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WOMEN ENTREPRENEURS: REASONS AND DIFFICULTIES FOR STARTING IN BUSINESS

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ABSTRACT

Purpose: The aim of this research is to describe the main reasons and difficulties for women to establish businesses and to identify possible differences between those that go into industry and those that establish commerce or service businesses.

Originality/gap/relevance/implications: The establishment of business is highly important for Entrepreneurship and its understanding is relevant to pinpoint the reasons and identify the difficulties that entrepreneurs have to establish their companies.

Key methodological aspects: A quantitative study of 102 industry women entrepreneurs and 96 commerce/services entrepreneurs was carried out. Data were collected by a structured questionnaire and by two Likert scales, which measured reasons and difficulties in the establishment of companies. A cluster analysis was undertaken to identify possible groups of attributes related to reasons and difficulties in the establishment of enterprises to group variables. The Mann-Whitney test was employed to compare reasons and difficulties in the establishment of enterprises between the two groups (industry and commerce/service) to identify statistically significant differences.

Summary of key results: Results by the Mann-Whitney test revealed that the two groups assigned the same level of importance to the reasons for business establishment: improvement difficulty in the previous job; desire to financially help offspring; re-entry into the labor market; earning lot of money. The same test showed no significant difference in importance level assigned to eight difficulties for the establishment of business: I did not believe in my own capacity; I had never had any link with other companies; I did not have any access to industry information; People did not believe in my potential; I was afraid to quit my job; I was never acquainted with a business plan; I had no money for advertising my business; I found it difficult to choose the location of the company.

Key considerations/conclusions: Results show that women entrepreneurs are not a homogenous group and that there is a need for public policies that would

minimize difficulties in the setting up of companies to increase women's participation as entrepreneurs.

KEYWORDS

Starting in business. Women entrepreneurs. Entrepreneurship. Gender. Small businesses.

1 INTRODUCTION

In Entrepreneurship, the establishment of a company is a basic affair and new enterprises represent the possibility of highlighting value and contributing socially and economically. Hisrich and Peters (2004, p. 29) insist that entrepreneurship is “the process of establishing something new and coping with risks and rewards”.

The establishment of a company may be understood from a processing perspective (Gartner, 1985; Baron & Shane, 2007) which starts with a business idea or with the identification of an opportunity to enter business. According to Borges, Filion and Simard (2008), after the identification of the opportunity and the development of the initial idea, the next step is a plan which, in the case of business, boils down to financial resources and to the formation of a starting team.

The importance of the agent in the process is thus acknowledged (Bruyat & Julien, 2000; Sarasvathy, 2008). There are always one or more agents taking the lead as from the initial idea to the effective opening of the firm. They take decisions and shoulder risks. Since the establishment of a firm is motivated by reasons or intentions of these agents, it is highly important for entrepreneurship to discover why people establish enterprises (Shane & Venkataraman, 2000).

The decision to establish one's own business may be motivated by a host of reasons and not merely out of necessity or opportunity. For instance, lack of satisfaction on the previous job, the desire to be independent, flexibility in timetable, autonomy and better life quality may be spring boards for the establishment of small businesses (Beyda & Casado, 2011; Fernandez, Scotto, & Fischer, 2014; Vale, Correia, & Reis, 2014). Further, there is evidence that males and females establish businesses for different reasons (Lee & Marvel, 2013). In fact, Carter (2002) verified that financial success and the desire for innovation are rather more underscored by males than by females.

Knowledge of the underlying reasons is not enough to better understand the establishment of firms. It is also highly relevant to identify difficulties and

impairments. Previous analyses actually deal with reasons for business establishment (Fernandez *et al.*, 2014; Vale *et al.*, 2014), but fail to investigate jointly reasons and difficulties. Further research is needed to understand deeply the establishment of firms by women (Greene, Hart, Gatewood, Brush, & Carter, 2003).

On the other hand, the establishment of a commercial or service firm is a different challenge from the establishment of an industrial plant. The characteristics of both establishments are greatly different and the initial workings for their establishment present differences. However, the literature has provided scanty information on this difference. One approach towards the establishment of business is given by Machado, Gazola and Anez (2013) who analyzed commerce and service entrepreneurs only. Although pinpointing the reasons for entrepreneurship is not enough to explain the establishment of a business, as highlighted by Zanakis, Renko and Bullough (2012), it may still reveal other aspects in the process if associated to the difficulties met with. Differences will surely emerge if the comparison is made between distinct segments, such as commerce/service and industry.

Owing to the need for further studies on the establishment of firms by women, current research deals with the following issue: Which are the main reasons and the main difficulties that female entrepreneurs have to cope with in the establishment of firms and which are the differences between those that go into the industry and those that establish a commercial/service firm?

Research describes the main reasons and difficulties for women entrepreneurs in the establishment of their business and identifies the possible differences between industrial and commerce/service entrepreneurs. A quantitative study with 198 women entrepreneurs, divided into two groups, has been undertaken, or rather, industrial and commerce/service entrepreneurs.

