



Entrepreneurship by women: a study on the challenges of entrepreneurs at the Association of Business and Professional Women (BPW) of Naviraí-MS

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SUMMARY

The present work aimed to understand the main challenges faced by women entrepreneurs who are part of BPW in the municipality of Naviraí-MS. Specifically, we sought to describe the role of BPW and identify the challenges faced by women. This is a qualitative research of the descriptive type, carried out through a semi-structured interview with the president of the association and four other associates. As a result, it was identified that the challenges are related to the bureaucracy for opening the company; balance business and family; and the lack of skills to manage the business. The BPW Naviraí network has contributed to the personal and professional development of female entrepreneurs and their companies, especially when it comes to empowerment and recognition. The network was also important for exchanging information, visibility of the business, possibility of access to new ideas and, indirectly, in the incentive for the continuity of the company. Thus, the study fills a gap in the sense of showing the work developed by BPW, since few studies were found on its performance in Brazil, especially when considering the importance of networks as an incentive to entrepreneurship and the perpetuation of companies managed by women, considering that women show greater abandonment of the entrepreneurial activity, therefore, as a practical contribution, the study shows that being part of a network can help in the maintenance of the company.

Key words: Entrepreneurship; Women; Association; Business network.

1. INTRODUCTION

Entrepreneurship has been a driver of the economy around the world. In Brazil, according to data from the Global Entrepreneurship Monitor (GEM, 2020), the total

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Falcão, VG, Dockhorn, MSM, Pereira, JA, Resch, S., Fabrício, JS; Entrepreneurship by women: a study on the challenges of female entrepreneurs at the Association of Business and Professional Women (BPW) in Naviraí-MS. Journal of Entrepreneurship and Management of Micro and Small Enterprises V.7, N°2, p.01-26, May/August. 2022. Article received on 05/16/2022. Last version received on 06/18/2022. Approved on 07/25/2022.

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entrepreneurship rate in 2019 was 38.7%, estimating that about 53.4 million Brazilians aged 18 to 64 were involved in some entrepreneurial activity during this period. When it comes to women, female entrepreneurs totaled around 25.8 million Brazilians in 2019 (GEM, 2020).

According to the GEM report, in 2019, there was almost no difference between men and women in the rates of early entrepreneurs, with 23.1% female and 23.5% male. Despite this, there are differences between men and women among established entrepreneurs, 18.4% male and only 13.9% female. This difference has been recurrent over the years, showing greater abandonment by women in entrepreneurial activity (GEM, 2020; Machado, Gazola, Fabrício & Anez, 2016), which denotes the need for actions that contribute to the perpetuation of companies created by women.

The barriers faced by women are varied, such as psychological barriers and access to credit (Buaride, Gomes, Vale & Nassif, 2022). Faced with the difficulties of acting, one of the strategies of women is to strengthen themselves through associations, such as Business Professional Woman (BPW). BPW International is a business network with affiliates in over one hundred countries on five continents (BPW International, 2022). In Brazil, BPW is called the Federation of Associations of Business and Professional Women (BPW Brasil, 2020). In the municipality of Naviraí, Mato Grosso do Sul (MS), BPW was founded on July 22, 2016, as BPW Naviraí (Association of Business Women and Professionals of Naviraí), starting with 41 affiliated women (LOPES, 2016).

Despite the importance of BPW as an entity for developing the potential of women in business, few studies have been identified on the entity in Brazil (Menezes & Oliveira, 2013; Melo & Jesus, 2018). Considering the need to know the work developed by BPW in Naviraí, and due to the lack of research in small municipalities located in the interior of the country, the following research problem was arrived at: what are the main challenges faced by women entrepreneurs, who are part of the BPW organization in the city of Naviraí-MS?

In this context, the objective of the present work was to understand the main challenges faced by women entrepreneurs who are part of BPW in the municipality of Naviraí-MS. Specifically, we sought to describe the performance of BPW and identify the challenges faced by women. Therefore, the work was organized as follows: in addition to this introduction, the theoretical framework is presented, followed by the

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methodological procedures. Afterwards, the discussion and analysis of the data are presented. Finally, the conclusions of the study are presented.

2. ENTREPRENEURSHIP AND ITS CHALLENGES

Entrepreneurship is not just about starting a business. Anyone can develop an entrepreneurial mindset characterized by the search for opportunities, acceptance of risks and tenacity in defending an idea until it becomes a reality (Kuratko, 2018). The entrepreneurial mindset can manifest in any individual, whether a business owner, employee, public servant, or an individual volunteering in an action.

In the business context, the entrepreneur is defined as the individual committed to organizing, managing and taking calculated risks, being a catalyst for changes in the business world (Kuratko, 2018). Entrepreneurship has the power to revolutionize the world, being the behavior and the entrepreneurial process objects of studies to be understood. Entrepreneurs create new work relationships and new jobs, moving the economy and generating wealth (Farah, 2017, Dornelas, 2018).

