



Barriers to Entrepreneurship by Women

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Summary

The number of entrepreneurs has grown steadily in Brazil, even in periods of economic recession. Statistical data have indicated that the number of men is greater than that of women entrepreneurs. Therefore, this study aimed to identify the barriers that Brazilian women face to undertake and to analyze whether these barriers, for the most part, are common in entrepreneurship by women and, if they are not, to present the factors that make a woman face more barriers than the others. The study is characterized as a qualitative research, exploratory and descriptive. Data were collected through a semi-structured interview script. Data analysis was performed through a matrix of results and content analysis with the help of the MAXQDA software. The results indicated that the main barriers encountered by women were family and psychological issues, management, credit and conditions in Brazil to undertake. Only psychological and credit barriers were common to all of them, the other barriers being varied according to academic background, sector of activity and maternity.

Key words: Entrepreneurship by women; barriers; Creation of own business.

1. INTRODUCTION

Entrepreneurship in Brazil has been growing steadily. Data from the Continuous National Household Sample Survey (PNADC) show that there was a 14% growth in the period from 2012 to 2018 (Instituto Brasileiro de Geografia e Estatística [IBGE], 2018). The Brazilian Support Service for Micro and Small Enterprises (SEBRAE) (2014), points out that the PNADC research fits two types of individuals as business owners: the self-employed, who explores their own enterprise without having an employee; and the employer who operates his enterprise with at least one employee.

The Global Entrepreneurship Monitor [GEM] (2018) highlights that the growth of entrepreneurship in the period from 2012 to 2018 was 7.8%. Regarding these data, it is relevant

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to highlight that the total number is composed of initial entrepreneurship, which grew by about 2.5%, and established that it grew by more than 5% in the period (GEM, 2018).

In Brazil, the rate of initial entrepreneurship for men and women has been constant and similar for both genders. However, analyzing the case of established entrepreneurship, there is a male predominance when, in 2018, the rate of men was 25% higher than that of women (GEM, 2018) working in this modality. Data from the Continuous Household Sample Survey [PNADC] (2018) also reinforce these numbers by indicating that, in 2018, men undertook more than women, with 66% of business owners belonging to the male audience. It is worth noting that this predominance occurs both for self-employed workers and for employers.

In view of the statistics presented, which indicate that men undertake more than women in Brazil, this article was designed to answer the following question: What are the barriers that women face in the entrepreneurial process?

Added to these data, there is a gap in the Brazilian literature regarding the difficulties that women face in the entrepreneurial process, so that the focus of research has been, to a large extent, directed to the motivations and issues related to the dual journey. For Alperstedt, Ferreira and Serafim (2014), women face family conflicts when entrepreneurship and difficulties in dealing with the double shift and often feel guilty for not being able to dedicate themselves full time to the family. The fact that domestic work is still seen as a responsibility of women in Brazil also reinforces these obstacles (Bertolin & Machado, 2018).

Regarding the foreign literature, specific research was found on the barriers encountered in the entrepreneurial process and some specific studies on those faced by women (Arora & Agarwal, 2019; Bardasi, Sabarwal, & Terrel, 2011; Davis & Abdiyeva, 2012). In the study by Arora and Agarwal (2019) family conflicts are emphasized. Bardasi et al. (2011) emphasize that the criteria for granting credit to women are much stricter and, in the case of the research by Davis and Abdiyeva (2012), sociocultural barriers are highlighted, which, for the most part, occur when the business is led by women. an entrepreneur.

In this context, this article aims to: identify the barriers that women face to undertake in Brazil and analyze whether these barriers, for the most part, are common in entrepreneurship by women and, if they are not, present the factors that make them a woman faces more barriers in relation to the others.

In the first part of the study, a theoretical survey was carried out to seek the reasons that lead people to undertake and their profiles, the barriers to entrepreneurship and the achievements and difficulties of women in society. Based on the theory studied, a semi-

structured interview script was prepared for data collection. Data analysis was performed through content analysis, in which the responses of the interviewees were separated by categories, based on literature and research, and later compared with each other and with the theory.