Current essay comprises a theoretical approach on the establishment of firms, with special emphasis on factors and difficulties for the establishment of firms by women. Methodological procedures used in the research are detailed, followed by the presentation and analysis of results forwarding the reasons and difficulties for the establishment of firms by the two women entrepreneurs groups.

2 ASPECTS OF FIRM ESTABLISHMENT

Shane and Venkataraman (2000) state that the establishment of business results from the identification and exploration of opportunities by several agents, emphasizing that some identify business opportunities but do not take any profit from them, due to their lack of the entrepreneur spirit. Other authors explain the

establishment of firms as a development of a business vision developing into another new business (Filion, 1991; Lichtenstein, Dooley, & Lumpkin, 2006). According to Filion (1991, p. 101), vision is “an idea, perhaps a set of ideas, that one desires to materialize. A vision takes the form of a desired image, projected into the future”. Lichtenstein *et al.* (2006) underscore that the establishment of enterprises develops from a tactic organization vision towards a strategic vision, followed by a vision that reflects the identity of this organization. The materialization of the vision transforms it into an establishment and this vision is closely linked to the reasons that motivated the agents to have their own business.

Gartner (1985) states that the establishment of a business is influenced by agent, milieu and organization. Variables in the milieu, such as culture, public policies and availability of resources, contribute towards the rise of new business indexes. According to Hisrich and Peters (2004, p. 31), “the perception that the start of a new enterprise is required results from culture, subculture, family, teachers and colleagues of the agent”. Cultures that valorize successful individuals tend to stimulate the establishment of firms. Similarly, families that valorize independence and teacher’s incentives influence the enterprising spirit. According to Hisrich and Peters (2004), the formation of new enterprises is made possible by several factors such as government, experience, marketing, performance models and finance. Administrations that exact low taxes stimulate new businesses even though agents must have experience, necessary formation and a sized market. Successful entrepreneur models and availability of risk capital stimulate the formation of new enterprises.

Organization actually emerges from the interaction between agents (who may be individuals, groups, other organizations and others) and the milieu (Katz & Gartner, 1988), whilst the establishment of new enterprises depends on the milieu and time (Julien, 2005). According to the author, time affects the behavior of entrepreneurs who make more or less opportunistic choices according to the period experienced. The milieu affects choices according to their dynamics.

Julien (2005) remarks that the establishment of enterprises is the product of a process featuring the following stages: initiation, maturation, commitment, finalization (real start) and growth velocity. Initiation, comprising the influence of values, models and previous experience, may have started from childhood or adolescence, when the future entrepreneur might have had contact with other people who were entrepreneurs and assimilated their values or identified him/herself with them. Maturation is represented by the desire to become an entrepreneur and may have been influenced by socioeconomic conditions, such as unemployment and migration. Beyda and Casado (2011) showed how labor experience in big enterprises may be an asset for the maturation of the idea to have one’s own business. Commitment is the stage in which actions are placed, such

as the elaboration of business plans, choice of place, equipments, initial team, choice of name and others. According to Julien (2005), the real start of a new business may be slow, gradual or fast. Finalization is characterized by trials with the initial production of goods or services. Consolidation, the last stage, is related to the business's growth speed which depends on factors of the milieu.

Another classification was forwarded by Borges, Filion and Simard (2005) who investigated the establishment of firms by 28 Canadian women entrepreneurs. The authors identified four stages in the establishment of the firms, given in Chart 1.

CHART 1

PHASES IN THE ESTABLISHMENT OF FIRMS

INITIATION	PREPARATION	OPENING	CONSOLIDATION
Identification of business opportunity	Business plan	Juridical registration of the firm	Marketing and sales activities
Reflection and development of the business ideas	Studies on the market	Commitment to project with total dedication	Sales
Decision to establish the firm	Mobilization of resources	Acquisition of equipments and their installation	Profitability
	Forming the enterprising team (members)	Development of the first product or service	Formal planning
	Registration of trademark	Hiring employees	Management
		First sales	

Source: Borges *et al.* (2005).

According to classification by Borges *et al.* (2005), the decision to establish a business occurs during the initiation stage. However, prior to the decision in establishing the firm, there is a need to understand the reasons that motivate the establishment of the business and the possible difficulties which the enterprising agent has to face. This stage is lacking in the above model.

It should also be emphasized that businesses do not have similar initiations. Hisrich and Peters (2004, p. 33) distinguish three types of starts: "a life-style

business, a small enterprise that supports the proprietors, generally lacking any growth; foundation enterprise established after research and development, generally with limited shareholders but with high growth capacity which normally attracts investors”. It is important to underscore that the establishment of firms may be the product of a casual process as described in the models above; it may also be the result of an effectual form when expert entrepreneurs establish new businesses based on their former experience, featuring agreements and alliances with other partners (Harms & Schiele, 2012).

Anyway, motivations and difficulties are important factors to delve into the reasons for the establishment of enterprises. Besides, Greene *et al.*, (2003) state that the establishment of enterprises by women offers difficulties and certain specificities that should be investigated.

