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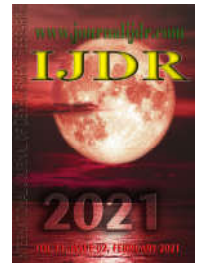
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RESEARCH ARTICLE

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FEMALE GENDER: CHALLENGES AND DIFFICULTIES IN ENTREPRENEURSHIP

¹Virginia Tomaz Machado, ²Luana Viviane de Souza, ³Pavlova Christinne Cavalcanti Lima, ⁴Marcelo Oliveira Feitosa, ⁵Virgínia do Socorro Motta Aguiar and ⁶Rosangela Pereira de Oliveira

¹Master Teacher of the Administration course, Faculdade Santa Maria, Cajazeiras, Paraíba, Brazil

²Graduating of the Administration course, Faculdade Santa Maria, Cajazeiras, Paraíba, Brazil

³Doc Teacher of the Administration course, Faculdade Santa Maria, Cajazeiras, Paraíba, Brazil

⁴Coordinator and Master Teacher of the Administration course, Faculdade Santa Maria, Cajazeiras, Paraíba, Brazil

⁵Doc Assistant Professor of the Production Engineering course at Universidade Presbiteriana Mackenzie, Brasília, Brazil

⁶Master Teacher of the Administration course, Faculdade Santa Maria, Cajazeiras, Paraíba, Brazil

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*Corresponding author:

Virginia Tomaz Machado

ABSTRACT

The female gender is constantly expanding in entrepreneurship in Brazil. Thus, more and more, women are taking their place in the market, either by opportunity or need, in search of personal or professional satisfaction. Therefore, the present work aims to identify the difficulties and challenges faced by women from the Cajazeiras-Brazil region, throughout their trajectory in female entrepreneurship, seeking to analyze what motivates these women when starting an entrepreneurial activity. This research is a descriptive and exploratory field study, with an approach enhanced by the qualitative and quantitative method. The sample consisted of 25 women entrepreneurs, whose research instrument used for data collection was a semi-structured questionnaire. Based on the research results, it is possible to state that female entrepreneurship is on the rise in the micro region of Cajazeiras, with a young entrepreneurial profile, mostly single, with studies in progress and the desire to have financial independence, with performance focused on the commercial sector, a new venture born from its own investments arising from economies surrounded by great financial difficulties. Facing prejudices and difficulties, since the beginning of the entrepreneurial process because they are female.

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INTRODUCTION

The female gender, in the middle of the 21st century, still suffers from several contingencies in the involvement of the insertion of women in the business world, however even with the diversities faced it emphasizes that the performance of women has been consolidating in Brazil. The Brazilian Institute for Quality and Productivity (IBPQ), (2012) shows that the participation of women in the entrepreneurship indexes in Brazil went from 55.9% in 2009, to 56.2% in 2010. Even with a growing participation in the labor market, there is still a small number of surveys on women as entrepreneurs in the Brazilian market scenario, especially against the background of the difficulties faced by these entrepreneurs (MACHADO, GREATTI, & JESUS, 2010). Discoursing here Silveira work (2010), which analyzed the scientific literature of the period between 2006 to 2008 in the Social Sciences Citation Database, where he found 179 articles dealing with the theme

of entrepreneurship, of which only 0.74% had focused female entrepreneurship. In view of this, it is clear the conception of the beginnings of a community in its socio-cultural and cultural trajectory, in which talking about the entrepreneurial woman in this context is to articulate a change in the social constitution and history of the community, immersed in a predominantly patriarchal scenario (AGUIAR & OZZELA, 2006). With this it can be said that the history of the entrepreneurial woman is singular and historical, not determined by the pre-existing historical social conditions, but being able to create her subjectivity in the construction of a success story surrounded by challenges and difficulties, in view of that entrepreneurial activity is nothing more than the insertion of the subject in the business world. Therefore, this work intends to provoke discussions and reflections about what are the motivations of the female gender in entrepreneurial initiatives and the difficulties and challenges faced in her career as an entrepreneur? Entrepreneurship has the characteristic of identifying opportunities and creating something innovative about conditions of uncertainty, assuming the

