

## FEMALE ENTREPRENEURSHIP: SKILLS FRAMEWORK FOR BRAZIL

### EMPREENDEDORISMO FEMININO: ESTRUTURA DE HABILIDADES PARA O BRASIL

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**Amanda Trevisan de Azevedo**

a.trevazevedo@gmail.com

Universidade de São Paulo

**Lara Bartocci Liboni**

Lara.liboni@gmail.com

Universidade de São Paulo

**Luciana Oranges Cezarino,**

luciana.cezarino@unive.it

Universidade de Veneza

**Geraldo Jose Ferraresi de Araujo**

geraldoferraresi@gmail.com

Universidade de São Paulo

**Flavio Pinheiro Martins**

fpmartins@usp.br

Universidade de São Paulo

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**Resumo:** Female entrepreneurship plays a central role in economic and social development; as a research topic, it has attracted attention from several areas. Work and research on female entrepreneurship are predominantly oriented from the perspective of the roles socially attributed to women. This research is based on Organizational Theory and aims to analyze entrepreneurship-related competencies, developing an integrative framework between macro-skills from scientific literature and the Global Entrepreneurship Monitor (GEM). Through a systematic review of the literature and applying a questionnaire, in which the data was subjected to cluster analysis using the agglomerative method, it was possible to develop a new proposal for grouping female entrepreneurial skills. The results contribute to the literature on female entrepreneurship and to discussions of gender and equality in organizations, stimulating new policies and strategies for the development of female entrepreneurship.

**Keywords:** Gender Diversity; Female entrepreneurship; Entrepreneur competence; Gender inequality

**Resumo:** O empreendedorismo feminino desempenha um papel central no desenvolvimento econômico e social; como tema de pesquisa, tem atraído a atenção de diversas áreas. O trabalho e a pesquisa sobre empreendedorismo feminino são predominantemente orientados a partir da perspectiva dos papéis socialmente atribuídos às mulheres. Esta pesquisa é baseada na Teoria Organizacional e tem como objetivo analisar as competências relacionadas ao empreendedorismo, desenvolvendo um quadro integrativo entre macro-habilidades da literatura científica e o Global Entrepreneurship Monitor (GEM). Através de uma revisão sistemática da literatura e da aplicação de um questionário, no qual os dados foram submetidos à análise de cluster usando o método aglomerativo, foi possível desenvolver uma nova proposta para agrupar as habilidades empreendedoras

femininas. Os resultados contribuem para a literatura sobre empreendedorismo feminino e para as discussões sobre gênero e igualdade nas organizações, estimulando novas políticas e estratégias para o desenvolvimento do empreendedorismo feminino.

**Palavras-chave:** Diversidade de Gênero; Empreendedorismo Feminino; Competência Empreendedora; Desigualdade de Gênero

## 1 INTRODUCTION

The impact of women's entrepreneurship on economic development is notable: in a strict view of economic survival and growth and the broader scope of the entire social context (Singh; Belwal, 2008; Kelley et al., 2017). The imperative for survival propels women towards necessity-driven entrepreneurship (AAceytuno; Sánchez-López; Paz-Báñez, 2020) in developing nations, emerging as their predominant impetus. This is underscored by their disproportionate presence in informal sectors (SALLAH; CAESAR, 2020). In Brazil, the Instituto Rede Mulher Empreendedora in 2023 showed that 55% of Brazilian entrepreneurs started their businesses out of necessity, an increase of 9% compared to 2022. The current situation becomes even more serious the greater the social, economic vulnerability; entrepreneurship out of necessity is 75% in classes D and E, with respective per capita income at R\$ 554 70 and 154 40 per month (IRME, 2023).

Even when analyzing opportunity-based entrepreneurship, women often face challenges. When analyzing startups led by men, investors often relate this gender with the potential for high financial returns, whereas with startups led by women, the focus tends to be on mitigating risks, consequently restricting access to financing and, consequently, the growth of companies. startups led by women, decreasing their participation in the entrepreneurial ecosystem and limiting the potential economic and social impact of their businesses (Kanze et al, 2018).

Although the context is one of growth

concerning women entrepreneurs, in only three countries do women have the same or higher rates of entrepreneurship than men: Ecuador, Vietnam, and thirdly Brazil, which makes it clear that gender inequality is a matter of civilizational challenge that is far from being fulfilled of genres still has a long way to go (GEM, 2018). The scenario has brought a higher degree of attention to gender inequality. Agenda 2030 is one of these awareness vectors: it specifically devoted one of its 17 Sustainable Development Goals (SDGs) to this matter. SDG 5 is aimed at “Achieving gender equality and empowering all women and girls” and spreading the debate over the other goals, like education (SDG 4), inequality (SDG 10), agriculture (SDG 2), and economic growth (SDG 8) (Un Woman, 2013; Zinkernagel et al., 2018).

In academic research, female entrepreneurship emerged as a topic in the early 1980s. The first studies in the United States began in the mid-1970s with Schreier (1975) and Schwartz (1976), focused on gender differences among entrepreneurs and studied psychological and sociological characteristics of this context (Santos et al., 2017). Although research dates back about 50 years, the literature is scarce, and many aspects of the theme require more specific and in-depth studies. Despite the significant growth of female entrepreneurship in Brazil and worldwide, the study’s field traditionally focuses on male entrepreneurs (Gupta et al., 2007).

