

# **Gender Practices and the Business-Household Nexus: Women's Entrepreneurship in São Paulo, Brazil**



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in Partial Fulfilment of the Requirements for the Degree of  
Doctor of Philosophy

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“E onde buscas o anjo, sou mulher  
Onde queres prazer, sou o que dói  
E onde queres tortura, mansidão  
Onde queres um lar, revolução”

Caetano Veloso – O Quereres

## DECLARATION OF ORIGINALITY

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# Abstract

This study investigates how women's entrepreneurship in the emerging economy of Brazil shapes traditional gender practices and power relations in the households and female-owned enterprises of the 'ABC Paulista', Greater São Paulo. Specifically, the thesis explores the business-household nexus and the ways these distinct, but interrelated social domains impact one another. Analysing the connection between households and women's enterprise in the Brazilian context is a major original contribution of this work.

Informed by a feminist, life course and embedded approach to entrepreneurship while underpinned by a critical realist epistemology, this research also contributes to the literature by exploring how macro and micro context factors create, maintain, and transform the social and economic lives of Brazilian women entrepreneurs, families and household members.

Through an innovative 2-stage data collection process, this qualitative study was conducted in São Paulo between 2016 and 2017, interviewing women entrepreneurs and household members from a sample of 41 subjects. Based on empirical data, a typology of four different archetypes of the business-household nexus of women's entrepreneurship was developed.

The findings illustrated how even though many women entrepreneurs were breadwinners in their households, normative gender practices and power relations still impact their motivations to entrepreneur, the acquisition of human capital and financial resources for the business and its management, which subsequently influenced women's time availability and personal ability to exercise power and control in the household. The gendered division of housework and childcare were strong aspects of the research as most women entrepreneurs tackled business and household responsibilities by themselves or by outsourcing the work to another female figure (the 'nanny', the 'maid' or 'the grandma') or what I called 'The Second Mother', perpetuating a gendered and unequal division of responsibilities in the household. Similarly, there was little or no involvement from household members' labour in the enterprise.

This work also showed that women's roles were diverse and deeply embedded in interwoven contexts (e.g. social, cultural, spatial, material, familial), thus, few managed to 'break out' of gendered and sectoral boundaries imposed by Brazilian culture and society through the autonomy generated by their enterprises. Conversely, many female participants had internalised the lasting patriarchal structures of Brazil and reproduced them at home and in the business.

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Finally, I dedicate this thesis to Brazilian women whose *courage, positivity, strength* and *hard work* inspire and help create not only a better country but a better world.

*Salve! Salve! Mulher Brasileira!*

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## **List of Acronyms**

**BNDES** – Banco Nacional do Desenvolvimento (Brazilian Development Bank)

**CAGED** – Cadastro Geral de Empregados e Desempregados (General Register of Employed and Unemployed Citizens)

**ECO A** - Equal Credit Opportunity Act

**FEI** – Female Entrepreneurship Index

**GDP** – Gross Domestic Product

**GEDI** – Global Entrepreneurship Development Institute

**GEM** – Global Entrepreneurship Monitor

**IBGE** – Instituto Brasileiro de Geografia e Estatística (Brazilian Institute of Geography and Statistics)

**MENA** – Middle East and North Africa

**OECD** – Organisation for Economic Co-operation and Development

**PNAD** - Pesquisa Nacional por Amostra de Domicílios (National Household Survey Sample)

**SEBRAE** – Serviço Brasileiro de Apoio às Micro e Pequenas Empresas (Brazilian Service of Support to Micro and Small Businesses)

**SME** – Small and Medium Enterprises

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## ***CHAPTER 1: Introduction***

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It is increasingly recognized that women have an important participation in entrepreneurship across the world. According to the Global Entrepreneurship Monitor (GEM, 2017) in the year of 2017 alone, over 163 million women around the world were starting businesses while other 111 million were already running established enterprises. These female-owned enterprises provide income for countless households and families, employment for communities, and products and services that bring new value to the world around them. In that sense, there is no longer a question regarding the fundamental role women play in promoting global and local socio-economic development, however, recent studies demonstrate that women's contributions in the entrepreneurial business landscape remain understudied and underestimated (De Vita et al., 2014).