2.1 REASONS AND DIFFICULTIES FOR THE ESTABLISHMENT OF ENTERPRISES BY WOMEN

Most research on the establishment of firms by women has been undertaken in developed countries (Naser, Nuseibeh, & Al-Hussaini, 2012), and, as a rule, they start as small businesses with few employees (Morris, Miyasaki, Watters, & Coombes, 2006).

With regard to the reasons which determine the establishment of firms by women, Fernandez *et al.* (2014) classified four groups: desire for autonomy, financial motivation, family needs and motivations. Naser *et al.* (2012) classified reasons into personal and external factors. Personal factors may be classified in negative circumstances that push women towards the establishment of businesses, and positive factors that favor entrepreneurship and one’s own job. An example of negative factor is the motivation to establish a business due to the difficulty in exerting high ranking positions in a previous organizations (Mallon & Cohen, 2001) or to the lack of perspectives of professional improvement or growth within the organization (Machado, St Cyr, Mione, & Alves, 2003).

Many other factors, such as a more flexible timetable and the need to conciliate work and family, are also motives for the establishment of businesses by women (Davies-Netzley, 2000; Still & Timms, 2000). The establishment of a firm triggered by reinsertion in the labor market after a period of rest or unemployment, particularly to care for young children or the elderly, has also been mentioned (Carter, 2002), coupled to the need to supplement family earnings or help financially adult offspring (Machado, 2009). Further, in family enterprises, heirs frequently do not have enough space within the family business and they establish their own firm (Machado, 2011).

Positive factors that motivate the establishment of enterprises have been identified: desire to develop one's capacity (Fernandez *et al.*, 2014; Morris *et al.*, 2006), financial independence and the perception and materialization of a business opportunity (Vale *et al.*, 2014). People may also be motivated by money earning to establish an enterprise (Naser *et al.*, 2012; Zanakis *et al.*, 2012), since they desire to have a lot of money, as in the case of highly ambitious entrepreneurs discussed by Hermans *et al.* (2012), or to increase their purchasing power (Beyda & Casado, 2011; Fernandez *et al.*, 2014). Further, the availability of financial capital and the trend to face challenges and activities are some motives for the establishment of businesses by women (Fernandez *et al.*, 2014; Zanakis *et al.*, 2012) and the commercial exploration of innovations (Fernandez *et al.*, 2014).

Business establishment is the product of motivating reasons, coupled to difficulties. It requires decision taking such as choice of place, partners, employees and advertisements of the business (Baron & Shane, 2007; Zanakis *et al.*, 2012). It also requires time to have the proper information and for the maturing of the initial idea (Baron & Shane, 2007), frequently requiring travel or a full day work, as Birley and Muzyka (2001) comment.

Among the difficulties that the establishing of businesses by women entails, one may include: lack of family support (Zanakis *et al.*, 2012) and the difficulty in making both ends meet with regard to work and family since the demands of even a small business requires many working hours. Winn (2005) underscores that work and family complement one another for males, but indicate difficulties for females due to family pressure. Consequently, the establishment of businesses by women is frequently a hardship, especially for those with young children (Mathew, 2010). That is why Greene *et al.* (2003) highlight the fact that women have scanty access to the business network, hardly any contact with other firms and little information on enterprises.

Besides the family-derived difficulties, women experience barriers associated with the personal preparation of entrepreneurs. Lack of management experience and training are actually difficulties for enterprising males and females (Borges, Filion, & Simard, 2010; Lituchy & Reavley, 2004; Mathew, 2010; Shragg, Yacuk, & Glass, 1992), particularly scanty knowledge on business plans and specific laws (Zanakis *et al.*, 2012).

Several factors associated with the milieu are among the difficulties for the establishment of businesses, among which the non-availability of initial capital and access to credit may be mentioned (Mathew, 2010; Rodriguez & Javier, 2009; Winn, 2005). Roper and Scott (2009) state that women have more diffi-

culty in obtaining credit than men. Several studies identify difficulties in credit access and lower profit rates for women (Du Reitz & Henrekson, 2000; Greene *et al.*, 2003). Another difficulty for enterprising women is linked to gender bias since females are considered docile, weak, lacking the capacity of working within a commercial society (Gray & Finley-Hervey, 2005; Rodriguez & Javier, 2009; Welter & Smallbone, 2008).

Finally, Zanakis *et al.* (2012) underscore the importance of self-esteem for people who desire to establish one's own business. Shragg *et al.*, (1992) state that decreased self-awareness and low esteem are true difficulties for the establishment of business by women.

3 METHODOLOGICAL PROCEDURES

Current quantitative research was undertaken to list and discuss the main reasons and difficulties for female entrepreneurs in the establishment of their own business and to identify possible differences between those that go into the industry and those that go into trade/services. Since the literature forwards several reasons and difficulties for the establishment of firms, the current type of research seems to be adequate.

Research comprises a transversal cross-section, with data collected once through questionnaires. Two activity segments were chosen as study fields: the clothing industry and the commerce/service segment. Criteria for participation in the research included the establishment of the business by women, their status as managers and establishments not more than 20 years old.

The samples was made up of 96 enterprises in the commerce/service segment identified in the Sebrae data bank and by 102 female entrepreneurs in the clothing industry with data retrieved from the specific trade union.