2. ENTREPRENEURSHIP

To undertake is to identify a business opportunity and develop an economic activity that generates value for the individual and for society (Carreira et al., 2015). Bernardi (2007) points out that a business does not always start with an opportunity, it may also be due to a need. In this sense, entrepreneurship by opportunity occurs when a potential business is identified in a situation of social, economic or political change, and entrepreneurship by necessity forces the individual to obtain new sources of income through their own business. (Ardichvili, Cardozo, & Ray, 2013; Sivapalan & Balasundaram, 2012).

According to Davis and Abdiyeva (2012), men and women undertake because they seek independence, however, most men's motivation is involved with attraction or opportunity. Women can also undertake by attraction, but there are a range of motivators beyond this, including the need for income, self-satisfaction, purpose in life and lack of better alternatives in the job market.

Machado, Barros and Palhano (2003) present three reasons why women undertake. The first is by chance, when it practices some activity without the objective of turning it into a business. Forced, or out of necessity, entrepreneurship occurs when women need income. The last one is opportunity or creative entrepreneurship. In it, the woman opens the company of her own volition, often realizing a dream or life goal.

Nassif, Andreassi, Tonelli and Fleury (2011) point out that the main factors that lead women to undertake are the search for financial independence and the saturation of the labor market. In this sense, Bardasi et al. (2011) reveal that the difficulties encountered by women in this context can be a determining factor in leading them to entrepreneurship, the main ones being, according to Franco (2014): wage inequality, double shifts, difficulty in building a career and the lack of a female voice still present in the job market.

The skills to undertake are present in both genders. Men are more likely to take risks, are more self-confident, creative and optimistic. Women, on the other hand, are more disciplined and independent, dedicate more time to work, take more decisions for themselves, value good interpersonal relationships and value the family environment in the organization.

They are more collaborative, assertive, value the individual, are more sensitive and understanding (García & Cañizares, 2010; Gelain & Oliveira, 2014; Franco, 2014).

3. BARRIERS TO ENTREPRENEURSHIP

In the country, taking the GEM report (2018) as a reference, the early stage entrepreneurship rate grew from 13.5% to 17.9% in the period from 2002 to 2018. % to 20.2% in the same time interval. From the perspective of Souza, Coelho, Esteves, Lima and Santos (2017), the lack of a conducive environment generates insecurities for the entrepreneur, making him often give up on creating his own business for fear of failing.

The report in question also analyzes conditions in a given economy for business creation. In it, Brazil occupies the 43rd position among the fifty-four nations and the lack of favorable conditions to undertake justifies the low rate of initial entrepreneurship (Global Entrepreneurship Monitor [GEM], 2020).

According to the World Bank Group [WBG] (2020), Brazil ranks 124th among 190 countries in the ease of doing business ranking. The Global Entrepreneurship and development institute [GEDI] (2018) also has an index that analyzes the conditions of a country to undertake, called the entrepreneurship ecosystem. In the last report published in 2018, Brazil occupies the 98th position among one hundred and thirty-seven countries (GEDI, 2018).

Machado, Gazola, Fabricio and Anez (2015) emphasize that women have more difficulties in establishing their businesses, as the barriers they face are greater than those faced by men. They can be divided into three groups: I) individual: related to psychological, family and education issues; II) organizational: cover issues related to the operation and management of the business, such as credit, relationship and operational networks; III) environmental: they concern the environment in which the business is located, involving legislation, regulation and sociocultural issues (Banha et al., 2017; Bobera et al., 2014; Gorji, 2011).

Jain and Ali (2013) highlight that, in the psychological aspect, the main barriers to entrepreneurship are insecurity, fear of failure and risk aversion. And as highlighted by Alperstedt et al. (2014), for women the barriers can be even greater because they need to deal with personal conflicts that directly involve the relationship with their husband, children and relatives and, most of the time, their lack of support.

Women, when starting a business, often give up the time they would spend with their family due to the business. Having to learn to reconcile entrepreneurial activities, family and hobbies end up feeling pressured and guilty, since, traditionally in society's view, their role is

to take care of children and household activities (Alperstedt et al., 2014; Arora & Agarwal). , 2019).

Linked to these difficulties, it is also important to consider the precariousness of the educational system and the absence of courses related to entrepreneurship as scenarios that directly impact the creation of new businesses (Jain & Ali, 2013). As a result, some authors have indicated that women choose to create smaller companies due to a lack of specific knowledge (Akehurst, Simarro, & Mas-Tur, 2012) and due to difficulties related to the financial life of the company and lack of experience. in management (Fabrício & Machado, 2012).