Each study perspective explored by the literature contributed to the understanding of how women went into entrepreneurship and the motivations that led them to follow this path: socio-economic context, doing business, vocational perspectives, and individual attributes are among the focal points of the studies (Villasana et al., 2016). As for the context and the business, it is known that organizations, as socio-technical and permeable systems, are in constant interconnection with the external environment, interfering in society and receiving interference from it (Caldas et al., 2001). In a social environment marked by male entrepreneurship, it is evident that the socio-economic context of new business development

led by women influences their way of managing and undertaking: in other words, is there such thing as female entrepreneurship (Cabrera et al., 2017; Guzman; Kacperczyk, 2019; Bullough et al., 2017; Hechavarría et al., 2017; Sequeira et al., 2016; Dheer et al., 2019). Concerning their attributes, the study of entrepreneurial skills has become relevant as entrepreneurship contributes to economic, political, and social development, with both their ability to create value and the entrepreneur as an individual linked to the business’s development and creation (ARMUÑA, 2020).

A literature gap regarding studies on entrepreneurial skills within the female context is mainly and intensely influenced by the environment in which it operates and the double burden socially attributed to women (Razavi, 2016; Un, 2016; IBGE, 2018). The work is grounded in the reviewed literature on female entrepreneurship in assigned roles, contextual factors, and personality (Kelley et al., 2017). As beacons to guide the discussion, we rely on the Global Monitoring of Entrepreneurship framework and mirror it with empirical data from female entrepreneurs. Therefore, this paper seeks to explore how the competencies found in the literature are related to the development of the competencies used by the Global Monitoring of Entrepreneurship (GEM), aiming to analyze skills related to entrepreneurship, developing an integrative framework between macro-skills from scientific literature and the Global Entrepreneurship Monitor (GEM).

proposing a re-reading and systematization of skills for female entrepreneurship. To address the gap mentioned above, this paper is structured as follows: Chapter 1. Introduction, Chapter 2. Women Entrepreneurship and Organizational Theory, Chapter 3. Materials and Methods, Chapter 4. Results and discussion, Chapter 5. Conclusion and Chapter 6. References.

## **2 WOMEN ENTREPRENEURSHIP AND ORGANIZATIONAL THEORY**

The theory of organizations contemplates the social approach of organizational systems;

that is, it studies, under the sociological aspect, the role that companies play in social groups that relate to the external environment, promoting their rites, cultures, and beliefs (Daft, 2015). Part of the theory focuses on the individual, considering the tensions between the formal and informal elements of the organization and their interaction with the environment and adaptability (Caldas et al., 2001).

In the entrepreneurial sphere, these concepts are important, as they clarify not only the social and cultural influence on companies, but also the complexities of the interaction between organizational elements and the adaptation capacity necessary to respond to the demands of the constantly changing environment. By integrating these theoretical principles, we gain a deeper understanding of how organizations face and overcome challenges in balancing cultural and social expectations with market and innovation demands (Caldas et al., 2001; Daft, 2015).

Organizational theory helps to understand the scenario of entrepreneurship and gender. It can elucidate the organizational restrictions that influence business in a “hidden” way, such as women’s social role and their difficulties in establishing their business (Digan, 2019). Understanding entrepreneurship allows us to understand a socio-economic phenomenon in terms of the characterization of capitalist society; the entrepreneurial movement awakens a revolution that revitalizes and renews economies through the growth of existing businesses and the emergence of new businesses (Botha et al., 2006).

Entrepreneurship involves people and processes that transform ideas into opportunities (Dornelas, 2014). It can be seen as the creation of new businesses, in addition to a new entry and choice of job and career where the individual “works for himself” (Nikolaev et al., 2020). It encompasses various interrelated factors in this process: personal, environmental, sociological, and organizational factors. In this way, it is known that entrepreneurship requires dedication and knowledge, becoming a life and career choice. The chosen environment

for implementing the business, the barriers to entry, and competitors, among other factors, are relevant for the implementation and survival of the business and the social context that determines the entire profile and scope of customers and products. The organizational factors range from the identification of the opportunity to the development and deployment of talents, attracting, investing, and controlling financial resources beyond knowledge, whether it is developed through studies and training or from experiences (Maximiano, 2006; Dornelas, 2014; Solesvik et al., 2019).

The presence of managerial skills and competencies is significant, so they are directly linked to strategic performance and survival (Botha et al., 2006). This linkage is not always clear to business owners, who often ignore this need, placing others as priorities. According to Brush (2017), based on a dominant view of the economy and entrepreneurship management, entrepreneurial literature is guided by three pillars: Market, Money, and Management. Since personal, economic, and life experiences are essential for identifying appropriate business opportunities, it also seems reasonable to consider gender differences (Bullough et al., 2017; Solesvik et al., 2019).

Most entrepreneurship studies disregard resource differences between women entrepreneurs in developed and emerging economies, so it is necessary to explore previous experiences, available resources, and the social context in which the business will emerge (Solesvik et al., 2019). Thus, when deepening female entrepreneurship, it is necessary to expand beyond the three main pillars of the literature on traditional entrepreneurship because the values, norms, and external expectations are fundamental when referring to the theme.

