

Female Entrepreneurship in a Developing Context: Motivations, Challenges, and Drivers to Succeed in Brazil

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How to cite: Lima, R. M., Corrêa, V. S., Melo, P. L. R., Nassif, V. M. J., & Arruda, M. C. S. (2024). Female entrepreneurship in a developing context: Motivations, challenges, and drivers to succeed in Brazil. *BAR-Brazilian Administration Review*, 21(2), e220157.

DOI: <https://doi.org/10.1590/1807-7692bar2024220157>

Keywords:

entrepreneurial motivations; challenges; driving factors; Brazil

JEL Code:

L26, J16

Received:

October 25, 2022.

This paper was with the authors for two revisions

Accepted:

December 11, 2023.


Publication date:

March 08, 2024.


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ABSTRACT

Objective: This study investigates the challenges of female entrepreneurs who started their ventures driven mainly by the need for survival and how they overcome their challenges. In seeking this, it appropriates the literature on motivations, challenges, and drivers of female entrepreneurship to support the reflections. **Method:** This was a qualitative strategy. Seven women entrepreneurs who started ventures driven mainly by necessity in Brazil participated in this study. **Results:** Besides need for survival, other motivations influence business creation, including opportunities. The main challenges are reconciling work and family, access to resources, and a lack of human capital. The main driving factors are public and private entrepreneurial support programs and direct social relationships. **Conclusion:** The contributions are threefold. First, for the literature on entrepreneurial drivers, it expands the understanding of the factors that positively impact female entrepreneurship. Second, it contributes to the literature on entrepreneurial motivations, broadening the current understanding of pull and push factors. Finally, by identifying new entrepreneurial challenges, this study extends the possibilities of understanding the female entrepreneurial phenomena in other developing contexts besides Brazil.



Data Availability: Lima, R. M., Corrêa, V. S., Melo, P. L. R., Nassif, V. M. J., Arruda, M. C. S. (2024). Female entrepreneurship in a developing context: Motivations, challenges, and drivers to succeed in Brazil. Figshare. <https://doi.org/10.6084/m9.figshare.23656896>.
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INTRODUCTION

Over the past few years, the number of female entrepreneurs has increased (Corrêa, Brito, et al., 2022; Corrêa, Lima, et al., 2022; Foss et al., 2019; Owalla & Al Ghafri, 2020; Patrick et al., 2016; Wang et al., 2019; Zhang & Zhou, 2019). For instance, between 1975 and 1995, the number of female entrepreneurs more than doubled, jumping from 1.5 million to over 3.4 million female entrepreneurs (Patrick et al., 2016). Currently, women constitute over 40% of the global workforce. However, recent studies show women face challenges in creating and running their businesses. For example, although scholars draw attention to the possibility of entrepreneurs creating ventures driven simultaneously by a dynamic of aspects related to opportunity and the need for survival (Bianchi et al., 2016; Isaga, 2019), when related to female entrepreneurship, the need for survival is the central inducing aspect (Cabrera & Mauricio, 2017; Corrêa, Brito, et al., 2022; Corrêa, Lima, et al., 2022; Isaga, 2019).

Furthermore, the challenges that female entrepreneurs face are usually distinct and add to the challenges faced by male entrepreneurs, mainly in emerging and developing countries (Cooke & Xiao, 2021; Hossain et al., 2020; Passah & Panda, 2022). Among such challenges are access to financial resources (Wang et al., 2019), obstacles related to patriarchal culture (Al-Dajani et al., 2019), conflicts in reconciling professional and family interests (Olu-Owolabi et al., 2020), motherhood (Isaga, 2019; Surangi, 2018), and prejudice (Isaga, 2019; Moreira et al., 2019). Despite this, some women, including those who created their enterprises, driven mainly by necessity, overcome their different challenges over time, standing out in the market in which they operate. This study fits this context precisely. As a general objective, it proposes to investigate the challenges faced by successful women entrepreneurs and how they overcame them, in addition to entrepreneurial motivations, beyond the need that led them to autonomous activity. The research objective can be divided into the following research questions:

RQ1: What challenges do successful women entrepreneurs, whose ventures were created primarily out of necessity, face?

RQ2: Are there other motivations besides the need to influence women in developing countries to become entrepreneurs? If yes, which ones?

RQ3: How do successful women entrepreneurs, whose ventures were created primarily out of necessity, overcome challenges?

It should be noted that the concept of success in female entrepreneurship has not reached a consensus in the literature (Bianchi et al., 2016; Cabrera & Mauricio, 2017). In this study, the authors understand success as a priori following Dye and Dye (2018). According to these authors, we must differentiate the definition of success according to women's entrepreneurial motivations. Opportunity entrepreneurs measure success through wealth creation, whereas necessity entrepreneurs may consider staying in business as evidence of success (Dye & Dye, 2018). In this sense, a priori, a woman entrepreneur whose venture started mainly out of necessity will be successful if it is in an established stage, that is, has existed for over 42 months (about three and a half years) according to the GEM classification (Global Entrepreneurship Monitor [GEM], 2022).

By investigating this, this study contributes to filling essential research gaps. Initially, female entrepreneurship is a fundamental factor for well-being and economic growth, especially in emerging and developing countries (Cabrera & Mauricio, 2017; Corrêa, Brito, et al., 2022; Marques et al., 2017). Female entrepreneurs are crucial for small business development in transitional economies (Ghouse et al., 2019). Furthermore, Corrêa, Brito et al. (2022, p. 300) stress the importance of understanding female entrepreneurship in emerging and developing economies. Indeed, while in developed countries, women are more likely to find suitable jobs, discouraging them from becoming entrepreneurs, in emerging and developing countries such as Brazil, for example, women have fewer options for work and income. They are often forced to create ventures out of necessity, facing more barriers and discrimination (Cardella et al., 2020). In this regard, a better understanding of how women started by necessity to overcome different challenges and become successful has theoretical and empirical relevance (Cabrera & Mauricio, 2017; Corrêa, Brito, et al., 2022; Marques et al., 2017).

Second, Patrick et al. (2016) point out that few studies have sought to understand entrepreneurs' motivations. The authors state that there is not much information about women's decisions to become self-employed. This gap is even more explicit in emerging and developing countries (Cabrera & Mauricio, 2017; Corrêa, Brito, et al., 2022; Isaga, 2019). Although female entrepreneurship has drawn the attention of several researchers, most studies have focused on developed countries (Corrêa, Lima, et al., 2022; Isaga, 2019; Zhang & Zhou, 2019). The reasons women in developing countries start businesses have not yet been fully studied, even though there is a lot of research on this topic (Isaga, 2019). Finally, various authors have highlighted the importance of a better understanding of female entrepreneurial challenges (Al-

Dajani et al., 2019; Santos et al., 2018). Recently, Cardella et al. (2020) argued that reflecting on women's barriers in their businesses is desirable. However, studies in this area are limited.