Data were collected by a structured questionnaire composed of a group of questions to identify the firms' and the entrepreneurs' profile; another group of questions was associated with the reasons and difficulties listed on a 10-level Likert scale, with 1 as the least important and 10 as the most important.

Data treatment initially took into account the weighted mean to identify the most important reasons and difficulties for each attribute in each group (industry and commerce/service). A cluster analysis was undertaken to identify possible groups of attributes related to reasons and difficulties in the establishment of enterprises to group variables. The hierarchic technique was employed in which each section class is included in a class of the next section, normally represented as a classification tree, with Euclidian distance as the measuring unit. Aggrega-

tion criterion comprised a single linkage or the nearest neighbor criterion based on the minimum distance. The distance between the two groups was determined by the distance of the two closest elements in different groups (Reis, 1997; Mingoti, 2007).

The Mann-Whitney test was employed to compare reasons and difficulties in the establishment of enterprises between the two groups (industry and commerce/service) to identify statistically significant differences (Conover, 1998).

4 RESULTS AND THEIR ANALYSIS

Tables 1, 2 and 3 show the social and demographic profile of the female entrepreneurs. Commerce and service entrepreneurs had a predominantly high schooling, whereas industry entrepreneurs predominantly revealed higher education and even postgraduate courses. The age-bracket of both groups lay between 21 and 38 years old. Most industry entrepreneurs were married and the civil status of the commerce/service entrepreneurs was distributed between married, common law, divorced and single.

TABLE I

SCHOOLING LEVEL OF FEMALE ENTREPRENEURS

SCHOOLING LEVEL	COMMERCE OR SERVICE		INDUSTRY	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Primary school	3	3.13	17	3.92
High school	58	60.41	50	16.67
Higher education	30	31.25	31	49.02
Post-graduate course (specialization)	5	5.21	4	30.39
Total	96	100.0	102	100.0

Source: Elaborated by the authors.

TABLE 2

AGE OF FEMALE ENTREPRENEURS

AGE BRACKET	COMMERCE OR SERVICE		INDUSTRY	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
20 – 26 years old	48	50.0	41	40.20
27 – 32 years old	31	32.29	27	26.47
33 – 38 years old	15	15.63	21	20.59
> 38	2	2.08	13	12.74
Total	96	100.00	102	100.00

Source: Elaborated by the authors.

TABLE 3

CIVIL STATUS OF FEMALE ENTREPRENEURS

CIVIL STATUS	COMMERCE OR SERVICE		INDUSTRY	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Married	32	33.33	77	75.49
Divorced	17	17.71	2	1.96
Common law	20	20.83	2	1.96
Single	21	21.88	21	20.59
Widows	6	6.25	0	0.0
Total	96	100.0	102	100.0

Source: Elaborated by the authors.

The reasons of each group for the establishment of the enterprises are given below.

4.1 REASONS FOR THE ESTABLISHMENT OF ENTERPRISES

Table 4 shows that the three main reasons for commerce/service entrepreneurs were: unsatisfactory previous job (e), desire to earn money (p), desire to

earn lots of money (q). The Commerce/Service Cluster at height 25 underscores similar grouping (e, p, q) of the female entrepreneurs' three reasons with the highest means (Figure 1).

In the case of the industry entrepreneurs, the main reasons were: desire for financial independence (f), perception of opportunity in the market (h), exploitation of an innovation (i), challenge (j), personal fulfillment (n), desire to develop professional capacity (o), desire to earn money (p), desire to earn lots of money (q), dedication to what she desired to do (r) (Table 4). The Industry Cluster at height 40 underscores a similar grouping of reasons (f, h, i, j, n, o, p, q, r), with a higher average for the establishment of enterprises and a similar grouping for reasons (a, c, g, m, s), which had the lowest averages (Figure 1).

TABLE 4

MEAN OF THE REASONS FOR THE ESTABLISHMENT OF ENTERPRISES BY SECTOR AND P-VALUE BY MANN-WITHNEY TEST COMPARING THE TWO GROUPS

REASONS FOR THE ESTABLISHMENT OF ENTERPRISES	COMMERCE/ SERVICES	INDUSTRY	P-VALUE
a Difficulty in professional advancement on previous job	1.96	2.51	0.617048
b Desire for flexibility in work timetable	1.00	3.98	0.003947*
c Helping financially adult offspring	1.65	2.73	0.916005
d Supplementation of family earnings	2.14	5.12	0.000225*
e Non-satisfaction with previous job	6.01	3.69	0.000001*
f Desire for financial independence	4.26	6.88	0.000000*
g Survival needs, with no other outlets	3.26	2.28	0.000175*
h Perception of an opportunity in the market	3.61	7.74	0.000000*
i Desire to exploit an innovation	3.03	6.13	0.000000*
j Challenge	1.56	7.21	0.000000*
l Desire to re-insert oneself in the labor market	2.45	3.55	0.383736
m Failure to find a job	1.73	1.60	0.017497*

(continue)

TABLE 4 (CONCLUSION)