Therefore, it is believed that the inclusion of entrepreneurship in subjects, courses and projects, including elementary school, can contribute to the development of the entrepreneurial profile, and can leverage new opportunities for young professionals (Dornelas, 2018; Fabrício et al., 2018). Considering that the characteristics of the individual who have an entrepreneur profile are important for all organizations, these professionals become required by companies that face the challenge of being constantly competitive (Farah, 2017).

In the field of studies on entrepreneurship, specifically on opening a business, a differentiation has been developed in relation to the reasons that lead to this. In order to understand the motivation to start the business, the GEM started to classify entrepreneurship by opportunity, when the entrepreneur decides to invest based on the perception or identification of an opportunity, or by necessity, in which the absence of alternatives to generate income leads to the decision to undertake (GEM, 2015).

In general, entrepreneurship out of necessity tends to be higher in countries with low development rates, with higher unemployment and, consequently, greater difficulties in entering the labor market (Siqueira & Guimarães, 2007). Thus, “entrepreneurship is an alternative for Brazilians to overcome the difficulties of the economic moment” (GEM,

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2015, p. 19), leading the country to have high rates of entrepreneurship out of necessity. In 2019, about 88% of early entrepreneurs “identified as having no other occupation, that is, being just an entrepreneur, the lack of employment was a motivation to undertake” (GEM, 2020, p. 67).

In Brazil, there are many factors that make it difficult for entrepreneurs to act: (a) access and cost of capital; (b) high tax burden; (c) tax and legal requirements; and (d) weak capacity for business management, which is one of the most critical points to undertake (Siqueira & Guimarães, 2007; Pereira & Verri, 2014). Barbosa (2012) also adds excessive bureaucracy, lack of financial resources for working capital, labor costs and lack of government policies.

In addition to the structural challenges, the entrepreneur still faces challenges on a personal level, such as relationships and good family life, whether for entrepreneurs or those with a high management position (Barbosa, 2012). It should be noted that most entrepreneurs rely on family support much more at the beginning of entrepreneurial activities, and this support is important for the creation of the company (Pereira & Fabrício, 2016). However, over time, complaints arise about the lack of attention and family life (Barbosa, 2012), especially in the case of women.

As women are usually still the most responsible for taking care of the house and children (Menezes & Silva, 2016), entrepreneurship by women has its own specificities, as discussed in the next topic.

2.1 ENTREPRENEURSHIP BY WOMEN AND THE PROFILE OF WOMEN ENTREPRENEURS

According to a survey by the Brazilian Institute of Geography and Statistics (IBGE, 2018), in all societies there are differences between what is expected and valued in women and men. These expectations reflect on different aspects of life, such as health, education, work, family life and well-being (IBGE, 2018). Thus, to better study the characteristics of the entrepreneurial process by women, it is important to understand the historical, social, political, economic and cultural context of a given society.

In the labor market, women face what is metaphorically called the “Glass Ceiling”, an expression that emerged in the 1980s (Machado, 2012; Vaz, 2013). It consists of “invisible barriers that make it difficult for women to achieve fair salary rewards and

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equal opportunities for professional development on a par with the male gender” (Machado, 2012, p. 4). For Vaz (2013), this phenomenon is characterized by the lower speed with which women move up in the career, resulting in underrepresentation in the top level of companies, preventing them from having greater prestige and higher remuneration.

Despite the legal guarantees created in recent years, inequality still persists and is observed in different aspects of the labor market (Fernandez, 2019), including in the field of entrepreneurship in the form of barriers, including prejudice and discrimination for dedicating themselves to their companies.

Faced with the problems faced by women, organizations, programs and projects have emerged to support them. In 1946, the first Association of Business Women was founded in Europe, which began with 29,000 members from 35 countries (Machado, 2009). In 1998, the Organization for Economic Co-operation and Development (OECD) held the first seminar on women entrepreneurs, in which the main discussion was on the importance of women at the head of small businesses (Machado, 2009). In 1999, “The Diana Project” was created in the United States, with the aim of understanding why companies owned by women remain smaller than those of men and, therefore, support the growth of companies created by women (Babson College, 2020) .

For the OECD (2017), women have a latent entrepreneurial potential that is not always realized, and they need support to unlock it. However, it is necessary to encourage them without failing to understand that women are a heterogeneous group, with many differences in their motivations, intentions and projects. For Cornwall (2018), female entrepreneurship is based on arguments built on more than three decades of research carried out by feminist academics, which discuss gender equality and the empowerment of women.