THEORETICAL BACKGROUND

Female entrepreneurial challenges

The literature has drawn attention to how women entrepreneurs face different challenges, some of which are distinct and additional to the challenges faced by male entrepreneurs (Cooke & Xiao, 2021; Corrêa, Brito, et al., 2022; Corrêa, Lima, et al., 2022; Isaga, 2019; Souza et al., 2021; Venkatesh et al., 2017). The main female entrepreneurial challenges are the difficulty in reconciling work and family, including challenges related to motherhood (Foster & Brindley, 2018; Isaga, 2019; Liu et al., 2019; Marques et al., 2017; Mozumdar et al., 2019; Santos et al., 2018; Surangi, 2018; Venkatesh et al., 2017; Zhang & Zhou, 2019). For example, Zhang and Zhou (2019) highlight how becoming a mother forces woman to face an even more significant burden in running the enterprise, given the need to take care of the children, restricting the hours available for work. Mozumdar et al. (2019) found in a study of female entrepreneurs in Bangladesh that family members tend to discourage women from taking up work outside the family.

Another critical challenge is accessing resources, especially in emerging and developing contexts (De Vita et al., 2014; Isaga, 2019; Moreira et al., 2019; Santos et al., 2018; Venkatesh et al., 2017). In a study of female entrepreneurs in Tanzania, Isaga (2019) demonstrated how limited formal educational training, low private property ownership, and prejudice toward female entrepreneurship hinder women's access to these resources. In Brazil, De Vita et al. (2014) highlighted that in 45% of women-owned small and medium-sized companies, female entrepreneurs understand access to finance as a significant obstacle to their ventures. This challenge seems to persist even today. According to data provided by the most recent GEM survey, for 2021/2022, Brazil ranks second-to-last among the 47 economies in terms of ease of access to business financing (Hill et al., 2022), ahead only of Togo and Venezuela. Among 13 other economies with a gross domestic product per capita of less than \$20,000, such as Brazil, and as classified by the GEM, India, China, and Indonesia stand out positively among those with easier access to financial resources. These financial difficulties may be related to women's limited access to formal education (human capital), social mobility, and property ownership. In addition, a lack of guaran-

tees and negative perceptions of women's enterprises can negatively impact their ability to access resources (Isaga, 2019). Other challenges still highlighted in the literature include prejudice and discrimination against women (Burt, 2019; Foster & Brindley, 2018; Isaga, 2019; Liu et al., 2019; Moreira et al., 2019; Santos et al., 2018; Santos et al., 2019) and the search for legitimacy (Liu et al., 2019).

Motivations of female entrepreneurship

The literature on the subject stresses the dichotomy between opportunity and need (Dye & Dye, 2018). An entrepreneur by opportunity creates a company to exploit a unique market opportunity, whereas an entrepreneur creates a venture by necessity given the absence of a better job and income option (GEM, 2022; Marques et al., 2017). The origin of studies on this topic dates back to the original research by the Global Entrepreneurship Monitor in 1999 (Corrêa, Brito, et al., 2022; Marques et al., 2017). A better understanding of differences in motivation has divided the literature in this area.

For example, the dichotomy between opportunity and need may limit policies and practices to only those often associated with the poor or create a secondary group of entrepreneurs different from those 'legitimate' entrepreneurs who create companies to exploit market opportunities (Dye & Dye, 2018). In addition, motivations may not be dichotomous and may be influenced by a complex combination of needs and opportunities (Bianchi et al., 2016; Isaga, 2019). Finally, there are non-economic motivations besides those others restricted to opportunities and needs (Isaga, 2019; Marques et al., 2017). In this sense, initially based on the dichotomy between need and opportunity, Minitti et al. (2005) suggested expanding reflection mainly beyond economic aspects, suggesting that motivations could encompass pull and push factors (Patrick et al., 2016). While the literature on entrepreneurial motivations focuses on economic aspects, the literature on pull and push factors explores different additional dimensions.

Pull factors suggest that women choose entrepreneurship deliberately and freely; push factors refer to the fact that women are forcibly driven to entrepreneurship given the absence of better alternatives for work and income (Bianchi et al., 2016; Isaga, 2019; Patrick et al., 2016). For example, women can create ventures to seek professional independence (Venkatesh et al., 2017), flexibility (Marques et al., 2017; Zhang & Zhou, 2019), patriarchal restrictions (Selamat & Endut, 2020), reconciling work and family (Block et al., 2020; Santos et al., 2018), need for change, dissat-

isfaction, and a glass ceiling (Corrêa, Brito, et al., 2022; Corrêa, Lima, et al., 2022). Several authors have pointed out that the knowledge of female entrepreneurial motivation is still incipient. Isaga (2019) highlights as more research, “particularly in developing countries, is needed to understand the challenges and motivations of female entrepreneurs.” (p. 103)

Drivers of female entrepreneurship

The literature has drawn attention to the distinct factors that contribute to the development of women’s entrepreneurship. For instance, De Vita et al. (2014), Liu et al. (2019), and Roos (2019) highlight the relevance of programs to support female entrepreneurship. According to Isaga (2019), such training programs must consider a complete understanding of the reasons that led women to undertake. Thus, entrepreneurial motivation is relevant for the development of women’s enterprises. Another critical driver of female entrepreneurship highlighted in the literature is the networks of female entrepreneurs (De Vita et al., 2014; Foster & Brindley, 2018; Santos et al. (2019); Surangi, 2018; Xie & Lv, 2016).

Different authors have shed light on how networks are fundamental to women and may even play a more relevant role in female enterprises (Falcão et al., 2022). Initially, networks help create companies (Cardella et al., 2020; Zhang & Zhou, 2019). Starting new businesses requires women entrepreneurs to use personal resources, and direct social ties, especially those expressed with friends and family, can “offer financial, physical, human, and other resources that are important to the new venture” (Zhang & Zhou, 2019, p. 1315). Different authors emphasize the relevance of closer relationships (Mozumdar et al., 2019; Santos et al., 2018; Zhang & Zhou, 2019). In addition, throughout the process of enterprise development, networks can help women face different challenges and supply significant resources, many of which are limited and associated, for example, with trust (Santos et al., 2018) and a lack of information, knowledge, and experience as entrepreneurs (Surangi, 2018).