The difficulty in obtaining credit is also one of the main barriers for men and women to undertake. The lack of collateral for loans ends up making credit difficult to access and, when accessible, it has a high cost (Krasniqi, 2007; Jain & Ali, 2013).

For Bardasi et al. (2011), women have more difficulty than men in obtaining financial resources for their own business. This condition occurs because, until starting a business, many women were financially dependent on their spouses or family members, and this position of dependence makes financial institutions adopt more conservative postures when granting credit to women, as there is no guarantee (Alperstedt et al. ., 2014).

Due to these factors, women tend to prioritize the use of their own resources instead of bank financing. However, if they choose to obtain credit in the market, in addition to greater difficulty in obtaining it, it will be under less favorable conditions than those obtained by men (Akehurst et al., 2012).

Davis and Abdiyeva (2012) point out how important incentive programs are for entrepreneurs to create a relationship network. While these networks create opportunities and inspire entrepreneurs, the authors report that there is a lack of support for women in government programs, further hindering these initiatives. Vale, Serafim and Teodósio (2011) emphasize that having a network of relationships is essential for the entrepreneur and, in the case of women, even more so, as they tend to relate to people closest to them, who end up not substantially adding to the business. While men, in turn, relate to people who add to the enterprise.

The lack of adequate regulation and legislation for entrepreneurship implies high regulatory costs and bureaucratic procedures, making the process more painful (Banha et al., 2017). The lack of tax incentives and an adequate tax structure for early stage businesses is one of the main complaints of entrepreneurs, with the form of taxation being so complex that it is

necessary to seek external assistance, which results in higher expenses for the business (Krasniqi, 2007).

Davis and Abdiyeva (2012) highlight the fact that being a woman is already a barrier to entrepreneurship. Arora and Agarwal (2019) report that women often face sociocultural mishaps because they undertake in areas considered male. In several sectors there is resistance and discrimination simply because they are women, even causing some of them to act and dress like men to be better accepted (Alperstedt et al., 2014). In this regard, Machado et al. (2015) explains that culturally women are considered docile and fragile, so they would not be able to work in a company.

4. WOMEN IN SOCIETY

The first struggle of women for their rights sought formal equality by claiming the right to study, vote and work (Bertolin & Machado, 2018). In 1962, Law 4,121, known as the Married Women's Statute, allowed women to work, removing them from the position of being incapable. Until then, they needed their husband's authorization to exercise professional activity and he could revoke it at any time (Bertolin & Machado, 2018; Law n. 4,121, 1962).

Without access to credit, one of the justifications for denying it to them would be their children: it was alleged that women with children would have more expenses and, therefore, would not be able to honor their commitment. The only way for a woman to obtain credit was with her husband's signature, that is, the loan or financing was made in the man's name. Single women and widows did not have access to the subsidy even if they were able to pay the debt (Abraham, 2016).

In 1979, the United Nations General Assembly drafted a treaty to end all forms of discrimination against women. It provided for men and women to be treated equally, regardless of a woman's marital status. They should have the same rights as men in the public sphere, in education, in employment, in medical care and in economic life, including obtaining loans and bank financing. The Art. 5, paragraph I, of the Brazilian Constitution of 1988, provides that “men and women are equal in rights and obligations” – nine years after the UN treaty to end inequality against women.

Currently, women seek equality that is not restricted to civil rights: they seek the same opportunities in the labor market and equal wages. They want the responsibility for household chores and raising children not just for them, but for both genders, and political representation becomes one of their ambitions (Bertolin & Machado, 2018).

According to the World Economic Forum (WEF) report on gender differences (2020), Brazil ranks 130th in terms of equal pay between men and women, in a list of 153 countries. He also highlights that only 20% of companies have women in senior positions. The professional barrier, known as the glass ceiling, means that the higher the hierarchical level, the smaller the number of women (Lima, Carvalho, Lima, Tanure, & Versiani, 2013).

Women must constantly prove that they are capable and that they have the necessary skills for the role they play in the labor market. Discrimination and prejudice merge with the work-family conflict - arising from the double shift, and causes an invisible barrier to be established that makes it difficult for women to rise in the labor market (Lima et al., 2013).