In addition, many studies focus on the profile of women and the characteristics of female work and their ability to think and do different activities simultaneously, considering the multiple roles they develop, and women entrepreneurs have a strong commitment and dedication to their ventures (Jonathan & Silva , 2007). Teixeira and Bomfim (2016) highlight that women feel more satisfaction than guilt when building a life project or business plan, dedicating themselves with perseverance to what they are committed to.

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For Machado (2009), the decision-making process and leadership style of women occur differently compared to men, as men seek power as a form of control, while women are directed to the well-being of the community. Financial behavior is also different, as women are more conservative when it comes to taking risks in applying for credit. In the case of strategic decisions, women tend to consider the company's internal environment and employees (Machado, 2009).

In the conception of entrepreneurship by women, psychological and social characteristics are addressed, and not only economic issues (Machado et al., 2003). One of the issues that affects women's careers is motherhood, which can be seen as a difficulty for business management and for women's career progression (Camargo & Montibeler, 2018).

In view of this, it can be observed that the challenges to undertake in the case of women include extra difficulties, especially prejudice (Alperstedt et al., 2014; Arora & Agarwal, 2019). Despite the difficulties, research has shown an increase in the participation of women entrepreneurs (GEM, 2020) and those in leadership and leadership positions (Hryniewicz & Vianna, 2018). For this reason, it becomes important to understand how these challenges have been overcome.

One of the ways to strengthen yourself is to participate in business networks (Davis & Abdiyeva, 2012; Buaride et al., 2022), such as BPW, as discussed in the next topic.

2.2 BUSINESS NETWORKS AND BPW

The participation of women entrepreneurs in the Brazilian economy is increasing (Machado et al., 2016). However, they have little visibility, which demands studies on the role of women in the labor market and the space they have been conquering in entrepreneurship (Greatti, Machado & Oliveira, 2010; Guedes, 2020).

Business women's associations constitute themselves as important to give visibility to the activities of female entrepreneurs in Brazil and in the world. These entities work as networks for women entrepreneurs, contributing to the growth of the companies they manage (Greatti et. al., 2010). Participation in associations or networks has been presented in the literature as important for the development of relationships, for the exchange of ideas and for encouraging entrepreneurship and innovation (Stuart & Sorenson, 2005; Pereira & Reinert, 2013; Roos, 2019).

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In recent years, many associations focused on women have been created, impacting women's business and personal lives (Bacchi, Buriolla & Petereit, 2017). Founded in Geneva, Switzerland, in 1930, BPW began working in defense of women's rights. In Brazil, the initiative started in 1987, being known today as BPW Brasil (Oliveira, Boscoli & Costa, 2011). Currently, BPW is considered one of the largest associations of networks, aiming to bring together business women and professionals. It is constituted as a non-governmental organization with the aim of coordinating and guiding the professional, personal, social, political and economic development for women entrepreneurs (Oliveira et al., 2011). Its mission consists of:

to dynamically encourage, coordinate and guide the growth process of women, stimulating their insertion in the economic, political and social scenario, strengthening the local community, making it more fair and human with the participation of all segments (BPW, 2020, s/ P).

Although there are some networks, there are still gaps and challenges regarding the daily lives of female entrepreneurs and their performance in these networks. It is known that participation in networks, such as BPW, which develops various actions for the training and empowerment of women, can contribute to improving the scenario of difficulties. In addition, the importance of disclosing cases of successful women is highlighted to encourage other women to create their own businesses or to seek better job opportunities (Machado, 2009).

3. METHODOLOGICAL PROCEDURES

The present work was characterized as a qualitative research of the descriptive type (Vergara, 2013; Gil, 2019), as it sought to deeply understand the object of study in question.

Secondary and primary data were used. Secondary data were obtained through GEM and IBGE reports and documents on BPW. Primary data were collected through semi-structured interviews with five female entrepreneurs from BPW Naviraí. First, the president of the association was contacted, who agreed to participate in the research, being called here (P1). The president made available the contact of the associated entrepreneurs. Four more associates were interviewed, called here (E2), (E3), (E4) and (E5). The choice of interviewees was due to accessibility and willingness to participate and the number of interviewees had as a criterion the convergence and saturation of information.

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The interviews were carried out in October 2020. Due to the Covid-19 pandemic, they were carried out remotely. The interview with P1 and E2 took place through the Google Meet platform. The interviews with E3, E4 and E5 were carried out through video calls using the WhatsApp application. The duration of the interviews was, on average, one hour. The interviews were recorded and later transcribed for analysis.

Two scripts were used for data collection, a script specifically for the president of BPW Naviraí, addressing the following topics: functioning, emergence in the municipality, its guidelines, main actions and its contribution to entrepreneurship by women in the interviewee's view. The second script was used with the other associates and addressed the following topics: (a) profile of the entrepreneur and the company; (b) reasons to undertake; (c) entrepreneurship challenges; and (d) working with the BPW association.