Reflections related to social embeddedness stand out in this context (Granovetter, 1985). Although the literature dates back to Polanyi (2001), it was from the work now considered classic by Granovetter (1985) that reflections on the subject began to gain prominence. Granovetter (1985) criticized what the author called the under-socialized perspective of social action based on reflections in the economic area, according to which social relationships would not influence behavior, whether or not economical. For Granovetter (1985), in classical and neoclassical economics, actors

with social relations have been treated when the issue is addressed as a circumstantial obstacle that inhibits competitive markets. The author supported “the argument that the behaviors and institutions to be analyzed are so constrained by ongoing social relationships that to interpret them as independent elements represents a serious misunderstanding” (Granovetter, 1985, p. 482).

Granovetter (1985) created one of the most influential and essential concepts in the 20th-century social sciences (Corrêa, Cruz, et al., 2024). Embeddedness suggests the idea that entrepreneurs are not isolated and autonomous actors; they would be embedded in networks of relationships, which would condition the type and resources to which they have access, as well as influence entrepreneurial behavior and decisions, whether or not economical. Although scholars have already addressed the importance of embeddedness in different contexts, when considering female entrepreneurship, studies are still tangential and incipient (Corrêa, Brito, et al., 2022; Corrêa, Lima, et al., 2022; Neumeyer et al., 2019; Roos, 2019). Indeed, “entrepreneurship embeddedness concerning women’s practices is an under-investigated area in the field of entrepreneurship research” (Aggestam & Wigren-Kristoferson, 2017, p. 252).

Proposed conceptual model

Figure 1 presents the proposed integrated model, with constructs, such as drivers, challenges, and motivations, and concepts derived from them that guided the collection of evidence and under which the empirical data were later extrapolated. The proposed conceptual model integrates the motivations of female entrepreneurship expressed in the pull and push factors. Some of these motivations can also be female entrepreneurship challenges, such as conflicts between work and family, motherhood, etc. However, while the motivations are associated with the different factors for entering entrepreneurship, the challenges relate to the period after the creation of ventures, which is more associated with the maintenance and growth of businesses. Successful women entrepreneurs, in turn, overcome such challenges by appropriating different driving factors such as support programs, networks of relationships, and social embeddedness. It should be noted that although Figure 1 illustrates motivations, challenges, and drivers in boxes, possibly connoting well-established boundaries, this is not the intention. The boxes show the elements that integrate the constructs of interest (motivation, challenges, and drivers), although these elements are dynamic and interconnected in practice.

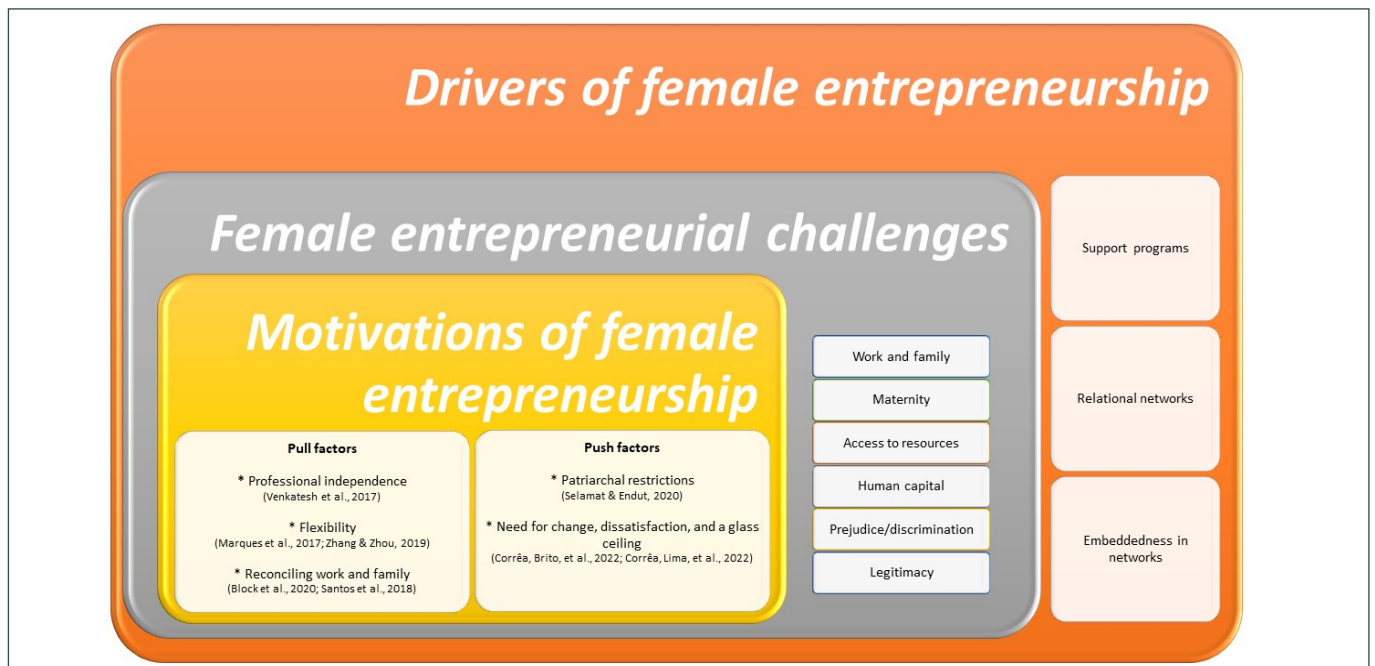


Figure 1. Proposed integrated conceptual model.

METHOD

Design

The research strategy was qualitative (Azungah, 2018; Rashid et al., 2019), which is more appropriate when the study seeks to understand the topic in-depth and from the perspective of the people investigated, given a social phenomenon. The research method used was a multiple case study, allowing an in-depth analysis of the cases and comparative analyses between them (Ridder, 2017; Takahashi & Araujo, 2020). Although there is no consensus in the literature on the occasions when researchers should use case studies (Ebneyamini & Sadeghi Moghadam, 2018), this method is usually adequate when the research questions begin with 'how,' and when the phenomenon is contemporary (Yin, 2015). In addition, a case study is an appropriate method when the researcher seeks to expand the knowledge in the literature, as proposed here (Rashid et al., 2019).