MEAN OF THE REASONS FOR THE ESTABLISHMENT OF ENTERPRISES BY SECTOR AND P-VALUE BY MANN-WITHNEY TEST COMPARING THE TWO GROUPS

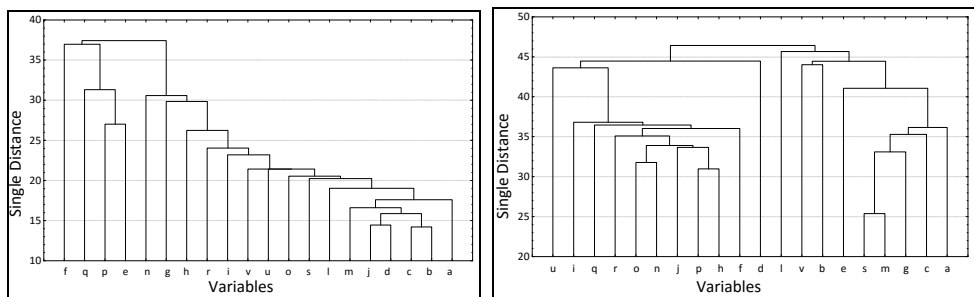
REASONS FOR THE ESTABLISHMENT OF ENTERPRISES	COMMERCE/ SERVICES	INDUSTRY	P-VALUE
n Self-fulfillment	3.09	7.46	0.000000*
o Development of professional potential	2.34	7.69	0.000000*
p Desire to earn money	5.76	8.17	0.000000*
q Desire to earn more and more money	8.25	7.03	0.120906*
r Liking what one wanted to do	2.89	7.29	0.000000*
s No space in another enterprise of the family	2.16	1.72	0.013827*
u Increase in buying purchase	2.34	5.55	0.000000*
v Money available	2.17	3.73	0.037909*

* significant difference $P < 0.05$.

Source: Elaborated by the authors.

FIGURE I

ANALYSIS OF CLUSTER FOR REASONS IN THE ESTABLISHMENT OF BUSINESSES BY FEMALE ENTREPRENEURS IN COMMERCE/ SERVICE (LEFT) AND INDUSTRY (RIGHT)



Source: Elaborated by the authors.

Female entrepreneurs who established enterprises in the commerce/service segments were motivated by non-satisfaction with their previous job, similar to results by other studies (Fernandez *et al.*, 2014; Morris *et al.*, 2006), but also with the desire to earn a great deal of money. On the other hand, the female industry

entrepreneurs gave more relevant reasons, such as the desire to be financially independent, perception of opportunities, challenges, fulfillment, the development of capacities, dedication to what they were doing, desire to earn money and desire to earn lots of money (Chart 2).

CHART 2

REASONS FOR THE ESTABLISHMENT OF FIRMS
 BY FEMALE ENTREPRENEURS

INDICATOR	COMMERCE/SERVICE	INDUSTRY
Desire to be financially independent		X
Market opportunities		X
Challenges		X
Fulfillment		X
Development of one's capacities		X
Dedication to what one is doing		X
Earning money	X	X
Earning a lot of money	X	X
Non satisfaction with previous job	X	

Source: Elaborated by the authors.

Fernandez *et al.* (2014) refer to negative factors associated to the need or lack of alternatives, and to positive factors associated to the opportunity to grow and explore opportunities. Female industry entrepreneurs revealed more positive motivating factors than the commerce/service ones.

Only reasons p and q, respectively earning money and earning a lot of money, were important for the two groups. This fact denotes that the entrepreneurship intention in the two groups was associated to ambition, as previously identified by Zanakis *et al.* (2012) and by Naser *et al.* (2012). Result of current research differed from that of other studies. In fact, Morris *et al.* (2006) demonstrated that desire for freedom and flexibility in timetable were the main factors for the establishment of firms by women.

The Mann-Whitney test (Table 4) compared the reasons of the two groups and showed that there was no significant difference only between the reasons: difficulty in professional improvement in the previous job (a; p-value 0.617048);

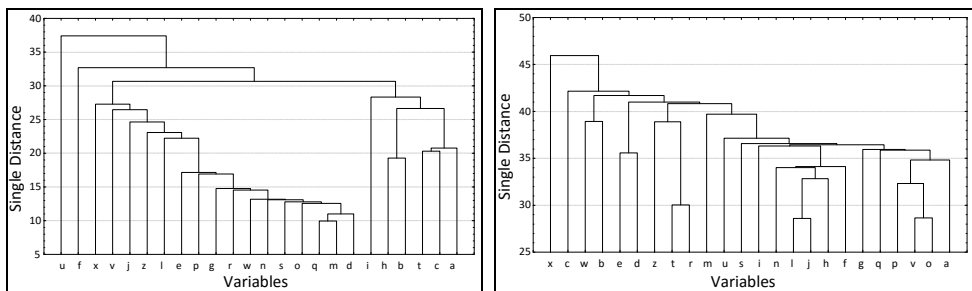
to financially help offspring (c; p-value 0.916005); re-insertion in the labor market (l, p-value 0.383736); desire to earn a lot of money (q; p-value 0.120906). In other words, the same level of importance was given to these reasons by the two groups. The other reasons are statistically different with regard to importance for each group. Only reason q (desire to earn a lot of money) was equally important for the two groups.

