custody can use (sole custody mothers have more weeks) where 16 and 18 weeks for 100% and 80% coverage respectively is sharable with the child’s father.
• Mexico: 3 months up to 12 months of lumpsum compensation depending on years of service. It shall be noted that this compensation is, as per the federal labour law (1970), paid out by the employer.

• Norway: 52 to 104 weeks of pay depending on the annual income before unemployment. The payment is made up to 62.4% of the income before unemployment up to a maximum yearly payment equals to six times the annual base amount. It shall be noted that this payment is paid out by the social security scheme, i.e. the government.

2.2.7.2.3 Lack of Part-time Job Opportunities / Flexible Schedules

When organizations do not provide workers with options like a modified work schedule to be able to manage their work and family obligations, it is logical that mothers and women who expect to be mothers opt for the flexibility and autonomy that owning a business brings. As mentioned above, when part-time opportunities are available, the women’s participation in salaried employment is higher (Thébaud, 2015).

2.2.7.3 Social and Cultural Barriers

2.2.7.3.1 Level of Education

The report from GEM (2017a) says that entrepreneurship can be attractive for women that lack high education levels and have few employment opportunities or as a career choice for highly educated women. Opportunity motives increases with the level of education while necessity decreases. Brewer and Gibson (2014) mentioned that by not having the right education, persons who struggle with succeeding in the job market may later become NE. According to Warnecke (2013) there are more women NDE than men in many developing countries, one of the reasons being that women still have lower education levels than men.

In a meta-analysis of empirical studies of the impact of education on entrepreneurship selection in developing countries, van der Sluis, van Praag, and Vijverberg (2005) found a negative relationship especially for women, urban residents and inhabitants of least developed economies where literacy rates are lower. More educated persons typically end in a paid job and prefer nonfarm entrepreneurship over farming. This is supported by Figure 11 from the GEM Women’s Entrepreneurship 2016/2017 Report where we can observe necessity female entrepreneurs activity increase with lower education levels (amongst women entrepreneurs
that received some secondary education 35% stated it was out of necessity while amongst the ones with a bachelor degree only 18%) (GEM, 2017a).

The report from GEM (2017a) states that entrepreneurs in factory-driven and factory-efficiency transition economies are less likely to have a post-secondary or high level of education compared to non-entrepreneurs, suggesting that entrepreneurship provides a source of income to women with lower levels of education. In efficiency- and innovation-driven economies, female entrepreneurs have post-secondary education or higher. The higher the economic development parity with male entrepreneurs increases. In Latin America less than one third of women entrepreneurs have post-secondary education or higher level, while in Europe on average there is 22% more highly educated women entrepreneurs than men entrepreneurs (GEM, 2017a).

Arin et al. (2015) mentioned that results linking formal education and entrepreneurship are not consistent. Although it improves the individual’s decision-making skills and understanding of the markets many entrepreneurs are “jacks-of-all-trades”, and their skills are not acquired from their formal education (Lazear, 2004).

In 2009, Parker (2009) found that 69 studies had found a positive relationship, 21 had found a negative relationship, and 27 had found no significant relationship at all.

The illiteracy rate comparison between women above 15 years of age in Mexico and in Norway can be appreciated in Figure 12. Mexico shows a positive trend in the last years but has not yet reached Norway’s level.

Figure 13 shows the large differences in tertiary and upper secondary education between Mexico and Norway in 2019. Norway has more women with tertiary education than upper secondary level, while in Mexico is the opposite. The number of women with tertiary education in Norway is almost 3 times higher than in Mexico whilst the number of women with upper secondary education is 1.5 times higher too.
2.2.7.3.2 Limited Network

In all countries, independently of their development stage, women have less access to formal business networks than men (Hernandez et al., 2012). The inadequate access to social capital can limit them to pursue market opportunities (Thébault, 2015).

Thébault (2015) also mentions that when women transition from salaried employment to entrepreneurship during childbearing years, years when work-family conflicts are more prominent, they may also be younger, meaning that they have less working experience and relevant network than their male counterparts. These are critical resources for growth-oriented entrepreneurship.

2.2.7.3.3 Culture of Poverty

Brewer and Gibson (2014) used the culture of poverty concept to explain NDE in developing countries. It is a concept in social theory that states that the values of people who experience poverty play an important role in perpetuating their impoverished condition, by maintaining a cycle of poverty through generations preventing individuals from catching economic opportunities (Bourgois, 2001; Wikipedia, 2019). Industrial capitalist societies where inequalities exist are more prone to develop Culture of Poverty (Brewer & Gibson, 2014).

The concept became popular during the 1960s by the anthropologist Oscar Lewis who listed over fifty interrelated social, economic, and psychological traits that were shared by approximately twenty percent of the poor. Lewis clarified that those who are poor do not necessarily develop a culture of poverty (Bourgois, 2001; Lewis, 1998). Some of the traits Lewis mentioned are listed in Table 6 next to Harrison and Huntington (2000) “Progress-Resistant Culture” topology.

2.2.7.3.4 Progress-resistant Typology

According to Harrison and Huntington (2000) many developing countries have a “progress-resistant” culture, which is a culture that obstructs changes, influences the scope
and the process of economic development by the society rather the opposite a “progress-prone” culture which is capable of stimulating transformations, encouraging economic development and improving life quality. Progress-resistant cultures are more linked to NDE. It affects how NE do business: the way they think about business, how they view competition, and the way they measure ambition and growth (Brewer & Gibson, 2014).

According to Mario Grondona, Argentinean sociologist and historian, "The paradox of economic development is that economic values are not enough to ensure it. The values accepted or neglected by a nation fall within the cultural field. We may thus say that economic development is a cultural process" (Harrison & Huntington, 2000: 53).

The most right column of Table 6 provides the factors from Harrison and Huntington (2000) for “Progress-Resistant Culture” nations such as Mexico, Macao, Spain, El Salvador, Portugal, Peru, Belgium or Brazil, which are Iberian/Catholic-based cultures and share the same operative characteristics. Contrarywise, some connect Protestant culture with progress-prone countries such as Switzerland, Sweden, the United States, Canada, Denmark, Norway, Germany, Australia, Finland, New Zealand and the United Kingdom, and the British-influenced Hong Kong and Singapore as mentioned by the former French Minister of Finance, Alain Peyrefitte, and Max Weber, one of the founders of sociology (Harrison & Huntington, 2000).

2.2.7.3.5 Discrimination

- Gender-based Discrimination

One of the main conclusions from Ribeiro, Rezaei, and Dana (2012) was that gender-based discrimination was found across all countries’ labour markets, independent on the skill of the woman. The discrimination is in other words found globally despite the progress on women’s liberation over the last couple of decades.

Chang (2000) mentions that gender antidiscrimination laws help women by affirming their rights to participate in the labour force as their male counterparts. This should prevent employers to hire employees based on gender and serve as legal backbone for demanding equality. One way of state intervention is by mandating a more equal representation of men and women across professions.

There are primarily two areas where state intervention into issues concerning women’s labour force participation is considered most probable to take place: (1) states can introduce
legislation that promotes or inhibits women’s access to participate in all occupations, and (2) states can get involved in the private field by taking over some of the responsibilities of the family, such as childcare, or by providing financial support to families with children. This first type of state intervention revolves around “equality of access” to all occupations, and the second concerns the availability of social benefits that allow women with family responsibilities to remain active in the labour force.

As shown in Figure 14, Chang (2000) describes four types of state interventions; Traditional Family-Centered, Economy-Centered, Formal-Egalitarian and Substantive-Egalitarian.

Norway maps very well on the Substantive-Egalitarian while Mexico falls near the Economy-Centered category.

Substantive egalitarian provides for a system where the state may focus on meeting demands from working women for services that facilitates the integration of both work and family, such as state-financed childcare, guaranteed parental leaves, and benefits for part-time workers. In this type of system, the state is committed to gender equality through providing substantive support services for working women, particularly working mothers. Norway has for instance state-subsidized childcare and guaranteed parental leaves.

Economy Centered regimes lets the economy, rather than the family, play an important part in shaping gender segregation. This type of regime is similar to substantive-egalitarian countries with regards to the services available to working women, but the Economy Centered system does not have the commitment to gender equality that is a basis in substantive-egalitarian regimes.

It shall be noted that while it is conceptually useful to define these types of regimes it is important to understand that there is a continuous dimension between them and that few countries fit exactly into one regime. However, the classification serves to present the possible state responds to topics within gender equality in the labour market (Chang, 2000)
According to the World Bank, WB (2019) in 2018, 50.27% of the countries that have available data, have laws in place that mandate non-discrimination based on gender, see Figure 15 below.

As the map shows, Norway has laws in place while Mexico has not. This can prevent Mexican women from opportunities to grow, from getting a job and have negative impact on women’s salaries.

- **Xenophobia**

Finding a job within their level of expertise and skills is considered vital for migrants and refugees’ successful settlement since this is seen as something very important for achieving life satisfaction (Fozdar & Torezani, 2008).

On the other hand, discrimination is not a factor influencing life satisfaction. The dictionary Cambridge (2019) defines xenophobia as “the extreme dislike or fear of foreigners, their customs, their religions, etc.”.

According to a study performed in Western Australia by Fozdar and Torezani (2008) some refugee communities who are “visibly different” to most of the population because of name, accent, religion, culture and physical features, have experienced difficulties to find employment. The difficulties they encounter are related to lack of local work experience, lack of local references or lack of local recognition of qualifications. Many claimed experiencing discrimination in the job market firstly because of accent, followed by name, abilities in the local language, appearance and lastly religious practice.

2.2.7.3.6 **Feminization of Poverty**

While in some countries the level of poverty and inequality has been reduced, in other countries the income inequality has risen like Latin-American countries (Bradshaw, Chant, & Linneker, 2018). According to (Oxfam, 2016), the richest 1% have more wealth than the rest of the world combined. This inequality is also along genders. Since the Fourth World Conference on Women in Beijing in 1995, it has been said that poverty has a female face. In that conference, they claimed that 70% of the worlds’ poor were women. In 2015 the UN said that the number of women and girls living in poverty was unknown due to data collection and
limitation in the definitions of the way female-headed household and women’s poverty are understood.

Bader, Bieri, Wiesmann, and Heinimann (2016) say there is an overlap between monetary poverty and multidimensional poverty amongst women and girls. They say that many are overlooked, they are not considered “income-poor” but there is also time poverty, asset poverty and power poverty:

– **Monetary Poverty**

A century has passed since the increase of women in the labour force, but according to “Our World in Data” (Ortiz-Ospina E. & Roser, 2018), women are still behind in different areas such as income. Globally, men typically earn more than women and there is an underrepresentation of women in leading roles in companies while they are rather found overrepresented in low-wage jobs (Ortiz-Ospina E. & Roser, 2018). According to Thébaud (2015) the reason is that employers expect and reward long or unpredictable hours, considering as an “ideal worker” whom has no or very few responsibilities outside of work. In addition, employers do not provide helpful resources in terms of time or money, so the workers must manage work simultaneously with family obligations. This becomes a work-family problem, especially for women, since cultural norms still consider that they have greater responsibility for caregiving.

The GEM (2001) report shows that countries that have greater income inequality have higher number of both opportunity and NE.

Figure 16 shows the gender wage gap of Norway, Mexico and OECD average over time. The wage gap is here defined as the difference between median earnings of men and women relative to median earnings of men for full-time employees. It shows that Mexico has nearly twice the wage gap of that of Norway.

Gender-inequality restricts the scope for economic opportunity and mobility affecting society in many ways like by women disempowerment that can be converted into trends such as “feminization of poverty” (Padgett & Warnecke, 2011; Peterson, 1987).

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3 There is no data in OECD for gender wage gap for self-employed.
− **Power Poverty**

Women can suffer from power poverty when they do not contribute with income. They lose control over the household assets and over making decisions (Bader et al., 2016). Women often find themselves with less impact on important family decisions, even including decisions concerning spending of their own income (Ortiz-Ospina E. & Roser, 2018).

− **Asset Poverty**

Lack of income is also translated into asset poverty, no income, no land or property ownership for example (Bader et al., 2016). In many countries, men are more often owning land and managing profitable assets than women (Ortiz-Ospina E. & Roser, 2018). It was not the case until recently, that it became common globally to have an equal inheritance system between men and women (Ortiz-Ospina E. & Roser, 2018).

− **Time Poverty**

Time poverty is when women have to combine income-generating activities with reproductive work, leaving them with no time or affecting their health (Bader et al., 2016). They face time poverty due to gender norms which still assume that women are primarily responsible for housework and caregiving regarding domestic work (Padgett & Warnecke, 2011; Thébaud, 2015) restricting their time to access formal-work opportunities (Warnecke, 2013).

In the GEM Women’s Entrepreneurship 2016/2017 Report, the highest NDE participation amongst women is between the age range of 25 and 44 years, which is during the primary childbearing years. This range varies between countries and this could be linked to the childcare access and strong societal role expectations for women to be family caretakers (GEM, 2017a).

When work–family conflict arises, women are more likely than men to start a business. Women businessowners report less work-family conflicts than those with salaried jobs. Owing a business provides women with greater autonomy, flexibility in schedule and number of hours worked, as well as work location (Thébaud, 2015). However, when there is a desire for work-life balance, it is common to see that they set low maximum size thresholds for their companies as well as assuming a secondary earner role in the family opting for small and/or home-based business (Loscocco & Bird, 2012).
**2.2.7.3.7 Social Norms (Lack of Freedom and Family Structures / Demands)**

Formal and informal institutions play an important role in entrepreneurship. The formal institutions embrace laws and regulations (Drabu, 2011) while informal institutions follow societal norms and attitudes, that limit opportunities for women. Social norms over time institutionalize, they can seem natural, not discriminatory and are much harder to change (Blanchard & Warnecke, 2010). Gender-biased social norms deviate from what the law says, “de jure rights”, towards “de facto rights” which is what happens for women (Warnecke, 2013).

In Thorstein Veblen’s theory of social change he mentions institutional rigidity being a core feature (Tool, 1998). Even with barriers detected, institutional habits and routines do not support inclusive systems, this excludes from the economic process the lowest cultural assets like ethnic and racial minorities and women (Figueroa, 1999).

The GEM (2001) Report showed that there is more NDE in countries where women were less empowered in the economy. Warnecke (2013) mentions that several factors contribute to the female empowerment from paid labour, like the nation’s social policy structure, changes in the distribution of household activities, and the quality of paid work.

While family forms both men and women, it shall be remembered that for centuries, men have had the freedom of personal choice and mobility while women have not. Daughters have been closely monitored and raised to become housewives and mothers with the expectation to give up their own wishes of a career or their families’. This way of family impact on the sons and daughters are also found in secular societies. Not even here has women’s liberation changed the long history of the importance of family expectations on their career opportunities (Ribeiro et al., 2012). Interestingly, according to Stier and Yaish (2008: 363) this result is also seen in “countries that have achieved greater compatibility between work and family (e.g., the Scandinavian countries) women assume the major responsibility for their families, so the pattern of employment along their life course is affected by family demands”. Padgett and Warnecke (2011, 537) also mention, “women often feel greater responsibility for supporting their families”. This may result in women having to reduce their work hours, changing jobs and/or occupations (to more female-dominated ones) or leaving the labour force for good compromising their long-term professional career plans (Thébaud, 2015). According to Thébaud (2015) in the U.S. and Western Europe, marital status and the existence of children predict more strongly women’s business ownership than men’s.
According to Budig (2006), some studies in U.S. and Europe indicate that marriage and motherhood can strongly predict nonprofessional women entering into self-employment especially in countries where there is no work-family policies.

The fertility rate in Mexico has been declining and is almost converging with Norway’s current rate of two births per woman. This can be appreciated in Figure 17.

2.2.8 Improving Women’s Situation

Broad social change is needed to ease the women’s participation in the labour force, provide them with decent work opportunities and institutional support; education is a powerful tool that can help to achieve this. The chances of potential entrepreneurs to become opportunity entrepreneurs increase with education, funding (Warnecke, 2013), and by receiving leadership, administrative and management training. This includes money-management training so they can shift from a financial culture of poverty to a culture of financial success as well as to overcome the multi-faceted challenges of culture like separating personal and business finances, fatalism, record keeping and formal/written agreements (Brewer & Gibson, 2014). It is important as well to offer counselling services for the marginalized groups to help them overcome the socio-cultural barriers (Kesh, 2011)

In addition, to work towards minimizing the gender inequalities that currently exist both in quantity of entrepreneurs as well as in the proportion of necessity-to-opportunity entrepreneurs (Warnecke, 2013).

According to Brewer and Gibson (2014) the solution is not to create a bunch of companies to generate jobs, but to address two components in the equation for a NDE to become successful opportunity business: external and internal factors. The external factors influencing are policy makers, government and educators who can implement transparent and simple government policies and incentives for the formal business creation and bring basic education to the ones already in operation and for those about to start on the know-how to provide them with the tools to start and grow a business. The internal factors are based on the business culture to offset progress-resistant cultures. This is related to how NE do business:
the way they think about business, how they view competition, and the way they measure ambition and growth.

In matters of gender stratification, Thébaud (2015) mentions that cultural norms still assume that the primarily responsible for housework and caregiving are women, this is something that has to be addressed. She adds that the institutions should considered the heterogeneity in organizational populations, offering different types of incentives to men and women to start a business. In addition, organizations do not support their employees to be able to manage work and family obligations. This could be solved by providing them enough economic- (so they can cover the costs of childcare) and time-resources (moderately long periods of paid leave or flexible work schedule) (Thébaud, 2015).
3 THEORETICAL FRAMEWORK

There are several theoretical approaches and frameworks that can help in understanding firstly the individual’s decision-making process (when a woman decides to start their necessity venture) and then, how different factors influence this process.

3.1 Understanding Intention

3.1.1 Theory of Planned Behaviour (TBP) from Ajzen

The Theory of Planned Behaviour aims to predict the intention of an individual to engage in a specific behaviour in which they can employ self-control. According to its originator Icek Ajzen (1991), intentions come from a mix of personal and contextual factors, they are transformed from attitudes in an individual, subjective norms and perceived behavioural control (PBC) to a determinant of behaviour. Attitudes correspond to the individual’s evaluation of the target behaviour, whether it is favourable or unfavourable. The subjective norms are the opinions of the individual’s reference groups, like family and friends, about him/her engaging in this behaviour. Finally, the PBC is the perception of how easy or difficult it will be to perform the behaviour, the feasibility. Ajzen (1991) defines intention as “a person’s readiness to perform a given behaviour.”