Research context

In Brazil, women are considered entrepreneurs. According to the *Global Entrepreneurship Monitor (2022)*, there are approximately 16.1 million women (about the population of New York) with early-stage ventures, that is, up to 42 months (about three and a half years), the same number of ventures as men. However, this reality changes when comparing the number of established enterprises with over 3.5 years. While men have a rate of 18.4%, approximately 12.6 million in absolute numbers, women have a much lower rate (only

13.9%), which is close to 9.7 million entrepreneurs. There are almost three million more men than women with established ventures in Brazil, suggesting that female entrepreneurs face more challenges in running long-lasting ventures. However, many women entrepreneurs break bonds and face challenges in achieving success. As women entrepreneurs handle a representative share of job and income creation, contributing to the socioeconomic development of countries, an understanding of how such women overcome their challenges and a better understanding of the female entrepreneurial challenges themselves has theoretical and empirical relevance (Cardella et al., 2020; Moreira et al., 2019).

Case selection

The case was the woman entrepreneur. Although the concept of an entrepreneur does not find consensus in the literature (Dye & Dye, 2018), in this study, an entrepreneur is an individual who creates a company (Corrêa, Brito, et al., 2022; Corrêa, Carneiro-da-Cunha, et al., 2022). The selection of cases was intentional and followed the fundamental criteria. First, women's companies should be in commerce, goods, and services, the majority segment in which women create their businesses. Second, companies should have been in the market for over 3.5 years, as established by the *GEM (2022)*. Third, women should have created businesses driven mainly by their survival needs. Finally, women should consider themselves successful in their ventures, regardless of the criteria used by the entrepreneur to do so.

Procedure

The case-selection procedure followed two fundamental steps. Initially, the researchers contacted the women entrepreneurs they knew. Second, the authors used the snowball technique (Corrêa, Cruz, et al., 2024; Ramadani et al., 2019), in which the interviews showed potential new study participants. The data collection process followed the following steps: Initially, the researchers conducted a focused interview to confirm whether the selected female entrepreneurs met the four criteria necessary for the final case selection. Only seven of the 11 women initially selected advanced to the next stage, comprising in-depth semi-structured interviews. Four women entrepreneurs did not meet one or more theoretical requirements listed for case selection, as detailed in the case selection section). Among such requirements are: women entrepreneurs should have companies in the commerce, goods, and services segment, the most representative among women entrepreneurs; should have established companies; should have created companies motivated, among other factors, mainly by the need to survive; and the women should consider themselves successful.

Table 1. Information related to selected cases.

	Name	Operating time (in years)	Number of employees	Line of activity
Case 1	Aline Reis	16	13	Financial services
Case 2	Ana Cristina	8	22	Hairdressing, waxing, aesthetics, and other beauty services
Case 3	Ana Quintal	27	1	Sale of party supplies and decoration services
Case 4	Iara Nasser	4	2	Sale of children's clothing, shoes, and accessories
Case 5	Maria de Lourdes	17	2	Sale of women's clothing, footwear, and accessories
Case 6	Marina Fagundes	4	6	Hairdressing, waxing, aesthetics, and other beauty services
Case 7	Solange Resende	15	4	Sale of women's and men's clothing, footwear, and accessories

Instruments

This study appropriates interviews and considers an essential collection technique in the case study (Lawrence, 2020; Ridder, 2017; Yin, 2015; Yin, 2018). The researchers used two strands, focused and semi-structured in-depth (Yin, 2018). As noted earlier, the focused interview was initially used to analyze whether the selected women entrepreneurs fit the four criteria for the final selection. Semi-structured in-depth interviews were conducted to collect data on the theoretical dimensions of inter-

est (entrepreneurial motivation, female entrepreneurial challenges, and driving factors). The researchers recorded 4.5 hours of interviews, an average of 45 minutes per interview, transcribed verbatim by the researchers themselves into 61 pages of documents used for data categorization. Four of the seven female entrepreneurs who participated in the study conducted more than one interview, which was necessary to collect additional data that were unavailable or informed at the first meeting. As for the interviews, except for Case 1, which was conducted remotely using a digital communication tool (Teams®), all the other interviews were conducted in person. To increase the reliability and validity of the research construct, the truth matrix containing all codes generated as a result of the data categorization process is available as a permanent link (DOI) and can be accessed through <https://doi.org/10.6084/m9.figshare.23656896>. Table 2 presents the details of the interview scripts.

Table 2. Interview scripts.

Category of interest	Question
Focused interview	<ul style="list-style-type: none"> • Tell me a little about the company's history. • Does the company have employees? How many? • What is the average monthly billing? • What is success for you? • Give an example of an entrepreneur you consider successful? Why is she successful? • Do you consider yourself successful? Why?
In-depth semi-structured interview	Motivations of female entrepreneurship <ul style="list-style-type: none"> • Why did you create a company? Cite the main reasons. • Did you have another professional activity at the time of creation? Which one?
	Female entrepreneurial challenges <ul style="list-style-type: none"> • Concerning the beginning of your venture, up to three and a half years, what were your main problems? Why? • What are your main entrepreneurial challenges?
	Drivers of female entrepreneurship <ul style="list-style-type: none"> • How did you overcome the listed challenges? Who helped you with this process? Who and how? • How do you decide on the company? Who do you trust most to discuss these matters? Why? • When faced with challenges, which people do you consult? Why?

Data analysis

The data analysis followed two fundamental strategies: general and specific. The general approach is based on analytical generalization in which the data obtained in the field are extrapolated to the underlying literature (Yin, 2018). The specific analytical strategy was based on the cross-synthesis of the data (Yin, 2018), appropriating the content analysis in which the authors thematically categorized the evidence according to two fundamental levels (Rashid et al., 2019). Yin (2018) points out how the cross-synthesis of the data can be performed through

word tables that present and group the case data according to some uniform structure. This table shows two interdependent categories. The first category included entrepreneurial motivations, challenges, and/or entrepreneurship driving factors. The authors decomposed the second level according to the subcategories initially addressed in literature (Rashid et al., 2019). The categorization of the data initially followed thematic topics derived from the literature, whereas the authors created new thematic categories abstracted from field data (Cruz et al., 2021). This process generated 506 records that were used for the data analysis and discussion. Every sentence or paragraph of the interview was categorized by consensus into one or more registers; depending on the content, sentences or paragraphs can fall into one or more thematic categories. Each sentence or paragraph of the survey was allocated to one or more records created from the six hierarchical categories available in the matrix table.