risks involved there, Silveira (2010), following the thought of the aforementioned author, persistence, pro activity and vision of the future involve the process of undertaking that results in an innovative way of doing a job, be it a new product, service or activity, that is, a new way of doing or creating an enterprise. In the middle of the 21st century, in a scenario of a global pandemic immersed in an economic and social crisis, prejudice and difficulties on the female gender when she decides to enter the business world is still a coexistent reality. In this way, the work seeks to identify and understand how, despite the existence of many barriers, women entrepreneurs are able to stand out in the labor market, contributing to economic growth and a new way of seeing and building a new social culture. Thus, the study becomes important and relevant for society, especially for women entrepreneurs and for those who have the desire to undertake, leading them to a new way of thinking and seeing the entrepreneurial context, and climb incentives for continue in the search for dreams and desires to transform the world, leading to social and economic development.

MATERIALS AND METHODS

This chapter presents in detail the methodological processes used to carry out the research, thus providing a better understanding of it. In other words, it consists of a means according to which, its use provides the legitimation of acquired knowledge. Therefore, this research is of a basic nature, considering that the work carried out by the researcher will contribute to further studies on the subject, having great relevance in the academic environment, thus enabling the transmission and debate of knowledge. For the preparation of this study, exploratory and descriptive research was used. As for the means, the technical procedure the investigation is classified as bibliographic and field, primary data were collected through a questionnaire applied to entrepreneurs. The approach used in this work, developed from the qualitative and quantitative method. Being an original scientific work, because it is done for the first time in relation to the other works carried out in the Cajazeiras microregion, coming to collaborate with achievements and discoveries for scientific knowledge, for society and for the population of entrepreneurs in the region and the world. Being in a pandemic scenario caused by the covid-19, immersed in social isolation, for the selection of the participants, a survey was carried out on pages of social networks of enterprises located in the five selected cities of the Cajazeiras micro-region managed by the female gender. Afterwards, the contact was made in a virtual way in order to explain the objective of the research and request your contribution to it. In view of this, a questionnaire was applied in the second half of 2020, through the google forms platform, in which it was sent to the twenty-five selected participants and that for ethical reasons their names and their projects were not disclosed. The Cajazeiras microregion is contained in the Paraíba Hinterland, mesoregion of the state of Paraíba. Table 1 shows the population and area of the cities in that region, according to data from IBGE sense 2010. The Cajazeiras micro-region is composed of 15 municipalities, with a total population of 176,520 thousand inhabitants, according to IBGE (2010). It also has a large territorial area of 3,404,082 km² and a population density of 51.86 inhabitants / km². In the economy, its PIB stands out at R \$ 974.248 (IBGE, 2010). Taking into account the research scenario, the Cajazeiras micro-region, a selection was made of five cities belonging to this micro-region, selected by the criterion of the highest PIB found. In each of these five selected cities, a random selection will be carried out via social networks, in which five local entrepreneurs were selected to participate in the research. Thus having a sample with a total of 25 women entrepreneurs. Table 2 shows the five selected cities, according to the highest PIB presented, according to IBGE sense 2010. According to SEBRAE (2018), Paraíba has approximately 158,900 women entrepreneurs, that is, women who own businesses. The criteria adopted for the inclusion of women entrepreneurs in the research participation were: being female; is active in the market with its activity registered at the city hall with an active license, whether for any segment of activity and being over 18 years old.