4.2 DIFFICULTIES IN THE ESTABLISHMENT OF ENTERPRISES

Table 5 shows the difficulties in the establishment of businesses for each group. The main six difficulties for the commerce/service group were lack of family support (a), difficulties due to young children (b); lack of experience (c), lack of time for the participation in networks (h); lack of access to business information (i); difficulties in obtaining initial capital (t). The commerce/service cluster at height 30 underscores a similar grouping with difficulties (a, b, c, h, i, t) with the highest average for the establishment of enterprises (Figure 2).

FIGURE 2

CLUSTER ANALYSIS FOR THE VARIABLE: DIFFICULTIES IN ESTABLISHING A BUSINESS IN THE COMMERCE/SERVICE (LEFT) AND INDUSTRY SEGMENTS (RIGHT)



Source: Elaborated by the authors.

Table 5 shows that the industry entrepreneur group did not reveal underscored groupings of difficulties. Although rates were lower than 6.0 with no significant difficulties in the establishment of industries, it should be highlighted that some difficulties with higher averages, such as lack of experience in that specific industry (c); lack of management experience (d); lack of specific formation (e); lack of money (r); difficulties in obtaining initial capital (t); difficulties in contracting employees (x); lack of money to advertise the business (z). Similarly, analysis of the industry cluster (Figure 2) failed to indicate grouping with similarity in difficulties.

TABLE 5

**MEAN OF DIFFICULTIES FOR THE ESTABLISHMENT
OF ENTERPRISES AND P-VALUE BY THE MANN-WITHNEY
TEST FOR THE TWO GROUPS**

DIFFICULTIES IN THE ESTABLISHMENT OF ENTERPRISES	COMMERCE/ SERVICES	INDUSTRY	P-VALUE
a Lack of family support	5.79	2.88	0.000000*
b Difficulties due to young children	6.63	3.42	0.000000*
c Lack of experience	6.96	4.49	0.000005*
d Lack of management experience	1.39	5.31	0.000000*
e Lack of specific formation	1.67	4.86	0.000000*
f No specific course as a support for the establishment of the firm	5.30	3.36	0.000264*
g Lack of confidence in one's capacities	1.60	2.91	0.524434
h Lack of time to participate in networks	6.56	2.75	0.000000*
i Lack of access to information on the business	4.77	3.46	0.000001*
j No contact with other firms	2.96	3.10	0.265182
l Lack of access to information on the segment	2.41	3.39	0.310123
m Lack of time to decide and establish the firm	1.35	3.70	0.001131*
n Lack of legal knowledge	2.43	3.25	0.016188*
o Bias due to one's gender	2.11	2.12	0.000000*
p People did not believe in one's capacities	1.97	3.12	0.294996
q Difficulty in quitting one's job	1.58	2.36	0.348864
r Lack of money	1.76	4.72	0.000000*
s Lack of knowledge on business plans	2.09	3.77	0.941642
t Difficulties in obtaining initial capital	6.09	4.75	0.005789*
u Difficulties in choosing a place for the firm	4.27	3.60	0.210586
v Difficulties in choosing a partner	3.21	1.74	0.000002*

(continue)

TABLE 5 (CONCLUSION)

MEAN OF DIFFICULTIES FOR THE ESTABLISHMENT OF ENTERPRISES AND P-VALUE BY THE MANN-WITHNEY TEST FOR THE TWO GROUPS

	DIFFICULTIES IN THE ESTABLISHMENT OF ENTERPRISES	COMMERCE/ SERVICES	INDUSTRY	P-VALUE
x	Difficulty in contracting employees	3.53	5.93	0.003795*
z	Lack of money to advertise	3.11	4.49	0.219304
w	Difficulties to travel	1.54	4.19	0.000068*

* significant difference $P < 0,05$.

Source: Elaborated by the authors.

When the two groups are compared, the difficulty to obtain initial capital is important for both, reiterating previous results (Mathew, 2010; Rodriguez & Javier, 2009). On the other hand, the difficulty lack of self-esteem in one's capacity was only slightly important in the two groups (1.60 for commerce/service and 2.91 for industry). Low self-esteem identified in previous studies (Shragg *et al.*, 1992; Zanakis *et al.*, 2012) was unimportant in current analysis. Similarly, gender bias ranked slightly for the two groups, following Fabricio and Machado (2012).

Difficulty with young children, lack of initial assets and lack of family support were the most important difficulties for entrepreneurs in the commerce and service segments, complying with results in previous studies (Mathew, 2010; Rodriguez & Javier, 2009; Shragg *et al.*, 1992; Winn, 2005). In the case of low family support, Rodriguez and Javier (2009) also identified that female entrepreneurs received less family support than their male counterparts. They also underscore that women received less social approval and slight financial support. Lack of family support was actually less important for industrial entrepreneurs (2.88) than for the commerce/service ones (5.79), highlighting the fact that 75% of the female industry entrepreneurs were married.