For Brush (2017), the theory should be expanded to 5 pillars to include latently present areas when discussing the entrepreneurial woman. The fourth pillar would be Maternity, covering the entire family’s services and care for the home. The fifth pillar is the environment, which must be observed at its most specific

and comprehensive level, from the market and cultural norms to national policies and economic cultures. Thus, the literature, study, and knowledge about entrepreneurship with gender as one of its main variables is of great importance and should be developed and studied as a specific topic (Bullough et al., 2017; Solesvik et al., 2019).

## 2.1 Female entrepreneurship

Understanding gender requires understanding the complex social processes through which people are defined and connected and how it evolves. Gender refers to the roles, behaviours, activities, attributes, and opportunities that any society considers suitable for boys and girls and men and women. It also refers to the relationships between people and power distribution (Buttler, 1990). These processes operate at interpersonal, institutional, social, governmental, state, and economic levels. Gender intersects with other vectors: inequalities, discrimination, marginalization, and social exclusion, which are linked to dimensions such as ethnicity, class, socio-economic status, and age (Manandhar, 2018).

Gender determines what is allowed, valued, and expected of a woman or a man in a given context (Un, 2016). Attributes, opportunities, and relationships are socially constructed and learned through socialization. Society's demands on men and women differ regarding work and family dimensions. In Brazil, throughout 2016, women dedicated themselves to caring for people and/or household chores for approximately 73% more hours than men (18.1 hours versus 10.5 hours) (IBGE, 2018). The unequal opportunities in the labour market can also contribute to unequal treatment in the home: parents have lower aspirations for their daughters than their sons, and female adolescents have lower career aspirations (Duflo, 2012). Suppose men and women have equal confidence in their entrepreneurial skills. In that case, they will have the same probability of starting a venture. Furthermore, the perception of entrepreneurship plays an even more relevant

role than the levels of education in filling the gap between genders within entrepreneurship (Brush, 2017).

A woman's decision about starting a new venture depends on the socio-cultural environment in which she is inserted. This environment can create incentives and influence your perception of the availability of material and psychological resources that create motivation to pursue goals and perform certain activities (Dheer et al., 2019). Thus, culture is essential when we seek to understand the variations in entrepreneurship between societies. There is also considerable evidence to suggest that culture plays a vital role in the growth or failure of entrepreneurial activities. Most of the barriers and restrictions experienced by new businesses and gender-specific are also primarily based on cultural norms, values, and customs (Bullough et al., 2017; Hechavarria et al., 2017; Sequeira et al., 2016; Dheer et al., 2019). In a Global Entrepreneurship Monitoring study, it was found that women have 30% less chance of starting a business than men, reinforcing the theoretical statements presented so far, which clarify that female entrepreneurship is shaped by stratification of universally incorporated stereotyped gender roles and beliefs (Dheer et al., 2019).

The linkage between opportunities and the environment where the enterprise is born is transparent. Lower social expectations and environmental support can make women who intend to start businesses less likely to do so—socially prescribed gender roles take away women's intentions to undertake and weaken their tendency to act in line with their intentions. (Carranza et al., 2018). This two-stage suppression of women's entrepreneurial behaviours could be why much of the lowest entrepreneurial activity rates are found among women (Shinnar et al., 2018; Guzman; Kacperczyk, 2019). The public failure stigma and the fear of failing publicly widen the gender gap within entrepreneurship and often prevent entrepreneurs from trying again after the first failure (BRUSH et al., 2019).

Adjusting the lens to country-specific profiles is possible to frame gaps: a study

conducted by Lerner et al (2011) in 10 countries (USA, UK, Australia, New Zealand; Spain, Sweden, Hungary; Brazil, Singapore, and Israel) showed a significant difference in knowledge, skill, and experience necessary to start a business. Women were assessed as having fewer business skills in all countries than men, with men's social capital also being assessed as more significant. Besides, women also report higher levels of fear of failure and increased difficulty recognizing opportunities to establish new businesses (Lerner et al., 2011), reflecting on adverse conditions for individuals thinking about starting a business (Santos, 2017).

The fear of failure and risk aversion may be greater among women due to cultural issues (Sequeira, 2016). Culture is a powerful construct that impacts entrepreneurs differently, accounting for an unexplained variation in value creation goals across economies (Hechavarría et al., 2017). Women have less access and control over a range of productive resources. Whether in education or other productive resources, disparities affect women's ability to participate in the development and raise the living standard of their families (Un, 2016). Access and cost of resources are generally negative for female entrepreneurship in the resource acquisition phase. Women's access to the formal financial system in these contexts tends to be more difficult or expensive than men's (Cabrera et al., 2017; Guzman; Kacperczyk, 2019). According to Marques (2018), female entrepreneurs face barriers to entry in the formal sector, which may force them to move to informality when implementing their businesses. One of the crucial barriers to be cited is the financial barrier: women entrepreneurs have less access to credit from banks and financial institutions than their male counterparts. In this scenario, it is possible to identify the tendency for women to start their businesses with fewer resources than men; therefore, their results and returns are different from those expected by male entrepreneurs (Sequeira et al., 2016).