Table 1. Cities that make up the Cajazeiras microregion and its respective population and area

CITIES	POPULATION (Thousand)	AREA (km ²)
Bernardino Batista	3 153	50,628
Bom Jesus	2 561	46,169
Bonito de Santa Fé	11 814	228,326
Cachoeira do Índios	9 546	172,906
Cajazeiras	61 776	565, 899
Carrapateira	2 378	72,778
Joca Claudino	2 615	74, 005
Monte Horebe	4 508	116, 172
Poço Dantas	3 752	97,249
Poço de José de Moura	3 978	100,971
Santa Helena	5 369	210,317
São José do Rio do Peixe	18 201	474,426
São José de Piranhas	20 053	677, 929
Triunfo	9 223	222,947
Uiraúna	15 382	294, 499

Source: IBGE, Population Census 2010

Table 2. Cities in the Cajazeiras microregion with the highest GDP

CITIES	PIB (mil)
Cachoeira dos Índios	R\$38 771
Cajazeiras	R\$545 405
São João do Rio do Peixe	R\$63 023
São José de Piranhas	R\$69 407
Uiraúna	R\$57 915

Source: IBGE, Population Census 2010

RESULT AND DISCUSSION

The subjects of the work are constituted of a sample of 25 female people, in which it was tried to present which are the challenges and difficulties that women of the micro region of Cajazeiras face along their trajectory as an entrepreneur. The first stage of the analysis was observed the profile of the interviewed entrepreneurs and the business and then it was treated on the research theme.

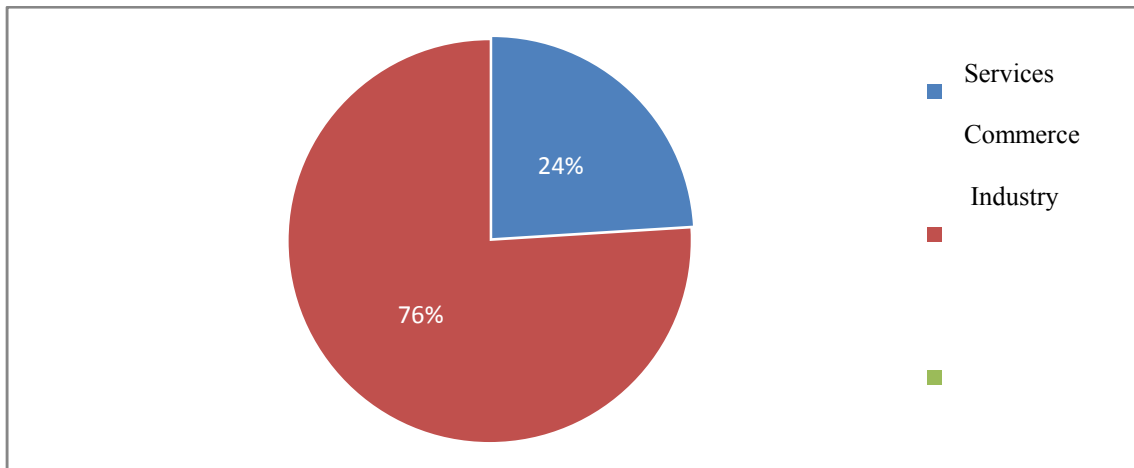
Socioeconomic profile of the interviewees: Table 03 presents the socio-demographic data obtained from the survey. Thus, it was observed that most of the interviewed entrepreneurs are aged between 18 and 25 years old with 56%, against 28% between 26 and 35 years old and 16% between 36 and 45 years old. With that, you can see that women are increasingly seeking to enter the business world, demonstrating their expertise in creativity and entrepreneurial skills. Regarding the marital status of the interviewees, of the 25 entrepreneurs, 60% of them are single, relating to the age group in which the majority are young people, reporting the fact that they are not married.

Regarding the level of education, the highest percentage is found in higher education, with 56% of respondents against 44% with high school. These data show that these women are looking for improvement, which despite having an enterprise already demonstrate that knowledge is important to them and value the culture of study and work in the attempt to change their lives. According to Saltoratto et al (2019), knowledge is the main tool in decision making for organizations, and only leaders who have the ability to transform resources into successful competitive advantage. The data above corroborate the study by Mussak (2004), which shows that women are preparing and investing more in their education, qualifying for business management and entering the market very early as an entrepreneur. Regarding the time of existence of the studied companies, it is clear that 48% of them are between 1 and 2 years old, 40% are between 2 and 4 years old, against 8% between 4 and 6 years old and only 4% with more than 6 years in the market. Relating to the age group of the entrepreneurs, who are young as shown in table 03, in which it showed that 56% of the entrepreneurs were aged between 18 and 25 years, so most of them have companies with little time in the market.