As can be appreciated through the model explanation above, TPB can be used as an intention model for any sort of behaviour and not exclusively for entrepreneurial intentions. The TBP model is schematically depicted in the figure below.

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Insert Figure 18 about here
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Starting a business is a complex task that requires quite some effort to be achieved and different actions to be taken in any number of sequences (Kautonen, van Gelderen, & Fink, 2013). According to Ajzen (1991), when the individual has high control over the behaviour, intention is enough to predict there will be effort and action-taking to achieve the goal.
3.1.2 Shapero’s Model of Entrepreneurial Event (SEE)

According to Shapero (1982) entrepreneurial intention depends on the individual’s perception of feasibility (degree to which one feels personally capable of starting a business), personal desirability (personal attractiveness of starting a business based on attitudes and subjective norms) and propensity to act (personal disposition to act on one’s decisions).

Shapero’s model assumes that entrepreneurship is an event which is a result of a displacement. The displacement is often of negative nature, such as job loss or divorce, but it can also be positive, such as inheriting wealth or winning the lottery. It is argued that the displacement initiates a change in behaviour where the individual pursues opportunity amongst a set of alternatives (Katz, 1992). Furthermore, the displacement is intensified by the sense of desirability and feasibility. According to the authors the trigger towards launching a new enterprise is the results of a combination of social variables (e.g. different ethnic groups) and the environment (social and cultural) surrounding the individual.

As illustrated in Figure 22 the SEE model can thus be summarized in that an entrepreneurial event requires the potential to launch the enterprise and the propensity to act to be present before the displacement occurs (Shapero, 1982).

Criticism to this model is that it does not completely explain the holistic behaviour of the entrepreneurship as a career. This model flaw is for instance exemplified by looking at an individual with experience in a social and cultural environment which has nurtured an entrepreneurial spirit where entrepreneurship as a career is an option without encountering any life changing displacement. As such, it is argued that this model does not capture the behaviour of entrepreneurship in cases where no significant displacement in the life of the subject is present (Shankar Rai, Prasad, & Murthy, 2017)

3.1.3 Linking TPB and SEE to prior literature

As mentioned above, Ajzen theory and Shapero’s model both discuss the prediction of intention; Ajzen links this intention into engaging in a specific behaviour. They consider attitudes and subjective norms (or person’s desirability) and PBC (or feasibility) as part of this process.
Section 2.2.1 mentions that the objective of NDE is to satisfy the need for work or in the extreme situation, simply cater for survival. Section 2.2.7.3.6 says that women are pushed to entrepreneurship when work–family conflict arises since owning a business provides them with autonomy, flexibility in schedule and number of hours worked, as well as work location. If this need is satisfied by starting a new company, the individual will have a favourable attitude after evaluating this behaviour.

In addition, subjective norms play a big role especially for women. Section 2.2.7.3.7 mentions that social norms over time institutionalize and become harder to change since they become natural and not discriminatory like the gender-biased social norms that deviate from what the law says and becomes a fact. For centuries daughters have been raised to become housewives and mothers, expected to give up on their own wishes for a career. This has likely influenced them to have a greater feeling of responsibility for supporting their families than their male counterparts.

There are many internal and external resources that can ease the start of a new venture and allow the entrepreneur to determine the feasibility or perception of how easy or difficult it will be to execute the launch. The internal resources can be access to social, human and financial capital, while the external depends on the entrepreneurship ecosystem in the country.

The literature review section vastly discusses some of the challenges NE face regarding internal resources. Section 2.2.7.3.3 says that in all countries women have less access to formal business networks than men. Women entrepreneurs that start during their childbearing years, i.e. the period when work-family conflicts are more common and when they are younger, have less working experience and relevant network than men. In Section 2.2.7.3.1 it is mentioned that education helps the individual to improve their decision-making skills and understanding of the markets but their skills are not acquired from their formal education. Section 2.2.1 mentions that NE concentrate in less complex, lower cost and more immediately accessible market sectors. Women are more prone to follow this pattern because they are less likely to have the human, social, and financial capital required as mentioned in Section 2.2.7.1.4. They experience difficulties on obtaining loans at lower rates than men. But it is also known that marriage can give them the access to social, human and financial capital through their spouse.

Regarding the external resources that can ease or make things more difficult for the entrepreneur to start their business it is important to consider the entrepreneurship ecosystem
present in the country or the type of culture present, progress-resistant or Progress-Prone as mentioned in Section 2.2.7.3.4. It is stated that developing countries have a “progress-resistant” culture, which obstructs changes, influences the scope and the process of economic development by the society rather the opposite, the “progress-prone” culture, which is capable of stimulating transformations, encouraging economic development and improving life quality. This affects how NE do business: the way they think about business, how they view competition, and the way they measure ambition and growth. Section 2.2.7.2.1 talks about how governments in developing countries do not create legal structures that foster or nurture formal entrepreneurship. Instead they are arbitrary and absurd laws and regulations which does not incentivizes NE to formally register their businesses. Other challenge for women can be the increasing male-oriented entrepreneurship policies.

In addition to the desirability (attractiveness and subjective norms) and the feasibility, Shapero’s model, considers propensity to act and displacement. As mentioned in Section 2.2.1 and later in Section 3.2, NE experience negative push factors that drive them into entrepreneurship. Necessity can be such a strong driver that the propensity to act is a given. In extreme cases, if they do not act, they will not have food on the table that day. In Chapter 1 it is mentioned that some start their own business out of necessity after an event triggers this action, or as Shapero calls it, a displacement. Examples can be a family member falling ill, losing their job, or when there are not enough jobs in the country.

3.2 Push-pull Theory of Motivation of Entrepreneurship

There are several motives why entrepreneurs start a new company. The factors may “pull” or “push” individuals towards entrepreneurship (Schjoedt & Shaver, 2007). According to Amit and Muller (1995), there are two types of entrepreneurs based on their motivation to start a company: the “Push entrepreneurs” and the “Pull entrepreneurs”.

Brockhaus (1980), through an empirical study found out that entrepreneurs were not satisfied with their previous job. He linked job satisfaction with entrepreneurship as a form of “push”.

Amit and Muller (1995) also mentioned that “Push entrepreneurs” are pushed to start a venture due to dissatisfaction with their current position while “Pull entrepreneurs” are those who are attracted to the new business idea and are pulled by the opportunity it offers.
According to a statistical analysis done from a questionnaire they made, “Pull” entrepreneurs are more successful than “Push”.

Venture creation is not easy, it requires direction, effort and persistence over time. These are the three pillars of motivation. Motivation theory says that people are either pushed or pulled towards a career choice and satisfaction is a factor behind this (Schjoedt & Shaver, 2007). Shapero (1982), through their conceptual model, also show that negative push factors and positive pull factors drive an individual to create a business or decide on a career path. The expectations of increasing life satisfaction pull and job dissatisfaction pushes. They also mentioned that individuals are more likely to take actions upon negative information rather than positive.

3.2.1 Linking Push-Pull Theory to Prior Literature

Section 2.2.7 in the Literature Review section describes different determinants of NDE that could be considered as negative “Push” factors.

The reviewed literature is not discussing “Pull” factors which is explained by the nature of NDE being driven by “Push” for a decent standard of living rather than “Pull” for an improved standard of living.

These negative factors found in the literature can push an individual to create a necessity venture as shown in the figure below.

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4 RESEARCH METHODOLOGY

4.1 Research Design

4.1.1 Type of Research Design

A research design is a detailed plan to help achieve the objectives set in the research (Wilson, 2014). To determine the research method, Yin (2018) mentions three conditions shown in Table 7: a) the form of research question, b) the control a researcher requires over behavioural events and c) the degree of focus on contemporary events.

According to Yin (2018) a case study is an empirical method that can be used when a “how” or “why” question is being asked about recent past and present events that cannot be manipulated.

Following Table 7, this research will follow a case study as per the following arguments:

- The research question is a “how”: “How do the determinants behind female Necessity Driven Entrepreneurship in Norway compare to the ones in Mexico?”
- I do not possess any control over the events happening in the lives of these women regarding the research topic on matter.
- This research focus on recent past events, the time segment of the women’s life just before deciding to start their necessity business.

4.1.2 Type of Case Study and Unit of Analysis

This research follows an explanatory multiple-case study design with an embedded approach, corresponding to Type 4 according to Yin (2018), as in the figure below.

The aim is to explain what leads to FNE, learn why women in these two countries became NE, and tell the story from the data collected. Mexico and Norway are the cases to be compared, as developed and developing countries context and of interest are the women entrepreneurs motivated by necessity as the unit of analysis in these two cases. By having a
multiple-case study, the evidence collected is normally more compelling and the overall study considered more robust (Yin, 2018). According to Wilson (2014), embedded studies pay attention to a number of units of analysis. The comparison between entrepreneurs in Norway and Mexico is interesting. According to UN (2014), Norway is classified as a developed country while Mexico a developing one. In 2001’s GEM Report, Norway was the country with least NE (1 person / 100 adults) while Mexico was had the second most (7 persons / 100 adults) amongst the 29 countries included in the data, this can be appreciated in Figure 21.

An inductive approach will be used in this multiple-case study to develop novel theory from the data collected and analysed following Eisenhardt (1989) framework. An inductive methodology is appropriate because there is no theoretical framework on this particular area where I will explore similarities and differences of a phenomenon occurring in two countries with different economic development level, which has not previously been deeply researched and thus poorly understood. Although it is an inductive research it should be stated that existing literature will also be used during the iterative process following Eisenhardt’s framework, going back and forth between the data collected and existing literature. I will use a pragmatic approach, according to Wilson (2014). With this research philosophy the researcher uses the methods considered the best to provide greater insights to the research.

This research is qualitative which is a type of research strategy commonly associated with the inductive approach. It examines narrative data seeking answers to how social experience is created and given meaning and it is viewed as subjective (Wilson, 2014).

A case study protocol was designed to be followed during this research (see 0).

When designing the study, considering a replication logic and the recommendations from Yin (2018), the selection of cases was carefully done. As Eisenhardt (1989: 537) mentions “cases may be chosen randomly, random selection is neither necessary, nor even preferable”. She suggests theoretical sampling which you can replicate or extend the emergent theory.

Six interviewees have been used in this research. Three foreign women with businesses in Norway for Case 1, out of which two are Mexican and one is from Lithuania and for Case
2, three Mexican women who established their businesses in Mexico. The total number was based on discretionary judgment from my supervisor and myself as Yin (2018) mentions it.

The sample for this research was not random, the selection criteria for the women interviewed was that they should comply with the definition of “necessity driven entrepreneur” stated in the last part of Section 2.2.1. For Case 1, there are two Mexicans, living and operating in Norway, which allows for a comparison the Mexicans in Case 2, living in their home country. A woman from a different country, in this case Lithuania, which is classified as developed country by UN, was included too in Case 1 to see if there are contrasting findings.

Two of the interviewees in Case 1 acquired an existing business due to necessity. This business had been inactive for two years. Their idea was to scale up and introduce new services by taking risks. Entrepreneurship behaviour can be observed in established firms too, offering improved existing services, aiming to scale up the company and willing to take risks taking advantage or market opportunities (Deakins & Freel, 2009).

From each set it was predicted similar results and a contrast between the two groups, two different patterns of theoretical replication. It was predicted similar results within the three interviewees inside each case since they shared similar profile: mid to high level of education, they had a spouse or partner and were pregnant or had small children when starting the business, they were unemployed, all their businesses required almost no initial investment and their businesses were in the same country (either Mexico or Norway). All three entrepreneurs in Norway were also foreigners. It was predicted contrasting results between Case 1 and Case 2 because the women started their businesses in two countries with a very different level of development.

In both cases, Mexico and Norway, the samples consist of the same number of entrepreneurs per education category. There are zero women that fall in the category “low-performing” (persons with little to no formal education), one that are “mid-performing” (persons with some formal education) and two are “high-performing” (persons with college degrees) in each case.

Several ways were used to find potential interviewees through my immediate network of family and friends in both countries. The interviewees were selected based on previous information I had from my relationship to them or by obtaining insights through my social
network on who knew the context and story behind the start of the entrepreneurship journey of that woman. This helped to make sure that the sample of my interviewees were NDE before-hand.

Finding NE in Norway became a difficult task, which proved what the report from GEM (2017a) mentions, i.e. that in innovation-driven economies, women are over 3.5 times more likely to be opportunity than necessity entrepreneurs. In Norway the only ones I could find had an immigrant background.

4.1.3 Steps of Qualitative Analysis

Developing theory from a traditional way based on literature, common sense and experience can be tenuous when connecting to the empirical work captured in interviews. This tie is what really allows the development of testable, relevant and valid theory. Confusion might arise when trying to combine the different pieces of existing theory and how to evaluate this type of study and therefore Eisenhardt’s work is valuable. She developed a roadmap for building theories from case studies by synthesizing previous work on qualitative methods which can be appreciated in the diagram below (Eisenhardt, 1989).

The steps Eisenhardt’s roadmap described are covered in different chapters of this research:

The “Research Question” is covered in Section 1.4, “Selecting the case” in Section 4.1.2, “Crafting instruments and Protocols” in Section 4.1.5, “Entering the Field” in Section 4.1.5.1, “Analysing Data” in Chapter 6, “Shaping Hypotheses” and “Enfolding Literature” in Section 4.1.4. The last steps, “Reaching Closure” is not addressed in this thesis as it requires additional research hence proposed for future work.

4.1.4 Shaping Hypotheses and Enfolding Literature Approach

After analysing the data in Chapter 6, the next step in Eisenhardt’s roadmap for building theory is Shaping Hypotheses. This is a highly iterative process comparing theory with the data. It is trying to bring closer a theory that fits the data measuring constructs internal validity and trying to find the “why” behind the relationships. The cases that show
relationships increase the confidence in the validity of these relationships, and the ones that
does not provide an opportunity to refine the theory (Eisenhardt, 1989). This step will be
followed in Chapter 7.

Eisenhardt (1989) mentions the importance of comparing the uncovered new concepts
with existing literature to find similarities, contradicting information and the why. Most of
this step is covered in Section 6.4.1.

4.1.5 Data Collection Methods

For this research, the main source of evidence is first-hand data which will be
complemented with secondary data as explained below.

4.1.5.1 Primary Data

Interviews

Case studies rely mostly on observation and interviews as evidence (Yin, 2018). For this
research, the evidence collected are interviews with women entrepreneurs or women owing a
firm that was acquired out of necessity. Interviews are typically associated with qualitative
research strategy and they allow you to gain insights on a particular subject (Wilson, 2014). In
this case, interviews were the best alternative as through them, it was possible to cover many
potential factors driving the interviewees’ necessity businesses and go deeper on some topics
based on their answers.

In total six semi-structured interviews were conducted; lasting approximately 60 to 75
minutes.

They were all recorded with a total of around 7 hours of recording material which was
then transcribed for further analysis and to use it as case study database to improve reliability
(Yin, 2018). Notes were also taken during the interviews. The first interviews were conducted
by phone in Spanish and the later were conducted face-to-face. The table below shows the
interviewees list.

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The interviews were conducted with the help of an interview guide (see APPENDIX D)
which was reviewed by my thesis Supervisor from University of Oslo. This guide was
translated to Spanish too, to be used in the interviews conducted in that language. The semi-structured interviews were done asking open-ended questions to capture a wider range of factors and from there guide additional questions. The interview guide was based on constructs identified from the literature review as recommended in Eisenhardt’s framework (1989), these were used as theoretical concepts that were further explored. This guide yielded qualitative data that was later analysed to detect patterns to conclude on the factors that drive FNE. There were a couple of questions that applied only if the interviewee was a foreigner in the country of residence.

As the interview process progressed, some adjustments were made, trying to steer the interviewees’ away from extensively discussing their companies’ achievements, which for them is something to be proud of and important to talk about, but not directly contributing to this research where the focus needed to be on what brought them there, to start their company. The sequence of the concepts addressed was also changed so the interviews would flow better. During the face-to-face interviews I had the opportunity to draw a timeline of the women’s life adding details as they shared their story, this allowed me fix any misunderstandings and to understand better the environment surrounding them in the precise moment before starting their businesses and the sequence of events in their lives. A “short-summary” was produced after each interview capturing my first impression of the factors that drove that person to start their business.

These actions described above, are steps mentioned by Eisenhardt (1989) in the “Entering the field”; adjust during data collection process and overlap the data analysis with the data collection.

**Ethics**

The potential interviewees were briefly informed about the topic of the thesis before they accepted to be interviewed. The interviews started by repeating the purpose of the interview, followed by how their data was going to be used, the type of questions they would be asked including personal information, so an option to withdraw at any point or be anonymous was given. Indeed, one of the interviewees ask to be anonymous when the interview was finalized. The interviewees were also asked if they approved recording of the interview for later transcription and analysing purposes.
4.1.5.2 Secondary Data

Secondary data helps as data triangulation, to ensure validity and reliability (Yin, 2018). Eisenhardt (1989) mentions that this provides stronger substantial of constructs and hypotheses. She says that quantitative evidence can boost qualitative findings. The collected secondary data is from the sources mentioned below.

- GEM Global Reports (From 2001 they have included the opportunity-necessity measure).
- GEM Women’s Entrepreneurship Reports
- World Economic Forum’s - Global Competitiveness Report 2017-2018
- Descriptive Statistics (World Bank Open Data, Gapminder, Our World in Data, SSB.no, amongst other)
- Relevant literature
5 CONTRIBUTION TO LITERATURE

Through this research, it has been observed that there are no substantial prior research on comparing drivers behind female necessity driven entrepreneurship between two socioeconomically distanced countries, one developing and one developed, and particularly no research on the comparison of said topic between Mexico and Norway. As a matter of fact, it has been noted that most prior research has focused on developed countries (Brewer & Gibson, 2014) where, ironically, there is less NDE (GEM, 2018).

This thesis is bringing together prior research on aspects that are claimed to play important roles in the FNE drivers and contributing to literature with the qualitative assessment of how six studied units of analysis correlate to already established and documented theories and models.