Entrepreneurial women are disadvantaged when compared to male entrepreneurs. The implicit bias and stereotypical perceptions

influence the financier's judgments, regardless of gender, and that women are less present in the financial market than men (Johnson et al., 2018). These factors significantly increase the tendency of women to start their businesses in sectors linked to local commercial activity or within the area of technology (Guzman; Kacperczyk, 2019). Even if the initial differences between men and women are accounted for, the disparities between them remain. Gender processes in the workplace influence the community that women are located in, in the sense of perceived and developed contacts and skills, creating structural obstacles that keep women away from high-growth potential enterprises (Guzman; Kacperczyk, 2019). The government's cultural characteristics and political decisions are fundamental to making women's ventures highly productive or increasing their aspirations; otherwise, women will continue to choose small businesses, self-employment, or subsistence entrepreneurship.

Once the main challenges of female entrepreneurship are understood, identifying the main actors in the entrepreneurial ecosystem: governments, mentors, universities, media, large companies, among others, is essential to put together actions to overcome the aforementioned challenges, aiming to democratize the access to financing, planning and execution of public policies to encourage entrepreneurship, education and infrastructure, fundamental factors for the success of (Hechavarría; Ingram, 2019). The Global Gender Difference Index examines the gap between men and women in four categories: Economic Participation and Opportunity, Educational Training, Health and Survival, and Political Empowerment. Below are some primary data from the latest version of this study, carried out in 2018 with 149 countries, seeking to address an overview of how the world is today concerning gender difference, ending with a focus on Brazilian indices.

The gender gap in political empowerment around the globe reflects the low female representation in all political roles and the rare presence of women among state leaders.

According to the UN (2016), participation in public life, especially in public decision-making, is crucial for women's empowerment and a strategy to promote gender equality. It is essential to assume that decision-making mentions many different areas of public life, including, but not limited to, decision-making positions in governments, legislative bodies, and political parties. In the past 50 years, the average period a woman has held a state leadership position or prime minister is only 22 years. All 149 countries participated in the 2018 Global Gender Difference Index edition survey. Most women in leadership positions in the state have been elected in the past decade. Even though we look at these recent developments, there are still only 17 female state leaders or prime ministers in all 149 countries in 2018.

developed to investigate how the respondents fit within each of the skills that will be analyzed.

### 3 MATERIALS AND METHODS

The research followed two main steps:

I) a bibliographic review aimed to outline the competencies of women within entrepreneurship, in which it was carried out based on the formulation of the research objective, subsequently a systematic search of the bibliography in databases such as Google Scholar, Scopus and Science Direct using the keywords, categorized as follows: planning and strategy skills: planning, sense of opportunity, strategic vision. action and decision-making skills: pro activity, resoluteness, focus, risk propensity and innovation. interpersonal and behavioral skills: leadership, socialization, flexibility/resilience and communication. The articles were then selected based on titles and abstracts, finally the relevant information was extracted from each article and the results were summarized, highlighting the research findings.

II) a questionnaire built on the reviewed competencies, application, and analysis of the results. Seeking to understand how the skills for female entrepreneurship present in the literature are associated with the GEM skills group (GEM, 2019), three assertions were

Table 1 - Summary of competencies and theoretical background

<b>Skills</b>	<b>Definition</b>	<b>Theoretical basis</b>
Planning	Planning ability that describes the business, target market and its growth strategy.	Markman, Baron, (2003);Ploum (2018);Armuña (2020).
Sense of opportunity	Ability to identify opportunities and assess their potential for success.	Ufuk, Özgen, (2001); Santos et al., (2018); Ploum (2018);Armuña (2020);Minnit e Nardoni (2007).
Proactivity	Ability to take initiative and act independently.	Ploum (2018);Armuña (2020).
Leadership	Ability to motivate and inspire others, as well as make decisions.	Markman, Baron, (2003); Ploum (2018);Armuña (2020).
Resolutivity	Ability to overcome challenges.	Krakauer, (2018);Ploum (2018);Armuña (2020).
Strategic vision	Ability to think long term.	Ploum (2018);Armuña (2020).
Focus	Ability to focus on what is important.	Santos, (2017); Ploum (2018);Armuña (2020).
Risk propensity	Ability to take calculated risks.	Sequeira et al., (2016); Ploum (2018);Armuña (2020) ;Minnit e Nardoni (2007);.
Creativity	Ability to think outside the box and find new ways of doing things.	Markman, Baron, (2003); Ploum (2018);Armuña (2020).
Socialization	Ability to build relationships and work well with others.	Sequeira, (2016); Ploum (2018);Armuña (2020);Minnit e Nardoni (2007).
Flexibility	Ability to adapt to changes and overcome adversity.	Del Mar, (2017); Ploum (2018);Armuña (2020).
Communication	Ability to communicate effectively.	Markman, Baron, (2003); Ploum (2018);Armuña (2020) ;Minnit e Nardoni (2007).

Source: Elaborated by the authors



The measurement was made through a Likert scale, chosen by its potential to measure attitudes within a behavioural context, ease of application, and understanding by the respondents (Junior et al., 2014). The questionnaire was applied personally in Ribeirão Preto through participation in entrepreneurship fairs and businesses managed by women. This first round of applications resulted in 25 questionnaires being answered. A second round took place on the internet through their businesses' pages on social networks such as Instagram and Facebook. For this application format, an average of 10 questionnaires were sent daily, with a response rate of 33%. In total, 200 online questionnaires were sent over two months in 2020. The application was made exclusively to women-owned businesses and answered by managers of the same. The 200 online questionnaires were answered and the final sample was 225, 200 online and 25 in person.