Academically, entrepreneurship has remained a male-dominated field and studies have either neglected or adopted a male perspective when investigating women's entrepreneurial activities. Mainstream research interest mostly lies in what these women do and do not accomplish in business and then filters into the '*who*', '*why*', '*where*', and '*how*' questions of start-up, management and growth of the enterprise, but what about the household/family element of the entrepreneurial equation? And how do the intricacies of gender affect these entrepreneurs and their experiences of home and work?

### **1.1 Rationale for the Research**

Despite the indisputable female contribution to global and local economies in the form of entrepreneurial activity, academic research in the field of entrepreneurship has in great part comprised large-scale, quantitative analysis whilst using gender as a variable (not as a lens), focusing on the developed, Anglo-Saxon and European world (Díaz-García and Brush, 2012; Henry et al., 2013; 2015). These studies tend to focus on the comparison between female and male entrepreneurs without further consideration of the many interwoven contexts in which these entrepreneurs are immersed in and the role gender plays in all the stages of business – from start-up motivations to financing, business performance and growth as well as the gendered practices of the household.

Currently, few entrepreneurship scholars have challenged and problematised this expanding the literature to include minorities and women while critiquing the male archetype and other biases underpinning previous studies (Ahl, 2006; Bruni et al., 2004; Calás et al., 2007; Fairlie, 2005; Mirchandani, 1999, 2000). Although the existence of ethnic, non-white and female actors in the entrepreneurial arena is now acknowledged, mainstream entrepreneurship theory still fails to properly address the experiences of such actors. For instance, many studies adopt theories developed through analyses of men's experiences to that of women (Mirchandani, 1999). Such practice "others" (Calás et al., 2007, p. 82) them by continuing to compare their performances to that of dominant groups (e.g. men, white) ignoring their different contexts and the role that gender plays in their lives (Ahl, 2006; Mirchandani, 1999).

Thus, there is recurring neglect of historical, structural and cultural factors (Chell and Baines, 1998; Nutek, 1996) while the idea of a subordinate female role is constantly reinforced by male standards and methodologies. Moreover, there is a "tendency to recreate the idea of women as being secondary to men and of women's businesses being of less significance or, at best, as being a complement" (Ahl, 2006, p. 601). In face of such limitations, there is a need for a holistic, gender-aware and contextualized view of entrepreneurship, as one cannot fully comprehend economic behaviour without its historical, temporal and social contexts (Welter, 2011).

The present study argues it is necessary to analyse both macro and micro-level environments to comprehend women's experiences of household and business venturing and analyse how these might shape gender practices. Acknowledging that the household/family dimension directly or indirectly influences the enterprise - decisions, strategy and management (Carter and Mwaura, 2015), the business-household nexus is particularly important to understand social and economic action as households are gendered in nature. This, however, has been neglected by mainstream entrepreneurship literature, especially in the developing and emerging context of the Global South.

The study draws upon life course, intersectional, embedded and feminist perspectives that conceptualise the social world as composed of intersecting hierarchies of race, class, and gender, in which individuals and groups are positioned in dynamic yet durable ways, and by which they are constantly affected (Martinez Dy et al., 2014).

This research adopts a critical realist epistemology to study women's entrepreneurship to explore how social orders are gendered, the mechanisms by which gendering is reconstructed (Ahl, 2006; Martinez Dy et al., 2014), and how entrepreneurship is embedded within the household and vice-versa. Thus, this study aims to offer new interpretations on the phenomenon of female entrepreneurship in Global South<sup>1</sup>, taking the neighbourhoods of the ABC Paulista in the Greater São Paulo, Brazil and using the entrepreneurship/household nexus as a lens to understand women as a significant player in both home-life and the market.

Furthermore, women from the Global South continue to redefine the concept of *work-life balance* (Wattis et al., 2013) as they increasingly participate in the labour force while adopting both the 'male role' as *breadwinner* for the household and 'female role' of *household tasks and childcare responsibilities* (Losada and Rocha-Coutinho, 2007). While household and businesses were traditionally seen as separate and non-interdependent institutions, modern female entrepreneurship challenges this view as the changing household relationships and dynamics have a fundamental effect on women's entrepreneurial process (Aldrich and Cliff, 2003). This is especially the case of women entrepreneurs in Brazil, where patriarchal gender practices often pressure working women to also look after the home and take care of their families and children, which also demonstrates how women's economic activities are embedded in the household/familial context (Welsh et al., 2017).