It is further argued that this research provides future researchers within, or closely related to, this particular research question with a solid starting point for deeper analysis and understanding of FNE drivers and potentially derive knowhow towards a quantitative view on the topic.

Another contribution from this work is its discussion on appropriate definition for “Necessity Driven Entrepreneurship”. This research has observed the need to expand the more commonly used narrow definitions as the author of this thesis claim that those are insufficient. What was identified to be missing, and which through this thesis no longer is, was a more granular definition of the term to provide a less binary view of the difference between necessity- and opportunity driven entrepreneurship.

As mentioned earlier, traditionally, women have been lagging in starting-up businesses, but they are catching up. In 2013-2014 the total entrepreneurial activity increased by 7% and the gender gap narrowed by 6%. In 2015-2016 these numbers were 10% and 5% respectively. There are also big differences across the world. Most entrepreneurs, both female and male, start a business to pursue an opportunity but 20% of women are more likely to start it out of necessity, i.e. in lack of any better option (GEM, 2018). All these are recent historical changes that are interesting and critical, therefore future research in this area is needed. It is difficult to find articles written after these shifts have occurred and in general where the main focus is FNE. To comprehend dynamics of this phenomenon better, we first need to improve the understanding of the factors that lead to FNE which this research contributes to.
My aim through this research is to use an inductive approach to make observations and develop theory that can contribute to literature on this matter. I will extend this analysis to gain a better understanding of today’s phenomenon, dig deeper into the backstory of statistical trends and understanding the factors leading women towards FNE. This research could contribute as a first small step in supporting policy makers, governments and development experts, especially in developing countries, on what research to focus on to improve the situation, i.e. to implement measures in an effort to reduce FNE in favour for formal employment or female opportunity driven entrepreneurship, as self-employment does not lead to economic development (Acs, 2006).
6 DATA FINDINGS AND ANALYSIS

6.1 Data Analysis Strategy

According to Eisenhardt (1989) the most important part of building theory from case studies is analysing the data. At the same time, this is the most difficult part since it is the least codified.

Yin (2018) mentions four general strategies: relying on theoretical propositions, working your data from the “ground up”, developing a case description or examining plausible rival explanations.

This inductive research is working the data from “ground-up” and developing a case description which can help to identify overall patterns as suggested by Yin (2018) about different concepts that explain the “whys” or reveal interesting topics to develop grounded theory.

To do this, the steps in Eisenhardt’s roadmap to analysing data were followed. She mentions that the “within-case analysis” is a key step to cope early with the amount of data when doing the analysis. “Within-case analysis” is creating detailed write-ups, normally pure descriptions, of each unit of analysis to create insights. There are many approaches to what Yin (2018) calls “playing with the data” when “working your data from ground-up”. In fact, some other authors suggest complementing the write-ups with graphs, transcripts, tabular or visual displays, sequence analysis to organize longitudinal data, etc. The idea is to become intimately familiarized with each case as a stand-alone entity (Eisenhardt, 1989).

Although this is a multiple-case study, each interviewee is the subject of its own fieldwork. Covering first each woman’s journey as a single-case study and following a replication design. Each interview can uncover a significant finding which is then intended to be replicated in the following unit of analysis by using the same conditions or they may be altered to challenge the original finding; both ways strengthen the original finding. Later on, the data from these single interviews will be grouped geographically into Case 1, Norway, and Case 2, Mexico, as well as a whole to perform the analysis.

Following Eisenhardt (1989) “within-case study” step for analysing data in this research, the data was collected through interviews and then transcribed, as mentioned in the
Research Methodology chapter. Then in the chapter below, a narrative providing an overview of the story behind each of these women’s lives was written to introduce each of the unit of analysis. This was complemented by a sequence analysis which was done using a timeline describing key events in the lives of each of these women surrounding the start of their necessity business. This is an easy way to understand the full picture.

The within-case analysis allows to identify unique patterns in each unit of analysis before generalizing patterns across other units of analysis or cases as well as a deeper understanding of each interviewee’s path, accelerating the cross-case comparison (Eisenhardt, 1989).

The second step in Eisenhardt’s data analysis strategy is the cross-case search for patterns. Yin (2018) mentions pattern matching as one of the most desirable techniques. According to Eisenhardt (1989), people are bad at processing data and jump to premature or false conclusions because of information processing biases. To avoid this, it is important to look at the data in different ways, this can be achieved by defining categories (with the help of existing literature or the research question) and then look for similarities and differences between pairs of cases.

After transcribing the qualitative data from the interviews, it was coded manually by tagging it into topics or codes so it could be divided into manageable segments. This allowed for a quick access so a cross-case comparison was done using a tabular display showing the different topics taken from existing literature where similarities and differences between each set of three units of analysis within each of the two research cases could be identified as well between all units of analysis.

### 6.2 Overview of the Interviewees

In order to reach conclusions on the research question it is important to understand, in detail, the context surrounding the life of each of the entrepreneurs interviewed that “pushed” them to start a business. In order to do this, a timeline showing key milestones, events and relevant notes was made for each of the interviewees. These are found in APPENDIX A.

The timelines are accompanied by short descriptions of the entrepreneur’s profiles and relevant information to understand each unit of analysis. The coming sections provide a
summary of the context and most relevant life events just before the launch of their companies.

6.2.1 Interviewees in Norway

6.2.1.1 Interviewee 1

39-year-old Mexican woman, with a bachelor’s in media, and working experience in Mexico and in the USA. She married a Norwegian and moved to Norway without speaking the language but with a visa that entitled her to all the benefits. Once in Norway, she managed to find a job through her husband’s network where she worked for five years under “horrible working hours”, experiencing discrimination and poor compensation (poor salary). After two IVF treatments and soon to turn 40 it was her final chance to get the last treatment covered by the public healthcare system. She decides to resign to her job and concentrate in getting pregnant. In the meantime, her husband was diagnosed with bipolar disorder and required her care which led to her becoming 100% responsible of the household and family chores. She managed to get pregnant, but a tumour was soon detected in the uterus. It became a high-risk pregnancy that required check-ups every three weeks. During this time, she received unemployment benefits from the Norwegian government. Her restless personality triggered her thoughts on an activity that could distract her from this tough time and that could be done from home, with a flexible schedule. Once her baby was born and her unemployment and maternity leave economic benefits ended a change was needed. It was no longer driven by the need for a distraction but rather the need for a job that provided her a proper income and allowed her to balance her new life as a mother and simultaneously caretaker for her husband. It was very difficult for her to find a job within her area of expertise, mainly “since media is male-dominated area” which required the right network to enter. Her experience outside the country was not given recognition and the salary and working hours were bad. Once she was divorced and in lack of nearby family support the need for a flexible job increased. Other jobs she found would either take six months to be paid or required a specific formal education which she did not have. The alternative she found was to start selling home-made pastries. For further details on this woman’s life please see timeline below.

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6.2.1.2 Interviewee 2

29-year-old Lithuanian woman with a master’s in Healthcare Administration and working experience in Lithuania. Driven by the bad economic situation in Lithuania, she accepted a job offer as a cleaner in Norway and moved, together with her partner, without speaking the language. As European she did not need a visa for living and working in Norway. Although she did not enjoy the tasks, she worked for five years under bad working hours, experiencing discrimination and to a low salary. After her paid maternity leave was over, her mother came to take her of her child so he would be a little older before starting childcare. After this, the company where she was employed went bankrupt and she was laid off with severance pay. She was not familiarized with the job application process in Norway and felt very insecure about applying for jobs since she had never done it before. However, her previous customers from the cleaning company encouraged her to start her own business. She was in the need of a job that provide an income plus flexibility to find balance with her role as a mother. Her alternative was to start her own cleaning company. For further details on this woman’s life please see timeline below.

6.2.1.3 Interviewee 3

30-year-old Mexican woman, with high-school diploma, and 11 years of working experience in Mexico within bakeries and pastries. She married a Norwegian who had already two children and moved to Norway without speaking the language. She had to wait some months for her visa approval that entitled her all the social benefits and gave her rights to work. In the meantime, she got pregnant. She was responsible for around 70% of the household and family duties. It was very difficult for her to find a job without having a formal education, and her experience outside the country was not well recognized. She was not entitled to unemployment benefits. When trying to enter a cooking school she was given low admittance priority. In an internship in a bakery, she experienced discrimination and understood the difficulties she would face to grow professionally. She started baking cakes for her stepsons’ parties which were highly appreciated and brought her orders from family and friends. Once her baby was born, she was not entitled to paid maternity leave. Furthermore, her son struggled to settle in day-care, so they were mostly home. All of these experiences
and events created a need for a job that could be done from home with a flexible schedule. She wanted an activity that provide her with an income and allowed her to balance her new life as a mother, caring for the rest of the family and house responsibilities. Her alternative was to start selling home-made pastries. For further details on this woman’s life please see timeline below.

Insert Figure 28 about here

6.2.2 Interviewees in Mexico

6.2.2.1 Interviewee 4

35-year-old Mexican woman, with a bachelor’s in Architecture, married and with two small children. She was not entitled to paid maternity leave. She comes from a family where the “traditional” women’s role is deeply rooted, and she naturally assumed 100% of the household and family chores. Her working experience in Mexico comes from a firm of architects where she worked very long hours that caused her work-family conflicts and where she also experienced gender-based discrimination. Due to this, she resigned to this job and accepted helping her father for years doing tedious tasks and receiving a small salary, allowing her to combine care of her small children with a (low income) job. Once her second child started childcare and dependency on her reduced, her eagerness to develop professionally kicked-in again. She knew that going back to an architect job in Mexico involved either sacrificing time with her family or in a part-time job sacrificing salary. She was in the need of a job that she enjoyed, that had flexible working hours and with a location that allowed her to continue taking care of her household and family, and still have a reasonable income. Her alternative was to acquire an inactive catering company to reactivate it and convert it into an event planning company. For further details on this woman’s life please see timeline below.

Insert Figure 29 about here

50
6.2.2.2 Interviewee 5

23-year-old Mexican, bilingual executive assistant as her highest level of education. She quit her bachelor studies to never come back after becoming pregnant and getting married. She was not entitled to paid maternity leave. She was responsible for around 90% of the household and family chores and her mother-in-law helped her with babysitting while she worked. She had five years of working experience from two jobs with low salary and high cause of work-family conflicts. During her second pregnancy her husband asked her to stop working so she could focus more on the household and family which was important for both while their children were small. She was not entitled to unemployment benefits. While at home pregnant, she thought that her husband’s salary was not enough and by not contributing financially she lost power over family decisions. This, in combination with her restless personality, made her think about an activity that could be managed from home and with a flexible schedule to allow her to take care of her family and house. Her husband’s company started going bad to a point that he had to close. Her alternative was to start selling home-made pastries. For further details on this woman’s life please see timeline below.

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Insert Figure 30 about here
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6.2.2.3 Interviewee 6

31-year-old married Mexican woman with a bachelor’s in Marketing. She experienced a major disappointment after being fired and dismissed from her job the same day due to the company’s restructuring. This happened after having worked in the company for seven years as a distinguished employee. She was working under high levels of stress and long hours that caused her work-family conflicts. She believes her dismissal was caused because of her gender. She received severance pay. She was responsible for around 60% of the household and family chores. When looking for jobs she realized that most office jobs were bad paid and required long hours. She got pregnant without planning for it while she was in two recruitment processes. Being pregnant she realized that it was going to be close to impossible to get a job, so she stopped looking. Then her husband unexpectedly lost his job too, adding to the pressure on her to contribute financially since the severance pay was consumed too quick. She was not entitled to paid maternity leave and was now in need of an income. She wanted a less demanding job, with flexible working hours and location that allowed her work-life
balance with her soon-to-be role of as mother. With this, together with her restless personality, she saw the alternative to acquire an inactive catering company and to reactivate it and convert it into an event planning company. For further details on this woman’s life please see timeline below.

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Insert Figure 31 about here
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6.3 Intention and Behaviour Analysis

As mentioned in the Theoretical Framework Chapter, the TPB and SEE model can be used to explain what shapes the intentions of an individual’s decision behind starting a venture out of necessity.

Out of the data collected in this research, through the interviews, a list of relevant topics was mapped to the different personal and contextual factors appropriate to the two models. Applying this mapping provides a basis to assess how well the interviewees situations agree with the two theories. This is illustrated in the table below.

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Insert Table 9 about here
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It can be concluded from this table that 100% of the interviewees had a favourable attitude to the launch of their business. They could all see a benefit in performing this action. Their main needs were to be able to have an income while pregnant or having small children at home that gave them flexibility to achieve balance between work and family- and home duties. Through starting their own company, they could see this need satisfied and they also saw a reduction in their work-family conflicts in accordance with findings in literature.

Five out of six of these women had a bigger responsibility for the family and house than their partners. As the literature says, it is commonly expected of women through centuries of cultural norms to dedicate themselves to the family and set aside their professional careers. Having their own business could give them the flexibility they need to be able to combine the expected responsibilities with earning money. Based on this reasoning, it can be argued that the reference group of the interviewees were supportive of them starting their own business.
Out of the evaluation of the individual’s attitudes and subjective norms it can be concluded that all had high desirability.

Regarding feasibility or PBC, after evaluating 13 different variables linked to having access to financial, social and human capital as well as related to the entrepreneurial ecosystem in the country, which are commonly mentioned in the literature for being relevant when starting a business, it can be observed that the six of the interviewees score high. They rank between 9/13 to 13/13.

As mentioned before, the propensity to act in NE can be easily understood as the absence of working opportunities denies the possibility of having an income, which in many cases is fundamental for your own survival, and hence can push an individual to become an entrepreneur. Four interviewees scored a high propensity to act, linked to their restless personality and the urge to generate an income since they were struggling financially and they had special circumstances, such as being pregnant or having to take care of a sick husband, that impeded them from finding a normal paid job. The remaining two had medium propensity to act, both were also struggling economically but one had a passive personality combined with severance pay and the other she was receiving a small salary for helping her father.

All the interviewees had at least one displacement or event in their lives that triggered the launch of their company, varying in kind, from a previous employer going bankrupt to the interviewee becoming pregnant.

Figure 32 summarizes the TBP and SEE model applicability to the studied sample by overlaying the score from Table 9 on the models. It can be said that from the data found from the units of analysis in both cases, that in particular for FNE, the desirability, the propensity to act and the displacements are key in generating intention. The interviewees have high desirability to start a new business. This is because they show favourable attitude since they believe their needs of employment, amongst others, would be satisfied by becoming an entrepreneur and the subjective norms surrounding them supported (or pushed) the idea of them having a flexible work that would allow them work-family balance. This, together with the high propensity to act, by simply being pushed by necessity, and specific events.
happening in their lives became key on the intention creation that in these six women became a behaviour in the form of start of a business.

6.4 Cross-case Comparison

To perform a further analysis and be able to address the research question, a detailed cross-case comparison table was done from the data collected through the interviews. It covers five different categories of information that were identified from prior literature: “About the company”, “Entrepreneur's profile just before launching the business”, “Experience before launching own business”, “About the country” and “Launching of the new business”.

Table 10 gives a deeper understanding of each of the interviewees’ context, it facilitated the identification of patterns across all interviewees and by cases as well. In addition, since the information is codified in a more accessible and comprehensive manner it can be used in many ways. From this table determinants addressing the research question were identified and will be discussed in detail in the following section. Additional interesting patterns will be also mentioned in Section 6.4.2.

6.4.1 Identification of FNE Determinants Applying the Push-Pull Theory

The detailed cross-case comparison together with the Push-Pull Theory allowed to move toward addressing the research question. The first step was extracting sub-determinants driving these interviewees to launching their companies (see table below). Many of the sub-determinants found are interlinked and they overlap so they were grouped into fewer drivers. This classification lead to the “Main determinants”: Work-family Conflicts, Unemployment / Difficulties to Find a Job According to Basic Needs, Struggling Financially and Personal Trigger Events. The latest main determinant refers to specific personal events that could be considered triggers and cannot be categorized in other determinants. Shapero (1982) refers to them as displacements.
Events or characteristics of each of the countries, like financial crisis, belonging to a progress-resistant culture or the GDP level are reflected already in factors affecting the individuals directly.

The overlap of sub-determinants causes a problem when trying to make a single categorization by type of determinant (Social and Cultural, Political and Institutional or Economic).

As mentioned previously in NDE there are no “pull” determinants. The result can be appreciated in the table below. Note that in the sum of sub-determinants per interviewee, some are counted multiple times if they have contributed as a driver to more than one of the four main determinants.

<table>
<thead>
<tr>
<th>Type of Deter.</th>
<th>IDENTIFIED PULL DETERMINANTS</th>
<th>Interviewees</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;C</td>
<td>Work-family conflicts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S&amp;C</td>
<td>1. Being married or cohabitant</td>
<td>X X X X X X</td>
<td>6/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>2. Presence of children</td>
<td>X X X</td>
<td>4/6</td>
</tr>
<tr>
<td>S&amp;C / P&amp;I</td>
<td>4. Greater household and family responsibilities than partner</td>
<td>X X X X X</td>
<td>5/6</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>5. Experienced work-family conflicts</td>
<td>X X X X X</td>
<td>5/6</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>6. Not entitled to sufficiently long paid maternity leave</td>
<td>X X X X</td>
<td>4/6</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>7. Insufficient time for parenting (child’s development)</td>
<td>X X X X</td>
<td>4/6</td>
</tr>
<tr>
<td>E</td>
<td>Unemployment / Difficulties to find a job according to basic needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S&amp;C</td>
<td>8. Unemployment / Difficulties to find a job according to basic needs</td>
<td>X X X X X X</td>
<td>6/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>9. Background not appreciated (education or experience)</td>
<td>X X X</td>
<td>3/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>3. Pregnancy</td>
<td>X X X X</td>
<td>4/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>10. Inadequate local language skills</td>
<td>X X X</td>
<td>3/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>11. Experienced gender-based discrimination</td>
<td>X X X</td>
<td>3/6</td>
</tr>
<tr>
<td>E / S&amp;C</td>
<td>12. Experienced xenophobia</td>
<td>X X X</td>
<td>3/6</td>
</tr>
<tr>
<td>S&amp;C</td>
<td>Struggling financially</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>13. Struggling financially</td>
<td>X X X X X X</td>
<td>6/6</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>6. Not entitled to sufficiently long paid maternity leave</td>
<td>X X X X</td>
<td>4/6</td>
</tr>
<tr>
<td>E</td>
<td>8. Unemployment / Difficulties to find a job according to basic needs</td>
<td>X X X X X X</td>
<td>6/6</td>
</tr>
<tr>
<td>P&amp;I</td>
<td>14. No unemployment benefits</td>
<td>X X X</td>
<td>3/6</td>
</tr>
<tr>
<td>Varies events</td>
<td>15. Personal trigger events</td>
<td>Trigger 1</td>
<td>X X X</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Trigger 2</td>
<td>X X</td>
</tr>
</tbody>
</table>

Total: 13 10 14 12 14 12

S&C – Social and Cultural / P&I – Political and Institutional / E – Economic
It can be appreciated in both cases, all the women interviewed were influenced by a set of push sub-determinants. They all had two or more sub-determinants per each main determinant category except for the personal trigger events.