5. METHODOLOGY

This study is characterized as being of a qualitative nature, exploratory and descriptive. Exploratory, therefore, it sought to identify the barriers that women face when entrepreneurship, and to analyze whether these barriers are common among women. It is descriptive, because, through the stories told, we tried to understand and identify which factors make a woman face more barriers in relation to the others (Godoy, 1995).

For data collection, a semi-structured interview script divided into nine blocks was used. The first two addressed the entrepreneurial profile, motivation and the job market. From the third to the eighth block, the barriers to entrepreneurship were dealt with, being the difficulties in general, psychological issues, family, management and credit issues, conditions to undertake in Brazil and collaborative network. The ninth block addressed sociocultural issues and the role of women in society.

The sample was intentionally chosen and selected on the basis of convenience. The search for Brazilian women was carried out through the Export Qualification Program – PEIEX, the FECAP unit, social media and relationship networks. Twenty-eight women were contacted, of which 14 showed interest in participating in the research, 1 was not interested and 13 did not return the contact. Of the 14 who showed interest, 10 participated in the research and the others did not participate due to scheduling incompatibilities.

The number of participants was not previously defined. The researcher ended the data collection phase using the exhaustion method, that is, when she identified that new interviews were not adding more information to the research (Nascimento et al., 2018). The limitation of the method is related to the intentional sample, and given that the sample is non-probabilistic,

it cannot represent the population studied. Therefore, it is not possible to generalize the results obtained from it (Fontanella, Ricas, & Turato, 2008).

Regarding the results, they were analyzed through content analysis, following the three steps proposed by Bardin (2011). The first step consisted of transcribing and organizing the material. In the second stage, the interviews were coded based on the nine blocks of the interview script. For categorization, it was observed that some of the topics addressed converged to the same theme and with interconnected answers. The categories were extracted from the literature and the others emerged from the research results. In the last step, a matrix was created with the answers, so that they could be compared both with the theory and with each other.

6. RESEARCH RESULTS

6.1 SAMPLE CHARACTERIZATION

The table below presents the main characteristics of female entrepreneurs and their respective companies. The participants were named as: E01, E02, E03, E04, E05, E06, E07, E08, E09 and E10.

Table1

Sample characterization

Name	uptime	Sector	training area
entrepreneur 1	5 years	Parties and events	Physical education
entrepreneur 2	6 years	Parties and events	Accounting
entrepreneur 3	3 years	Foreign trade	Foreign trade
entrepreneur 4	3 years	Training and Consulting	Tourism
Entrepreneur 5	5 years	Juridic services	Right
entrepreneur 6	7 years	Logistics/Consulting	Foreign trade
Entrepreneur 7	nine years old	Food	Tourism
entrepreneur 8	13 years	Food	Marketing
Entrepreneur 9	1 year	Training and Consulting	Economy
Entrepreneur 10	13 years	Tourism	Tourism

During the interviews, it was noted that some of the difficulties that women face may vary according to time of activity, sector and area of training – items that will be discussed throughout this section.

6.2 DESCRIPTION OF RESULTS

6.2.1 entrepreneur profile

Gelain and Oliveira (2014) and García and Cañizares (2010) report that the tendency to take risk is a characteristic more present in men. Most of the interviewees reported having a moderate to bold profile, but they highlighted that before making any decision, they analyze the scenario before acting. Regarding this aspect, E05 revealed: "risk, I think it is part of entrepreneurship. If you don't take risk, you can't have a company, because when you create a company you are subject to several risks on a day-to-day basis".

According to Franco (2014) and Gelain and Oliveira (2014), the search for solutions, problem solving and interpersonal relationships are more present in women. They also have a more collaborative leadership style and value the individual. In the case of this study, most of the interviewees assumed, at some point, the characteristic of centralizing when they are faced with a problem. Regarding this, E10 said: "I decide, I pull, even if it's not totally up to me, I pull the mediation of it. E05 emphasizes: "leadership has to be humble. It has to be through examples. Through examples you can influence people and you can actually have the result of good leadership".