## **1.2 Research Context**

### ***Brazil***

It is widely acknowledged that a country's level of entrepreneurship is crucial for its economic development and growth (Bruton et al., 2008; Kim et al., 2016), but this is especially the case of emerging, transition and developing economies (Bruton et al., 2008). For instance, how to direct a country's resources into new or entrepreneurial activities that improve the current economic status quo and contribute to economic prosperity is one of the main questions

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<sup>1</sup> The term 'Global South' refers broadly to the regions of Latin America, Asia, Africa, and Oceania. It is one of a family of terms, including 'Third World' and 'Periphery', that denote regions outside Europe and North America, mostly (though not all) low-income and often politically or culturally marginalized. The use of the phrase Global South marks a shift from a central focus on development or cultural difference toward an emphasis on geopolitical relations of power (Dados and Connell, 2012). Critical scholarship is invested in the analysis of the formation of a Global South subjectivity, the study of power and racialization within global capitalism in ways that transcend the nation-state as the unit of comparative analysis.



governments and private institutions that foment entrepreneurship in the Global South face today.

In that regard, as of 2019, the best performing countries for female entrepreneurship are located in the Global South, more specifically in Latin America and the Caribbean with an average female Total Early-Stage Entrepreneurial Activity (TEA)<sup>2</sup> rate of 16.7 percent (GEM, 2019). Similarly, the highest gender parity also takes place in the Latin American (e.g. Brazil, Mexico, Panama) and Caribbean regions with 8 women entrepreneurs to every 10 men (ibid.). Since the early 2000s, female participation in entrepreneurship has increased significantly in Brazil and currently represents almost half (49 percent) of the 52 million entrepreneurs in the country (GEM, 2017). Brazil has also undergone a major transformation in recent decades and as an emerging major economic force in the global economy provides an interesting locus for this study. Socially, Brazilian women currently have higher education levels than men in both Secondary and Higher Education and also represent the *head of the household*<sup>3</sup> in 39.8 percent of all Brazilian homes (IBGE, 2015). Most importantly, 45 percent of all the 42 million women entrepreneurs in Brazil are breadwinners in their households (SEBRAE, 2019), reaffirming the economic relevance of female's enterprises to the maintenance and subsistence of households.

Such participation is particularly significant in the megacity of São Paulo, the biggest in Latin America and the most important economic centre of Brazil (Endeavor Brasil, 2015). It is across the vibrant neighbourhoods of Greater São Paulo, that this work explores the phenomenon of growing female entrepreneurship, the business-household nexus and gender practices in households. The region of Greater São Paulo is the most densely populated and economically developed centre in the country, as well as the Mercosur region. The attractiveness of the region and recent development of the economy led to increased investor confidence and Foreign Direct Investment (FDI) inflow to Brazil. While the situation changed with the complex political situation and economic crisis, São Paulo continues encompassing diverse businesses from different activity sectors, hence the geographical choice for the study.

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<sup>2</sup> The phase that combines the stage before the start of a new firm (nascent entrepreneurship) and the stage directly after the start of a new firm (owning-managing a new firm). Taken together this phase is defined as "early-stage entrepreneurial activity" (TEA) (GEM, 2018).

<sup>3</sup> In the Brazilian Census performed by IBGE, the equivalent term for 'head of the household' is 'pessoa de referência' (person of reference), and is defined as the member of the household who is the main source of income and has the authority and responsibility for the family (IBGE, 2000).

More specifically, this is a period of rapid socio-economic change in Brazil and the study was undertaken in an ongoing period of instability and political and economic crisis which has led to greater female participation in the workforce. Such factors as a reduction of FDIs, increase in the double-employed families (where both male and female members work) as well as bankruptcy and decisions to divest from Brazil by international organizations, fearing corruption and political uncertainty changed the perceived opportunities and perceived capabilities elements in entrepreneurial perceptions. The market responded through both, labour market and through the creation of SMEs. Losada and Rocha-Coutinho (2007) noted that maternity and quality of family relationships determined many individual's concept of intrinsic motivation and self-actualization in Brazil.