For data analysis, the content analysis technique was used (Cavalcante, Calixto & Pinheiro, 2014). The categories of analysis were defined a priori, namely: (a) the profile of the entrepreneur and the company; (b) reasons for undertaking; (c) the main challenges to undertake; and (d) working with the association.

4. BPW INTERNATIONAL AND BPW NAVIRAÍ

The International Federation of Business and Professional Women (BPW International) was founded by Dr. Lena Madasin Philips and is one of the most influential international networks of business and professional women, with affiliates in over 100 countries on five continents (BPW International , 2018).

When asked what the association is and how it works, P1 (current president of the Naviraí association) replied that BPW is a non-governmental association that seeks to empower women. It is an international organization that has a seat at the United Nations (UN), and is present in several countries, on all continents.

According to P1, in Brazil the association has a strong presence, and in MS it is “coming little by little”. Currently, BPW is present in Campo Grande, Dourados and Naviraí. In his view, the municipality of Naviraí is privileged, as it is the only small town in the state that has the BPW network, with the exception of the capital and Dourados, which is the second largest city in terms of population.

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For P1, the importance of having BPW in the municipality is the search for women's empowerment through knowledge and information exchange. As an example, P1 mentions the different types of business of the associates, such as a children's clothing store, beauty salon, flower shop, among other types that enable learning through the exchange of experience and possible partnerships for mutual benefits. For P1, “it is a rich, large and important exchange of information for the empowerment of these women, and for them to succeed in their businesses. So, the main objective of BPW is the exchange of information among its members”. These exchanges have already been identified in the literature as important for different aspects of business (Greatti et al., 2010; Davis & Abdiyeva, 2012; Guedes, 2020; Buaride et al., 2022).

According to the interviewee, BPW Naviraí follows the same guidelines as other associations, such as the vision, mission and objectives of BPW International. Table 1 presents the objectives and performance of the organization worldwide.

Table 1
BPW's goals and actions

Description of BPW's objectives
Empower women to occupy all spaces of power and decision;
Encouraging women to seek knowledge, professional training and education;
Defend equal legal, social, economic and political opportunities as well as better conditions for participation in the productive sector;
Eliminate all forms of discrimination and violence;
Encourage activities to improve professional qualification and intellectual capacity;
BPW's activities
Encourage and empower women to accept and fulfill their responsibilities to the local, national and international community;
To promote the relationship between women entrepreneurs, executives and professionals from the five continents, stimulating exchange and cooperation;
Helping women to conquer the leading role, reconciling in a planned way their professional career and their personal and family achievements;
Increase the position of women in business and professions, in the economic and political life of their countries;
Encourage women to use their professional and intellectual skills for their own benefit and for the benefit of other women, through volunteer work.

Source: BPW Brazil (2020).

It is observed that empowerment and professionalization are at the heart of the objectives. Interviewee P1 understands that the association contributes to entrepreneurship as it offers support to businesswomen, as in the case of an associate who had an online photography company and was afraid to implement a physical store. In this

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case, the associate exemplifies revealing that there was a joint effort to help her: “we analyzed together and arrived at the result, which would give a good financial return and that she would assume this commitment without fear” (P1).

The diversified training of BPW Naviraí's associates - lawyers, psychologists, doctors and working in different segments - contributes to the discussion of topics and subjects from different perspectives and points of view. As P1 reinforces:

The purpose of the association is to empower women regardless of the position they are in, because wherever a woman is, the more knowledge, the more her self-esteem is high, and the more she knows herself and the power and importance she has. , the more we gain from all this (P1).

P1 highlights that if an associate needs some information, advice or guidance, in addition to the local network, she can also count on associates from other cities and even from other states. For her, “the focus of BPW is to ensure that these women are not afraid to dare, to undertake and without fear of growing, and knowing that they can make a difference in the world”.

On the emergence of BPW Naviraí, P1 reveals that the idea of bringing BPW to the municipality began in 2012, through a meeting on women's empowerment, held by the Brazilian Service for Support of Micro and Small Enterprises (SEBRAE), which had the participation and presentation of some successful women such as Mara Caseiro, who was a state deputy for MS, with the president of BPW Campo Grande and with some businesswomen from Naviraí. It was through the meeting that E2 and other participants decided to start the local association, and E2 assumed the presidency. The beginning was informal, with 30 associates in the municipality and they had the support of the president of BPW Campo Grande: “having the support and interaction, which are very strict to our ties and sometimes it is very beneficial for us” (P1).

At the time, the first members observed that the city's retail trade had many women. However, there was no organization that represented them, although many of them are associated with the Commercial and Business Association of Naviraí (ACEN). Despite this, P1 points out that the management of ACEN has always been mostly represented by men, and in 2021, it was found that there are no women on the board or councils of the institution. This also contributed to women organizing through BPW.