Through the speech reports presented, it is possible to identify that most of them value interpersonal relationships. E06 says: "I never put myself as anyone's boss, I always put myself as a partner". E10: "I think I am very participative, a lot, I have always said this issue that I am there to assume the commitment and responsibility of everyone and also to work for the dreams and achievements of everyone there".

6.2.2 Motivation and labor market

Women can undertake seeking self-satisfaction, life purpose or the realization of a dream. The reason can also be financial independence, saturation of the job market, reconciling personal and professional life or difficulty in career advancement. The search can also be for the immediate need for an income (Davis & Abdiyeva, 2012; Franco, 2014; Machado, Barros, & Palhano, 2003; Nassif et al., 2011).

Only one interviewee pointed out the financial need, but always linked to a dream or personal fulfillment. Regarding the saturation of the labor market, it was also reported by only one interviewee.

Some of the entrepreneurs were successful in their areas of expertise and held high executive positions and chose to undertake due to professional exhaustion. About this factor, E02 said that she reached her limit: "it was very complicated, so I was overloaded, tired".

Linked to exhaustion, there are also factors related to reconciling personal life and self-satisfaction. E04, on the other hand, said: "I had no personal life, my life was work, I had not built a relationship for two, none of that".

6.2.3 General difficulties

When asked about the main barriers they faced when starting a business, the answers converged to difficulties related to management in general, ranging from difficulties with certain areas such as accounting and finance, to specific knowledge of the market in which they operate. E10 pointed out that the main difficulty was: "to organize myself in all the roles [...]". E06 said: "the difficulty of a company is to have customers, is to sell, be it a service or a product".

The family's financial security was not found in the literature and was reported by E02: "He [husband] lost his job, and the business went downhill, because if at least one of them has security, their daughters are covered (CLT benefits), it's okay. You have no security. I didn't have a contingency plan". I went into an issue that I didn't know how much (I would earn)" She also pointed out difficulties with management, and also said that: "the first accountant I hired to do my business opening service, disappeared, gave me a blow".

E09 commented on the difficulty of being alone in front of a company: "I had the feeling of loneliness several times". And he added: "When you work for a company, no matter how much you think you know a lot, you sit there and fulfill a piece of a puzzle. When you're not an entrepreneur, the puzzle is all yours."

6.2.4 Psychological issues

The main psychological barriers to entrepreneurship are insecurity and fear of failure. Lack of support from family and friends can make the process even more difficult (Alperstedt et al., 2014; Jain & Ali, 2013).

All interviewees felt insecure at some point during the process and half of them revealed that they had received some type of support. E01 said: "I was already very insecure, I already thought (about doing) something else. Is it worth it, is it really?".

E04 received support: "my network of friends gave a lot of support, a lot of support", but when asked if anyone acted differently, she said: "I remember having a boyfriend at that time who said: Man, then you won't get any more CLT work and such". E06 reported: "feeling

insecure, I think there's no one who undertakes who doesn't feel insecure, because you take the step without being able to see ahead".

A conversation with a friend was reported by E09: "you don't have the slightest way to talk to the public, what do you mean, what are you going to teach? You don't know anything, you've never worked in a restaurant."

6.2.5 Family, sociocultural issues and women in society

When entrepreneurship, women need to learn to reconcile professional and personal life. The feeling of guilt and demand is constant in female entrepreneurs. In addition, in society's view, the role of taking care of the home, family and children is still the woman's. (Alperstedt et al., 2014; Arora & Agarwal, 2019; Gebran & Nassif, 2010).

Of the ten interviewees, only four of them do not have children and, for them, conciliation ended up coming naturally. About this E05 said: "I believe that this is part of the current, multitasking, multi-daily, cosmopolitan woman. All this together in the woman. And managing that is as important, actually, for women as it is for men." And she added, "I make my own schedules." As for E06, she pointed out: "I ended up organizing a little more, and then once in a while I had to work extra hours".

Of the entrepreneurs who are mothers, the feeling of guilt was unanimous. E08 says that, when she started to undertake, she was not married and had no children. But after getting married and becoming a mother, she had to start making choices: "it is very difficult, you have to make some choices: sometimes you choose your child, sometimes you choose your husband and sometimes you choose the job". E10 was emphatic when asked about the feeling of guilt: "a mother is born, guilt is born". And she recalled, in an emotional way, when she talked about her oldest daughter: "I wasn't there when she took her first steps, I was ten minutes away, but I didn't see it. So it still sticks to this day, if I talk about it, it gives a lump in my throat".