The total number of sub-determinants for each of the women are similar regardless of the country in which their business was started. Each of these factors could have had different importance in driving the decision to start-up. This could be investigated in a future research.

Each of the identified sub-determinants will be discussed in the following paragraphs.

1. Being Married or Cohabitant: In the two cases, all the interviewees reported to be married or cohabitants before the launch of their company.

   According to Section 2.2.7.3.7, being married and having children more strongly predicts the woman’s business ownership than the man’s as women are more affected by family demands. For centuries women have been raised to become housewives and mothers. Having a spouse can also provide a safety net since they can provide access to social, human and financial capital.

   In Mexico, with its progress-resistant culture and several inhabitants with a culture of poverty, women subordinate to men in most dimensions of life meaning that machismo is present and men govern homes (see Table 6).

   “In this firm I had very long hours,... I was finishing at 8 or 8:30pm daily. When I got married, this caused me a conflict. ... I was with my husband very little time per day...it seemed absurd to me that I got married and I couldn’t enjoy my marriage or being at home.”, “...my mom told me, you have a husband, if you do not take care of him, he might look for somebody else” (Interviewee 4).

   “…my husband asked me to stop working and just be a housewife, but at the beginning I was not convinced about this decision since I thought his salary was not enough” (Interviewee 5).

2. & 3. Presence of Children and Pregnancy: In the two cases, all the interviewees were at childbearing age. For each of the cases, two reported to have children and two to be pregnant too just before starting their company. The three of the interviewees that were pregnant mentioned being discouraged to look for jobs because of the pregnancy. The fourth was in a recruiting process but was not offered the position when she shared the pregnancy news with the company.
Section 2.2.7.3.5 mentions Norway has gender-antidiscrimination laws in place while Mexico has not. Not having these protective laws can prevent women from getting a job, e.g. when being pregnant.

The fertility rate is currently about two births per woman both in Mexico and in Norway, but it took around 50 years for Mexico to decrease from seven births (compared to three in Norway) to two. It can be assumed that for every child a mother has, the family demands increase.

Literature in Section 2.2.7.3.7 supports this by mentioning that women assume the major responsibility for their families, their pattern of employment along their life course is affected by family demands, and women often feel greater responsibility for supporting their families. This may result in women having to reduce their work hours, changing jobs and/or occupations.

“When my baby was born, my husband got worse, so I had to take care of both, so I needed a job with flexibility in hours and location.”, “As long as my child is small and needs me, I can’t scale-up” (Interviewee 1).

“Now I can work less if I want to, I can pick-up my kids from school” (Interviewee 2).

“When I arrived in Norway, I got pregnant almost immediately, so it was not easy to find a job.”, “Now that I have two kids, I take less orders in my business because they demand a lot” (Interviewee 3).

“My children have set my professional life.”, “I take my mother/wife role very seriously. It is part of our culture; we have the natural chip to feel the responsibility and to take care of our household and family.”, “The start of my second child in childcare helped me to wake up and really question myself what was next. It was then when I could finally see the light” (Interviewee 4).

“With my company I can spend enough time with my children, and I can even bring the youngest one to work with me” (Interviewee 5).

“I don't want to be working in a company where I can't enjoy the flexibility to be with my family.”, “I knew it was going to be almost impossible to get a job pregnant, so I decided to stop looking” (Interviewee 6).
4. Greater Household and Family Responsibilities than Partner: In Case 1, two out of three of the interviewees reported this determinant. In Case 2, all interviewees reported it. All the ones who reported experiencing this have a Mexican background. Interviewee 2, the only European interviewee, reported not to experience this. As mentioned earlier, Mexico possess a progress-resistant culture and culture of poverty that can influence in this matter: it is common that men are dominant and women subordinate to them, therefore, it is not surprising with a hundred percent agreement with the determinant amongst the Mexican interviewees.

This sub-determinant is directly linked to sub-determinants 1, 2, and 3. In the presence of a family, the responsibilities increase and as mentioned in Section 2.2.7.3.7, women assume a major part of them (including in Scandinavia where there is more balance between work and family). This may result in women having to reduce their working hours, changing jobs and/or occupations. Section 2.2.7.3.7 mentions that for centuries, men have had the freedom of personal choice and mobility while women have not, they have been raised to become housewives and mothers.

“...In Mexico the women’s typical role is to stay at home taking care of the kids, being a housewife. In Norway, it’s different, things are equal. For men this is natural. But our situation was different here in Norway since he is bipolar, I had to take care of him too plus everything at home” (Interviewee 1).

“We split the activities. I don’t feel the full responsibility. When I work, he takes care of the kids” (Interviewee 2).

“Here we are very “Mexicanized”. My husband helps me but since I am at home, I do more” (Interviewee 3).

“Nowadays you need to be good in everything, women put a lot of pressure in themselves, I cry about this with my girlfriends” (Interviewee 4).

“Even though you want them to help you at home, men are not used to it. Even if you work, at the end of the day the house and children responsibility is yours. It is very exhausting.,” “...that is why my husband asked me to stop working and just be a housewife” (Interviewee 5).

“The house is still a woman’s area of responsibility, although many men are now improving, now you can almost leave your kid with them without leaving them everything prepared and ready” (Interviewee 5).
5. Experienced Work-family Conflicts: In Case 1, two out of three of the interviewees reported having experienced this conflict. In Case 2, all interviewees reported it.

To alleviate on this matter, Norway provides care benefit days (i.e. 10 to 15 calendar days for the parent to be absent from work with full pay if their child is ill) through their social security scheme (NAV, 2019b). Mexico do not provide such benefits.

Work-family conflicts may occur when the woman starts a family while being employed in a time demanding, inflexible, job depriving work-family balance (like in the case of all the interviewees). Such work-family conflicts may even occur in cases where the family duties are evenly shared between the partners as the feeling of being insufficient and missing out on your child’s development can still be strong.

All the interviewees were at childbearing age, which according to Section 2.2.7.3.2 is when most of the work-family conflicts arise. Section 2.2.7.3.6 mentions that employers expect and reward long or unpredictable hours, considering as an “ideal worker” whom has no or very few responsibilities outside of work. This becomes a work-family problem, especially for women, since cultural norms still consider that they have greater responsibility for caregiving. When work–family conflict arises, women are more likely than men to start a business.

“I chose family over work, to try to get pregnant, so I resigned.”, “We are so fortunate in Norway to be able to have paid-maternity leave since you are not forced to choose between working or staying with your child when they are that little” (Interviewee 1).

“The working schedule I had, like working during the weekends or very late made things complicated at home.”, “It was good that my mother was here taking care of my child, so I knew he was in good hands while I worked” (Interviewee 2).

“I got overwhelmed with work and everything else, I was finishing at 8 or 8:30pm daily, so I was with my husband very little time per day, it seemed absurd to me that I got married and I couldn’t enjoy my marriage or being at home” (Interviewee 4).

“I actually resigned to my job as a teacher to dedicate myself to my family after my husband asked me to do this. So, I would not feel the pressure of having to work, plus the house plus the kids. It was exhausting coming home after work. Instead you are more awake, and you can focus better on your kids and home if you stay at home. That is why my husband asked me to stop working and just be a housewife, but at the beginning I was
not convinced about this decision since I thought just his salary was not enough. I regretted a little quitting my job.”, “Earning your own money gives you the safety to cover your needs, peace, not to be at the expense of how much he will bring home. I regretted a little quitting my job” (Interviewee 5).

“I knew it was going to be almost impossible to get a job pregnant, so I decided to stop looking” (Interviewee 6).

6. Not Entitled to Sufficiently Long Paid Maternity Leave: In Case 1, one out of three of the interviewees was not entitled to paid-maternity leave. The one not entitled was denied as she was not working before the birth. In Case 2, none of the interviewees were entitled for the very same reason.

The differences between paid maternity leave in Norway and Mexico are significant. As mentioned in Chapter 2.2.7.2.2, women entitled to Norwegian maternity leave are allowed to enjoy up to around ten months if married and 15 months as single parent care with their babies and after that, they have extensive subsidized and high-quality childcare. In Mexico however, paid maternity leave is significantly shorter, around four and a half months. Mothers that have no or very short leave must compromise on either the family or work. To avoid work-family conflict, this often results in that Mexican women reduce their working hours or leave the labour force, strengthening traditionally gendered divisions of labour.

The short Mexican maternity leave causes sequential effects on other identified determinants. E.g., the child is still very small once the maternity leave is over and if the family is not entitled to subsidized childcare there is a risk of financial struggles (determinant 13). Another example that may be true after completed maternity leave is the feeling of being insufficient as a parent as time does not permit for meeting the anticipated needs of the child (determinant 7). These elements functions as a Push factors towards creating your own venture, changing their pattern of employment. On the other hand, like in Norway, long leaves, can weaken women’s position in the labour force due to “career interruptions”, encouraging employers to discriminate against women of childbearing age and reinforcing traditional divisions of labour labelling women as primary caregivers.

It is also mentioned in Section 2.2.7.2.2, that maternity and paternity leave policies ease the decision for a woman to be employed, since they provide protection and an income.

“I was with my child almost for a year” (Interviewee 1).
“After my year of maternity leave…” (Interviewee 2).

“I was not entitled to paid maternity leave because I didn’t have a job” (Interviewee 4).

“I questioned myself …. missing the most beautiful years of a baby, leaving him with other persons. I didn’t want him to start in a day-care…” (Interviewee 5).

7. Insufficient time for parenting (child’s development): In Case 1, one out of three of the interviewees mentioned that they had insufficient time for parenting and in Case 2, all interviewees were in line with this being a challenge.

Children start life as totally dependent beings and must rely on adults for the nurture and guidance they need to grow towards independence. Research in child development have identified eight essential requirements for kids to become happy and successful adults: security, stability, consistency, emotional support, love, education, positive role models, and structure (UNICEF, 2019). These needs are ideally provided by the adults in the children’s family but to successfully deliver on the needs, the parents must investment time. It is this time that is mentioned as inadequate by all Case 2 interviewees and one Case 1 interviewee.

This time challenge is elevated by insufficient length in maternity leave schemes and absent subsidized childcare. None of the Case 2 interviewees were entitled paid maternity leave and they further mention that if they would have; it would not have been for a long enough duration to eliminate the “insufficient time for parenting” as a determinant.

The Case 2 interviewees were also lacking access to subsidized childcare compared to Case 1 where all interviewees had this possibility. Section 2.2.7.2.2 mentions that subsidized childcare eases women’s employment which enables them to meet their employment time demands. Norway is a good example of extensive subsidized and high-quality childcare. Research suggest that state-funded childcare promote gender equality in the labour market since it reduces interruptions and costs.

In conclusion, the reason for the big difference between the cases on this determinant is linked to the considerable dissimilarity in the interviewees right to moderate long paid maternity and subsequent subsidized, high quality, childcare. When this dissimilarity is not addressed, the insufficiencies of time for parenting arise and become a work-family conflict.

“We are so fortunate in Norway to be able to have paid-maternity leave since you are not forced to choose between working or staying with your child when they are that little. I
was with my child almost for a year.”, “Once my kid started childcare, then I started looking for cafés were to sell my product” (Interviewee 1).

“When my year of maternity leave, my mother came from Lithuania to take care of him for another year before he started in childcare.”, “It was good that my mother was here taking care of my child, so I knew he was in good hands while I worked”. (Interviewee 2).

“My son stayed at home with me till he was one year and three months... it took him a while to settle-in the childcare so we had to do short days but that could let me to do things from home too” (Interviewee 3).

“I wanted to be with her until kindergarten, I was enjoying her a lot” (Interviewee 4).

“Thought about him starting childcare soon, but then I questioned myself if it was a good idea, missing the most beautiful years of a baby, leaving him with other persons that little. I didn't want him to start in a childcare, it was important for me to be with him or for him to at least be with my mother-in-law” (Interviewee 5).

“One of the advantages that I was seeing in having my own business was that I could work from home and I would be able to have my new-born with me for longer” (Interviewee 6).

8. Unemployment / Difficulties to Find a Job According to Basic Needs: In the two cases, all the interviewees reported to be unemployed. In each of the cases, two of them were unemployed because of their own decisions, they resigned due to different reasons. The third one from each case became unemployed due to their employer’s situation (bankrupt or restructuring).

After being unemployed, some stopped looking for jobs after assessing the chances of finding a paid job that could satisfy their basic requirements being close to zero. It was assessed impossible to find a job while pregnant or potential opportunities required them to be away from home. The lack of formal education specific to the country also played a role as did unreasonably low salaries and long working hours.

Section 2.2.7.1.3 mentions that when there is high demand of jobs but the same supply or the demand remains the same but with less supply, citizens rely on their own creativity and talents to make a living since their nation’s macroeconomic infrastructures are not creating enough jobs. Salaries can be so low that people might prefer to sell their own products earning the same money instead of working for somebody else. Necessity entrepreneurship
can increase when there is an inward shift (decrease) in demand for wage and salary jobs. When unemployment is high, some people become discouraged and stop looking for work.

Data from Mexico and Norway can be appreciated Figure 7 and Figure 8. Figure 7 does not provide evidence that the imbalance of supply and demand of employment is a differentiator between the two countries in the study and it cannot be argued that this is a driver towards higher FNE in Mexico than Norway. On the contrary, the employment data in Figure 8 could indicate this exact correlation. However, further analysis and understanding of the statistic behind each graph would be required to draw any conclusions.

“I started selling alfajores to friends because I was unemployed, I published a picture, and several ordered from me” (Interviewee 1).

“I met my now husband online, he went to meet me in Mexico, then proposed and I decided to move to Norway.”, “I stopped working in the family restaurant and selling my cakes”, “... more and more people started ordering from me, so I was able to get some money while unemployed” (Interviewee 3).

“The only place I could have worked as an architect with the requirements I was looking for, like having shorter working hours, would have been working for the Government, but those positions are really bad paid plus is only clerical work.”, “What I was doing with my dad was boring, I was feeling weak, sad, not ok, but I didn't know what to do, I wanted to combine it with being a mother of two. I wanted to have both worlds, working and being able to have my kids with me and this is how I solved it” (Interviewee 4).

“My husband asked me to resign to my job... I wanted to continue earning my own money” (Interviewee 5).

“After seven years working, they fired and let me go the same day.”, “I knew it was going to be almost impossible to get a job pregnant, so I decided to stop looking.”, “Salaries are very bad, even highly-educated with a lot of experience received very bad job offers that they need to accept” (Interviewee 6).

9. Background Not Appreciated (Education or Experience): In Case 1, two out of three interviewees backgrounds were not recognized in Norway, one because of not having local experience and the other because of her lack of formal education. In Case 2, one out of three of the interviewees did not have high level of education. The rest of the interviewees were high-performing entrepreneurs, meaning they had a bachelor or a master’s degree.
Section 2.2.7.3.1 says that opportunity motives increases with the level of education while necessity decreases. It is mentioned that persons struggle finding a job and later turning into NDE when they do not have the right education. Section 2.2.7.3.5 also mentions that foreigners encounter difficulties to find a job because the lack of local work experience, lack of local references or lack of local recognition of qualifications.

“... it took me sometime to understand how things worked here. In cinema, people are very closed minded, they told me that I came from an American culture, Disney style, and here things were different, they are quicker and straight to the point. To do something creative you need to understand first the culture. Here they didn’t like anything that was new” (Interviewee 1).

“Everywhere I went to ask for a job required a certificate of formal baking education which I didn't have. Everything I learned was through experience. I even tried entering to cooking school, but they gave preference to younger people coming straight from high-school” (Interviewee 3).

10. Inadequate local language skills: In Case 1, none of the interviewees spoke the country's language. For Case 2 this is not applicable.

As mentioned on the sub-determinant 9, not having the right education, which in this case could be to know the local language, leads to struggles in finding a job which can later become a NE determinant. It must be mentioned that foreigners are the only ones who encounter this challenge.

“It was complicated to find a job because I was lacking the Norwegian language plus, I didn’t understand how things worked here” (Interviewee 1).

“For a foreigner that doesn't speak Norwegian it is very difficult to find a job.”, “I wanted to do something, but I couldn’t because I couldn’t speak Norwegian. I didn’t even know what I could do without speaking the language”, “I had to wait several months to be able to start with my Norwegian classes” (Interviewee 3).

11. & 12. Experienced Gender-based Discrimination and Experienced Xenophobia: In Case 1 all the interviewees had experienced xenophobia, and one of them also gender-based discrimination. In Case 2, two out of three have experienced gender-based discrimination.

Section 2.2.7.3.5 Norway has gender-based antidiscrimination laws that protect women’s rights while Mexico has not. This can prevent Mexican women from opportunities
to grow, from getting a job and have negative impact on women’s salaries. The wage gap is a good indicative, Mexico has nearly twice the wage gap of that of Norway.

Foreigners can experience xenophobia while living outside their home country. When being “visibly different” to most of the population some have experienced discrimination when trying to find a job. The difficulties they encounter are the lack of local work experience, lack of local references or lack of local recognition of qualifications.

“Media is a difficult area to enter for women. Already since university, we were very few women and, in this company, we were three out of 30. Here I suffered discrimination for being a woman and for being Latin-American, they gave me the worst hours, the worst tasks and it was impossible to grow professionally” (Interviewee 1).