Due to difficulties, especially bureaucratic, in opening an association, the formalization of BPW Naviraí only took place in 2016, with the participation of 41 associates (P1). Currently, the association has 49 women. Interviewee P1 highlighted that

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BPW Naviraí intended to increase the number of associates in 2020, with a target of 100 associates. However, the pandemic postponed the achievement of this goal, although the association continues to seek to attract new members. According to P1, to be part of the association “you just want to, then it will be necessary to fill out a form and start being part of BPW meetings and projects [...] the more women, the more workforce the association acquires”.

Considering the projects developed, the interviewee reveals that depending on the project, partnerships are formed for development. Some partners mentioned are: (a) City Hall of Naviraí; (b) ACEN; (c) Judiciary; (d) Teaching institutions - Federal University of Mato Grosso do Sul Foundation (UFMS) and Federal Institute of Mato Grosso do Sul (IFMS); (e) Companies of different sizes, such as Cooperativa Agrícola Sul Matogrossense (COPASUL); (f) Women's Network for the Fight against Cancer; and (g) SEBRAE, which offers scholarships in addition to courses and lectures. Regarding partnerships, P1 believes that this is the key to the association's growth and development.

In your words:

Alone we do nothing, but with partnership we achieve a lot. Because our great mission is to seek knowledge and through it to empower women, so that they can go further and they often get lost within what they have and knowing the power they have to transform the world and then overflow to society this knowledge. The secret of success is partnership.

In table 2, the main projects for the community developed in 2019 and 2020 are described.

Table 2
Main projects of BPW Naviraí 2019/2020

Year	Project	Description of action
2019	Naviraí Christmas decoration	A project that gained national recognition, made with recyclable material, which included the collection of more than 50,000 pets, an interaction between the association, Lar dos Idosos and local businesses.
2020	Flowers from Naviraí	With the partnership of entrepreneurs, it planted flowers on the main commercial avenue of the city, with the objective of bringing quality of life and attracting the attention of consumers to the commerce.
2020	Mask confections	With the partnership of some women from the Juncal settlement, self-employed people who work with handicrafts and the Women's Network for the Fight against Cancer, masks were made and distributed to the population.

Source: Prepared by the authors.

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These projects are developed because, in addition to providing internal assistance to associates, BPW works with various social projects in Brazil and around the world, for the benefit of the entire population, considering that public authorities cannot be solely responsible for carrying out actions in favor of the community (P1). This issue was also mentioned by Oliveira et al. (2011), who believe that associations and entities should help the government to meet social demands.

In terms of organization, P1 mentions that the association has the BPW Youth Committee that is part of BPW International, for women aged between 18 and 35. However, BPW Naviraí does not have this official committee. “This group is separated because sometimes they have a different vision and moment, but they also follow the same association guidelines” (P1).

Finally, considering the difficulties faced by the BPW, the interviewee reveals that there is prejudice because it is an association only of women, which can give the impression of rivalry with men, however, she explains that women seek exactly the opposite, as mentioned: “but we women at BPW are here to break this, we don't want to be better than men, what we want is to walk side by side” (P1).

After getting to know the entity and its way of acting, we move on to the profile of the entrepreneurs and their companies, as well as the challenges they face.

4.1 PROFILE OF WOMEN ENTREPRENEURS AND THEIR CHALLENGES

About the four women entrepreneurs interviewed who participate in BPW Naviraí, the profile was presented in table 3.

Table 3
Profile of entrepreneurs

interviewee	Age Group	Sons	education	Birthplace	Year	Reason for moving to Naviraí
E2	53 years old	Yea	- Accounting technician	Batayporã/MS	2003	in search of opportunity
E3	46 years	Yea	- Degree in Accounting Sciences - Postgraduate in Finance Management - Postgraduate in Tax Law.	Campo Grande, MS	2016	in search of opportunity

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E4	64 years	Yea	- Degree in Pedagogy - Postgraduate in Pedagogy	paranavaí / PR	1976	Wedding
E5	61 years	Yea	- Degree in Pedagogy - Postgraduate in Pedagogy.	paranavaí / PR	1970	parental changes

Source: Prepared by the authors.

It was observed that the entrepreneurs are between 46 and 64 years old and are all mothers and even grandmothers. Interviewees E2 and E3 moved to Naviraí in 2003 and 2016, respectively, in search of work and business opportunities. Interviewee E2 has a Technical Course in Accounting and came from the municipality of Batayporã-MS, 165 km from Naviraí. Interviewee E3 has a degree in Accounting Sciences and comes from Campo Grande-MS, which is 360 km away.