Contacts were raised through local female entrepreneurship associations that collaborated through their members' participation in the research. The questionnaires whose applications took place in person have respondents from business owners located in the metropolitan region of Ribeirão Preto, an economically relevant area in the State of São Paulo, Brazil, comprising more than ten cities total population of 2 million. Those applied via the internet expand the research field by collecting responses from different locations.

The results were grouped into GEM skills since here it argued that a division is possible between the entrepreneur's skills (such as perceived opportunities and perceived skills) and skills related to the entrepreneur's personality (fear of failure and entrepreneurial intentions) (CRUZ-ROS et al., 2017). The cluster analysis was conducted with the support of the Statistical Package for the Social Sciences (SPSS).

The objective of cluster analysis is to identify inherent patterns in a set of data and its analysis process occurred in four steps:

1. Data preparation: The data collected

was prepared, as well as the selection of variables to be analyzed;

2. Selection of the cluster method: The agglomerative method was used to identify hierarchies in skills based on macro-skills from literature and GEM;

3. Execution: The cluster algorithm was executed to group the skills into clusters, which resulted in the dendrogram, a graph that represents the hierarchy of clusters, which grouped the skills under study into four clusters formed at an average distance of 20;

4. Interpretation of results: The results were interpreted to determine the meaning of the identified clusters, which are significantly different from each other.

## 4 RESULTS AND DISCUSSION

Female entrepreneurship is a global trend, with an emphasis on Brazil, consequently contributing to the optimization of employability rates, innovation, and economic growth (Marques et al., 2018; Singer et al., 2017; Santos et al., 2018; Villasana et al., 2016). In this sense, education and entrepreneurial activities can help them to optimize the externalities of their respective businesses for the benefit of all stakeholders (Ahmad; Naseer, 2015), to overcome discrimination in the labor market (Roomi; Harrison, 2010), entry barriers (Marques, 2018; Cabrera et al., 2017; Guzman; Kacperczyk, 2019; Sequeira et al., 2016; Hechavarría; Ingram, 2019), environmental, cultural and governmental variables (Dheer et al., 2019; Walker et al., 2006; Brush et al., 2009; Cabrera et al., 2017) and the construction of a support and contact network (Sequeira, 2016; Santos, 2017; Cabrera et al., 2017).

Through the questionnaire's application, contributions were collected from 84 women entrepreneurs and managers of their businesses. The statements present in the questionnaire were constructed based on the bibliographical review of this article, highlighting both GEM (2019) and the articles highlighted in "Table 1 - Summary of competencies and theoretical background", in which the main research currents

are linked in the field of entrepreneurship, with emphasis on cognitive theory of entrepreneurship, entrepreneurial behavior, social entrepreneurship, local economic development, female entrepreneurship and the socioeconomic impact of entrepreneurship, barriers to entrepreneurship, sustainable entrepreneurship and business ethics. Furthermore, the choice of these statements aimed ensure comprehensive coverage of key skills associated with entrepreneurship, aligned to the specific research context. Regarding their profile, most respondents are between 26 and 45 years old and located in the cities of the metropolitan region of Ribeirao Preto.

Table 2 - Average responses presented by the statement

<b>Competence</b>	<b>Assertive</b>	<b>Average</b>
Planning	I have a business plan for my business	3,4
	I have a short, medium, and long term financial projection	3,0
	I have concrete plans for the growth of my business	3,5
Sense of opportunity	I can transform everyday difficulties into new opportunities	3,9
	Straightforward ways to improve my business	3,7
	I can find viable solutions to new challenges	3,8
Pro activity / Initiative	When I find a problem, I immediately try to solve it	4,2
	I consider myself a person of initiative	4,4
	I do most of the activities in my company	4,4
Leadership	I consider myself an example to be followed	4,0
	When business problems arise, I'm the first person I'm looking for	4,2
	I consider boosting the growth of the people around me	4,5
Relativity / Effectiveness	I'm not an assertive person	3,4
	I seek direct and straightforward solutions to problem-solving	4,3
	I find unforeseen events with ease and agility	4,0
Strategic vision	I have a precise moment of my business and where I want to go	4,2
	I know who my clients are and how to maintain communication and retain them	3,9
	I know my monthly profit, working capital, and investments made in the last year	3,3
Focus / Persistence	My business is my priority	3,8
	I make no effort to see my business happen	4,1
	I don't dedicate myself to my work as much as I could	3,6
Risk propensity	When an opportunity for growth arises, I choose to take the risk and seize it	3,9
	I carry out risky experiments and investments	2,7
	I'm afraid of the consequences of significant changes	3,2

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Continuation of Table 2

Competence	Assertive	Average
Socialization	I believe that having a network of contacts is essential for maintaining my business	4,7
	I strive to maintain the best relationship with customers and suppliers	4,8
	I am considered a friendly and sociable person by those who know me	4,6
Flexibility / Resilience	I have no problem changing my schedule when necessary	4,3
	I feel that I can adapt to everyday events and setbacks with ease	3,9
	I have difficulties accepting new ideas	3,8
Communication	I can talk about my business with ease	4,3
	I have difficulty negotiating	3,3
	I consider myself a persuasive person	3,7