Table 3. Participants' socio-demographic data

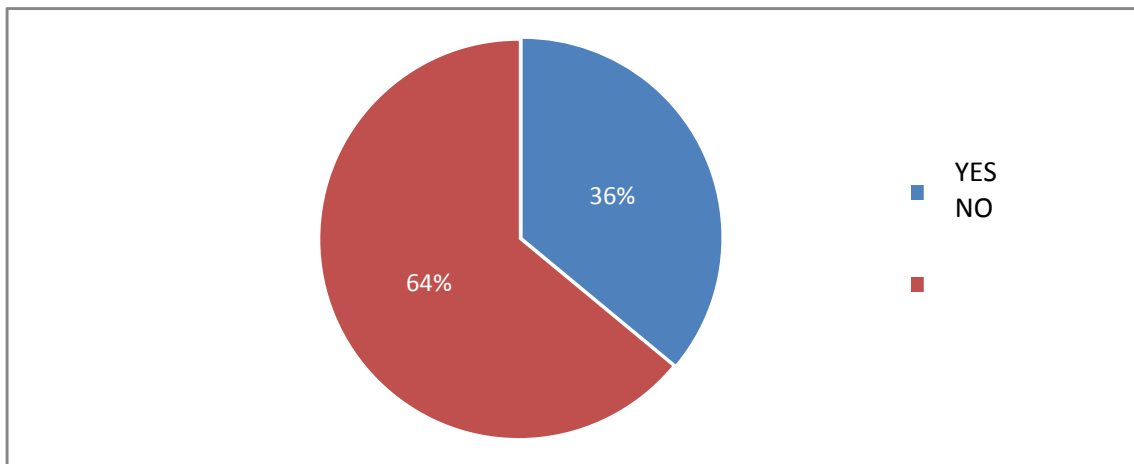
Variables	Absolute reference	Relative reference
Age		
18 to 25	14	56%
26 to 35	07	28%
36 to 45	04	16%
Marital status		
Single	15	60%
Married	09	36%
Separated	01	04%
Education level		
High school	11	44%
University education	14	56%
Company time in the market		
From 1 to 2 years	12	48%
From 2 to 4 years	10	40%
From 4 to 6 years	02	08%
Over 6 years	01	04%
Average monthly labor costs		
From 1 to 2 salaries	11	44%
From 2 to 4 salaries	12	48%
From 4 to 6 salaries	02	08%
Number of employees		
None	12	48%
From 1 to 2 employees	11	44%
From 2 to 4 employees	01	04%
From 4 to 6 employees	01	04%
Total	25	100%

Source: Elaborated by the author, 2020.



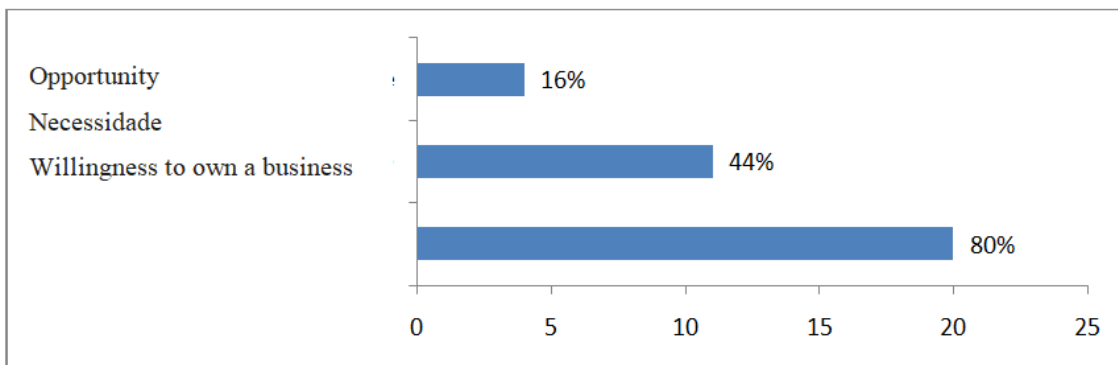
Source: Elaborated by the author, 2020.