Business and professional exposure in modern Brazilian society have become an imminent part of women's lives, identity, and self-actualization. The socio-economic landscape, as it was previously mentioned in this introductory chapter, is critical to the understanding of the fast development of female entrepreneurship, women who are pushed or encouraged to participate in building the financial health of the household. Despite the wide array of factors affecting women entrepreneurs in Greater São Paulo area, it is evident that maternity and their role as the head of the household continue to be essential to the full realization of women (Rocha-Coutinho, 2003; Vaitsman, 2001). The question that is often raised in recent research on entrepreneurship in developing countries is why the response of women to a crisis is vectored towards entrepreneurial orientation more than their male counterparts (Molina et al., 2017).

The research into entrepreneurship and women-owned SMEs specifically received significant attention over the past decades, as the role of gender in entrepreneurial activities was first structurally explored in the 1970s (Brush, 1992; Schwartz, 1976). Since then, motivations, as well as specific context and attributes of entrepreneurs, have become essential to understanding the profile of SMEs on an individual level, from the standpoint of the entrepreneur. This drives the need for coherent, qualitative, and gender-aware research can help build specific profiles of entrepreneurs and entrepreneurial activities in emerging economies, such as Brazil. In that sense, this research also contributes to the understanding of the strategies and socio-economic, institutional, legal, and cultural underpinnings that shape business and households' trends in the Global South.

## *The Business-Household Nexus*<sup>4</sup>

Based on a contemporary gender and feminist theory framework, through an in-depth analysis of secondary qualitative data and primary statistical data (e.g. GEM, FEI, IBGE, SEBRAE, Index of Entrepreneurial Cities) the central insight of this work is the business-household nexus and its impact on gender practices and the ways and extent to which the domains of household and business influence one another. While looking at the socio-economic and cultural realities of Brazil, this research aims to offer a comprehensive and rich insight into the “Paulista” society through women’s entrepreneurial activities and households.

In that regard, the business-household nexus can be defined as the interaction between two distinct but interconnected social spheres: the enterprise and household. That is to say, the ways venture creation, growth and management often hinges on the household context where business decisions are influenced by kinship, family and other household circumstances such as socio-economic conditions (Carter and Ram, 2003; Welter, 2011) and in turn, the effects of entrepreneurial activities on households’ routine, dynamics and wellbeing. Accordingly, the household becomes a vital component in fully understanding women’s entrepreneurial actions, decisions, and outcomes.

Research in the field of entrepreneurship only recently started to focus on the influence of the household context in both individual (the entrepreneur) and business decisions and outcomes, however as argued here, there is a nexus, an interrelationship between household and business, and the impact entrepreneurial activities have in the household environment must also be taken into consideration, particularly regarding the household’s socio-economic status and wellbeing. Other disciplines such as sociology and anthropology have provided insights into household dynamics and kinship and the way these factors have a strong influence on both tangible and intangible resources that are available to women’s ventures, as this work will demonstrate (Alsos et al., 2014).

Drawing attention to the intricate relationship that exists between business and household and their blurred boundaries, this work aims to illustrate the ways business and household strategies and life course are interwoven and to also encourage further research on the role played by the household in the emergence, development, growth and management of women’s ventures and the effects of entrepreneurial activity in the household. In particular, the study seeks to gain a

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<sup>4</sup> See Chapter 2, section 2.2.1, item c) for an expanded definition and conceptualisation of the business-household nexus.

clearer understanding of this relationship by focusing upon the way that resources (e.g. labour, skills, finance, buildings/space, equipment, etc.) flow between household and business to shape both entrepreneurial and household activities, and the roles that household members play within this relationship, not only women entrepreneurs (e.g. mother, wife/partner, household manager, domestic worker, caregiver and business owner), but also other household members (e.g. partners, children, grandparents, hired help).

Based on the cases studied here, the empirical data collected, a typology was created, and four configurations of the business-household nexus were identified. These configurations are connected to distinct gender practices and kinship relations taking place within the business and domestic spheres of entrepreneurial households in Greater São Paulo. In chapter 8, this typology is presented and discussed, as well as the four archetypes of the business-household nexus identified in the study.

The ensuing Literature Review (chapters 2 and 3) will address the business-household nexus and the role of households in business opportunity recognition and exploitation, resource access (tangible and intangible) to new and existing women's ventures, necessity entrepreneurship and the roles household members play in those businesses.