The other two interviewees (E4 and E5) moved to Naviraí in the 1970s to accompany their family. Both came from the city of Paranavaí, in the state of Paraná, which is 230 km from Naviraí. They are trained in Pedagogy and decided to undertake after retirement.

Regarding education, E2 highlighted that she chose the technical course when she was married due to the difficulty in reconciling marriage and studies. The other interviewees (E3, E4 and E5) graduated seeking qualification for professional training. All the interviewees emphasize that they felt a lack of a qualification more focused on the management area. This low training for entrepreneurship has already been pointed out by Barbosa (2012), showing that there are still spaces for qualification in this aspect, although there is ample incentive by organizations such as SEBRAE. Only interviewee E3 specialized in management.

Table 4 presents the profile of the companies managed by the interviewed entrepreneurs.

Table 4
company profile

interviewee	partners	business type	Employees	operating time	Entrepreneurs in the family
E2	No	- Customization and prints trade	3	4 years	Filho owns a tourism company in PR.

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E3	No	- Virtual accounting office.	8	5 years	Irmão has a People Management company and a Web Designer company.
E4	No	- Trading of gifts and decorations.	1	3 years	No
E5	No	- Trade in natural products.	two	4 years	Family with multiple companies (parents, siblings and children)

Source: Prepared by the authors.

All the interviewees do not have partners and the time of operation varies from 3 to 5 years, that is, they are new companies. Three of the companies operate in the retail trade and have 1 to 3 employees. Only one of them is a service provider in the accounting area and has 8 employees. Three of the interviewees have entrepreneurs in the family, and E5 comes from a family of entrepreneurs. Only E4 does not.

As for the reasons to undertake, the answers were grouped in table 5.

Table 5
reasons to undertake

interviewee	Reasons to open your own business	family support	Experience in the field
E2	Divorce	Yea	Yea
E3	To help the family have a better quality of life (mother and child)	Yea	Yea
E4	Influenced to get to know BPW, she started a company in partnership and currently has her own company.	Yea	No
E5	Desire to undertake while working for SEBRAE and met BPW Campo Grande.	Yea	Yea

Source: Prepared by the authors.

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It is observed that interviewee E2 decided to open her business after the divorce and reported having experience as a saleswoman. Interviewee E3 reveals that she decided to open the business to help her family and have a better quality of life. Both can be classified in the category “entrepreneurship out of necessity”, as they sought alternatives to generate income (Siqueira & Guimarães, 2007; GEM, 2015).

Interviewees E4 and E5 report that they had the desire to undertake, being influenced by BPW. Furthermore, E5 was influenced by the work she was developing at SEBRAE. All interviewees had family support, which has been reported in the literature as important for starting a business (Barbosa, 2012; Pereira & Fabricio, 2016). Only E4 had no experience in the field. Respondents E2 and E5 had experience in commerce as salespeople and E3 had experience in the accounting area.

When it comes to the challenges of entrepreneurship in the view of the interviewees, the results are summarized in Figure 1.

Figure 1
Challenges of entrepreneurship in the view of the interviewees

Burocracia para abertura da empresa	•Tempo de espera para obter o alvará de funcionamento, enquanto isso ter que pagar os custos fixos sem estar em funcionamento.
Equilibrar negócios e família	•Conciliação do tempo com a família e para dedicação à empresa.
Falta de competências para gestão	•Falta de preparação em gestão antes de abrir o negócio.

Source: Prepared by the authors.

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It is observed that the entrepreneurs highlighted the bureaucracy for opening the company, as the waiting time to obtain the business license, in the view of the interviewees, is quite time-consuming, at the same time they have to bear the company's fixed costs without it. be in operation. This challenge is considered a limiting factor for entrepreneurship in the context of government policies, both for women and men, as widely discussed in the literature (Siqueira & Guimarães, 2007; Pereira & Verri, 2014; GEM, 2020).

A second challenge faced is balancing business and family. As all the interviewees have children, they reiterate the difficulty of reconciling time with the family and dedication to the company, corroborating the findings of Barbosa (2012).

The third challenge, in the view of the interviewees, is the lack of management skills, because although they have the help of BPW and other institutions such as SEBRAE, they say that they feel a lack of preparation in management before opening the business. This discussion is related to the question of when should entrepreneurship education begin, as an alternative for the dissemination of entrepreneurial culture (Fabrício et al., 2018). This is because the competence for management is identified as a determining factor for the survival of companies (SEBRAE, 2016).

When asked if female entrepreneurs perceive a greater advantage for men in creating or managing companies, they believe that there is no difference. However, E2 reiterates that this perception may be related to the business segment, as its target audience is women. In the same sense, E3 believes that in market segments with more masculine profiles, there is greater complexity for women's performance.