Graph 01. Business sector



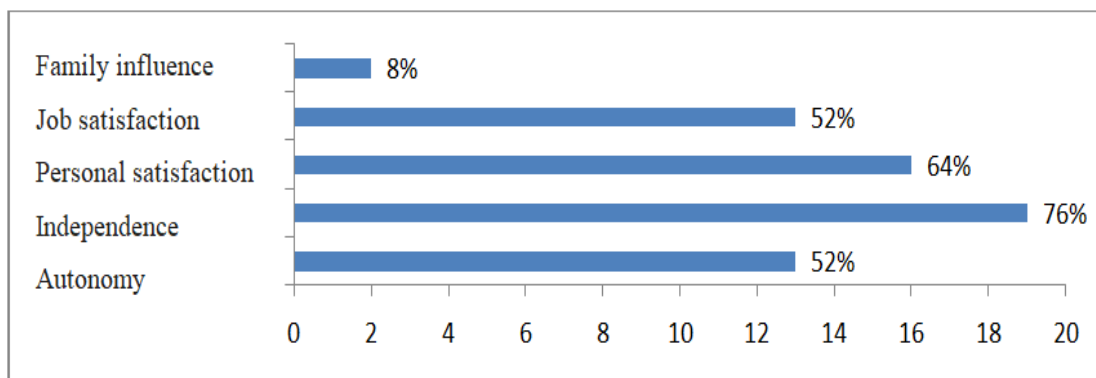
Source: Elaborated by the author, 2020.

Graph 02. Seeking guidance from responsible agencies before opening the deal



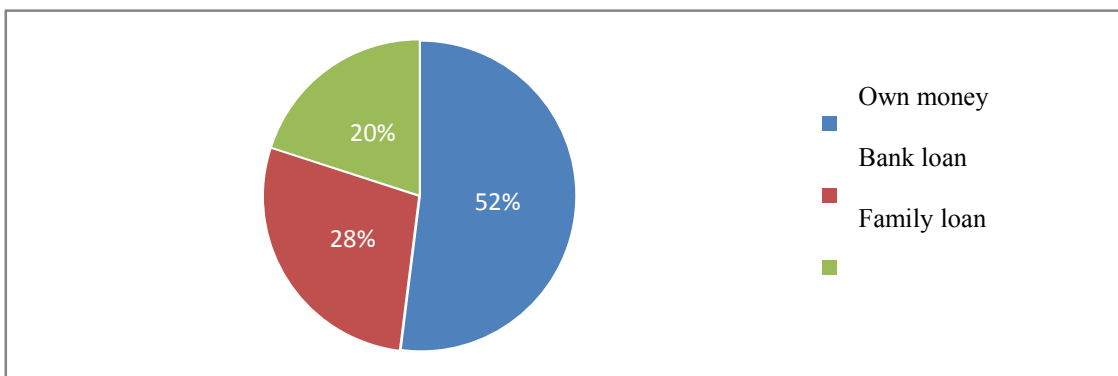
Source: Elaborated by the author, 2020.

Graph 03. Main reason to start entrepreneurship



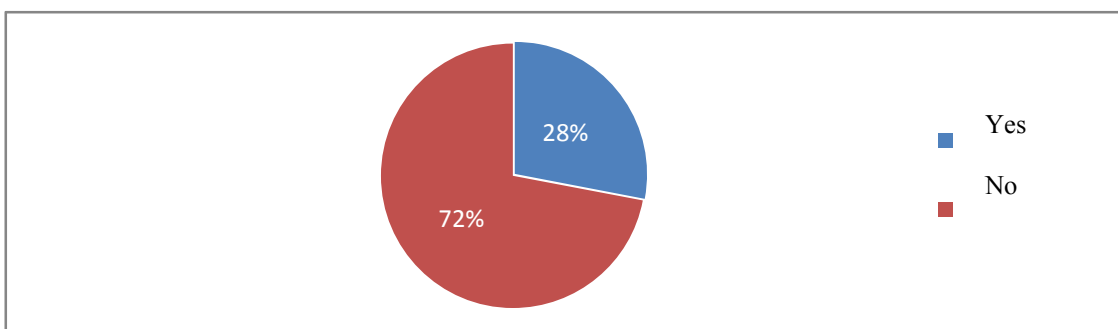
Source: Elaborated by the author, 2020.