### **1.3 Research Objectives**

To analyse the business-household nexus as well as to investigate how female-owned enterprises are shaping gender practices in the households of São Paulo, the present study aims to fulfil the following objectives:

- 1. To examine the nexus between enterprise and household and how these distinct but interconnected social spheres influence one another;*
- 2. To explore how the development of women's entrepreneurial activity in Greater São Paulo, Brazil contributes to changing gender practices in households and women's enterprises;*
- 3. To address the theoretical and empirical gap in existing entrepreneurship literature on women's entrepreneurial activities in Brazil from a household perspective.*

By attempting to explore how entrepreneurial landscape and paradigm in relations to the households of *ABC Paulista* in the Greater São Paulo through a gender-aware, embedded,

intersectional and life course approach to entrepreneurship, this research aims to explore the connections between household, female enterprise, wider social environment and the profile of the entrepreneurial activities. As a result, it will be possible to understand how activity performed by women in the emerging economy of Brazil may be mutually challenged by traditional gender practices, cultural artefacts, and power relations in the households. It will also be possible to analyse the nexus between the household and business domains and in what ways these affect one another.

## **1.4 Research Questions**

The research questions and sub-questions of this study of women entrepreneurs in Brazil are as follows:

- ✦ **RQ1.** *How do different configurations of the business-household nexus shape women's entrepreneurial activities and household dynamics?*

**SQ1** – *What configurations of the business-household nexus can be identified?*

**SQ2** – *Do these configurations shape women's entrepreneurial activities and household dynamics in significantly different ways?*

Addressing the limitations of the literature on women entrepreneurs, the first research question and sub-questions to be answered in this study relate to the different configurations of the business-household nexus and their relevance and influence in household dynamics and routine in women's enterprises.

For example, business responsibilities affect a household's life, wellbeing, and household members' gender practices and attitudes which also play an important role in enterprise performance. In the allocation of a woman's effort between household and business lies a paradox: whilst the household can be a motivation for women to start their businesses, it can also represent a constraint to the growth and development of entrepreneurial activity (Hundley, 2000). Therefore, the research aims to investigate whether different configurations of the business-household nexus will impact entrepreneurs and their households in different ways.

- ✦ **RQ2.** *How does the business-household nexus of women's entrepreneurship contribute to shaping gender practices in the enterprise and household?*

**SQ3** – *What are the evident gender practices within households in Brazil?*

*SQ4 – How are gender practices changing in the households of women entrepreneurs?*

The second research question and sub-questions investigate the ways female entrepreneurship is shaping gender practices and culturally imposed gendered attitudes and expectations in the household environment, bearing in mind the increasing rate of women as heads of household in Brazil. This work argues that gender practices and power relations taking place in the household both shape and are shaped by the woman's entrepreneurial project. Accordingly, Carter, Anderson and Shaw (2000), remind us that often women's disadvantage in business lies in the indirect, however prevailing social divisions and gendered expectations of women and men, that is, the gender practices that still prevail in societies negatively affect women's businesses. Since gendered practices are a social construct, female entrepreneurs cannot be fully understood without first looking at the elements that impact those women's initiatives such as culture, family, education, and socio-economic factors.

## **1.5 Structure of the Thesis**

This thesis is structured into nine chapters, including the current Introduction. Below is the overall structure of the thesis, described chapter by chapter:

- ✦ *Chapter 2 - The interface of entrepreneurship, gender and household:* the fundamental goal of this literature review chapter is to introduce the entrepreneurial paradigms, debates, dimensions, and issues relevant to the specific interface of this work, that is, women's entrepreneurship, the business-household and gender practices. This chapter encompasses the conceptualization of entrepreneurship and the entrepreneur, the nexus between the business venture and the household, followed by a discussion of the gender and entrepreneurship research, its limitations and significance to the present study.
  
- ✦ *Chapter 3 - A contextualized and gender-aware framework of women's entrepreneurship:* introduces the theoretical framework of this thesis and looks at four main approaches - feminist theory, intersectionality, entrepreneurial embeddedness and life course. Throughout this chapter, I sought to define each of these perspectives and critically examine the existing literature by highlighting gaps

and strengthening the case of researching women's entrepreneurship in the context of developing countries.