Regarding the different characteristics of women and men for managing their businesses, the interviewees emphasized that women have different characteristics, which are: (a) greater sensitivity; (b) dedication; (c) open vision; (d) more detail; and (e) more cooperatives. These characteristics are in line with the findings of Machado (2009).

As for the impacts of motherhood for women in their careers, the interviewees in this study report that they had no difficulties, they believe that this is a natural process that is part of the life cycle and has no direct impact on business management. Despite this, it is worth mentioning that E4 and E5 opened their companies after retirement, when their children were already adults, which can impact this perception, even E2 and E3 also opened their companies after 40 years.

4.2 WORK WITH THE BPW NAVIRAÍ ASSOCIATION

All the interviewees have been part of the association since its foundation. About the reasons for joining BPW, the advantages of being a member and the network's contribution to your business, the reports are summarized in table 6.

Table 6
Reasons, advantages and contribution of networking

interviewee	Reason for association	Advantages of being a member	Contribution to the business
E2	<ul style="list-style-type: none"> - Due to the participation of Sebrae courses, which always brought about BPW; - Admiration for the association's business women; - Curiosity in knowing how it worked and what happened within the association. 	<ul style="list-style-type: none"> - Personal and professional growth; - Meet other businesswomen; - Know the economy of other countries through the businesswomen; - Being in a group with women in actions. 	<ul style="list-style-type: none"> - Increase of contact networks (Network).
E3	<ul style="list-style-type: none"> - Interest in the history of BPW; - Mission, vision and values; - Empowerment; - For being a mirror for women both for businesswomen and not. 	<ul style="list-style-type: none"> - Recognition; - Being in the midst of women from different branches, stories and dreams; - Testimony from other businesswomen about your business; - Encouraging women to continue in their business and not leave their families behind. 	<ul style="list-style-type: none"> - Visibility of your business; - Have other visions for the market.
E4	<ul style="list-style-type: none"> - Empowerment; - Undertake. 	<ul style="list-style-type: none"> - I learned to value myself; - Have self-esteem; - Recognition. 	<ul style="list-style-type: none"> - Capture ideas for your own business.
E5	<ul style="list-style-type: none"> - Always defended female entrepreneurship. 	<ul style="list-style-type: none"> - Support; - Union of women to strengthen themselves; - Acquisition of knowledge in the business area. 	<ul style="list-style-type: none"> - Information exchange; - Support perseverance in my business; - Training meetings on problems I sometimes had in my management.

Source: Prepared by the authors.

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Regarding the reasons for association, it is clear that women feel admiration for other entrepreneurs and the fact of being part of the network helps in empowerment, which can also serve as an influence for other women. When it comes to the advantages, it is observed that women feel empowered to be part of the network and this seems to bring recognition and improve self-esteem.

Considering the contribution to the business, the entrepreneurs note the importance of the network of relationships and how the exchange of information helps in the visibility of the business and in the possibility of access to new ideas, corroborating the studies already developed (Stuart & Sorenson, 2005; Pereira & Reinert, 2013; Roos, 2019). In addition, it can be seen, indirectly, that participation in the network provides a certain incentive and strength for the continuity of the company, as they share concerns.

It was also asked about the impact that BPW brought to the personal lives of the interviewees. They reinforce that it was a big change in the vision they had of themselves, as they realized their value and the importance of their work to the world.

Despite the positive points, in relation to the difficulties encountered to participate in the association, the interviewees point out the difficulty of time to conciliate their day-to-day tasks and the activities of the network, as E3 emphasizes. Interviewee E2 also points out the difficulty in working in a group, because, according to her, there are still few partnerships between the entrepreneurs. Furthermore, E2 reveals that there are difficulties on the part of the network to form partnerships with the government.

5. CONCLUSIONS

Considering the objective initially proposed, that is, understand the main challenges faced by women entrepreneurs who are part of BPW in the city of Naviraí-MS, it can be observed that the challenges are related to the bureaucracy for opening the company; balance business and family; and the lack of skills to manage the business. It is noteworthy that both bureaucracy and the lack of management skills are challenges also faced by men. The issue of balancing business and family alone is a challenge that afflicts women most.

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Regarding the difficulties of being women, the interviewees do not perceive this difficulty in their daily lives, which can be explained by the business segment in which they are inserted, by the fact that they opened the company already at maturity.

The results also indicate that the BPW Naviraí network contributed to the personal and professional development of women entrepreneurs and their companies, especially when it comes to empowerment and recognition. The network was also important for exchanging information, visibility of the business, the possibility of accessing new ideas and, indirectly, in encouraging the continuity of the company. However, it is still difficult to act in the network, as in the case of the formation of partnerships between the entrepreneurs and with the public power; and the lack of time to participate in network projects.