“During my internship in a bake shop I experience discrimination towards foreigners specially by the older people. My supervisor only assigned me very simple and boring tasks. I observed this was the same case for all the foreigners there. It was not a good working environment. We were not allowed to do more complex tasks, not even the persons that had been there for long. It was not a nice working environment for foreigners.”, “I understood that even if I would ever get a job there, I couldn't aspire to much” (Interviewee 3).

“Women were like ants, always working, doing the real job while men were the only ones allowed to visit our customers. If we wanted to do it, a man had to join to help us” (Interviewee 4).

“I am almost convinced that I was selected to leave the company during the restructuring because I was a woman. I was characterized for meeting my goals and targets, others could have left the company before me” (Interviewee 6).

13. Struggling Financially: In the two cases, all the interviewees reported to be in this situation. Their financial situation was heavily burdened by their unemployed. Furthermore, some were not entitled to paid maternity leave, some were not able to work due to few options for childcare, and some were not entitled to unemployment benefits.

Section 2.2.1 says that primary motivator behind NDE is survival and not the dream of wealth. In Section 2.2.3 it is mentioned that self-employment is when somebody creates jobs for themselves to have a source of income for them and their families. It should also be mentioned what Section 2.2.7.3.6 says, 70% of the worlds’ poor are women. Globally, men
typically earn more than women and there is an underrepresentation of women in leading roles in companies while they are rather found overrepresented in low-wage jobs.

"The time I was receiving unemployment benefits and then maternity leave benefits I didn't feel the pressure about not having an income, this came after. I thought now I really need to look for a job because we will struggle.”, “I was struggling economically” (Interviewee 1).

"I wanted money, not to be unemployed" (Interviewee 2).

"I thought my husband salary was not enough.”, "When I was at home, I started thinking how to earn my own money, I am restless.”, “When his business start doing bad, I asked myself, what is going to happen to us? I started then selling my cookies. After some months he shut-down his business” (Interviewee 5).

“My husband's dismissal from work was crucial on starting a new job, what we faced put pressure on me to contribute economically” (Interviewee 6).

14. No Unemployment Benefits: In Case 1, one out of three of the interviewees was not entitled to unemployment benefits due to not meeting the minimum (salary) income during the past 12 months. In Case 2, two out of three resigned to their previous jobs disqualifying them from these benefits.

Norway, through its social security scheme, pays 52 to 104 weeks depending on previous annual salary while the employers in Mexico pay 12 to 52 weeks depending on the years served. All the interviewees receiving benefits or severance pay said they did not feel the pressure to find a job while receiving these benefits.

As mentioned in Section 2.2.7.2.2, unemployment benefits provide economic security, providing time to allow the persons to find a new job. When the duration and level of unemployment benefits is low, there is more propensity for NDE.

“Having unemployment benefits is good and bad, you are not left without anything but at the same time you don't feel a big pressure to do something” (Interviewee 1).

“I was entitled, but since I got money from the company when they went bankrupt, I didn't feel the need to apply for unemployment benefits” (Interviewee 2).
“I got my severance pay from the company equivalent to around one year and a half of salary.”. “I was feeling calm and not pressure at the beginning because I had this money” (Interviewee 6).

15. **Personal Trigger Events**: In Case 1 the interviewees had from zero to two additional trigger events. In Case 2, they experience from zero to one trigger event.

In Section 1.1 it is mentioned that some start their own business merely out of necessity after an event like a family member falling ill, after losing a job, or when there is not enough jobs around.

““I was 39, we had been already through two IVF treatments. In 2009 they called me and told me that I had until before turning 40 to get the last IVF treatment covered by the public health system. I resigned to my job to concentrate in getting pregnant and we did. Unfortunately, it was not an easy pregnancy I had a tumour adhered to the uterus, so I had to go to check-ups every three weeks.”, “It was a tough situation, pregnant and having a husband that had a sickness that required also attention, not knowing nor understanding the country and culture, I was completely focused on my family situation, and I didn't have anybody.”, “Once my baby was born, my husband became worse, but I was just thinking we will get out of this, I need to get my son through this situation.” (Interviewee 1).

“My previous customers were looking for me, actually I wouldn't have created my company if I didn't have them.”, “I don't like what I do.”, “I wanted money and not to be unemployed.”, “After a couple of months, I opened my own company.”, “I have never applied for a job in Norway. I have looked but never sent an application, I am so self-critic about myself. I need a push to change jobs” (Interviewee 2).

“When my husband was the only one bringing the money, he felt he had the last word and I didn't like that, but I thought oh well, what can I do?” (Interviewee 5).

“I was so disappointed of the industry. I was convinced I was not interested in going back to work for a corporation” (Interviewee 6).

### 6.4.2 Additional Similarities and Differences Between the Cases

Table 10 shows five different categories of information that was collected through the interviews: “About the company”, “Entrepreneur's profile just before launching the business”, “Experience before launching own business”, “About the country” and “Launching of the
new business”. Interesting patterns were found where the data converges and can be linked to concepts defined before but require further research. They are not necessarily directly addressing the research question.

6.4.2.1 About the Company

The characteristics of the companies of all the interviewees follow many of the traits the literature describes about companies started out of necessity: low complexity sectors, low cost and accessible market sectors. The sectors they are involved in are selling pastries, event planning or cleaning; these all required very low initial investment and started without the need to rent a place to work.

None of the interviewees from Case 1 wishes to scale up, they all mentioned the high cost to pay employees and some the high cost of renting a place and to maintain the inventory as some of the reasons. On the contrary, all the interviewees in Case 2 are either planning on scaling up or have already done so. Norway’s cost of living is higher than Mexico’s, meaning the rent of a workplace, the cost of the raw material as well as labour cost can be higher. Therefore, it can be assumed that in Mexico might be easier to scale up faster with less capital.

A surprising fact is that only one out of three in each of the cases started in the informal sector and then transitioned to the formal after some years. Literature says that it is very common to find FNE in the informal sector (58.8% informal women employment of total employment for Mexico compared to 5.5% in Norway in 2012). The interviews provide a potential explanation behind this being that it for them was considered moderate (Mexico) to easy (Norway) to start the business and that it was rather quick (Mexico) to quick (Norway). In both countries the entrepreneurial ecosystem encourages formal market. It should be mentioned that their businesses sectors are simple and they were legally registered as sole proprietorships.

The two entrepreneurs that spent the first years as informal took the step to become formal when one wanted to scale up and the other when some customers started requesting invoices.

6.4.2.2 Entrepreneur’s Profile just Before Launching the Business

To confirm what literature says about NDE, only one interviewee in each case mentioned they had knowledge in business administration as well as access to the right
network. Access to these two resources can be important when starting a new business and are normally lacking in NDE.

In terms of personality, most of them showed a restless personality with willingness to take risks. This topic could be investigated further to assess if it is relevant in starting a necessity driven venture.

6.4.2.3 Experience Before Launching Own Business

All the topics inside this are relevant to the research question. They have been covered in Section 6.4.1

6.4.2.4 About the Country

According to the literature, Mexico is a progress-resistant country while Norway is classified as having a progress-prone culture. However, looking at the entrepreneurship ecosystem from both countries (see Figure 10) it makes it hard to argue that one of these countries has a better entrepreneurial ecosystem than the other. This is somewhat surprising as it could be expected that Norway would come out stronger, based on the countless media reporting of the Scandinavian countries being a breeding ground for entrepreneurs which in turn is reported being linked to the right ecosystem, such as culture, infrastructure, mindset, regulations, capital, market etc.

Three of the total interviewees started their business close to or during a financial crisis in their country. But only two of them, one from each case, may correctly be linked to the financial crisis as having had an impact (employer and husband’s company going bankrupt).

6.4.2.5 Launching of the New Business

The six interviewees mentioned that for long as they have young children, they will prioritize them over work. This corroborates with what is mentioned in the literature, when there is desire for work-life balance, they reduce their company’s goals or opt for a small and/or home-based business.

All interviewees from both cases mentioned that the major two advantages of starting their own business was to have an income and the flexibility that allowed balance between work and family/home activities.
Although five out of the six interviewees said to be happy and satisfied with their current company, half of them mentioned that if they would have had a paid job that satisfied all their requirements, they would have selected that option.

6.5 Expanding the Definition of Necessity

Many authors fail to clearly define the term “NDE” and most of the authors just state that it means having no other options for work which I consider to be an insufficient definition. According to Cambridge Dictionary, “necessity” means “the need for something, or something that is needed” (Cambridge, 2019).

The interview process has led me to understand that for each entrepreneur, “the need for something” differ and it varies according to several factors. For the women interviewed in this research, necessity can be defined as the need of a job, the need of a job that has a salary that allows the entrepreneur to have a decent standard of life, the need of a job with working hours that provides work-family life balance, the need of a job that is flexible regarding working location and being able to bring their children along.

In the GEM reports the term “improvement-driven opportunity (IDO) motives” is also used, including the entrepreneurs seeking higher income or greater independence (GEM, 2018). I argue that the use of the term “a higher income” must be related to an absolute salary number and the cost of living in the area in which the individual lives to allow for differentiating this drive between the necessity and opportunity type of entrepreneurship. It should be obvious that a “too low” income, where the worker cannot provide for herself or her family, must be considered a necessity. Another parameter which is important to consider when looking at necessity entrepreneurs as those with “no other options for work” is the working hours. Working hours that are excessively long and does not allow for a work-family life balance should be considered as a justifiable reason for pursuing an alternative way of earning a living and this should also be accepted as coming from necessity. In this research, the entrepreneurs that fall in these categories were considered as NE.

Fairlie and Fossen (2018) definition of “opportunity entrepreneur” includes those who are not active jobseekers. I consider there are exceptions, as some of the women interviewed stop looking for jobs or did not even bother to look for a paid job because they considered it was not possible to find one due to anticipated discrimination for being pregnant or that no job would satisfy their time-needs, their payment-needs, etc.
There is one widely acknowledge theory from the field of psychology, namely Maslow’s Hierarchy of Needs, which can support in expanding the definition of NDE into a more granular definition. A review of his theory allows for mapping the “sliding scale” of drivers between necessity and opportunity entrepreneurs to his five-stage model. In this model, the bottom four levels, are often referred to as deficiency needs while the top level is described as growth or being needs (Maslow, 1943).

Deficiency needs arise due to deprivation and Maslow (1954) argues that the drive to fulfil such needs grow stronger the longer time they are lacking.

Combining this model with the results from the interviews allows for overlaying a continuous scale from necessity to opportunity driven entrepreneurship on Maslow’s hierarchy of needs pyramid, see Figure 24.

Another observation made was that available literature often distinctly differentiates between opportunity and necessity. However, there is a third category that can be considered being a mix of the two, namely when entrepreneurs that were motivated out of necessity finds an opportunity as in the case of Interviewee 2, 4 and 6. Interviewee 2 was pushed out of necessity but had already her customers and she would be earning more and would establish her own working schedule. Interviewees 4 and 6 were also pushed by necessity but took advantage of a good opportunity as they were offered to buy, at a good price, an existing company that was inactive at the perfect timing. These entrepreneurs could be classified as Necessity Motivated Opportunity Driven Entrepreneurs.
6.6 Commonalities Between the Countries Entrepreneurial Ecosystems

Another interesting observation made in this study is the commonalities found in the countries’ entrepreneurial ecosystem. This is somewhat surprising as it could be expected that Norway would come out stronger, based on the countless media reporting of the Scandinavian countries being a breeding ground for entrepreneurs which in turn is reported being linked to the right ecosystem, such as culture, infrastructure, mindset, regulations, capital, market etc.

Looking at Figure 10 it is possible to conclude that Norway and Mexico score very similar in most of the parameters measured in the GEM (2015) National Expert Survey. The following parameters shows a difference of less than 10% between the two countries scores: governmental policies on support and relevance, governmental policies on taxes and bureaucracy, R&D transfer, commercial and legal infrastructure, internal market dynamics, internal market burdens or entry regulation, physical infrastructure, cultural and social norms, and entrepreneurial finance.

Only three investigated ecosystem parameters show a difference above 10% (but below 20%): Government entrepreneurship programs shows an advantage for Mexico as does entrepreneurship education post school age while Norway is the better of the two when it comes to entrepreneurship education in school.

The conclusion that can be made based on these findings are that there seems to be no fundamental roadblocks hindering a person in any of the countries on pursuing an entrepreneurial activity. An example from the interviews that agrees with this is the positive answer from all interviewees of how “friction less” the registration of the company was.
7 CONCLUSION

7.1 Main Determinants Found Driving FNE

The study of macro- and micro-economic factors influencing FNE is a complex phenomenon. To address the research question, results obtained from testing the frameworks with appropriate interviews’ analytical techniques allowed for identifying a set of empirically grounded sub-determinants that are significantly and systematically linked to FNE in Mexico and Norway and grouped into main determinants.

Based on the Table 1, a further analysis was made taking into consideration only the sub-determinants that are one hundred percent true for either one or both of the studied cases (see Figure 1). The focus on absolutely true sub-determinants is made to distinguish the sub-determinants that through this study are shown to be most important in Norway, in Mexico or in both countries. This enhances the confidence in the validity of the relationships as mentioned by Eisenhardt (1989). Furthermore, the use of only absolute true sub-determinants in the conclusion is based on the small sample of only three units of analysis per case, making an all-inclusive determinant ranking unjustifiable as e.g., a unit unique determinant scores a high 33% accuracy in a case.

These three main determinants are the combination of sub-determinants that could be classified into different types of NDE barriers like economic, political and institutional, cultural and social; thus, it is impossible to classify the main determinants into only one type of NDE barrier.

Figure 1 allows for an easy appreciation of the sub-determinant’s importance, the ones that overlap in both cases and the ones that are country specific.

The following figure interpretation guidance may well be used:

- Sub-determinants that are particularly or exclusively relevant for female necessity entrepreneurship are highlighted, marked with an asterisk (*), to provide an appreciable sense for the core of this research.
- Sub-determinants that are positive in essence but can lead to work-family conflict when applicable together with an applicable negative push factor are marked with two asterisks (**).
Sub-determinants not absolutely true to one case are displayed with non-filled bars to detract focus inessential to the conclusion.

**Figure 1 – Push Sub-determinants with Full Positive Response Influencing Case Specific FNE**

<table>
<thead>
<tr>
<th>Main determinants</th>
<th>Sub-determinants</th>
<th>Norway</th>
<th>Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work-family conflicts</td>
<td>1. Being married or cohabitant* **</td>
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<tr>
<td></td>
<td>4. Greater household and family responsibilities than partners*</td>
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<tr>
<td></td>
<td>5. Experienced work-family conflicts*</td>
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<tr>
<td></td>
<td>6. Not entitled to sufficiently long paid maternity leave*</td>
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<td></td>
<td>7. Insufficient time for parenting (child’s development)*</td>
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</tr>
<tr>
<td>Unemployment / Difficulties to find a job according to basic needs</td>
<td>8. Unemployment / Difficulties to find a job according to basic needs</td>
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<tr>
<td></td>
<td>10. Inadequate local language skills</td>
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<td></td>
<td>12. Experienced xenophobia</td>
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<tr>
<td>Struggling financially</td>
<td>13. Struggling financially</td>
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<tr>
<td></td>
<td>6. Not entitled to sufficiently long paid maternity leave*</td>
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<td></td>
<td>8. Unemployment / Difficulties to find a job according to basic needs</td>
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</tbody>
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### 7.1.1 Discussing the Main Determinants

Looking at Figure 1, two clear patterns emerge. One related to work-family conflict which is arguably linked to country specific differences and one related to unemployment or difficulties to find a job according to basic needs. The latter one arguably linked to specific characteristics of the chosen units of analysis.

#### 7.1.1.1 Work-family Conflicts

This main determinant stands out as interviewees in Case 2, Mexico, generate full compliance on a total of five sub-determinants while Case 1, Norway, complies fully only to one sub-determinant. The results from the interviews show clearly that the Mexican working environment is more demanding than the Norwegian which by itself explains the strong propensity to work-family conflicts in Mexico and which in turn explains one of the main determinants of the female necessity driven entrepreneurship amongst the units of analysis living in Mexico, i.e. for Case 2.

One pervading reason for the difference between the two cases is that Norway is a substantive egalitarian country which facilitates the integration of both work and family, such as state-financed child-care, guaranteed parental leaves, and benefits for part-time workers which in the long run tends to improve gender equality.

Another interesting conclusion, which may be related to Mexico being Economy Centered and Norway Substantive Egalitarian, is drawn on the difference in response rate
related to insufficient time for parenting. This determinant has a full positive response rate in Case 2 while only one out of three in Case 1. To generalize beyond the narrow units of analysis it can be argued that one evidence for the insufficient time amongst workers in Mexico is the conspicuous data presented in Figure 25. The figure shows that amongst all 36 OECD countries, Mexico is the country with the highest average annual hours worked per worker in the latest data sampling (2018 or later). Mexico with 2148 hours/worker/year can be compared to Norway which is at the far low end of the countries with only 1416 hours/worker/year (OECD, 2019). It should be safe to assume that this vast difference is one strong reason for ending up feeling inadequate as a parent with a strong work-family conflict. It can be worth noting that actual hours worked in this statistic exclude time not worked due to e.g. maternity leave.

Societal roles of women and man can influence in the creation of work-family conflicts for women. This is related to the sub-determinants being married or cohabitant and/or having greater household and family responsibilities than partner. In Mexico the “macho culture” is present and women assume the major part of the household and family responsibilities as shown in the results from Case 2 on this matter.

It shall be noted that the Push factors within the work-family conflict determinant are all particularly or exclusively relevant for female necessity entrepreneurs. Further to this, it is tempting to conclude that the far more gender-equal Norway does not contribute to specific female specific determinants when it comes to starting a company out of necessity.

7.1.1.2 Unemployment / Difficulties to Find a Job According to Basic Needs

Interviewees in Case 1 generate full compliance on a total of three sub-determinants while Case 2 complies fully only to one sub-determinant. This main determinant shows a particular pattern linked to specific characteristics of the chosen units of analysis. All the interviewees in Case 1 are foreigners, while in Case 2 they are all natives. Two out of three of the sub-determinants that emerged from the results affect only foreigners: inadequate local language skills and experienced xenophobia. Both of these sub-determinants impact the possibilities to find a job.