Source: Elaborated by the authors

Specifically, in the Planning competency, an average response of 3.29 is found for Sense of Opportunity 3.8 and Proactivity / Initiative 4.35. In the Planning competency, 30% of the respondents rated themselves with grades 1 or 2. For Sense of Opportunity, 9.5% rated themselves with 1 or 2, and 1.2% rated themselves with these metrics for the Proactivity / Initiative competence. The results align with those presented by the Global Gender Difference Index (2018), which indicates that half of the female population has no direct control over resources and assets in most countries. The Sense of Opportunity also represents the reality raised according to the literature and the data of the senses presented throughout the work, where the businesses run by women appear primarily out of necessity than an opportunity (Roomi; Harrison, 2010; Brush et al., 2019; Sallah; Caesar, 2020), so that women’s motivation and opportunities to start a business are usually born out of the needs of society or the community (Solesvik et al., 2019).

The most significant percentage discrepancy in schooling by sex is found in the “complete higher education” level, especially concerning people in the youngest age group (25 to 44 years old), in which the percentage of men who completed graduation was 15.6%. At the same time, that of women reached 21.5%, an indicator 37.9% higher than that of men (Global Index of Gender Difference, 2018). The dimensions of perception of entrepreneurship play an even more relevant role than levels of education in narrowing the gender gap within entrepreneurship so that women’s perception of their business skills directly influences their chances of starting their businesses (Brush, 2017).

Analyzing the variance of responses by age and by location, it was found that there was a significant variation in average responses between cities, mainly in the competencies of Planning, Strategic Vision, Flexibility / Resilience, Sense of opportunity, and Focus / Persistence. This result is in line with the literature data because the context and culture in which the business arises are essential for its development and directly influence the entrepreneurs’ acting and thinking. Most of the barriers and restrictions experienced by new businesses and gender-specific are also primarily based on cultural norms, values, and customs (Bullough et al., 2017; Hechavarria et al., 2017; Sequeira et al., 2016; Dheer et al., 2019). The socio-cultural environment in which women are inserted can create incentives and influence their perception of the availability of material and psychological resources that foster motivation to pursue goals and perform certain activities, with profound relevance in studies comparing results between countries (Dheer et al., 2019).

The Focus and Persistence skill presented an average of 3.84, suggesting moderate attention

to this dimension. On the other hand, Risk Propensity had an average of 3.25, indicating a relative reluctance to bold experiments. Notably, Creativity/Innovation received a higher score, with an average of 4.26, highlighting a strong element of creativity in the responses. Within the Focus and Persistence responses, 10.7% indicated low dedication (grades 1 or 2), contrasting with the 22.6% who demonstrated a significant aversion to risk in the Risk Propensity dimension. Surprisingly, Creativity/Innovation showed a minimum rating of 1.2%, suggesting a relative lack of recognition of this competency.

As elucidated by Lerner's (2011) study, this research also points out that, in general, women report high levels of fear of failure, which creates adverse conditions for individuals thinking about starting a business. (Santos, 2017). The context in which women are inserted plays a crucial role concerning the fear of failure: to take or not risks exposes them to cultural solid and social sanctions, thus preventing and regulating entrepreneurship activity and decisions that might result in additional growth and opportunities (Sequeira et al., 2016).

Socialization competence has an average of 4.67 responses, the competence with the best result among the 12 evaluated. For Sequeira (2016), knowing the owner of a successful business and receiving support from those in his network are factors capable of changing perceptions about taking risks and failing. According to Santos (2017), there is a greater propensity to undertake the opportunity among individuals who know people who started a business in the last two years. The network of contacts makes it easier for women to identify opportunities and obtain support and resources to start commercial ventures (Cabrera et al., 2017).

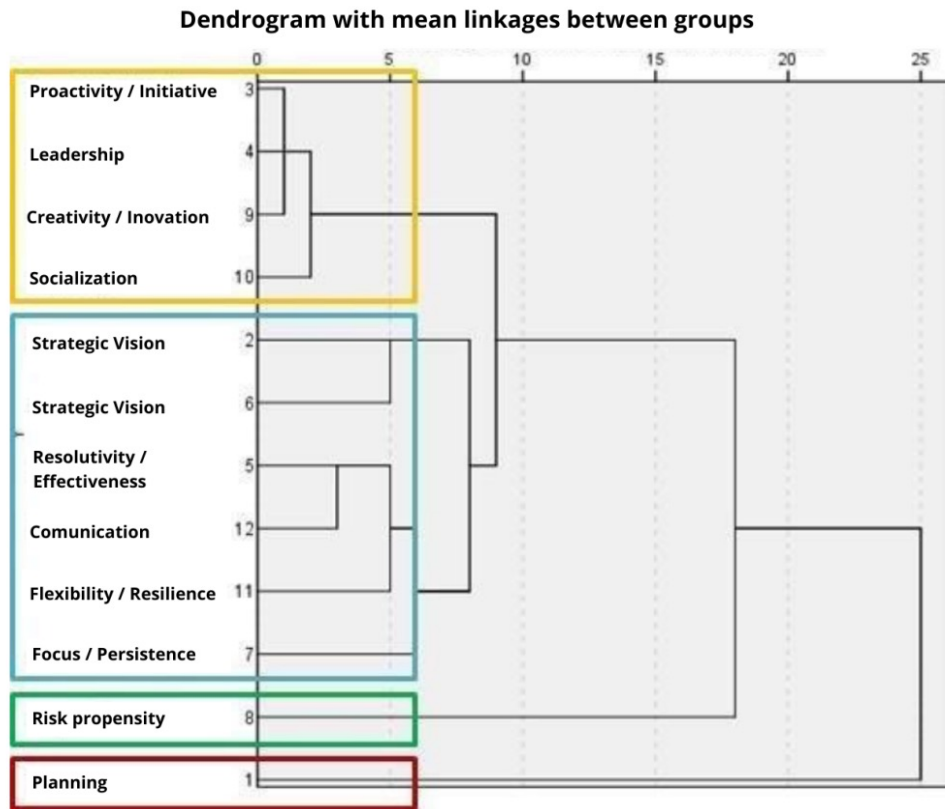
Gender in the workplace shapes the community, imposing structural obstacles that leave women farther from enterprises with high growth potential. It is already confident that men are more likely to acquire job stability and assume higher positions; thus, the probability that they influence to obtain information is more significant, which facilitates the development