Graph 04. Main motivation as a businesswoman



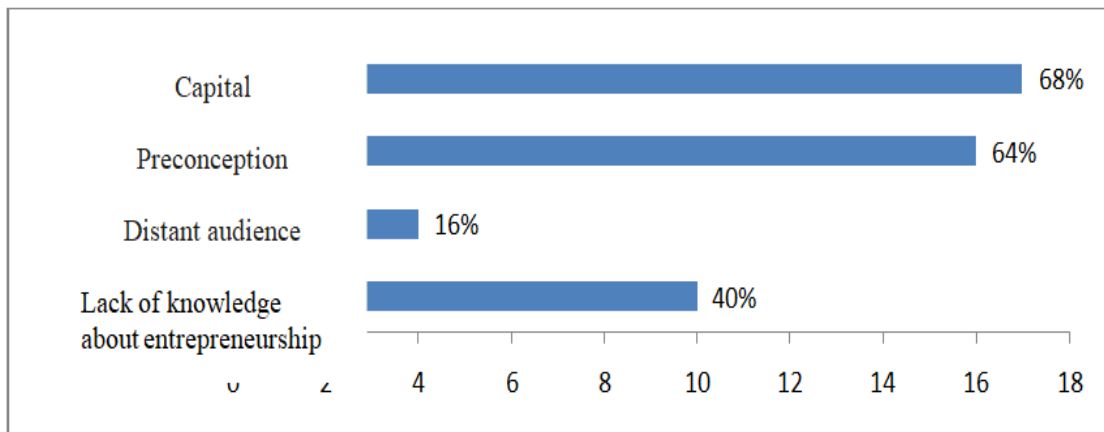
Source: Elaborated by the author, 2020.

Graph 05. Main source of funds to open the company



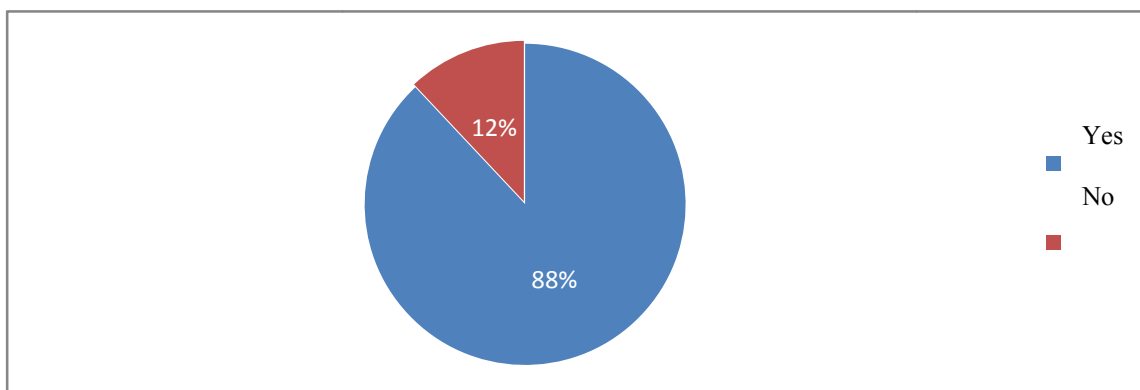
Source: Elaborated by the author, 2020.