- ✦ *Chapter 4 - Research methodology:* provides detailed insight into this research's methodology, bridging the philosophical underpinnings of the study to the methods, as they relate to the primary research questions and sub-questions, outlined in this introductory chapter. Chapter four outlines and describes data collection, analysis and methods. Research design is also explained, as well as the critical realist epistemology that guide the study. This chapter also details the secondary data used, ethics, positionality and researcher bias.
- ✦ *Chapter 5 - Setting the scene: businesses, women, households and culture in Brazil:* the goal of this chapter is to describe the background of the study. More specifically, this chapter sets out the institutional, political, cultural, temporal and spatial context for the present research. This chapter provides insights into the entrepreneurial, socio-economic and cultural scenarios of Brazil in which women's entrepreneurship takes place and it also reflects upon the interrelationship between women, society, and enterprise, analysing the patriarchal and familiar aspect of the Brazilian culture and in which ways it influences women's ventures.
- ✦ *Chapter 6 - Women entrepreneurs, enterprises and households:* this chapter describes characteristics of the sample composed of women entrepreneurs and household members and presents the demographic and business information for the participants. Furthermore, it introduces the profiles for the nine women entrepreneurs, and households that participated in the second-stage of the study.
- ✦ *Chapter 7 - The business-household nexus shaping household dynamics and women's businesses:* offers analysis and interpretation of key-themes, results and trends related to Research Question 1 and its sub-questions.
- ✦ *Chapter 8 - Gender practices in the household and in the business:* explains in detail the key-themes and results emerging from the data, responding Research Question 2 and its sub-questions and introducing the typology of the business-household nexus.

- ✦ *Chapter 9 - Conclusion:* outlines the major findings and draws the final line under the research and briefly summarising the key themes, findings, conclusions and observations done in the course and because of this study, as well as highlighting the theoretical contributions of the study to the field of Entrepreneurship and the contributions to practice and policy.



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## ***CHAPTER 2: The Interface of Entrepreneurship, Gender and Household***

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### **2.1 Introduction**

There is a growing recognition that the creation of new ventures can increase local capabilities, develop the market economy and in consequence, bring economic growth especially in emerging countries (Carree et al., 2002; Gundry et al., 2014; Naudé, 2010, 2014). For that reason, academic research, policymakers and practitioners aim to investigate entrepreneurship's influences on growth, its intersection with the home sphere and the differences and similarities between women's and men's ventures. Hence, this chapter will explore the interface between business ownership, gender and household while approaching entrepreneurship as a gendered activity (Mirchandani, 1999).

Women represent almost half (49.6 percent) of the world's population (INED, 2017) and female entrepreneurship plays an important role in small and medium enterprises sector – in Brazil, that number represents 51.5 percent of the country's 52 million of entrepreneurs (GEM, 2016/2017). As female entrepreneurship is embedded in diverse layers of context (Granovetter, 1985), 'push' and 'pull' factors (Gundry et al., 2014) and behavioural, psychological and cognitive factors (Bird, 1988; McClelland, 1961), it is necessary to position the debate on entrepreneurial activity, gender and households as embedded within the socio-cultural context of the country it takes place. It is noteworthy the influence of household members and family resources in women's business ventures, and how such resources may be used by the entrepreneur without necessarily working in a family business (Gundry et al., 2014).

This chapter will further analyse such elements, starting with the definitions and concepts surrounding entrepreneurship and the entrepreneur and closing with the research debate on gender and entrepreneurship.

## **2.2 The Entrepreneurial Process and the Entrepreneur**

Entrepreneurship is considered a key factor in promoting economic development, innovation, competitiveness and job creation (Casson et al., 2008). Especially in the context of developing countries, entrepreneurial activity is thriving as most of the emerging countries are abandoning protectionist attitudes for an open market and globalized economy, in which new ventures become a modernization and socio-economic development tool (Alon and Rottig, 2013; Lim et al., 2016).

Mainstream entrepreneurship research tends to concentrate on explaining the creation of new ventures and analysing entrepreneurs' skills and behaviour in developed countries, with few cross-country studies (Alon and Rottig, 2013), mostly because the conceptual development in the field has occurred in, or assumed, mature market conditions (Bruton et al., 2008). However, in recent years, the research themes of entrepreneurship and emerging markets have intersected, as developing countries represent a good opportunity to examine entrepreneurship through different socio-economic, cultural and institutional contexts.