The interviews’ data show that the interviewees in both cases struggled to find employment that satisfied their basic needs. This could be due to unreasonable expectations
from employers on the employee’s availability (long hours) or due to pregnancy, or other reasons as provided in the interviews.

The conclusion drawn on this main determinant is that the difficulty to find a job is a key determinant while the other two sub-determinants are strongly linked to the sample chosen and they would presumably not have been pronounced under a more randomly selected sample or in the event that the sample in Case 1 would have been all native Norwegians. This is discussed more in the section on limitations and future work.

7.1.1.3 Struggling Financially

This main determinant falls out naturally when studying drivers behind necessity entrepreneurship. Case 2 generated full compliance on three out of three of its sub-determinants and Case 1 on two out of three.

The commonalities where both cases show full compliance are found on the financial difficulties, related to unemployment, discussed above, and on the general question to the interviewee on their evaluation of their own financial situation before starting their businesses.

Not surprisingly, the differentiating sub-determinant is related to maternity leave. This particular sub-determinant affecting Case 2 is overlapping with the main determinant “work-family conflicts” and is already discussed in Section 7.1.1.1. In that section, a conclusion on its link to FNE in Norway and Mexico is made, referencing the Substantive Egalitarian versus Economy Centered countries. As it plays a role for more than one main determinant it can be worth emphasizing the importance of a well-functioning maternity leave scheme.

7.1.2 To Sum Up

The qualitative nature of this study provides little basis for scientific generalization on the determinants driving FNE in Norway and Mexico. Nevertheless, main- and sub-determinants that drive FNE in Norway and in Mexico were identified based on emergent patterns from the collected data. In Norway, the predominant main determinant found was “Unemployment / Difficulties to find a job according to basic needs”, while in Mexico, the following two were found: “Work-family conflicts” and “Struggling financially”. It must be highlighted that all the sub-determinants that are linked to “Work-family conflicts” are all particularly or exclusively relevant for female necessity entrepreneurs.
It was predicted contrasting results between Case 1 and Case 2 as the women in the sample started their businesses in two countries with a very different level of development. The conclusion points on these contrasting determinants derived from the study results. Looking isolated at each Case, the results are confirming preconceived anticipations aligned with each country’s cultural, social, economic, political and institutional background.

7.2 Limitations and Directions for Future Work

This research was explanatory, contributing towards the understanding of why women start their businesses out of necessity in Norway and in Mexico. It brought insights to the critical events in these entrepreneur’s lives at the specific point in time when they decided to start their own business.

One limitation found is that the units of analysis used were from women entrepreneurs with medium to high education, living in urbanized cities, so the results cannot be generalized to rural areas. A second limitation is that the entrepreneurs interviewed in Norway are all foreigners while the ones from Mexico are Mexicans. Future research could add Norwegian-born necessity entrepreneur women to expand the analysis basis and potentially find other interesting drivers. This would also yield a fairer comparison. The Norwegian-born have access to the country’s social benefits, to the free education, to a bigger network from the moment they are born, they do not face the challenges relocating to a new country brings plus they have different cultural and social norms they follow.

A third limitation is that the sample was not randomly selected from the population. This was not possible since the profile I was looking was very specific, so the approach considered was the best given the circumstances. According to Davidsson (2005) it is not possible to sample strictly randomly but the ideal sample should be approached as close as possible.

As mentioned before, the sub-determinants found can have different importance in driving the decision to start-up. This could be an interesting topic to be investigated in a future research.
7.3 Making Things Better for Women in Norway and in Mexico

As mentioned as part of the drawbacks on necessity entrepreneurship: necessity entrepreneurs might lack social security protection, the activity does not fulfil their capabilities, it does not allow them to go from one social level to a higher, and it does not lead to economic development when it happens as self-employment.

The ideal is to have women either in paid jobs or as opportunity entrepreneurs. In order to achieve this, changes must be introduced in both countries.

After addressing the research question, it can be said that in Mexico there is a need for:

- moving from Economy Centred to Substantive Egalitarian (facilitates the integration of both work and family).
- moving towards gender equality by redefining the men’s and women’s roles through change in social norms.
- reducing the gender wage gap.
- providing paid maternity leave with moderate length.
- providing subsidized high-quality childcare.
- creating and regulating flexible jobs, with workings hours that allow work-family balance.
- improving income for those with low salaries.
- providing basic education to already existing NDE to enable them to move into ODE.
- create policies and incentives for the formal business creation and provide the know-how.

In Norway there is a need for:

- improving the offer and reducing waiting times for Norwegian language courses.
- applying more measures to combat xenophobia.
- creating flexible jobs, with working hours and location that allows for work-family balance.
- enforcing and promoting the existing laws against gender discrimination.
- continue working on reducing the gender wage gap.
- creating incentives for business creation to boost entrepreneurship.
7.4 Final Words

We women, in all parts of the world, must unfortunately still today cross visible and invisible obstacles during our professional lives making it very hard to catch up with our male counterparts. As long as we are not capable of removing or minimizing the social and cultural, political and institutional, and economic barriers this reality will preserve.

Several of the statistical data collected in various topics through this research, was somehow disturbing but with hope on serving as an eye opener to the reader.

This research was done with data from middle-socioeconomic level women who revealed that they have faced a multitude of difficulties in their lives. Less fortunate women surely experience far worse challenges and lead much more complex lives.

There is still a long way to go and there’s no time stop.


McLeod, S.; Maslow's Hierarchy of Needs; [https://www.simplypsychology.org/maslow.html](https://www.simplypsychology.org/maslow.html); 5-Dec-19, 2019.


NAV; Parental leave; [www.nav.no](http://www.nav.no); 5/Nov/2019, 2019.


OECD; Rising informal employment will increase poverty; [https://www.oecd.org/dev/risinginformalemploymentwillincreasepoverty.htm](https://www.oecd.org/dev/risinginformalemploymentwillincreasepoverty.htm); 30/Aug/2019.

OECD; Unemployment rate (indicator); 08/Dec/2019, 2019.


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## APPENDIX A TABLES

### Table 2 – GEM economies by geographic region and economic development level.

<table>
<thead>
<tr>
<th>Region</th>
<th>Factor-driven economies</th>
<th>Efficiency-driven economies</th>
<th>Innovation-driven economies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>Madagascar</td>
<td>Egypt, Morocco, South Africa</td>
<td>Australia, Israel, Qatar, Republic of South Korea, Taiwan, United Arab Emirates, Japan</td>
</tr>
<tr>
<td>Asia &amp; Oceania</td>
<td>India, Iran, Kazakhstan, Vietnam</td>
<td>China, Indonesia, Lebanon, Malaysia, Saudi Arabia, Thailand</td>
<td></td>
</tr>
<tr>
<td>Latin America &amp; Caribbean</td>
<td>Argentina, Brazil, Chile, Colombia, Ecuador, Guatemala, Mexico, Panama, Peru, Uruguay</td>
<td>Puerto Rico</td>
<td></td>
</tr>
<tr>
<td>Europe</td>
<td>Bulgaria, Bosnia &amp; Herzegovina, Croatia, Latvia, Poland, Slovakia</td>
<td>Cyprus, Estonia, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Slovenia, Spain, Sweden, Switzerland, United Kingdom</td>
<td></td>
</tr>
<tr>
<td>North America</td>
<td>Canada, United States</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Adapted from: GEM Global Report (2017-2018: 21)

### Table 3 – TEA % and Necessity %, by gender in 2017, Development phase averages for TEA, by gender, in 54 economies

<table>
<thead>
<tr>
<th>Stage of economic development</th>
<th>Male TEA (% of adult male population)</th>
<th>Female TEA (% of adult female population)</th>
<th>Ratio of female/ male TEA</th>
<th>Male TEA necessity (% of male TEA)</th>
<th>Female TEA necessity (% of female TEA)</th>
<th>Ratio of female/ male TEA necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factory-driven</td>
<td>16.60%</td>
<td>16.20%</td>
<td>0.98</td>
<td>23.80%</td>
<td>23.20%</td>
<td>0.97</td>
</tr>
<tr>
<td>Efficiency-driven</td>
<td>16.90%</td>
<td>12.80%</td>
<td>0.76</td>
<td>23.20%</td>
<td>30.90%</td>
<td>1.33</td>
</tr>
<tr>
<td>Innovation-driven</td>
<td>11.30%</td>
<td>7.10%</td>
<td>0.63</td>
<td>16.10%</td>
<td>19.10%</td>
<td>1.19</td>
</tr>
</tbody>
</table>

Adapted from: GEM Global Report (2017-2018: 37)

**Note:** This data might not fully support the NDE definition applied in this research

### Table 4 – Top 10 Countries Ranking of Entrepreneurial Motivation for TEA by Region in 2017

<table>
<thead>
<tr>
<th>Country</th>
<th>Early-stage entrepreneurial activity (TEA)</th>
<th>Necessity-driven (of TEA)</th>
<th>Opportunity-driven (of TEA)</th>
<th>Improvement-driven opportunity (of TEA)</th>
<th>Motivational index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Egypt</td>
<td>13.3</td>
<td>42.7</td>
<td>53.5</td>
<td>27.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Ecuador</td>
<td>29.6</td>
<td>42.3</td>
<td>57.3</td>
<td>36.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Brazil</td>
<td>20.3</td>
<td>39.9</td>
<td>59.4</td>
<td>46.4</td>
<td>1.2</td>
</tr>
<tr>
<td>India</td>
<td>9.3</td>
<td>38.6</td>
<td>39.1</td>
<td>28.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Lebanon</td>
<td>24.1</td>
<td>38</td>
<td>61.4</td>
<td>41.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Slovakia</td>
<td>11.8</td>
<td>34.8</td>
<td>61.4</td>
<td>47.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Croatia</td>
<td>8.9</td>
<td>34.7</td>
<td>63.2</td>
<td>41.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>11.5</td>
<td>32.5</td>
<td>65.5</td>
<td>37.3</td>
<td>1.1</td>
</tr>
<tr>
<td>China</td>
<td>9.9</td>
<td>32.4</td>
<td>66</td>
<td>32.5</td>
<td>1</td>
</tr>
<tr>
<td>Guatemala</td>
<td>24.8</td>
<td>32.1</td>
<td>67.4</td>
<td>52.3</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Adapted from: GEM Global Report (2017-2018: 113-114)

**Note:** This data might not fully support the NDE definition applied in this research
Table 5 – Mexico and Norway Ranking of Female Distribution of TEA, Necessity TEA & Opportunity TEA 2015

<table>
<thead>
<tr>
<th></th>
<th>Female TEA (% of Adult Female Population)</th>
<th>Female TEA Opportunity (% of TEA Females)</th>
<th>Female TEA Necessity (% of TEA Females)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank/60</td>
<td>Value</td>
<td>Rank/60</td>
<td>Value</td>
</tr>
<tr>
<td>Mexico</td>
<td>12</td>
<td>19.2</td>
<td>23T</td>
</tr>
<tr>
<td>Norway</td>
<td>51</td>
<td>3.8</td>
<td>5</td>
</tr>
</tbody>
</table>

Adapted from: GEM Global Report (2015: 129-130)
Note: This data might not fully support the NDE definition applied in this research

Table 6 – A comparison between “Culture of Poverty” and “Progress-Resistant Culture” typologies

<table>
<thead>
<tr>
<th>Factor</th>
<th>Culture of Poverty (Lewis)</th>
<th>Progress-Resistant Culture (Harrison &amp; Huntington)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worldview</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Religion</td>
<td>100% of Lewis’ informants are Catholics; focus on heaven; God = control of all</td>
<td>Nurtures irrationality; inhibits material pursuit; focus on afterlife; utopianism</td>
</tr>
<tr>
<td>2. Destiny</td>
<td>Mysterious hand moves all things; we have no control; that which must happen, will happen</td>
<td>Fatalism, resignation, sorcery</td>
</tr>
<tr>
<td>3. Time orientation</td>
<td>Past = important; punctuality = unimportant; gratification not deferred</td>
<td>Present or past focus discourages planning, punctuality, saving</td>
</tr>
<tr>
<td>4. Wealth</td>
<td>Wealth = evil; Wealth = pride; Wealth = corruption</td>
<td>What exists (zero sum) is wealth; not expandable</td>
</tr>
<tr>
<td>5. Knowledge</td>
<td>Facts not available; can’t trust what government says, locally oriented and focused</td>
<td>Abstract, theoretical, cosmological, not verifiable</td>
</tr>
<tr>
<td>Values/Virtues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Ethical code</td>
<td>No clear line of right/wrong; Idealistic; Suspicion of others</td>
<td>Elastic, wide gap twixt utopian norms and behaviour = mistrust</td>
</tr>
<tr>
<td>7. Lesser virtue</td>
<td>Public courtesy = important; Cleanliness = unimportant</td>
<td>Lesser virtues unimportant (cleanliness = unimportant)</td>
</tr>
<tr>
<td>8. Education</td>
<td>Important; hard to access; requires money/resources; desirable</td>
<td>Less priority; promotes dependency, orthodoxy</td>
</tr>
<tr>
<td>Economic Behaviour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Work and achievement</td>
<td>Work is scarce; no jobs available; capitalism is evil; illegal immigration is preferred to legal immigration</td>
<td>Work to live: work doesn’t lead to wealth; work is for the poor</td>
</tr>
<tr>
<td>10. Frugality and prosperity</td>
<td>Saving brings on illness; no control over tomorrow, spend today; saving impossible, expenses too high</td>
<td>A threat to equality because those who save will get rich, provoking envy</td>
</tr>
<tr>
<td>11. Entrepreneurship derives connection</td>
<td>There are no jobs; no other options to make money than starting own business; will most likely fail, but will have enough for food</td>
<td>Rent-seeking: income from government; legal structure does not support start-ups</td>
</tr>
<tr>
<td>Factor</td>
<td>Culture of Poverty (Lewis)</td>
<td>Progress-Resistant Culture (Harrison &amp; Huntington)</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>12. Risk propensity</td>
<td>No other choice; take risks or die; gambling is good option</td>
<td>Low</td>
</tr>
<tr>
<td>13. Competition</td>
<td>Leads to destruction of others; to be avoided; creates enemies</td>
<td>Is a sign of aggression, and a threat to equality—and privilege</td>
</tr>
<tr>
<td>14. Innovation</td>
<td>Mistrust of new ideas and new government policies</td>
<td>Suspicious; slow adaptation to innovation</td>
</tr>
<tr>
<td>15. Advancement</td>
<td>Only with palancas (connections); family name important</td>
<td>Based on family and/or patron connections</td>
</tr>
</tbody>
</table>

Social behaviour

| 16. Rule of law & corruption | Immediate family = trust, but not with money; neighbours used but not trusted; narrow community; rich can’t be trusted | Money, connections matter; corruption is tolerated |
| 17. Radius of trust Identification & trust | Immediate family = trust, but not with money; neighbours used but not trusted; narrow community; rich can’t be trusted women | Stronger identification with the narrow community |
| 18. Family                | Family = blood relatives; high divorce rates; matrifocal families headed by women; neighbours expected to help; infidelity expected/accepted by women | The family is a fortress against the broader society |
| 19. Association (social  | Most people can’t be trusted; family first; help others in need                             | Mistrust breeds extreme individualism           |
| 20. The individual/the group | Collectivity emphasized; help all in need; reduce suffering of others; sacrifice personal progress to help those in need | Emphasizes the collectivity                     |
| 21. Authority             | Centralized, machismo, patriarchal                                                          | Centralized: arbitrary                          |
| 22. Role of elites        | Elites = unrighteous, prideful; not to be trusted; exploit the poor, have an obligation to help poor | Power and rent seeking; exploitative            |
| 23. Church-state relationship | Religion must play a role in every decision; God is always watching; “Dios ante todo” (God before all) | Religion plays major role in civic sphere       |
| 24. Gender relationships  | Machismo; male-dominant, men govern homes                                                   | Women subordinate to men in most dimensions of life |
| 25. Fertility             | Children are inheritance of God                                                              | Children are gifts of God                       |

*Source: Brewer and Gibson (2014)*
### Table 7 – Relevant Situations for Different Research Methods

<table>
<thead>
<tr>
<th>Method</th>
<th>(a) Form of Research Question</th>
<th>(b) Requires Control Over Behavioural Events?</th>
<th>(c) Focuses on Contemporary Events?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experiment</td>
<td>how, why?</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>Survey</td>
<td>who, what, where, how many, how much?</td>
<td>no</td>
<td>yes</td>
</tr>
<tr>
<td>Archival Analysis</td>
<td>who, what, where, how many, how much?</td>
<td>no</td>
<td>yes/no</td>
</tr>
<tr>
<td>History</td>
<td>how, why?</td>
<td>no</td>
<td>no</td>
</tr>
<tr>
<td>Case Study</td>
<td>how, why?</td>
<td>no</td>
<td>yes</td>
</tr>
</tbody>
</table>

*Adapted from: Yin (2018)*

### Table 8 – Interviewees list

<table>
<thead>
<tr>
<th>Interview No.</th>
<th>Interviewee Name</th>
<th>Company</th>
<th>Location</th>
<th>Interview Date</th>
<th>Duration</th>
<th>Telephone or Face-to-Face</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Georgina García Aguilar</td>
<td>Piccolina Oslo</td>
<td>Norway</td>
<td>10-Oct-19</td>
<td>1h10m</td>
<td>F2F</td>
</tr>
<tr>
<td>2</td>
<td>Dovile Pausaite Meldaike</td>
<td>Dovile Renhold Pausaite</td>
<td>Norway</td>
<td>04-Oct-19</td>
<td>57m</td>
<td>F2F</td>
</tr>
<tr>
<td>3</td>
<td>Anonymous</td>
<td>Anonymous</td>
<td>Norway</td>
<td>06-Oct-19</td>
<td>1h11m</td>
<td>F2F</td>
</tr>
<tr>
<td>4</td>
<td>María Guadalupe Cervantes Munguía</td>
<td>Clementina Candy Project</td>
<td>Mexico</td>
<td>01-Oct-19</td>
<td>1h15m</td>
<td>Telephone</td>
</tr>
<tr>
<td>5</td>
<td>Dora Eugenia Varela</td>
<td>Alfajores y Galletas</td>
<td>Mexico</td>
<td>03-Oct-19</td>
<td>59m</td>
<td>Telephone</td>
</tr>
<tr>
<td>6</td>
<td>Nalleli Leyva de Luna</td>
<td>Clementina Candy Project</td>
<td>Mexico</td>
<td>20-Nov-19</td>
<td>1h5m</td>
<td>Telephone</td>
</tr>
</tbody>
</table>
APPENDIX B  FIGURES

Figure 2 – Percentage Female Employment That Works as Self-Employed Workers

Source: Gapminder (2019)

Figure 3 – FND Entrepreneurial Activity as % of Female TEA for Mexico and Norway

Note: This data might not fully support the NDE definition applied in this research
Figure 4 – Necessity and Opportunity Driven Total Entrepreneurial Activity Around the World in % of Female Population Aged 18 to 64

Note: This data might not fully support the NDE definition applied in this research

Figure 5 – TEA NDE and 2002 Projected Growth in GDP

Note: This data might not fully support the NDE definition applied in this research
Figure 6 – Female self-employed (without employees) as percentage of employment for Mexico and Norway

Data source: OECD (2019)

Figure 7 – Unemployment Rate women % of labour force, between 2000 – 2019

Mexico = red, Norway = blue, OECD average = black
Source: OECD (2019)
Figure 8 – Employment rate, women, % of working age population, between 2000 – 2019

Source: OECD (2019)

Figure 9 – Time required to start a business in Latin American Countries

Source: Index Mundi (2016)
Figure 10 – GEM Ranking of Entrepreneurship Ecosystem Mexico vs Norway

Data source: GEM Report (2015/16)

Figure 11 – Percentage of Opportunity and Necessity Motives amongst Female Entrepreneurs by Education Level (Secondary Education and above) GEM 2015-2016

Source: GEM Report (2017: 26)

Note: This data might not fully support the NDE definition applied in this research
Figure 12 – Literacy Rate, Adult Female (% of Females Ages 15 and Above)

![Graph showing literacy rate, adult female from 1975 to 2020 for Mexico and Norway. Data source: World Bank (2019).]