When asked about society's beliefs in relation to women, the interviewees agreed that this, in some way, harms them when starting a business, but they disagreed about the way to deal with it. E05 said: "it influences a lot, in fact. It is a challenge to be overcome by the woman. She has to know the rules of the game, which is for her to position herself, for her to be strong within her life purpose". She added: "And I usually say that a woman needs to prove at all times, based on her competence and her position, how capable she is".

E08 reported a difficulty during the interview:

"I had an interview with you now at ten, I had the live from the school at ten to teach my four-year-old daughter and I have work to do, my cell phone is beeping. What am I going to do first? My husband is here too, it didn't cross his mind if he was going to have to participate in the live school or work, he's going to work. I said: can you do it? Because I have an interview, I have some work stuff. He said: I'll see, let her do it there. So it's this masculine-feminine thing that doesn't quite match up sometimes."

The women were asked about possible situations of prejudice, machismo and harassment. The entrepreneurs, both in the food sector and in the parties and events sector, pointed out that they work and deal much more with women. Thus, experiencing this type of situation is much more difficult. E03 spoke: *"I've already suffered a lot of machismo, at the negotiating table, for example, where men simply excluded me because it was a man's issue, a negotiation. Harassment often too."* E10 said: "I have already received absurd proposals" and "I have already had a hug that was too tight after a meeting

Women were asked about the various movements in search of equality between men and women. They agreed that exaggeration can be harmful. E01 said: *"I think it's important, yes, I think it has to exist. But I just don't like the exaggerations."* E05 revealed: "these gender equality movements, they are important and they have fulfilled this role so that in society this is respected". E06, on the other hand, warned: "but one thing that cannot be shoved with forceps into society, I think it will gradually happen that women will be seen more".

6.2.6 Management, credit and conditions in Brazil to undertake

Among fifty-four nations, Brazil ranks 43rd in terms of conditions for entrepreneurship. Access to credit is complicated for entrepreneurs: there are no incentives, apart from the high cost it demands (GEM, 2018; Krasniqi, 2007). According to Bardasi et al. (2011), women have more difficulty in obtaining credit than men and have difficulties in managing the company, especially in the financial sphere (Fabrício & Machado, 2012).

All the interviewees started their own business using their own resources and some never considered taking out a loan or financing.

Entrepreneurs who tried, at some point, to take out a loan, reported the difficulties inherent in this process, but none of them pointed out the fact of being a woman as an additional barrier to credit. All attributed the difficulties to bureaucracy and high interest rates. E02 said: "because it [business] is informal, I don't have a line of credit. I go to the bank and he says: what is your billing volume? I have no way of proving that."

The bank encouraged E03 to have a partner, claiming it would be easier to get a line of credit. She also mentioned that the bank wanted some collateral: "Are you alone? Don't you have a partner? You do not have a car? And the apartment you live in is financed? So you don't have any real estate?"

Of all the interviewees, the only one who did not find it difficult to manage the company was entrepreneur 02, due to her accounting background.. Two of them had previous baggage from companies in which they had already worked. E04 shared: "look, I'm not going to say it was easy, but it wasn't the most difficult part. The way of management was already activated in my head. [...] My training helped. I had done an MBA, which helped me enough in training".

Those who had the most difficulty sought courses and professional help, and SEBRAE was the most mentioned. E01 pointed out that customer and pricing was its main difficulty. She added: "I always try to take courses, even online [...] I took a course at SEBRAE".

The way he dealt with the situation was told by E03: "It was complicated, very busy. . . It was all done the way I knew how to do it. I learned to do a financial management with the things that came to me as a novelty, what I didn't know, I was going to research". She added: "I had no idea how to create a portfolio, I learned. I developed that skill."

With the exception of entrepreneur 02, all had to hire an accounting service. The entrepreneurs agree that it is not possible to open a business in Brazil without an accounting service. About that, E03 said: "*I looked for (counter) because I had no knowledge of accounting and tax*", and she added: "until today, I have not been able to find an accountant who offers true accounting advice". However, they differ when asked about bureaucracy. Some of them are Individual Microentrepreneurs (MEI), and they agree that the process ends up being easier in this modality. E02 said: "it's not bureaucratic, today you go to SEBRAE and you leave with an open company. MEI is not bureaucratic".