and growth of their businesses (Guzman; Kacperczyk, 2019).

#### 4.1 GEM cluster analysis

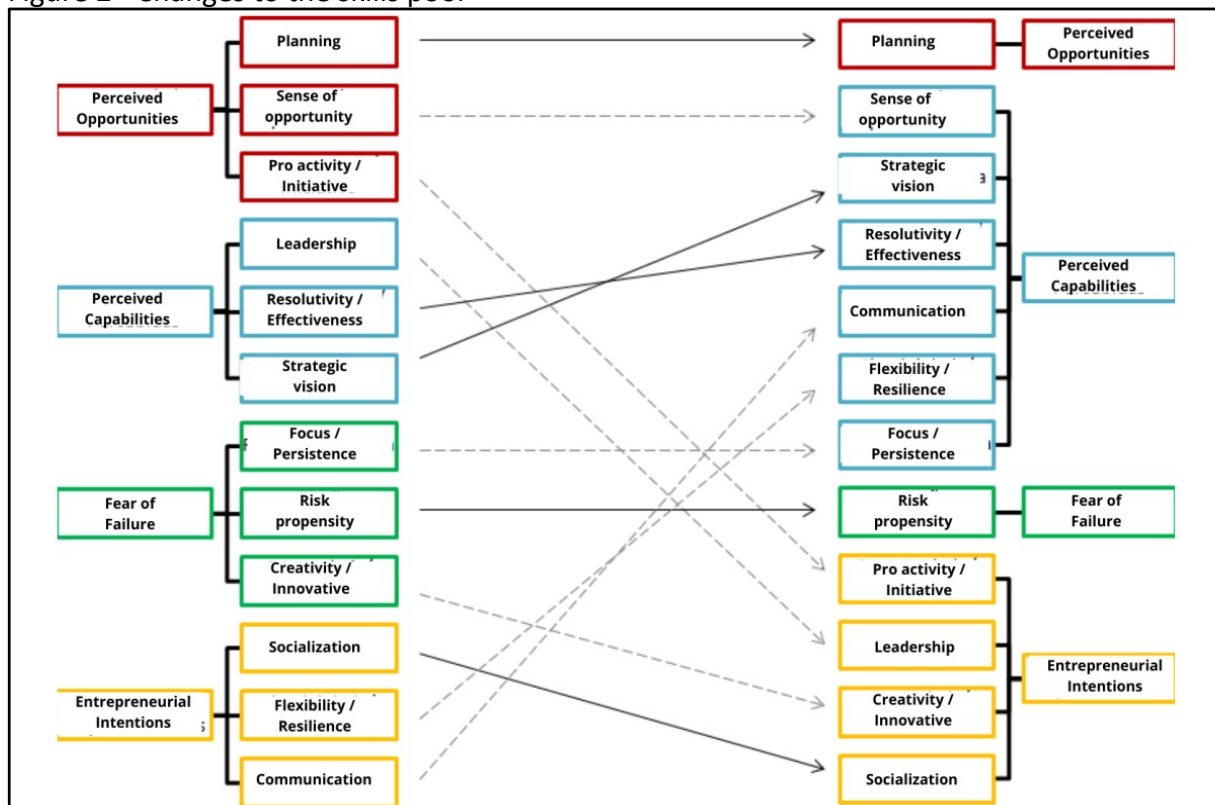
Software cluster analysis from SPSS was conducted to find a similarity between the variables, creating a hierarchical structure represented by a tree diagram or dendrogram (Doni, 2004; Valli, 2002). Figures 1 and 2 represent a dendrogram with 4 clusters and a deepening analysis, elucidating the changes presented from the initial grouping to that given from the natural allocation of variables.

Figure 1 - Dendrogram



Source: Elaborated by the authors

Figure 2 - Changes to the skills pool



Source: Elaborated by the authors

The skills that changed between the suggested constructs were: Sense of Opportunity, which migrated from Perceived Opportunities to Perceived Capabilities; Proactivity / Initiative, which moved from Perceived Opportunities to Entrepreneurial Intentions; Leadership, which suffered a shift between Perceived Capabilities and Entrepreneurial Intentions; Focus / Persistence, which migrated from Fear of Failure to Perceived Capabilities; Creativity / Innovator, who moved from Fear of Failure to Entrepreneurial Intentions; Flexibility / Resilience, which moved from Entrepreneurial Intentions to Perceived Capabilities and Communication, which ceased to belong to entrepreneurial intentions and moved to the Perceived Capabilities group. We can build a new framework model integrating the macro skills used by GEM and those found in the literature from the new data presented.