Figure 13 – Women adult education indicator, % of total adult women. (2019 data)

![Graph showing women adult education indicator for various years. Circle: Tertiary Education. Diamond: Upper Secondary Education. Source: OECD (2019).]
Figure 14 – Types of state intervention targeted at reducing levels of occupational sex segregation

Adapted from: Chang (2000:1664)

Figure 15 – Law mandate non-discrimination based on gender in promotions by country


Figure 16 – Gender wage gap, full-time employees, between 2014 – 2018

Source: OECD (2019)
**Figure 17 – Fertility rate Mexico vs. Norway through time**

Data source: World Bank (2019)

**Figure 18 – Diagram of the Theory of Planned Behaviour**

- Attitude
- Subjective Norm
- Intention
- Behaviour
- PBC

Adapted from: Kautonen et al. (2013) and Ajzen (1991)

**Figure 19 – NDE determinants from prior literature applying the Push Theory**

- Low economic development in the country (GDP)
- Country’s financial crisis
- Unemployment
- Lack of support to entrepreneurs in the country
- Poor or no access to social welfare system (no paid leave, no subsidized childcare, etc)
- Lack of part-time jobs / flexible schedules
- Lack of financial capital
- Lack of education
- Limited network
- Culture of poverty
- Progress-resistant typology
- Gender based discrimination
- Xenophobia
- Feminization of poverty (Monetary poverty (gender pay gap), power poverty, asset poverty and time poverty)
- Social norms affecting women

Push

Necessity Entrepreneurship
Figure 20 – Eisenhardt’s Roadmap for Building Theory from Case Study Research

Adapted from: Eisenhardt (1989)

Figure 21 – Necessity-Based Entrepreneurial Activity

Source: Global Report (2001:9)

Note: This data might not fully support the NDE definition applied in this research
Figure 22 – Diagram of Shapero’s Model of Entrepreneurial Event


Figure 23 – Type 4 Multiple-Case Embedded Design

Adapted from: Yin (2018)

Figure 24 – Type of Entrepreneurship Overlaid on Maslow’s Hierarchy of Needs Model

Adapted from: McLeod (2018)
Figure 25 – Hours worked, total hours/worker, 2018 or latest available

Source: OECD (2019)
APPENDIX C CASE STUDY PROTOCOL

1. Research Question: “How do the determinants behind female Necessity Driven Entrepreneurship in Norway compare to the ones in Mexico?”

2. Theoretical Framework
   ▪ Theory of Planned Behaviour (TPB) from Ajzen
   ▪ Shapero's Model of Entrepreneurial Event (SEE)
   ▪ Push-pull theory of motivation of Entrepreneurship

3. Unit of Analysis
   • Women necessity entrepreneurs

4. Data Collection Plan
   • Primary data: Semi-structured interviews
     ▪ Interviews to Mexican women that became necessity entrepreneurs in Mexico.
     ▪ Interviews to foreigner women that became necessity entrepreneurs in Norway.
   • Secondary data:
     ▪ Data from GEM Reports 2001 - today
     ▪ World Economic Forum’s - Global Competitiveness Report 2017-2018
     ▪ Descriptive Statistics (World Bank Open Data, Gapminder, Our World in Data, SSB.no)
     ▪ Web articles and books on NDE.
APPENDIX D INTERVIEW GUIDE

D.1 Interview Guide – English

INTERVIEW GUIDE FOR MASTER’S THESIS

Interviewee:
Company:
Date:
Location:

1. Introductions (briefly).
2. Explain purpose of interview (As I briefly mentioned, I am researching about the situation or environment surrounding women in a specific point in their lives before they started their own business).
3. Explain how the data is going to be used afterwards, ask if there are any questions.
4. Mention that if they do not feel comfortable answering a question it is ok not to do so, if they wish they can withdraw from the interview at any time or anonymity is also an option.
5. Ask if it is ok to record the interview for transcription later.
6. Mention that the estimated time is between 50 - 60 min

Questions:

<table>
<thead>
<tr>
<th>Theoretical Foundation</th>
<th>Concepts</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brewer &amp; Gibson (2014)</td>
<td>Entrepreneur’s Profile</td>
<td>Nationality? *What brought you to this country? (Legal situation before the start of business?) *How many years did you had in the country before starting your business?</td>
</tr>
<tr>
<td>Warnecke (2013) GEM (2001) Brewer &amp; Gibson (2014)</td>
<td>Company’s characteristics</td>
<td>Can you tell me about your company? (Starting year / Sector / years operating / formal (registered) or informal / Num. Employees / Location (home or office))</td>
</tr>
<tr>
<td>Thébaud (2015)</td>
<td>Entrepreneur’s Profile</td>
<td>When you started the business did you had proper education in business, administration or management / access to capital (F&amp;F) / right network? Extra: If you would have gotten funding, would you have gone bigger? (more towards ODE)</td>
</tr>
<tr>
<td>De Soto (2000) Sen (1999)</td>
<td>Political barriers Ease to start a business</td>
<td>Formal - How was the process of registering your business? (Long? Costly? Unclear? Burocratic?) Did you received or is it available any type of support from the government to start your business (capital &amp;/or training)</td>
</tr>
</tbody>
</table>

What I am mostly interested in now is to go deeper to the chapter in your life just before starting your business. Could you take me back in time in your life before you started your business?
Brewer and Gibson (2014)
Padgett and Warnecke (2011)
Bader, Bieri, Wiesmann, and Heinimann (2016)
Thébaud (2015)

Social, Cultural & Institutional Barriers
Personal situation

Can you describe what was your personal situation? (Age / Level of Education / Marital status / Children / Employment status & Previous working experience / Economy )
How were you feeling those days?

**Use additional questions if needed

Muñoz (2010)
Besanko & Braeutigam (2014).

Economic Barriers
Country situation

Can you describe the economic situation in the country? (Economic problems / Financial Crisis / Job market situation)

Margolis (2014)
Hipsher (2010)
GEM (2001)

Female NDE & Self employment

Do you enjoy what you do? Have you always enjoyed it?
What would you say it was the main motivation behind the start of your business?
If having the possibility, would you have chosen a "normal job" over starting their own business?
What is the good things about self-employment?

*Questions only to foreigners

**Additional questions:

<table>
<thead>
<tr>
<th>Education</th>
<th>Marital status</th>
<th>Children</th>
<th>Employment status</th>
<th>Personal economic situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest level of education back then? *What languages did you speak back then?</td>
<td>Marital status? What is the normal women's role in your culture? How do you distribute the house chores at home? Employed - Did you experience work-family conflicts? (Time poverty)</td>
<td>Did you had kids back then? How many? And how old? Employed - Did you experience work-family conflicts? (Time poverty) Is it common in your country that women stay at home taking care of the kids? Social norm? Did you had rights to maternity leave? Did you had access to childcare? How they experience the pressure to stay at home or going to work and leaving the family? Were you the primary caregiver? Would a part-time job make things easier? Is it easy to find part-time jobs in your country?</td>
<td>What was your employment status? Employed - were you satisfied with the pay and working hours? Employed - Have you ever experience any type of discrimination because of being a women? Unemployed - Were you entitle to Unemployment benefits? Unemployed - Did you try to find a job? What was your previous working experience? Years? What type of jobs were available? Did you attended any interviews? How was that experience and how did you feel afterwards? Why do you think it was hard to find a job?</td>
<td>How was your personal economic situation? (Monetary and asset poverty) Main provider? Unemployed - Were you comfortable not having your own income? How did that made you feel? Did you feel you could be part of the family decisions (Power poverty) Is /was this business your only source of income in your household?</td>
</tr>
</tbody>
</table>
D.2 Interview Guide – Spanish

GUIA PARA ENTREVISTA PARA TESIS DE MAESTRIA

Entrevistado:  
Compañía:  
Fecha:  
Lugar:  

<table>
<thead>
<tr>
<th>Fundamentos teóricos</th>
<th>Conceptos</th>
<th>Preguntas</th>
</tr>
</thead>
</table>
*Qué te trajo a este país? (Situación legal en el país?)  
*Cuántos años llevabas en el país antes de iniciar tu negocio? |
| Warnecke (2013)  
GEM (2001)  
Brewer & Gibson (2014) | Características de la compañía | Me puedes contar sobre tu empresa? (Año de inicio (años en el país antes de iniciar) / Sector / Años operando / Formal (registrada) o informal / Num. Empleados / Ubicación (casa u local)) |
| Thébaud (2015) | Perfil del emprendedor | Cuando iniciaste con tu empresa tenías conocimiento sobre negocios y/o administración / acceso a capital (F&E) / contactos (network) correctos?  
Extra: Si hubieras tenido/tuvieras financiamiento, crecerías tu empresa? (hacia ODE) |
| De Soto (2000)  
Sen (1999) | Barreras Políticas  
Facilidad para iniciar un negocio | Formal - Cómo fue el proceso de registrar tu negocio? (Largo? Costoso? Fácil o Claro? Burocrático?)  
Recibiste algún tipo de apoyo de parte del gobierno al iniciar tu negocio? O sabes si existen? (capital &/o entrenamiento/ programas de financiamiento y/o capacitación) |

En lo que estoy principalmente interesada es en profundizar en el capítulo de tu vida justo antes de iniciar tu negocio. Me puedes llevar al pasado cuando iniciaste tu negocio?

| Brewer and Gibson (2014)  
Padgett and Warnecke (2011)  
Bader, Bieri, Wiesmann, and Heinimann (2016)  
Thébaud (2015) | Barreras Sociales, Culturales & Institucionales  
Situación personal | Puedes describirme cuál era tu situación personal? (Edad / Nivel de educación / Situación laboral & Experiencia laboral previa / Estado Civil / Hijos / Situación Económica)  
En general, cómo te sentiste emocionalmente en esa etapa?  
**Usar preguntas adicionales |
| Muñoz (2010)  
Besanko & Braeutigam (2014) | Barreras Económicas  
Situación del país | Recuerdas cómo era la situación económica y política del país en aquel momento? (Problemas económicos/ Crisis Financiera / Mercado laboral)  
Disfrutas lo que haces? Siempre lo has hecho? |
Me puedes decir cuál consideras tu que hayan sido el/los motivos para iniciar tu propio negocio.

De haber tenido la posibilidad en aquel entonces de elegir entre un trabajo asalariado e iniciar tu propio negocio, qué hubieras elegido?

¿Qué es lo mejor del auto-empleo?

**Preguntas adicionales**

<table>
<thead>
<tr>
<th>Educación</th>
<th>Estado Civil</th>
<th>Hijos</th>
<th>Situación Laboral</th>
<th>Situación económica personal</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Idiomas que hablabas en ese momento</em>?</td>
<td>Cuál es el rol típico de la mujer en tu cultura?</td>
<td>Qué edades?</td>
<td>Empleada – Estabas satisfecha con tu salario y horario de trabajo?</td>
<td>(Monetary and asset poverty)</td>
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<td></td>
<td>En casa, cómo distribuyen las labores domésticas?</td>
<td>Tuviste derecho a maternidad? Por cuánto tiempo?</td>
<td>Empleada – Llegaste a experimentar algún tipo de discriminación por ser mujer?</td>
<td>Eras la proveedora &quot;económica&quot; principal en casa?</td>
</tr>
<tr>
<td></td>
<td>Empleada – Experimentaste conflictos de familia-trabajo?</td>
<td>Tuviste acceso a guarderías?</td>
<td>Desempleada – Tenías derecho a seguro por desempleo?</td>
<td>Desempleada - Cómo te sentías al no tener un ingreso económico?</td>
</tr>
<tr>
<td></td>
<td>(Time poverty)</td>
<td>Eres la principal responsable del cuidado de tus hijos?</td>
<td>Desempleada – Intentaste buscar un trabajo?</td>
<td>Crees que el hecho de no tener un ingreso económico te quitaba de cierta manera poder en las decisiones familiares? (Power poverty)</td>
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<td>Experimentaste presión por quedarte en casa o ir a trabajar y dejar a la familia?</td>
<td>Desempleada – Intentaste buscar un trabajo?</td>
<td>Tu negocio llegó a ser o es la única fuente de ingresos del hogar?</td>
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<tr>
<td></td>
<td></td>
<td>Empleada – Experimentaste conflictos de familia-trabajo?</td>
<td>Tenías experiencia laboral previa? Cuántos años?</td>
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<tr>
<td></td>
<td></td>
<td>(Time poverty)</td>
<td>Recuerdas qué tipo de trabajos había disponibles?</td>
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<td>Un trabajo de medio tiempo hubiera hecho las cosas más fáciles?</td>
<td>Te llamaron a alguna entrevista? Cómo fue tu experiencia?</td>
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<td></td>
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<td>Es fácil conseguir trabajos de medio tiempo aquí?</td>
<td>Por qué crees que fue difícil encontrar un trabajo?</td>
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</table>

*Preguntas solo para extranjeras*
APPENDIX E  INTERVIEWS INSIGHTS
Figure 26 – Interviewee 1 Timeline

NOTES:
1. Visa allowed her to work, didn’t speak Norwegian, didn’t have a relevant network.
2. Found this job thru her husband’s network, worked as freelance, terrible working hours, bad salary and no possibilities to grow, experienced discrimination for being a woman and foreigner.
3. Pressure to get pregnant before turning 40 to be able to receive free IVF treatment thru public healthcare.
4. High-risk pregnancy, check-ups every 3 weeks.
5. Once maternity leave benefits ended, it was tight economically.
6. Norwegian Labour and Welfare Administration (NAV) provided a ‘back to the labour market course’
7. Started as Internship part of NAV course, as freelance, had schedule & work location freedom, but took them 6 months to pay for for many hours of work.
8. Entry to the Norwegian market.
9. In 2015, rules changed and she required to have a special education to continue teaching which required a high level of Norwegian and she gave up after the 4th attempt to pass the test. Then they offered her a temporary contract but she was not willing to risk Picolina since it was going better.
Figure 27 – Interviewee 2 Timeline

TIMELINE
CASE – 1
NORWAY
Interviewee 2

2003 2007 2008

Lithuania

NOTES:
1 The economic situation in her country was not good and as a European it was easy to move to Norway. Once here she was allowed to work and receive all the social benefits. She didn’t speak Norwegian and didn’t know many people.
2 She got the job offer while she was in Lithuania, she didn’t have to apply. Received bad salary and working hours, she has experienced discrimination at work for being foreigner.
3 She wanted her son to be a little older to go to daycare and preferred to have a family member taking care of him.
4 She received severance pay after the company went bankrupt plus she had some savings so she was not worried.
5 Previous customers asked her to continue working for them, so it was ‘natural’ to think about starting her own company now that she was unemployed.
6 Although she didn’t enjoy cleaning, starting her own business felt like the natural and easy thing to do since she was not familiarized with the job application process in Norway because she had never applied for a job in the country.

29 years old, recently unemployed from a bad job, employer went bankrupt, previous customers looking for her, it was very easy to start her own business in Norway, insecurity to apply for other jobs.

2016 Today

• Very easy to start a business in Norway
• Low investment required
• Access to right network
• Wanted flexibility on working hours

2013

• Didn’t enjoy cleaning
• Unfamiliarized with job application process in Norway, has never applied
  • 50% of house & family responsibilities
  • Knowledge in business administration

2014

Lived on savings & Severance pay
Started Cleaning business
DRP – Cleared her own company

2012

Help from mother to take care of son
Started Mountain Classes

2010

Paid Maternity leave

2009

Worked for a cleaning company

2008

Worked in Telemarketing

2007

Worked in admin, at an office

2003

B.Sc Business Admin.