When analysing the individuals behind venture creation, the entrepreneurs, existing theory has investigated their recognition, evaluation, and exploitation of opportunities and proposed that these functions are a product of both individual and contextual factors (Shane and Venkataraman, 2000), as well as cross-level and continuous interactions between such factors (Autio and Acs, 2010).

For that reason, this chapter draws insights from the existing literature and discusses the definitions and concepts surrounding the entrepreneurial process, the entrepreneur and analyses in which ways they contribute to the debate on gender and venture creation in emerging economies.

### **2.2.1 What is Entrepreneurship?**

There is no single interpretation of entrepreneurship as it is a multi-dimensional concept. According to Vesper (1990), entrepreneurship is any attempt to create a new venture (e.g. an autonomous activity, a new business or the expansion of an existing enterprise). Moreover, according to Shane and Venkataraman (2000, pp.217-218) to fully understand the act of forming a new venture one must explore "how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated and exploited" and we must keep

in mind that “entrepreneurship is concerned with the discovery and exploitation of profitable opportunities”.

Shane and Venkataraman (2000) assumed that the essence of entrepreneurship rests upon analyses of associations between opportunity recognition and wealth creation, based on an objectivist ontology. According to the authors, the analytical focus of entrepreneurship comes from the discovery and enactment of opportunities associated with generating economic returns.

In this regard, Casson and Wadeson (2007) explain that exploring the nature of business opportunities and how entrepreneurs recognize them is vital to a holistic understanding of entrepreneurial activity. This is because business opportunities are related to the volatility of the economy and will be exploited by some, while overlooked by many others, hence the importance of searching for opportunities in the right field, which in turn is related to the long-term success of the entrepreneur who made the right searching choices.

Consequently, the entrepreneurial opportunity discovery and exploitation process (Carter and Jones-Evans, 2006) is germane to our enquiry and comprehension of entrepreneurship as value creation, economic development, that is, why people discover business opportunities can provide good insights on the nature of business ventures and the elements that make an entrepreneur (Casson et al., 2008; Shane and Venkataraman, 2000).

### **a) Entrepreneurship as an Economic Driving Force**

One of the main ideas widely reinforced in the field is that entrepreneurship is a “dynamic process”, vital for economic development and through which new firms create jobs and distribute wealth (Kirchhoff, 1994; Ronstadt, 1984). The reason behind such definition is that, from an economic standpoint, entrepreneurship is a dynamic process of incremental wealth creation (Ronstadt, 1984), in which individuals take calculated risks and are responsible for value creation in products or services, as well as dedicating effort and energy towards gathering resources, information and using innovation as a driving force for the business (Ronstadt, 1984).

If entrepreneurship is a source of wealth and innovation to a country, it is also in the core of any firm or country’s competitive advantage. The North-American economist and business strategist Michael Porter (1998) developed a model of competitive advantage, the so-called *Diamond Model*. While the model has served different purposes for different firms and stages they go through, it can especially help entrepreneurs decide where to start their next venture.

The model consists of four interrelated elements: a) firm strategy, structure and rivalry; b) demand conditions; c) related and supporting industries and d) factor conditions which represent factors such as *competition*, *infrastructure*, and *innovation*. It is notable that these factors are simultaneously internal and external to firms, which reinforces the relevance of macro and micro-level contextual factors to businesses, especially as said factors are all linked together by entrepreneurial strategies (Porter, 1998). Porter also observes that entrepreneurs and SMEs are global and local agents of innovation and change for they bring about innovative activities, services and products to society. Economically, entrepreneurs and SMEs are also responsible for an important share of newly created jobs in the market and play a vital role in regional and national socio-economic development in a cycle – a wealthy economy fosters entrepreneurship, which in turn, fuels the economy and brings change.