E05 said: "it is a country that does not provide enough incentives for entrepreneurs, it is a country with a very high tax burden, which does not facilitate it. E06 said: "these bureaucracies, which end up with anyone who wants to undertake, and apart from that, our tax burden is high".

6.2.7 Collaborative network

Networks create opportunities and inspire entrepreneurs (Davis & Abdiyeva, 2012). In the case of this research, the entrepreneurs presented quite conflicting opinions on the subject.

The importance of networks was highlighted by E05: “they need this word of support, and especially women who feel alone [...]. Because when you hear experiences like the one we are exchanging here right now, you feel more empowered.”

E06 has another opinion: “So this group of women I think is very cool, I think it is a nice network, but for me there could be a man in there, because I think the business is for us to help each other”. She added: “You're not going to nominate a woman knowing that her service is bad at the expense of the man knowing that his service is good.”

A very different position from the other women was given by E04: “if together we are strong then I am saying that I am weak”. She added:

“No one needs a support group, women don't need a support group, no. A person who has a child, maintains a relationship, a job and a home, this person does not need a support group, on the contrary, he is more whole than the rest, it makes no sense to me”.

7. DISCUSSION OF RESULTS

The results discussed in this section are based on the studied sample. The non-representativeness of the sample is a limitation of the method studied (Fontanella et al., 2008).

In the first definitions of entrepreneurship, it was classified only as opportunity and necessity. Today, there is a range of motivators that lead women to undertake. In this sense, through the study, it was possible to find six different reasons that led women to create their own business, namely: professional exhaustion; reconciliation of personal life; random entrepreneurship; labor market saturation; self-satisfaction; income need. However, there is a common motivator in all of them, passion. All women talk about their companies with passion, that is, there is always the motivator of self-satisfaction and the realization of a dream.

A part of the interviewees highlighted professional exhaustion as one of the determining factors to undertake. This aspect, in most cases, is related to the reconciliation of personal and professional life, as it was common for the interviewees to say that they worked too much and did not have time for a relationship, for the family. Thus, although the reconciliation of personal life is in the literature as a motivator, it is not related to professional exhaustion and little is said about the lives of women in high management positions - given that the glass ceiling is a much more complex theory. common among women.

However, according to Lima et al. (2013), one of the factors that causes the glass ceiling is the difficulty of reconciling personal and professional life, showing that women who overcome it and reach executive positions have, for the most part, difficulty managing these two spheres.

Barriers to Entrepreneurship by Women

In theory, several barriers that permeate entrepreneurship are presented. Psychological barriers were common to all interviewees and, in addition to them, those related to management were listed as the most difficult for most interviewees. However, two entrepreneurs cited financial insecurity regarding the future as a barrier, allowing this to be considered a research contribution to the theoretical model.

Psychological issues are related to the lack of support women entrepreneurs received. In this way, it was noticed that entrepreneurship is still seen as something very uncertain when some of the entrepreneurs who reported having received support linked it to some story of successful entrepreneurship in the family.

Regarding sociocultural barriers, these are directly linked to the evolution of women's rights in society and they are the basis for difficulties related to the family and the feeling of guilt. Changing a centuries-old culture is a slow and gradual process. Although men and women are equal before the law, this is often not the case in practice. Women still need to constantly prove that they are capable of exercising their profession and end up dealing with embarrassing situations.

Although the feeling of guilt is still very present in entrepreneurs who are mothers, throughout all the interviews it was possible to notice that, when approaching this topic and touching on the feeling of guilt, the women were somehow moved. The “entrepreneur versus mother” conflict remains and women spend their entire lives having to choose between the child and the company – often they cannot be whole in either role. As a result, they feel obliged to handle all the activities and to be multifunctional, but in the end, there is the feeling of not being able to handle any of the demands satisfactorily.

Another factor to be mentioned concerns credit. Brazil is among the 10 countries with the highest nominal interest rates in a ranking of forty nations according to Infinity Asset Management (IAM) (2020). In this sense, if interest rates are considered high in a global sphere, for entrepreneurs the scenario tends to be worse. Banks make several billing requirements, accounting and financial statements, which, most of the time, a startup entrepreneur does not have. As reported by the interviewees, credit lines exist and are attractive, however, in practice, it is very difficult to obtain approval.