ANALYSIS AND DISCUSSION

Female entrepreneurial challenges

The field data corroborate some of the female entrepreneurial challenges. Simultaneously, it sheds light on other challenges not highlighted in the literature, broadening the understanding of female entrepreneurial challenges. For example, researchers have highlighted that reconciling work and family, including challenges associated with motherhood, is one of the main challenges for women entrepreneurs (Foster & Brindley, 2018; Liu et al., 2019; Marques et al., 2017; Mozumdar et al., 2019; Santos et al., 2018). We observed such a reality in the field (Cases 1, 2, 3, 4, 6, and 7). "That is what I tell everyone. We cannot open up business thinking that we will have the help of family members. It is us for ourselves" (Iara). According to Aline (Case 1), initially, she would "stay at the company until 3 am... Then, I would stay at the company until 2 or 3 am with my daughter."

Another critical challenge highlighted in the literature is the difficulty of accessing financial resources, especially in emerging and developing countries (De Vita et al., 2014; Venkatesh et al., 2017). Entrepreneurs Ana Cristina (Case 2), Iara (Case 4), Maria (Case 5), and Marina (Case 6) reported difficulties in this regard. According to Iara, during the Covid-19 pandemic, the government released a program of resources, but she "could not obtain it because the bank said that it would not release it. They are more rigid to release; I have none of these government grants." Maria highlighted how she had to look for her brother for support that was not found in financial institutions. "My brother, who ended up helping me financially. He was essential.

There came a time when it got so bad, so bad, that he lent me money for me not to close my business." Marina highlighted high bank interest rates as a limit to obtaining loans. The entrepreneur emphasizes how, owing to interest, the loan sometimes costs thrice the amount requested.

Isaga (2019) highlights how aspects related to limited formal educational training, low private property ownership, and prejudice disadvantaged women in accessing financial resources. The field data corroborate part of this evidence (Isaga, 2019). Indeed, both low educational training, expressed in human capital (Cases 1, 3, 4, 5, 6, and 7) and aspects related to prejudice and discrimination (Cases 1 and 4) were mentioned by women entrepreneurs. However, the interviewees did not mention factors such as low private property ownership, emphasized earlier by the author. Episodic data suggest that perhaps the main inducing factor, related mainly to the need for survival, may have influenced the non-incidence of this aspect.

A third major challenge is limited human capital, expressed by the flawed access women usually have to formal education (Isaga, 2019). In this regard, Aline (Case 1), Ana Lúcia (Case 3), Iara (Case 4), Maria (Case 5), Marina (Case 6), and Solange (Case 7) reported how difficulties associated with a lack of knowledge and experience limited them and challenged them in creating and conducting their ventures. For example, Ana Cristina (Case 2) highlights how there came a time when she had to choose: "either work or go to the course. I could not choose between the two." In the words of entrepreneur Aline (Case 1), "I did not know the area of payroll; I had a little experience from other companies, but the consignment was a new product." According to Iara, the absence of prior formal planning, derived from the lack of knowledge necessary for its creation, made it difficult to start the enterprise. "When I opened it, I had little knowledge. So I told myself that I needed to seek knowledge if I wanted my business to go forward. So, I went to Sebrae" (Brazilian Micro and Small Business Support Service). According to Iara, the absence of prior formal planning derived from the lack of knowledge necessary for its creation made it difficult to start the enterprise. "I had no plans; I had nothing. Because of this lack of planning, perhaps, my journey was much more difficult."

In addition, Aline (Case 1) and Solange (Case 4) mentioned the negative impact of discrimination, corroborating the findings of previous authors who mentioned such aspects (Burt, 2019; Foster & Brindley, 2018; Isaga, 2019; Liu et al., 2019; Moreira et al., 2019; Roos, 2019; Santos et al., 2019; Santos et al., 2018; Venkatesh et al., 2017; Xie & Lv, 2016). "If a nervous customer ar-

rives at your store, and he does not see a man, he grows, no matter how much you want to put him in his place From the moment he sees a man, he completely changes his behavior. There is prejudice, no doubt." However, Liu et al. (2019) emphasize the search for legitimacy as a challenge for women entrepreneurs, an aspect not identified among the limiting factors of the investigated entrepreneurs.

Despite this, entrepreneurs highlighted other challenges to their ventures, which are still unexplored in the literature. Among the new challenges identified in this study, are included: (a) Divorce. Maria (Case 5) empha-

sizes how divorce brought additional difficulties to the enterprise. "I was separated from my husband for seven years; perhaps the battle was sacrificed more because of that too." (b) Bureaucracy (Cases 1 and 5). "My product depends on the government, so if the government changes any rules on my product, everything changes" (Aline). (c) High tax burden (Cases 1, 5, and 7). "It is cumbersome, even today. This month, I paid over 20,000 BRL in tax" (Aline). Iara says she "pays 6% purchase tax, before selling. In addition, pay 4% of what I made, which I also think is high." Table 4 presents the entrepreneurial challenges identified in this study.

Table 3. Female entrepreneurial challenges.

	Entrepreneurial challenges					
	Reconciling work/ Family	Access to resources	Human capital	Prejudice/ Discrimination	Legitimacy	Others
Case 1	✓	x	✓	✓	x	• Bureaucracy • High tax burden
Case 2	✓	✓	x	x	x	x
Case 3	✓	x	✓	x	x	• Pandemic
Case 4	✓	✓	✓	✓	x	• Pandemic
Case 5	x	✓	✓	x	x	• Divorce • Bureaucracy • High tax burden
Case 6	✓	✓	✓	x	x	• Pandemic
Case 7	✓	x	✓	x	x	• High tax burden

Motivations of female entrepreneurship

Field evidence provides fundamental findings. First, from an economic perspective, female entrepreneurs started their ventures mainly driven by the need to survive (GEM, 2022; Marques et al., 2017), corroborating previous reflections (Isaga, 2019; Marques et al., 2017). For example, Solange (Case 7) realized "that a job was more difficult for those with no education." For Aline (Case 1), the "company started with 30.00 BRL. We ordered a 'pamphlet' to be made and publicized." In the words of entrepreneur Ana, the priority "was to feed my children." However, empirical data allow us to attest that although mainly influenced by the need for survival, other non-economics motivations, including elements associated with business opportunities, also influenced female entrepreneurs (GEM, 2022; Marques et al., 2017). By identifying this, this study relativizes the perspective that sustains the dichotomous relevance between need and opportunity in an emerging and developing context (Dye & Dye, 2018) while endorsing the emerging stream of research that has recently advocated the co-presence or simultaneity of both entrepreneurial motivations (Bianchi et al., 2016; Isaga, 2019). Field data alludes to the relevance of overcoming essentially economic reflections expressed in the dichotomy between opportunity/necessity, still in force today, advancing toward a

more fluid or combined understanding of both or more motivations.