Graph 06. The family has already opposed the business



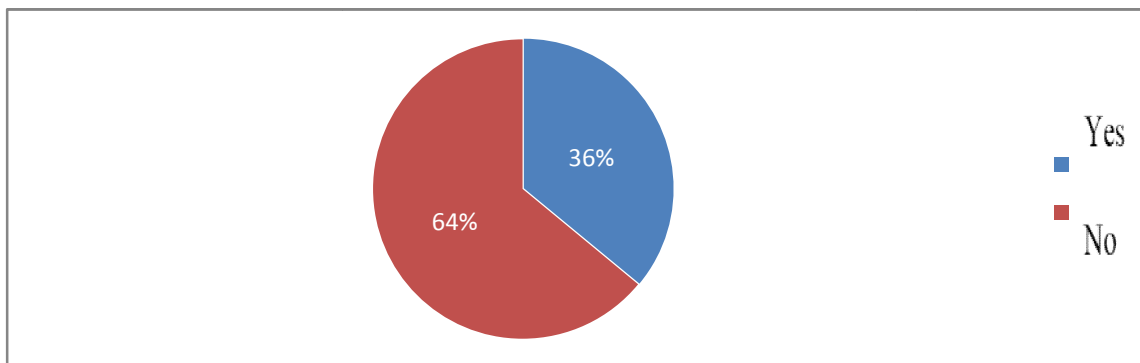
Source: Elaborated by the author, 2020.

Graph 07. Difficulties faced when deciding to undertake



Source: Elaborated by the author, 2020.

Graph 08. She suffered some prejudice in the business world for being a woman



Source: Elaborated by the author, 2020.

Graph 09. Can manage to reconcile business and Family

According to the survey, it is observed that the majority of the interviewees receive an average of 2 to 4 monthly wages, followed by 44% with monthly income of 1 to 2 wages and only 8% with monthly income of 4 to 6 wages. To measure the income of these entrepreneurs, the current minimum wage of 2020, which is R \$ 1,045.00, was used as a reference. According to the study sample, the average monthly income of the interviewees is two minimum wages, which is higher than the data from SEBRAE (2015), which states that the monthly income of the entrepreneurial woman is on average R \$ 1,464.00. Regarding the number of employees, we have a balance between 48% who have no employees and 44% who have 2 to 4 employees, against 4% who have 4 to 6 employees and also 4% with more than 6 employees.

Data related to the research theme: In this second part of the research, the study seeks to identify issues related to female entrepreneurship, analyzing variables such as: reasons and motivations for entrepreneurship; source of funds; prejudices and difficulties faced. The survey indicated that the predominant sector, in which the entrepreneurs of the Cajazeiras micro-region are inserted, is that of commerce with 76%. In contrast to the data presented by SEBRAE (2015), in Brazil the prevalence of females is in the service sector with 53%. It was found that 64% of women did not seek guidance for opening the business, about the basic knowledge to manage the company itself, customers, suppliers, among others. This corroborates with the data mentioned in the GEM survey (2007), according to which the majority of entrepreneurs, regardless of their

stage and motivation, do not seek guidance for opening their businesses. This promotes a lagoon on the perpetuation of the business, in which, according to statistics punctuated by IBGE (2013), half of the companies close their doors in Brazil, after four years of existence, having as one of the main reasons for the lack of knowledge about management. Taking into account that the largest number of entrepreneurs do not support competent management bodies and according to table 3, the vast majority have little time in the market, it can be said that there is a possibility that some of these companies may close their doors before completing four years, according to the statistics presented above. The interviewees, when asked about the main reason that led them to start entrepreneurship, the option that got the most response was the desire to have their own business (dream) with 80% of the answers, followed by the need variable with 44% answers given and only 16% of women entrepreneurs said that their main reason was the opportunity.

In this questioning it was possible to choose more than one option, so it was possible to identify a strong relationship between the desire to have the business itself linked to the need. Corroborating with the research data, Machado et al (2003) points out that women create new companies for different reasons, such as, for example: the desire for independence, market opportunity, difficulty in rising professionally in other companies and out of necessity. As Dornelas (2008) points out two types of entrepreneurs in Brazil: the first would be entrepreneurship by opportunity, the entrepreneur who creates a company with prior planning, knows the growth he wants to seek, aiming at generating profits, jobs and wealth; the second is entrepreneurship by necessity, in which the entrepreneur ventures on the entrepreneurial journey because he is unemployed and does not have work alternatives. Among this aspect, it can be said that the desire to open his own business is not within the main descriptions punctuated by Dornelas regarding the subject's act in being an entrepreneur. According to Chiavenato (2007), motivation is directly linked to personal needs, so it can be said that motivation is related to the attitudes of each individual subjectively. When asked about their main motivations as an entrepreneur, in which more than one option could be chosen, 76% of the women in the sample answered that their main motivation is financial independence, corroborating with the data from the GEM report (2010), which found that women open their own businesses for the same reasons as men in order to achieve financial independence.