It is noteworthy that the difficulty of management and specific knowledge is very present in female entrepreneurs. Training in the administrative area proved to be essential to undertake, as it covers several topics mentioned by the interviewees, such as financial

conciliation, pricing, marketing and human resources. Entrepreneurs also miss someone to exchange ideas on specific company topics.

Brazil has poor rankings in several indices when analyzed from the point of view of conditions to undertake and this finding is in line with the answers given by female entrepreneurs. In addition to bureaucracy, taxes are very high, which makes it difficult to start any business. Krasniqi (2007) highlights that the high tax burden and the lack of adequate regulation foster corruption – exactly as it happens in Brazil. Many entrepreneurs end up evading taxes in order to survive.

Entrepreneurs report the need for an accountant to continue with the companies, and it was not uncommon for accountants to know how the taxation of a particular market sector worked. In addition, some of them also needed to turn to other professionals to understand legal and regulatory issues. Due to the complexity of the system, the entrepreneur needs to have extra costs with professionals from other areas to be able to start the business.

Some of them reported a less or no bureaucratic process as they were individual microentrepreneurs (the MEI was a way the government found to encourage small entrepreneurs to leave informality). However, the MEI has limitations: such as a ceiling for annual revenue, limitations on hiring and also restrictions on the activities to be carried out (SEBRAE, 2020).

8. FINAL CONSIDERATIONS

This article aimed to: identify the barriers that women face to undertake and analyze whether these barriers, for the most part, are common in entrepreneurship by women and, if they are not, to present the factors that make a woman face more barriers in relation to the others.

In general, it can be concluded that psychological barriers and access to credit are common to all women who participated in the study. All, at some point in the entrepreneurial process, felt insecure, afraid or thought about giving up. They added that the lack of support from family and friends corroborates the feeling of insecurity since often, in addition to the lack of support, they are discouraged from moving forward. From the reports presented, there is evidence that barriers to accessing credit are common to all entrepreneurs, not just women.

The factors found that make the process more difficult for one woman in relation to the other are associated with motherhood, sector of activity and training. Those who did not go through motherhood revealed greater ease in reconciling personal and professional life. But the

mothers, without exception, at some point, felt guilty for being working and not being with their children. The entrepreneurs punctuated the high tax burden and bureaucracy, however, bureaucracy and taxation can vary according to the sector of activity. Through the speech reports, it was possible to identify that women who manage to act as MEI reveal a much more agile process and with lower taxes. Although management was a difficulty pointed out by the study participants,

As a suggestion for future research, studies involving only entrepreneurial mothers are indicated, in order to understand how they deal with social demands and psychological issues in their professional performance. It is also suggested the development of research involving men and women in order to identify which barriers are common to them in the entrepreneurial scenario.

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Barriers à L'entrepreneuriat Féminin

RESUME

Le nombre d'entrepreneurs na cessé de croître au Brésil, même en période de récession économique. Les données statistiques ont indicated that the nombre d'hommes is supérieur à celui des femmes entrepreneurs. Therefore, cette étude visait à identifier les obstacles auxquels les femmes brésiliennes sont confrontées pour entreprendre et à analyser si ces obstacles, pour la plupart, sont courants dans l'entrepreneuriat féminin et, s'ils ne le sont pas, à présenter les facteurs qui poussent une femme à affronter plus barrières que les autres. L'étude se caractérise comme une recherche qualitative, exploratoire et descriptive. Les données ont été recueillies au moyen d'un scénario d'entrevue semi-structurée. L'analyse des données a été effectuée à l'aide d'une matrice de résultats et d' an analysis of contention à l'aide du software MAXQDA. The results ont indicated that the principaux obstacles met with the femmes étaient les problèmes familiaux et psychologiques, la gestion, le credit et les conditions au Brésil pour entreprendre. Seules les barrières psychologiques et de credit étaient communes à tous, les autres barrières étant variées selon le parcours scolaire, le secteur d'activité et la maternité.

mots cle: Female entrepreneur; barriers; Creation of sa propre entreprise.