For example, although Aline started her business unemployed, in the same condition as her husband, and with no initial investment, with only 30.00 BRL, she focused her efforts on a personal credit service company, according to her, "a new product that there were millions of retirees and pensioners who would adhere to the loan." Note that, associated with the need for survival, the entrepreneur also identifies a market opportunity. The same was observed in Ana Lúcia (Case 3). Divorced, and with two young children, she started a decoration company out of work. "That did not even exist in the city, let alone in the favelas." She said how she proposed the idea: "I started having parties for my children. As they were twins and a couple, I raised a boy and a girl, and that caught the attention of the place where I lived, which was a simple, humble place; we were from the favelas." Second, in the city where she lived, she "was the third decorator."

However, field data allow further progress in reflections on the subject. Besides economic bias motivations expressed as need and/or opportunity, empirical evidence suggests the manifestation and influence of other pull and push motivations (Bianchi et al., 2016; Isaga, 2019; Miniti et al., 2005; Patrick et al., 2016). For example, Ana Lúcia (Case 3) and Marina (Case 6) high-

lighted how they sought personal and professional independence in their ventures (Marques et al., 2017; Venkatesh et al., 2017). Ana Lúcia (Case 3) states, "It was obvious that feeding my children was a priority, but another great priority was to create something, whatever it was, to be independent of the parents." Furthermore, Marques et al. (2017) and Zhang and Zhou (2019) highlight the impact of flexibility, which is directly associated with the possibility of reconciling work and family (Block et al., 2020; Santos et al., 2018). Ana Cristina (Case 2), Iara Beatriz (Case 4), and Solange Resende (Case 7) highlight such inducing characteristics.

"We work a lot more, but you have greater flexibility with your schedules" (Iara). Finally, this study did not identify the elements of the motivating factors asso-

ciated with patriarchal constraints (Selamat & Endut, 2020), wealth creation, power, or recognition (Marques et al., 2017). Despite this, it sheds light on the different motivations of female entrepreneurs. Among the push factors are divorce or marital separation (Cases 3, 5, and 6) and the impossibility of registering on an employment card (Case 6). Pull factors include trying to offer a better future for their children (Cases 3 and 6), creating a business in an area with experience (Cases 1, 2, 3, 5, and 6), and doing what they like (Cases 1, 2, 3, 5, and 6). Cases 2, 3, 4, 5, and 6 follow the influence of family members who already have business. "My mother works in the business too. My mother is a beautician" (Ana Cristina). Table 3 presents the entrepreneurial motivations of the investigated cases.

Table 4. Motivations of women entrepreneurs.

	Necessity	Opportunity	Pull factors	Push factors
Case 1	✓	✓	• Experience in the area	x
Case 2	✓	✓	• Experience in the area • Do what you like • Influence of family members	x
Case 3	✓	✓	• Give children a better future • Experience in the area • Do what you like • Influence of family members	• Divorce or marital separation
Case 4	✓	✓	• Do what you like	x
Case 5	✓	✓	• Experience in the area • Do what you like • Influence of family members	• Divorce or marital separation
Case 6	✓	✓	• Experience in the area • Do what you like	• Divorce or marital separation • Impossibility of registering on work card
Case 7	✓	✓	• Influence of family members	x

Drivers of female entrepreneurship

Empirical data seem to corroborate and broaden the understanding of the literature in this area. In fact, De Vita et al. (2014), Liu et al. (2019), and Roos (2019) emphasized the importance of support programs for women entrepreneurs, highlighting the importance of all the female entrepreneurs investigated (Cases 1 to 7). Among the business support initiatives, the interviewees emphasized the relevance of the improvement courses (Cases 1, 2, and 6), especially those offered by the Brazilian Micro and Small Business Support Service (henceforth, Sebrae). "The one who helped me a lot at the time was Sebrae, which held meetings, courses, etc." (Case 7). Maria (Case 1) exemplifies how the knowledge gained at Sebrae helped her in the initial development of her company. "I looked for a busy place. There are several cars in this area. In addition, the store is shaded. For example, in summer, with strong heat, people will not stop walking on their sidewalk, which is shady, to walk on their sidewalk in the sun. In this way, I took advantage of the showcase. The window is close to people, to the passing public." Still, according to the entrepreneur, she had to "learn the difference between working

as a housecleaner and an employer. I learned from Sebrae how to divide it. What should stay in the company that you can change and what you cannot."

Another important aspect of female entrepreneurship is a network of relationships (Cardella et al., 2020; De Vita et al., 2014; Foster & Brindley, 2018; Santos et al., 2019; Surangi, 2018; Xie & Lv, 2016). As Cardella et al. (2020) and Zhang and Zhou (2019) pointed out, field evidence from all-female entrepreneurs seems to corroborate the relevance of more direct and stronger relationships. While all women entrepreneurs emphasize the importance of the closest family, others (Cases 1, 2, 4, 5, 6, and 7) emphasize the particular importance of the husband in entrepreneurial development. For example, Solange (Case 7) highlighted her husband's financial support for starting a business. "We proposed to use the money he made from a company he worked at the time and start our stationery shop." In addition, the entrepreneur emphasizes how her husband's time flexibility allows for the necessary support when collecting and taking her child to school, giving her the freedom to invest time in the venture.

For Marina (Case 6), the husband was essential to help with the small necessary renovations. “When I need to paint something and wash the awning so as not to hire someone else, he comes and helps me change a faucet, fix a leak, he always helps me.” Other entrepreneurs also reported support for minor reforms (Cases 2, 4, and 5). Aside from husbands, fathers stood out as the second most cited group among the supporters of relationship networks. Taking into account these relationships, strong ties were the most relevant and contributed mainly in the following ways: (a) they supplied the human resources needed to reduce personnel costs (Cases 1, 4, 5, and 6); (b) they helped businesswomen balance work versus family, especially when caring for their children (Cases 1, 3, 6, and 7); (c) they provided moral support on difficult days (Cases 1, 3, and 4); (d) they shared human capital to help solve business problems (Cases 1 and 4); and (e) they offered financial capital for investment in the company (Cases 3, 5, 6, and 7).

However, field data provide additional evidence of the impact of relationships on business. If direct dyadic relationships, above all, made up of strong ties, seem to play an essential role in helping entrepreneurial development, including influencing the resources to which women entrepreneurs have access, when specifically analyzing their influence on the decision-making processes of the entrepreneurial, mainly economic, the impact of such relationships and embeddedness in denser networks seems partial (Al-Dajani et al., 2019; Granovetter, 1985; Neumeier et al., 2019; Roos, 2019). While only Aline (Case 1) and Solange (Case 7) pointed out that networks influence their economic decisions, primarily through opinions, Ana Cristina (Case 2), Ana Lúcia (Case 3), Iara

(Case 4), Maria (Case 5), and Marina (Case 6) highlighted not consulting or being influenced by relationships in their entrepreneurial decisions. For example, when asked how she decides on company matters, Ana Lucia says, “My personality is very strong. Decisions I always make: I do not doubt what I do. Why? I am alone in everything. I love and adore being alone.” In Maria’s words, “Do I get an opinion? Of course not. I always go to myself. In terms of choices, it is me; it has always been me.”