Another important factor is personal satisfaction, chosen by 64% women entrepreneurs, which is confirmed by Hisrich (2004) when he highlights that women entrepreneurs seek the desire for personal and not just professional fulfillment. Professional satisfaction, as well as autonomy, were chosen by 52% entrepreneurs and only 8% said they were motivated by family influence. The interviewees were asked about the main source of funds to open the business. With 52%, the investment with own money for the opening of the enterprise prevailed, 28% answered that they used a bank loan and 20% submitted the loan with a family member. The findings of the interviews corroborate the study by Machado et al (2003), in which reports 80% of women in entrepreneurship use as their main source of funds from personal savings or family loans. In the study 72% reported having used their own resources and a family loan, as shown in graph 05. The GEM report (2015) highlights that people's perception of entrepreneurship is favorable and that Brazilians have a positive view of individuals involved in their own businesses and that there is family resistance due to the loss of the female presence in the home. The research data is in contrast to the GEM report (2015), the research showed that 72% answered that they had no family opposition, against only 28% who said they experienced opposition regarding the opening of the business, opposition mainly from the husband in question due to his absence at home, very alarming since only 46% of the interviewees are married. Entering the universe of just married participants, it can be said that 58.3% have problems with their husband's opposition to the deal. According to the results obtained, it can be seen that the greatest difficulties faced by women refer to the capital to start the business, since this point obtained a total of 68% of the answers, referring to graph 05, in which 52% of

interviewees opened their businesses with their own capital, resources from savings accumulated over years. Secondly, prejudice with 64% of the responses, followed by the lack of knowledge with 40% and only 16% of the responses to the difficulty of the distant public. When asked if they had already suffered some type of prejudice in the business world, the majority with 88% answered yes, in contrast to 12% of them said no. These data confirm what was said by Andreoli and Borges (2007) that the business environment has a sexist character in a patriarchal society and an environment conducive to discrimination, which is a hindrance to the female gender. Cramer et al (2012) states that women need to continually prove that they are able to manage their businesses in order to conquer their spaces as entrepreneurs and exceed management expectations. When arguing about the difficulties in reconciling work with the family, the majority with 64% said that they experience constant difficulties in reconciling business activities with the family, compared to 36% who answered that they did not. The result of the research is in line with the study by Gomes (2004), which says that women have difficulty in reconciling work and family. The results obtained were obtained through a sample of twenty-five business women from the Cajazeiras micro-region who answered a questionnaire with questions that guided the research objectives.

CONCLUSION

According to the facts mentioned, women stand out in female entrepreneurship in a systematic way, managing to overcome their challenges, fears and uncertainties with the aim of self-realization, personal and professional growth, making a difference in the job market and changing a pre social culture -existing. It was observed during the construction of this work that the insertion of women in the labor market is surrounded by prejudice and various difficulties. Among the main issues addressed by the study, it was pointed out that most of them feel a difference in treatment because they are women who own their own business and have already suffered gender prejudice for working in the business world. In terms of challenges and difficulties, the entrepreneurs emphasized financial difficulty, in which the initial investment was the result of private savings and the lack of knowledge about management, in addition to prejudice. It is believed that the objective of this work was achieved, since it was able to identify and analyze the difficulties of these women entrepreneurs in the process of entrepreneurship as well as to verify and identify the existence of prejudice. In this way, this study serves as a basis for future research on the subject and also to take a big question, the recognition of the effort and work of women for standing out in the business world and showing that they are competent regardless of the barriers encountered, because the way entrepreneurship has more to do with the capacity of each one than with the gender.

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