Difficulties between the two groups were compared by the Mann-Withney test (Table 5) with no significant differences: lack of confidence in one's capacity (p-value 0.524434); no contact with other firms (p-value 0.265182); no access to information on the segment (p-value 0.310123); people did not believe in on one's capacity (p-value 0.294996); fear of quitting job (p-value 0.34884); no knowledge on a business plan (p-value 0.941642); difficulties in choosing a place (p-value 0.210586); no assets for advertising the business (p-value 0.219304). Female entrepreneurs attributed the same level of importance to these difficulties for

the two groups; the other difficulties were statistically different with regard to the level of importance for each group.

Results of research on the reasons for the establishment of firms showed that only four among the twenty reasons provided by data collection (Table 4) failed to be statistically significant, namely, difficulties in improvement on the previous job; helping financially offspring, re-insertion in the labor market; earning more and more money. So, going back to the main question in current research, or rather, on the difference between the factors that motivate female entrepreneurs to establish businesses in the industry and in commerce/service, differences are made up of the other (sixteen) reasons that form the tool.

One should underscore that only the reason: earning more and more money was statistically important for the two groups. The affirmation above demonstrates that female entrepreneurs in current research were motivated mainly by money earning. They revealed an ambitious profile, defined by Herman *et al.* (2012). The desire to earn money was the motive for the establishment of enterprises according to studies by Fernandez *et al.* (2014) and Beatrice (2012). However, in current research the reason: earning more money was significantly more important for the two groups than earning money.

Eight out of the 24 difficulties for the establishment of enterprises had the same level of importance (Table 5), namely, lack of confidence in one's capacity, no contact with other firms, no access to information on the segment, people did not believe in one's capacities; fear of quitting previous job; no knowledge on business plans; lack of money to advertise; difficulty in choose the place for the business. The other 16 difficulties had different importance levels for each group under analysis.

Results of current research demonstrate a greater number of factors with different levels of importance rather than similarity between reasons and difficulties for female entrepreneurs in the industry and in commerce/service. Two out of the four reasons with no significantly statistical differences are related to possible female inequalities on the labor market (Carter, 2002; Mallon & Cohen, 2001), namely, difficulty in improvement on the previous job and re-insertion in the labor market.

5 FINAL CONSIDERATIONS

Current research demonstrated the main reasons and difficulties for women entrepreneurs in establishing businesses in the industry and commerce/service segment. Women entrepreneurs in commerce/service were mainly motivated by non-satisfactory factors on the previous job and desired earning money and more money. Contrastingly to results in other researches which revealed such motives

as the need to make both ends meet between work and family and timetable flexibility (Davies-Netzley, 2000; Still & Timms, 2000), these factors were not the most important, even for industry entrepreneurs. In fact, they established industries for other reasons, namely, financial independence, perception of opportunities, challenges, fulfillment, developing one's capacity, dedication to what one wanted to do, earning money and earning more and more money. There was no difference between the two groups with regard to the level of importance for the following reasons: difficulties in improvement on the previous job; financial help to offspring; re-insertion in the labor market; earning more and more money.

There was no difference between the two groups with regard to difficulties for female entrepreneurs to establish their own business: non-confidence in one's capacities, no contact with other firms, no access to information on the segment, people did not believe in one's capacity, fear of quitting previous job, no knowledge of business plan, difficulties in choosing a place for the business, lack of money for advertising the business.

Results of current research demonstrated that female entrepreneurs were not a homogenous group when the reasons and difficulties are taken into account. According to Ahl (2004) and Bruin, Brush and Welter (2007), female entrepreneurship does not exist if enterprising women do not represent a homogeneous group. Whereas in current research there were differences in reasons and difficulties for the establishment of industry and commerce/service enterprises by women entrepreneurs, Beatrice (2012) identified differences associated to age for entrepreneurs at the start of the firms and reinforced heterogeneity among women entrepreneurs.

A contribution in the field of Entrepreneurship refers to the establishment of firms as a process, a rather difficult and complex notion, according to Davidsson and Gordon (2011). When the process of firm establishment is focused with regard to antecedents such as reasons and difficulties, current research showed important factors in the establishment of enterprises which are not taken into account in models for the establishment of firms (Borges *et al.*, 2005; Julien, 2005). However, reasons and difficulties for the establishment of enterprises are only a phase in the process. Other antecedent aspects and context, such as culture, affect the production of new businesses (Gartner, 1985; Hisrich & Peters, 2004).

Another contribution lies in the pinpointing of difficulties in establishing enterprises by Brazilian women, only scantily touched by the literature. Results of current research showed difficulties for the establishment of enterprises which were not statistically different in the two groups (non-reliance on one's capacity; no contact with other firms; no access to information on the segment; people did not believe in one's potential; fear of quitting previous job; no knowledge on business plans, difficulties in the choice of place for the firm; lack of money

for advertising the enterprise). In fact, they demonstrate scanty information and little previous preparation, or rather, the need for public policies and programs for the preparation of women that desire establishing a business. It should be underscored that the previous preparation of women entrepreneurs is a strategy within the social, economic and political context to reduce difficulties in or to stimulate entrepreneurship (Bruin, *et al.*, 2007).