However, there is an additional issue. The field data suggest the relevance of other factors that have not been explored in the literature on female entrepreneurship. One of them relates to the critical support of institutions that promote entrepreneurship, especially Sebrae (Cases 1, 4, 5, 6, and 7). Another positive factor was government action, which was highlighted only by Marina (Case 6). Entrepreneurs emphasize the relevance of public day care centers to the care of entrepreneurs who cannot pay for private day care centers. “I cannot afford daycare, a private nursery; it is costly, between three to four thousand BRL. Finally, employees are the third-most essential driver of female entrepreneurship. Five of the seven female entrepreneurs highlighted their employees’ commitment’s positive impact on their company’s performance (Cases 1, 2, 4, 6, and 7). “I was talking to another entrepreneur: Look, I admire my team because if I have money, they work. If I do not have money, they will work in the same manner. So, they help me a lot, they help me a lot” (Aline, Case 1). Iara emphasized the importance of trust in employees. “Thank God, I have an employee who has been with me since the beginning. She must be a reliable person who cares about it. Those things are paramount.”

Table 5. Drivers of female entrepreneurship.

	Support programs	Relational ties / Immediate networks					Embeddedness in networks	Private institution support	Employee commitment
		Close relatives	Husbands	Parents	Friends				
Case 1	✓	✓	• Labor ✓	• Take care of children ✓	✓	✓	✓	✓	
Case 2	✓	✓	• Labor ✓ • Take care of children ✓	x	✓	x	x	✓	
Case 3	✓	✓	x	• Financial resources ✓ • Moral support ✓ • Take care of children ✓	✓	x	x	x	
Case 4	✓	✓	• Labor ✓ • Take care of children ✓	x	✓	x	✓	✓	
Case 5	✓	✓	• Labor ✓	• Financial resources ✓	✓	x	✓	x	
Case 6	✓	✓	• Labor ✓	• Financial resources ✓	✓	x	✓	✓	
Case 7	✓	✓	• Labor ✓ • Financial resources ✓ • Take care of children ✓	• Take care of children ✓	✓	✓	✓	✓	

CONCLUSIONS

Implications

Theoretical implications

This study sought to answer three research questions. What challenges do successful women entrepreneurs whose ventures were created primarily out of necessity face? Are there other motivations besides the need to influence women in developing countries to become entrepreneurs? If yes, which ones? And how do successful women entrepreneurs, whose ventures were created primarily out of necessity, overcome these challenges? This article raises important contributions by answering these three questions. These contributions are discussed in detail in the following three subsections.

Contribution 1: Related to female entrepreneurial challenges (RQ1)

This study contributes to the literature on female entrepreneurial challenges by corroborating some of the challenges highlighted in the literature and identifying others not yet explored by scholars in the field (Burt, 2019; Foster & Brindley, 2018; Isaga, 2019; Liu et al., 2019; Moreira et al., 2019; Roos, 2019; Santos et al., 2018; Santos et al., 2019; Venkatesh et al., 2017; Xie & Lv, 2016). For example, divorce, a factor that drove her to create ventures, was also a challenge she faced when starting her business. If the networks in which the relationship partner is part can be both a motivating factor and a driver of female ventures, the partner itself, when separated, can also be a negative driving factor or challenge for women entrepreneurs. Such observations shed light on the conclusion that networks or parts of them, such as the husband/ex-husband, can act as two sides of the same coin; they can be positive factors for both the creation and promotion of enterprises, as well as negative factors for the creation and challenges of female entrepreneurs. This contribution also sheds light on a little-explored dimension of network studies: the possible negative impacts of social networks on entrepreneurs. In addition, other challenges for women entrepreneurs identified here were the high tax burden and bureaucracy, both possibly more common in emerging and developing countries, besides the Covid-19 pandemic.

Contribution 2: Related to female entrepreneurial motivations (RQ2)

This study also contributes to the literature on the motivations that drive women to engage in emerging and developing contexts. This study contributes to the literature in two ways. First, when finding that, even more influenced by the need for survival, women entrepreneurs

report having been simultaneously influenced by other entrepreneurial motivations, including the opportunity to market. Therefore, evidence suggests that, even in a context where the need for survival prevails, women entrepreneurs create companies that are influenced by episodic elements related to market opportunities. By identifying this, this study relativizes perspectives that still support the relevance of the dichotomy between need and opportunity as factors inducing entrepreneurship (Dye & Dye, 2018), while reinforcing an emerging research perspective that emphasizes the co-presence or simultaneity of both entrepreneurial motivations (Bianchi et al., 2016; Isaga, 2019).

Second, this study contributes by expanding the current understanding of pull and push factors, shedding light on various factors that may be more relevant to women entrepreneurs in emerging and developing contexts, and are still little explored in the literature. In addition to the need to survive, women create companies due to divorce or marital separation (push factor), drawing attention to the negative relevance of marital relationships to female entrepreneurship. While marital partners are among the primary ties that support the entrepreneur, separation or divorce may be among the factors driving women to create their own companies. Women also create new businesses to give their children a better future (pull factor). Another pull factor identified was the influence of family members, expanding the reach of networks beyond the current, usually a more restricted, understanding, as just one of the driving factors of entrepreneurship. Indeed, this study helps expand the still scant knowledge about the impact of relationships as an inducing factor for women entrepreneurs. This study concludes that the experience of other family members who were already entrepreneurs was a motivating factor in creating their ventures. Entrepreneurs believe that having family members in a business would make the trajectory of their ventures less turbulent.

Contribution 3: Related to drivers of female entrepreneurship (RQ3)

Finally, these results allow us to expand our understanding of the factors that positively impact female entrepreneurship. While the literature on the subject has drawn attention to two essential dimensions — entrepreneurial support programs and relationship networks — corroborated here, this study expands the understanding of how both factors impact women entrepreneurs, while identifying other dimensions that are still little explored by scholars in the area. Indeed, this study found that entrepreneurial support programs that provide training through improvement courses stand out. Moreover,

women entrepreneurs value and recognize the relevance of courses that expand human capital related to the finances and management of their organizations. Concerning networks, empirical data suggest contrasting conclusions, and in part, are counterintuitive to the knowledge of the area, thus expanding the understanding of the phenomenon.