Figure 3 - Integration of GEM skills and literature skills



Source: Elaborated by the authors

In this way, we can understand that the development of specific competencies that have been grouped provides support for the development of others. For example, within the Perceived Capabilities group, it is possible to mention the link between the Strategic Vision and the Sense of Opportunity. Understanding the development of a business strategically, it is possible to visualize opportunities and find out how to allocate resources in a new way. Systematized. In the same way, the Proactivity / Initiative is linked to leadership within the group of Entrepreneurial Intentions, so the development of the second is almost dependent on the first.

Through the results obtained, it is possible to understand the allocation of the competencies of Planning and Fear of Failure in an isolated way since they are less present in women entrepreneurs, with their average response below 3.5. As elucidated by the literature, it is possible to understand how Fear of Failure is linked to Risk Propensity so that women report high levels of fear of failure (Lerner, 2011), as these aspects are linked to cultural issues, thus risking and declining exposes women to strong cultural and social sanctions (Sequeira et al., 2016). This explains the tendency for women to have a smaller size in their business, demonstrate a lower level of innovation, and are present in traditional industries (Santos, 2018) because the fear of failure prevents them from investing in riskier businesses; their businesses are generally started from the needs of society or the community (Solesvik et al., 2019).

Planning competence is associated with Perceived Opportunities considering that when detecting an opportunity, financial, structural, and talent planning are essential for the execution

of this new opportunity and business survival (Dornelas, 2014; Solesvik et al., 2019 ) as, in Brazil, a survey carried out by Sebrae in 2016 points out that 55% of the businesses that closed in the first five years of existence did not elaborate a business plan (SEBRAE, 2016). The construct presented by the statistical analysis of the data is also related to the classification of GEM skills presented by Cruz-ros (2017). They are divided between skill and personality. Thus competencies such as Risk Propensity, Socialization, and Creativity / Innovator would be considered personality skills, and those more palpable, such as Planning, Strategic Vision, and Communication, are considered skills.

The results of this research, from the perspective of Organizational Theory, are based on the analysis of the skills and challenges faced by women in the entrepreneurial scenario, in which its main points and their connection with organizational theory are:

- The research highlights the need for support networks and personalized resources for female entrepreneurs, echoing organizational theory that emphasizes the importance of social capital and network dynamics for organizational success.

- The results of the study on the specific challenges faced by female entrepreneurs contribute to the development of organizational theory, providing empirical evidence for additional research and theoretical refinement. The link between fear of failure and cultural aspects in female entrepreneurship can contribute to the development of organizational interventions that address these challenges.

Overall, the study bridges the gap between female entrepreneurship and organizational theory by highlighting the consideration of social and environmental factors alongside economic factors when analyzing female entrepreneurship.

## 5 CONCLUSION

Women have the stigma of creating businesses out of necessity (Brush et al., 2019),

and have more difficulty in accessing the financial system than men (Cabrera et al., 2017; Guzman; Kacperczyk, 2019); being strongly influenced by the culture that imposes different barriers to entry into entrepreneurship (Bullough et al., 2017; Hechavarria et al., 2017; Sequeira et al., 2016), lacking confidence in their business skills (Brush et al., 2017), have fewer opportunities in the labour market (Duflo, 2012), are responsible for most domestic and family care (RAI et al., 2019; IBGE, 2018), in addition to being stereotyped as having less management and entrepreneurial characteristics (Lim; Envick, 2013).

As a contribution to the advancement of literature, this research achieved the proposed objective, which aimed to analyze the skills related to female entrepreneurship and develop an integrative framework between macro-skills from scientific literature and GEM. The results analyzed demonstrated a convergence between the skills identified in the participating entrepreneurs and the stigmas, contexts and competencies previously described in the literature. The aforementioned approach, combined with the statistical analysis carried out, allowed the construction of an integrative framework that validated existing skills and offered a perspective on female entrepreneurial skills, reinforcing the achievement of the proposed objectives.

To deepen the development of the theory about entrepreneurial competencies, it is suggested as a suggestion for future research to conduct focus groups and in-depth interviews, making it possible, through these other research methods, to evaluate, validate and evolve based on the experience and knowledge of these women, the framework of competencies built by this and other research explored. In addition to other research methods, it would be interesting to approach women from different parts of Brazil, as this research obtained respondents only in the Southeast and in most cities in the interior of the state of São Paulo.

Furthermore, it is suggested to carry out a survey with the same questionnaires, but carried out with both female and male genders

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and, consequently, compare the answers and perceptions with the aim of finding the gaps between them.

As a limitation of this article, it can be pointed out the representation of the sample with the application of 200 online and 25 in-person questionnaires, which may not completely represent the diverse scenario of female entrepreneurs in Brazil. Furthermore, the research was carried out in the city of Ribeirão Preto and surrounding areas for two months, consequently, it may not reflect the broader challenges and skills of female entrepreneurs in different regions or cultures of the country, as well as such skills may change over time according to changes. social and economic changes.



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