Given the above, the study fills a gap in the sense of showing the work developed by BPW, since few studies were found on the performance of the network in Brazil, especially when considering the importance of networks as an incentive to entrepreneurship and the perpetuation of managed companies. by women. As discussed initially, women show greater abandonment of entrepreneurial activity, therefore, as a practical contribution, the study shows that being part of a network can help maintain the company.

Therefore, there is a need for incentives from the government to form partnerships with the network and to promote joint projects in favor of society. It is hoped, therefore, that the work can contribute to publicizing the importance of business networks for women entrepreneurs and, consequently, for the local economy. In addition, the research draws attention to the need to carry out research in small municipalities located in the interior of the country, since they may present different results from large centers.

Finally, for future studies, we suggest a quantitative analysis based on the findings identified here for the entire BPW Brazil, in order to test the extent to which the network contributes to the permanence of women in business.

THANKS

Support from the Federal University of Mato Grosso do Sul and BPW Naviraí.

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Women Entrepreneurship: a study on the challenges of entrepreneurs at the Association of Business and Professional Women (BPW) of Naviraí-MS

ABSTRACT

This work aimed to understand the main challenges faced by women entrepreneurs who are part of BPW in Naviraí-MS. Specifically, we sought to describe the role of BPW and identify the challenges faced by women. We made qualitative descriptive research, carried out through a semi-structured interview with the president of the association and four other associates. As a result, we identified that the challenges are related to the bureaucracy for opening the company; balance business and family; and the lack of skills to manage the business. The BPW Naviraí network contributed to the personal and professional development of women entrepreneurs and their companies, especially when it comes to empowerment and recognition. The network was also important for the exchange of information, visibility of the business, the possibility of accessing new ideas and, indirectly, in encouraging the continuity of the company. Thus, the study fills a gap in the sense of showing the work developed by BPW, since few studies were found on its performance in Brazil, especially when considering the importance of networks as an incentive to entrepreneurship and the perpetuation of companies managed by women, that women show greater abandonment of the entrepreneurial activity, therefore, as a practical contribution, the study shows that being part of a network can help in the maintenance of the company.

Keywords: Entrepreneurship; women; Association; Business network.

Women's Entrepreneurship: A Study on the Challenges of Entrepreneurs at the Asociación de Mujeres Empresarias y Profesionales (BPW) of Naviraí-MS

SUMMARY

The present work aims to understand the main challenges faced by women entrepreneurs who form part of BPW in the municipality of Naviraí-MS. Specifically, we seek to describe the role of BPW and identify the challenges facing women. This is a qualitative, descriptive investigation, carried out through a semi-structured interview with the president of the association and other four associates. As a result, it was identified that the challenges are related to the bureaucracy for the opening of the company; balance the company and the family; and the lack of skills to manage the business. The Red BPW Naviraí contributed to the personal and professional development of women entrepreneurs and their companies, especially in terms of empowerment and recognition. The red was also important for the exchange of information, the visibility of the business, the possibility of accessing new ideas and, indirectly, to favor the continuity of the company. Therefore, the study fills a gap in the sense of showing the work developed by BPW, since few studies on its performance in Brazil will be found, especially when considering the importance of networks as an incentive for the enterprise and the perpetuation of companies managed by women. considering that women show greater abandonment of the business activity, therefore, as a practical contribution, the study demonstrates that forming part of a network can help in the maintenance of the company. the possibility of accessing new ideas and, indirectly, to favor the continuity of the company. Therefore, the study fills a gap in the sense of showing the work developed by BPW, since few studies on its performance in Brazil will be found, especially when

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considering the importance of networks as an incentive for the enterprise and the perpetuation of companies managed by women. considering that women show greater abandonment of the business activity, therefore, as a practical contribution, the study demonstrates that forming part of a network can help in the maintenance of the company. the possibility of accessing new ideas and, indirectly, to favor the continuity of the company. Therefore, the study fills a gap in the sense of showing the work developed by BPW, since few studies on its performance in Brazil will be found, especially when considering the importance of networks as an incentive for the enterprise and the perpetuation of companies managed by women. considering that women show greater abandonment of the business activity, therefore, as a practical contribution, the study demonstrates that forming part of a network can help in the maintenance of the company. There are few studies on their performance in Brazil that can be found, especially when considering the importance of networks as an incentive for the enterprise and the perpetuation of companies managed by women. considering that women show greater abandonment of the business activity, therefore, as a practical contribution, the study demonstrates that forming part of a network can help in the maintenance of the company. There are few studies on their performance in Brazil that can be found, especially when considering the importance of networks as an incentive for the enterprise and the perpetuation of companies managed by women. considering that women show greater abandonment of the business activity, therefore, as a practical contribution, the study demonstrates that forming part of a network can help in the maintenance of the company.

Keywords: Enterprise; women; Association; Business network.