On the one hand, the networks of relationships formed by strong direct ties contribute to female enterprises (Cardella et al., 2020; De Vita et al., 2014; Foster & Brindley, 2018; Santos et al., 2018; Surangi, 2018; Xie & Lv, 2016). In conclusion, this study contributes in two ways. First, it sheds light on some of the main ways in which such ties exert influence. Second, identifying episodic elements suggests slight differences in help provided by the closest ties. For example, the data indicate that while husbands seem to help mainly with childcare and free labor, helping with minor repairs in ventures, the parents of the entrepreneurs, in turn, seem more directly associated with help in the sphere of financial resources.

However, empirical evidence suggests conclusions that challenge the current understanding of the impact of embeddedness in networks on entrepreneurial trajectories. Granovetter (1985) argued that embeddedness in social networks influences entrepreneurial action, including economic activity, and field data suggest that such embeddedness is only partial and restricted to those dimensions of interest to the entrepreneur. This conclusion suggests a solidarity limit, from which women entrepreneurs allow solid social ties (husbands, parents, friends, and other family members) to contribute to their ventures. While women allow financial aid and childcare support, among others, from their direct ties, they seem at the same time to limit the influence of such relationships in aspects that involve the economic decisions of their businesses. That is, they are linked to dense networks of family solidarity but at the same time decoupled from them in aspects of particular interest related to the economic decisions associated with their businesses.

Practical and managerial implications

This study offers several practical and managerial implications. Initially, because entrepreneurial training programs primarily contribute to women entrepreneurs through training courses, such initiatives should be reinforced and encouraged. For example, such capabilities could and should better exploit the resources female entrepreneurs can obtain from each type of social bond. Knowing how strong or weak social bonds directly contribute to the development of an enterprise can have a greater impact, as it allows women entrepreneurs to

allocate efforts in the search for specific resources for each type of social bond. In addition, such entrepreneurial training institutions could invest in courses and training not only for female entrepreneurs but also for their employees, given their relevance to the trajectory and performance of female entrepreneurs. Field evidence suggests that the performance or success trajectory of women entrepreneurs is, in part, associated with their knowledge of women entrepreneurs and their employees' engagement. In this sense, women entrepreneurs should pay special attention to them, for example, encouraging and, as far as possible, investing in the continuous training of their professionals.

Another practical implication is the explicit aim of female entrepreneurs. This study finds that even those who start ventures driven mainly by necessity have episodic elements associated with market opportunities, among other inductive factors. As there is a variation in intensity between need and opportunity, it would be relevant for women entrepreneurs to seek support from entrepreneurial promotion agencies, such as Sebrae, in Brazil at the beginning of their ventures. Such institutions can provide inputs that help women overcome their initial challenges and enhance those related to market opportunities. Moreover, this study identifies new pull and push factors beyond the economic dimension of entrepreneurial motivation. For example, when identifying networks as a driving factor for entrepreneurship and inducing inspiration for entrepreneurial activity, women and development agencies should pay special attention to mapping accessible relationship resources in these cases.

Policy implications

This study has several implications for policy. As a high tax burden and bureaucracy are among some of the entrepreneurial challenges identified, public policymakers could encourage the creation and closing of companies by women entrepreneurs and create support programs and lines of credit for women, especially divorced ones. While married women find free labor and support in raising children from their husbands, divorced women may face more significant difficulties in these aspects, making the time they must create and develop their businesses even more difficult. Making it easier for female entrepreneurs to hire employees is an important initiative. For example, public policymakers could reduce the labor burden on women's enterprises in their early stages.

Limitations and direction for future research

This study is not free from different limitations. One relates to the data collection instrument, which was restricted to semi-structured interviews. In addition, data

collection was conducted during social isolation during the Covid-19 pandemic, preventing the possibility of triangulating evidence with other instruments such as observation. Nevertheless, observational data collection could corroborate or expand the researchers' understanding of the current challenges faced by women entrepreneurs. Additionally, the Covid-19 pandemic has restricted the possibility of additional data collection. Portions of the interviewed female entrepreneurs stipulated the time for the interviews. In addition, data collection was mainly conducted in the entrepreneurs' own work, limiting the possibility of using their time in attendance for the proposed research. Another limitation relates to the conception of successful female entrepreneurs. Different studies have drawn attention to the lack of consensus on the success of women's enterprises while shedding light on the need to incorporate different dimensions beyond what is essentially economic (Cabrera & Mauricio, 2017; Dye & Dye, 2018). However, as we restrict success to the time of existence of a female enterprise, we select cases that could have been disregarded under other criteria such as economic or demographic criteria, which are usually used to measure the success of enterprises created by men (Zhang & Zhou, 2019).

Novel studies could address these limitations while advancing other research opportunities identified here, which remain unexplored. For example, further studies could advance our understanding of the resources that each bond type (strong or weak) usually provides to female entrepreneurs. For instance, although this study identified anecdotal elements suggesting that husbands contribute more to labor and childcare, while parents of female entrepreneurs contribute more to financial resources more efficiently, further investigation could confirm or expand this understanding. In this sense, some questions emerge: What resources do each social bond provide quickly to female entrepreneurs? Are there and how do social ties evolve and what resources they make available over time? Moreover, new studies could explore the types of resources women entrepreneurs access through offline or online environments, in person or in a digital context, respectively (Silva et al., 2020).

Furthermore, this study suggests a solidarity threshold beyond which women will allow their social bonds to contribute. Further studies could explore this finding by investigating, for example, whether there are limits of coupling and uncoupling of entrepreneurial social networks. Literature on social coupling and decoupling supports these findings (Corrêa et al., 2018). For example, what criteria do women use for embedding themselves in networks? Are there, and how are the criteria used by women entrepreneurs, especially in emerging and

developing contexts, to avoid the uncontrolled solidarity of their direct ties? Another aspect of networks is their impact on the family members. This study identifies that, besides being a driving factor for entrepreneurship, family members can also act as inducing factors for entrepreneurship. Further research could investigate whether family members' influence as a motivating factor for entrepreneurship positively or negatively affects female enterprises' trajectory and performance. Finally, if networks can be factors that induce or drive female entrepreneurship, empirical data also indicates that they can act antagonistically, challenging female entrepreneurs and their ventures. In this sense, novel studies can investigate the dark side of networks among female entrepreneurs. By better understanding how social networks can eventually hinder the creation and development of entrepreneurs acting as challengers, scholars can offer important insights that can contribute to overcoming them.

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