M.Sc Healthcare administration

Summer job in a store

Get pregnant

Birth of 1st Child

Graduated from MSc

Married to Norway

Got a job in Norway from her mother friend
**Figure 28 – Interviewee 3 Timeline**

**TIMELINE**
**CASE – 1 NORWAY**
**Interviewee 3**

- **Housewife**
  - Arranging visa
  - Norwegian lessons
  - Unpaid Maternity leave
  - Norwegian lessons
  - Job seeking

- **Sold home-made cakes**

- **2010**
  - 1999
  - High school
  - B.Sc. Law (1 year)
  - Studied English & Japanese (3 years)
  - Worked at aunt’s Cake & Baking shop
  - Worked at the family restaurant
  - Sold home-made cakes

- **2011**
  - 2012
  - 2013
  - 2014
  - 2015
  - 2016
  - Cake modeling course
  - Internship at a Bakery

- **Today**
  - EK – Selling home-made pastries

**LIFE EVENTS**
- Own businesses
- Work experience
- Education
- Personal situation
- Job seeking period

**NOTES**

1. The months before getting married she held a tourist visa so she was not allowed to work, didn’t speak Norwegian, didn’t know many people.
2. Got two step-sons living with them 50% of the time. After getting married she applied to a different visa, family immigration visa, which allowed her to work and have all the social benefits.
3. Started selling cakes to friends and family who spread the word (recommended her). She wanted to be occupied with something and earn money.
4. Got a place in daycare since her baby was 15 months, but he struggle to settle in, and they were not happy with the place. She left him there just for a few hours per day.
5. Understood it was going to be very difficult to find a job without baking and pastry formal studies and fluent Norwegian language.
6. There was no availability for the moment in the school since they give priority to the high school students.
7. Assigned the worst activities, no salary and no possibilities to grow, she experienced discrimination for being foreigner. But learned some tips to enter the Norwegian market.
8. She experienced discrimination in the streets several times.
9. After her second child was born she decided to spend less time in her business.
**Figure 29 – Interviewee 4 Timeline**

**TIMELINE**
**CASE - 2**
**MEXICO**
**Interviewee 4**

---

**High-school**
- Studied B. Architecture
- Job seeking

**2003**
- Got married
- Resigned to job

**2008**
- Got Engaged
- Birth of 1st Child
- Birth of 2nd Child
- 1st Child Started Daycare
- 2nd Child Started Daycare
- Stop outbound her Ass.

**Interviewee 4 Timeline**
- Helped in her dad’s company as assistant

**2009**
- Offfice to buy Clementina
- Formal registration of Clementina
- Business starts picking up

**2010**
- Helped in her dad’s company as assistant
- Clementina – Candy Project

**2011**
- Helped in her dad’s company as assistant

**2015**
- 100% of house & family responsibilities
- Architect jobs available

**2017**
- Access to right network

**2018**
- Low investment required
- Wanted flexibility on working location & hours
- 100% of house & family responsibilities
- Architect jobs available have long hours
- No knowledge in business administration

**Notes:**
1. Worked for two years with long hours causing family-work conflicts, an OK salary, experienced gender discrimination (all women architecst were doing the actual work but as a woman not allowed to visit customers, without a man).
2. Resigned, she didn’t enjoy what she was doing, long working hours, she didn’t want to continue working for an architect firm under these conditions.
3. After she resigned she wanted to do something where she could “breathe”, so she worked one year giving consultancy about applying and obtain building permits from the municipality. She didn’t like it much but she was otherwise unemployed, it was a source of income and she had the knowledge.
4. She was working almost for free to cover a maternity leave, as a social service to the community.
5. Her father asked her to help him in his company, she wanted to continue active and at the same time enjoying and taking care of her children, this way she solved it. She received a small salary, she had a flexible schedule, boring tasks but she could have her children with her, she was very comfortable. This wouldn’t have been possible in any other job.
6. She considers herself primary caretaker of her children. Raised in a family where women’s role is to take care of home and of the family.
7. When her second child started daycare and she had more free time she asked herself what was next in the light that the current situation was demotivating.
8. One of her friends offered her to become her Business Partner. The business had been inactive for two years, it was the perfect timing.
9. Together with another friend she decided to acquire the business.
10. During the start they changed the business sector to offer all the services for event planning and they have desires to grow. When she started with her own business, her mother was judgemental reminding her she had two kids and a husband to take care of.
**Figure 30 – Interviewee 5 Timeline**

Timeline Case – 2
MEXICO
Interviewee 5

<table>
<thead>
<tr>
<th>Event</th>
<th>Year</th>
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</thead>
<tbody>
<tr>
<td>High-school</td>
<td>2003</td>
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<tr>
<td>B.Sc., B.A. in Industrial Relationships (1.5 years)</td>
<td>2006</td>
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<tr>
<td>Recceptionist in Toyota distributor</td>
<td>2008</td>
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<tr>
<td>Unpaid maternity leave. Took care of child</td>
<td>2010</td>
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<tr>
<td>Worked part-time as a teacher</td>
<td>2015</td>
</tr>
<tr>
<td>Married</td>
<td>2016</td>
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<tr>
<td>Sold home-made pastries to family and friends</td>
<td>2016</td>
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<tr>
<td>Affojores y Galletas</td>
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</tbody>
</table>

**Notes:**

1. She resigned from her job because she was starting her Bachelor.
2. Within less than a year of starting her studies, she got pregnant and married.
3. When her baby was born, she quit her studies to take care of the baby and never came back.
4. Worked part-time as an English teacher with a low salary. When coming home she was taking care of the house and baby.
5. It was important that somebody she knew and trusted took care of her baby while she was working.
6. Got pregnant for the second time.
7. Her husband asked her to stop working so she could focus more on the house and family.
8. At the beginning she was not convinced of being housewife but with the second pregnancy she though it was wise since it was exhausting working and having almost all responsibilities at home.
9. Once home she questioned herself what she had done by resigning, she wanted to continue having an income because her husband’s salary was not enough, plus she lost power on family decisions, so she though on something she could do from home.
10. It was important for her to have her child with her for the first years of his life.
11. Decided to make it a formal business since she already had customers and her husband’s business was about to close.
Figure 31 – Interviewee 6 Timeline

TIMELINE
CASE - 2
MEXICO
Interviewee 6


- High school, studied B. Marketing
- Worked as sports teacher in school, worked as Market researcher
- Worked in Sales for Kellogg Co.
- Lived on her severance pay
- Un-paid Maternity leave of 3 months
- Took care of child at home
- Husband home office

Notes:
1. Worked for seven years, with very high level of stress and long hours (around 13hrs/day), experiencing family-work conflicts. She was mentally and physically very tired.
2. Was fired and dismissed the same day due to restructuring of the company, she felt she was chosen to leave because of being a woman, experiencing gender discrimination.
3. The lay-off was a major disappointment since she was a distinguished employee, this discouraged her from looking for a job in the industry. She was interested to look for less demanding jobs, such as teaching. Even high demanding jobs had bad salaries. She was in two recruiting processes till she told them she was pregnant.
4. When fired she got a severance pay equivalent to a year and half of salary.
5. Her pregnancy was not really planned. Being pregnant makes it almost impossible to secure a job in Mexico.
6. A friend offered her to buy her business which had been inactive for two years.
7. The loss of her husband’s job was completely unexpected and put a lot of pressure on her to contribute financially to the family, since the severance pay was going quickly.
8. Together with another friend she decided to acquire the business.
9. During the start they used sometime to change the business sector to offer all the services for event planning.
10. After coming back from maternity leave they started full speed and after two months things started picking up.
11. While working she took care of her child, together with her husband who worked from home too till her child was eight months.
Figure 32 – Results of the intention and behaviour analysis using the TBP and SEE

Adapted from: Shapero (1982) and (Ajzen, 1991)
<table>
<thead>
<tr>
<th>Person’s Desirability</th>
<th>PBC or Feasibility (Easy or difficult)</th>
<th>Intention</th>
<th>Displacement</th>
<th>Potential</th>
<th>Credibility</th>
<th>Proximity to act</th>
<th>Result</th>
<th>Subjective Norms (others’ opinions)</th>
<th>Result</th>
<th>Attitudes (favourable or unfavourable)</th>
<th>Result</th>
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<td><strong>Case 2</strong></td>
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<td>Low complexity</td>
<td></td>
<td>Low complexity (Easy)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 9 – Adaption of TBP and SEE for analysis**
### Table 10 – Cross-Case Comparison Table

<table>
<thead>
<tr>
<th>Case</th>
<th>Entrepreneur name</th>
<th>1. Norway</th>
<th>2. Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Entrepreneur name</td>
<td>Gina</td>
<td>Nalleli</td>
</tr>
<tr>
<td></td>
<td>1. Norway</td>
<td>Interviewee 1</td>
<td>Interviewee 6</td>
</tr>
<tr>
<td></td>
<td>Company sector</td>
<td>Pastries</td>
<td>Event planning and catering</td>
</tr>
<tr>
<td></td>
<td>Access to right network</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Personality</td>
<td>Persistent, risk-taker, restless, positive attitude</td>
<td>Risk-taker, likes to be economically active</td>
</tr>
<tr>
<td></td>
<td>Highest level of education</td>
<td>Bachelor</td>
<td>Bachelor</td>
</tr>
<tr>
<td></td>
<td>Type of Entrepreneur (Level of education)</td>
<td>High-performing</td>
<td>High-performing</td>
</tr>
<tr>
<td></td>
<td>Business administration knowledge?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Access to right network</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Nationality / Place of business</td>
<td>Mexican / Norway</td>
<td>Mexican / Norway</td>
</tr>
<tr>
<td></td>
<td>Country relocation reason</td>
<td>Married to a Norwegian</td>
<td>Married to a Norwegian</td>
</tr>
<tr>
<td></td>
<td>Age</td>
<td>30</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Children / motherhood</td>
<td>Pregnant (high-risk)</td>
<td>Married</td>
</tr>
<tr>
<td></td>
<td>Paid maternity leave</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Satisfy their children’s needs when young (need to stay at home)</td>
<td>No (paid-maternity leave &amp; mother babysitting)</td>
<td>Yes (mother-in-law babysitting some hours)</td>
</tr>
<tr>
<td></td>
<td>Women’s typical role in her family</td>
<td>She is responsible of house and family (her husband asked her to be a housewife).</td>
<td>Partly shared responsibilities.</td>
</tr>
<tr>
<td></td>
<td>Work-Family conflicts</td>
<td>Not in that exact moment, but she has previous experience of bad working hours that lead to work-family conflicts. She chose family over work, stopped working to go thru the IVF treatments to get pregnant.</td>
<td>Yes. The pressure of the job and taking care of the house and family didn’t work well to a point where her husband asked her to quit her job to dedicate fully to the family.</td>
</tr>
<tr>
<td></td>
<td>Work-Family conflicts</td>
<td>No. She had not worked in Norway, in combination with being married and having a family.</td>
<td>Yes. Pregnancy obstructed her in her search for a job (she was looking for something she could do while pregnant) for later continuation with combination of taking care of her child). In previous job she also had conflicts since she worked longer hours with bigger responsibility than husband.</td>
</tr>
<tr>
<td></td>
<td>Desire to expand</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Reason to / not to expand</td>
<td>High cost to rent a place and to pay employees. Child still small and needs her</td>
<td>High cost to rent a place, maintain inventory and to pay employees</td>
</tr>
<tr>
<td></td>
<td>Work location</td>
<td>Home-based business</td>
<td>Borrowed warehouse</td>
</tr>
<tr>
<td></td>
<td>Initial level of investment</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td>Initial level of investment</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td>Years in the formal sector</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Years in the informal sector</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Number of employees (inc. owner)</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Working location</td>
<td>Customer’s houses</td>
<td>Father’s warehouse</td>
</tr>
<tr>
<td></td>
<td>Working location</td>
<td>Home-based business</td>
<td>First at home-based, then a rental place</td>
</tr>
<tr>
<td></td>
<td>Years in the informal sector</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Years in the formal sector</td>
<td>10</td>
<td>2</td>
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<tr>
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</tr>
<tr>
<td></td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>Years in the formal sector</td>
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</tr>
<tr>
<td></td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>Years in the formal sector</td>
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<td>2</td>
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<td>Low</td>
</tr>
<tr>
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<td>Years in the informal sector</td>
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<td>0</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
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<td>Working location</td>
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<td>Father’s warehouse</td>
</tr>
<tr>
<td></td>
<td>Initial level of investment</td>
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<tr>
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</tr>
<tr>
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<td>2</td>
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<td>Father’s warehouse</td>
</tr>
<tr>
<td></td>
<td>Initial level of investment</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td>Years in the informal sector</td>
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<td>0</td>
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<tr>
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</tr>
<tr>
<td></td>
<td>Initial level of investment</td>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td>Years in the informal sector</td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>Years in the formal sector</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Number of employees (inc. owner)</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Working location</td>
<td>Customer’s houses</td>
<td>Father’s warehouse</td>
</tr>
<tr>
<td>Experience before launching own business</td>
<td>Entrepreneur name</td>
<td>Gina</td>
<td>Dovile</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>------------------</td>
<td>------</td>
<td>--------</td>
</tr>
<tr>
<td><strong>Entrepreneur name</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unit of analysis</strong></td>
<td>Interview 1</td>
<td>Interview 2</td>
<td>Interview 3</td>
</tr>
<tr>
<td><strong>Years of previous working experience</strong></td>
<td>6 years in Mexico, 1 year in USA and 3 years in Norway</td>
<td>2 years in Lithuania and 5 in Norway</td>
<td>11 years in Mexico, 0 in Norway</td>
</tr>
<tr>
<td><strong>Employment situation</strong></td>
<td>Unemployed</td>
<td>Unemployed</td>
<td>Unemployed</td>
</tr>
<tr>
<td><strong>Right to unemployment benefits</strong></td>
<td>Yes, governmental benefits</td>
<td>Severance pay from previous employer</td>
<td>No</td>
</tr>
<tr>
<td><strong>Personal financial situation</strong></td>
<td>Struggling economically</td>
<td>Struggling economically</td>
<td>Struggling economically</td>
</tr>
<tr>
<td><strong>Reasons of leaving previous job before starting own company</strong></td>
<td>Resign due to bad working conditions (hours and salary) plus wanting to get pregnant</td>
<td>Previous employer went bankrupt</td>
<td>Resign to previous employment due to relocating to a new country</td>
</tr>
<tr>
<td><strong>Potential reasons for not finding a paid-job</strong></td>
<td>Not very actively looking (High-risk pregnancy obstructed her possibilities to find a job, looking for something she could do while pregnant and later combuned with taking care of her child) / Background not appreciated in Norway / Lack of proper connections</td>
<td>Didn't feel the immediate need since she received severance pay / She was being contacted by previous customers / Not applied for any jobs due to lack of self-confidence and Norwegian language</td>
<td>Lack of formal education in her field / Lack of Norwegian language / Lack of working experience in Norway / Pregnancy obstructed her in her search for a job (she was looking for something she could do while pregnant for later continuation with combination of taking care of her child).</td>
</tr>
<tr>
<td><strong>Experienced gender-based discrimination and/or xenophobia</strong></td>
<td>Yes, both</td>
<td>Yes, experienced xenophobia</td>
<td>Yes, experienced xenophobia</td>
</tr>
<tr>
<td><strong>Culture of poverty present</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Progress-resistant or -prone country</strong></td>
<td>Progress-resistant country</td>
<td>Progress-prone country</td>
<td>Progress-prone country</td>
</tr>
<tr>
<td><strong>Ease to start a new business</strong></td>
<td>Easy</td>
<td>Easy</td>
<td>Easy</td>
</tr>
<tr>
<td><strong>Access to governmental programmes for entrepreneurs?</strong></td>
<td>Yes, but haven't participated</td>
<td>Yes, she participated in one in Lithuanian language.</td>
<td>Yes, but haven't participated</td>
</tr>
<tr>
<td><strong>Financial crisis present?</strong></td>
<td>Yes, the &quot;2008 financial crisis&quot;</td>
<td>Yes, oil crisis started June 2014</td>
<td>No</td>
</tr>
<tr>
<td>Case</td>
<td>1. Norway</td>
<td>2. Mexico</td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>-----------</td>
<td></td>
</tr>
<tr>
<td><strong>Entrepreneur name</strong></td>
<td>Gina</td>
<td>Anonymous</td>
<td>Lupita</td>
</tr>
<tr>
<td><strong>Unit of analysis</strong></td>
<td>Interviewee 1</td>
<td>Interviewee 2</td>
<td>Interviewee 3</td>
</tr>
<tr>
<td><strong>Personal situation / happening driving the launch of new business</strong></td>
<td>Unemployed (receiving unemployment benefits) / High risk pregnancy / Had to take care of sick husband / Didn't speak fluent Norwegian / Background not appreciated in Norway</td>
<td>Unemployed (employer went bankrupt) / Personal insecurity to apply for jobs / Previous customers pushing her to start her own business / Didn't speak fluent Norwegian</td>
<td>Unemployed / Pregnant / Recently arrived to a new country / Didn't speak fluent Norwegian / Having the experience but not formal education</td>
</tr>
<tr>
<td><strong>Launching of the new business</strong></td>
<td>Have an income / Well-needed distraction from difficult family situation (risky pregnancy &amp; sick husband) / Sense of self-worth / Flexibility that allowed balance between work and family/home activities</td>
<td>Have an income / Flexibility that allowed balance between work and family/home activities</td>
<td>Have an income combined with pregnancy / Flexibility that allowed balance between work and family/home activities (stay home safely longer) while she was learning Norwegian</td>
</tr>
<tr>
<td><strong>Happy and satisfied with her current company</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Possessed the skills required for her business</strong></td>
<td>Enjoyed baking</td>
<td>Had previous experience</td>
<td>Had previous experience</td>
</tr>
<tr>
<td><strong>If you could have chosen between a paid job and starting own business</strong></td>
<td>Start her own business</td>
<td>Paid job</td>
<td>Start her own business</td>
</tr>
</tbody>
</table>
APPENDIX F  GLOSSARY

Efficiency-driven economies, are increasingly competitive, with more-efficient production processes and increased product quality (GEM, 2018)

Enterprise, “micro” (very small), and “enterprise”, an organization created for a business purpose. Microenterprises are often composed of a single individual, so they don’t have the features from an organization. The owners of microenterprises feel their work is more like a job. Microenterprises in developing countries are normally self-employed individuals with very small firms operating in the informal sector (Hipsher, 2010).

Factor-driven economies, the least developed, dominated by agriculture and extraction industries. Relies heavily on unskilled labour and natural resources (GEM, 2018)

Innovation-driven economies, the most developed. In this phase, businesses are more knowledge-intensive, and the service sector expands (GEM, 2018).

Total early-stage entrepreneurship (TEA) - The percentage of the adult population aged 18–64 years who are in the process of starting a business a nascent entrepreneur or started a business less than 3.5 years old before the survey took place (owner-manager of a new business). This indicator can be enriched by providing information related to motivation (opportunity vs. necessity), inclusiveness (gender, age), impact (business growth in terms of expected job creation, innovation, and industry sectors) (GEM, 2018).