This study is limited by the fact that all female industry entrepreneurs in the research belonged to the clothing industry only. Since the clothing industry is the industrial segment with the highest number of female entrepreneurs, different results may be obtained when other industrial segments are investigated. Future studies with male entrepreneurs may show whether males and females experience different difficulties in the establishment of enterprises.

MULHERES EMPREENDEDORAS: RAZÕES E DIFICULDADES PARA CRIAÇÃO DE EMPRESAS

RESUMO

Objetivo: O objetivo desta pesquisa foi descrever as principais razões e as principais dificuldades para empreendedoras criarem seus negócios, bem como identificar possíveis diferenças entre as que empreenderam na indústria e as que o fizeram no comércio ou serviços.

Originalidade/lacuna/relevância/implicações: A criação de empresas é importante para o Empreendedorismo e para compreendê-la é importante conhecer razões e dificuldades que empreendedores encontram para criarem suas empresas.

Principais aspectos metodológicos: Foi realizado um estudo quantitativo com 102 empreendedoras da indústria e 96 no comércio/serviços. Os dados foram coletados por meio de um questionário estruturado e duas escalas do tipo Likert, as quais mensuraram razões e dificuldades para criação das empresas. Uma análise de cluster foi realizada para identificar possíveis grupos de atributos relacionados a razões e dificuldades para criar as empresas. O teste de Mann-Whitney foi empregado para comparar razões e dificuldades para criação de empresas nos dois grupos (indústria e comércio/serviços), a fim de identificar diferenças estatísticas significativas.

Síntese dos principais resultados: Quanto aos resultados, o teste de Mann-Whitney apontou que os dois grupos atribuíram o mesmo nível de importância às razões para criação do negócio: para ajudar financeiramente os filhos; dificuldade de crescimento no trabalho anterior; para se inserir novamente no mercado de tra-

balho; porque queria ganhar muito dinheiro. O mesmo teste indicou não haver diferença significativa quanto ao nível de importância atribuído a oito dificuldades para a criação do negócio: não acreditava no seu potencial; nunca tinha tido contato com outras empresas; não tinha tido acesso a informações do setor; as pessoas não acreditavam no seu potencial; tinha medo de deixar o emprego; não conhecia um plano de negócios; não tinha dinheiro para divulgação do negócio; encontrou dificuldade para escolher o local da empresa.

Principais considerações/conclusões: Os resultados desta pesquisa mostram que as empreendedoras não representam um grupo homogêneo e que há necessidade de políticas voltadas à minimização das dificuldades de criação das empresas, a fim de aumentar a participação de mulheres como empreendedoras.

PALAVRAS-CHAVE

Criação de empresas. Mulheres empreendedoras. Empreendedorismo. Gênero. Pequenos negócios.

MUJERES EMPRENDEDORAS: LAS RAZONES Y LAS DIFICULTADES PARA LA CREACIÓN DE COMPAÑÍAS

RESUMEN

Objetivo: Esta investigación tuvo como objetivo describir las principales razones y dificultades para mujeres en la creación de sus negocios e identificar posibles diferencias entre las llevadas a cabo en la industria y en el comercio o los servicios.

Originalidad/laguna/relevancia/implicaciones: La creación de empresas es importante para el Empreendedorismo y para comprenderla es importante identificar las razones y las dificultades encontradas.

Principales aspectos metodológicos: Se realizó un estudio cuantitativo con 102 mujeres de la industria y 96 con las de comercio/servicios. Los datos fueron recolectados a través de un cuestionario estructurado y dos escalas de Likert, que mide razones y dificultades en la creación de empresas. Se realizó un análisis de conglomerados para identificar posibles grupos de atributos relacionados con razones y las dificultades para crear empresas. Se utilizó la prueba de Mann-Whitney para comparar las razones y las dificultades en la creación de empresas en ambos grupos (industria y comercio/servicios) con el fin de identificar las diferencias estadísticamente significativas.

Síntesis de los principales resultados: En el Mann-Whitney test dos grupos asignados el mismo nivel de importancia a los motivos de la creación de empresas: para ayudar financieramente a sus hijos; dificultad de crecimiento en el trabajo previo; regresar al mercado laboral; porque quería ganar mucho dinero. La misma prueba no mostró diferencias significativas en el nivel de importancia asignado a ocho dificultades para la creación de empresas: no creer en su potencial; nunca había tenido contacto con otras empresas; no había tenido acceso a la información de la industria; no creyeron en su potencial; tenía miedo de dejar su trabajo; no sabía que era un plan de negocios; no tenía dinero para la divulgación de su negocio; ha tenido dificultad de elegir la ubicación de la empresa.

Principales consideraciones/conclusiones: Los resultados de esta investigación muestran que las mujeres empresarias no son un grupo homogéneo y que existe la necesidad de políticas encaminadas a reducir al mínimo las dificultades de la creación de empresas con el fin de aumentar la participación de las mujeres como empresarias.

PALABRAS CLAVE

La creación de empresas. Mujer emprendedora. Emprendedorismo. Género. Pequeños negocios.

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