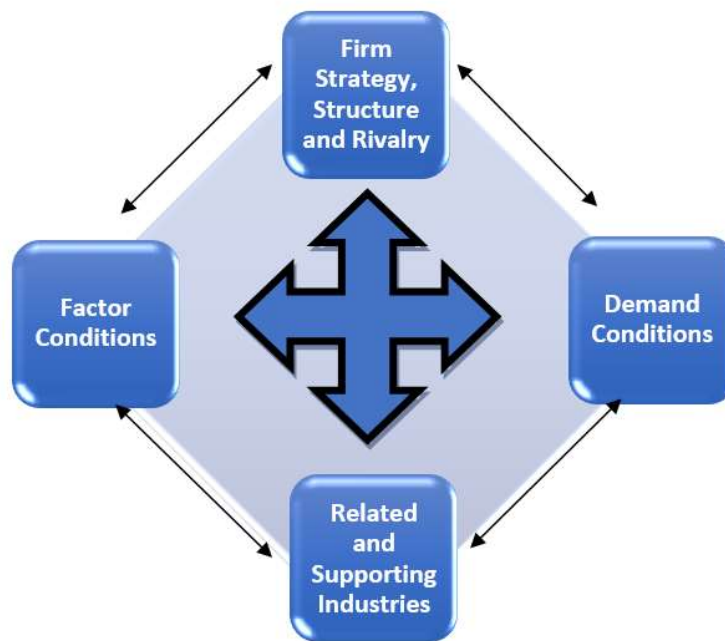


Figure 2.1 The Diamond Model - Michael Porter (1998)

Perspectives that also regard entrepreneurial activity as an important driver for economic growth are the neoclassical and the Austrian economic traditions represented by scholars such as Menger, Hayek (1937), Mises (1949) and Kirzner (1985). Said approaches regard entrepreneurship as a “mechanism through which temporal and spatial inefficiencies in an economy are discovered and mitigated” (Kirzner, 1997 cited in Shane and Venkataraman, 2000, p.219). For Hayek (1937) and Kirzner (1985) entrepreneurs are the intermediates that provide price quotations for trade, which means they have incentives to discover prices for themselves, buying for cheap prices and selling expensively, discovering opportunities for profit.

According to this perspective, entrepreneurship is driven solely by a desire for wealth and profits, which in turn, drives economic growth (Mises, 1949).

Conversely, research in entrepreneurship has since proved that there are many limitations to these theories. Firstly, assumptions about profit as the sole driving force behind entrepreneurship are problematic as entrepreneurs also look for flexibility, personal satisfaction, financial stability or independence when starting their own businesses, and many times the motivations and expectations are similar for women and men. Second, contrary to the neoclassical view that defines entrepreneurship as an open and accessible endeavour to all or a level-playing field (Ahl and Marlow, 2012; Welter, 2011) where the entrepreneur's personal efforts alone will determine their reward and success (Mises, 1949), the literature has since indicated the presence of many external and contextual unflagging obstacles to entrepreneurship, such as the gender bias (Al-Dajani and Marlow, 2013; Ahl and Marlow, 2012). This bias not only positions women and their ventures as a complement and subordinate to men's (Ahl and Marlow, 2012), but it hinders female entrepreneurial activity in many countries, especially those that impose legal and structural constraints to women both socially and economically (Kabeer, 2012).

Entrepreneurial activity is nuanced and complex, therefore, it cannot be defined only by economic terms or entrepreneur skills but rather as an embedded, contextualised activity with institutionally bounded outcomes (Al-Dajani and Marlow, 2013; Kabeer, 2012). Consequently, this study proposes that entrepreneurial orientation and behaviour arise not only from but especially reflect diverse contexts and in consequence can generate many socio-economic, cultural, legal and political outcomes (Welter, 2011). Moreover, this research argues for an alternative, conceptually informed a feminist critique of the prevailing hetero-normative assumptions which have informed the dominant entrepreneurship research agenda as well as contemporary policy development for entrepreneurs.

## **b) The Relevance of Context to Entrepreneurship**

The previous discussion suggests that focusing only on the economic opportunity recognition aspect of entrepreneurial activity will not capture the entrepreneurial process in its entirety and will reproduce masculinised discourses of business venturing (Ahl and Marlow, 2012; Al-Dajani and Marlow, 2013). The existence and intensity of entrepreneurship are dependent on several factors such as the market structure, the volatility of the socio-economic environment,

institutional structure, the entrepreneur's attitudes to risk, availability of capital, public policy, cultural factors such as patriarchy and gender bias, among others (Casson et al., 2008).

As previously stated, the macro context is paramount to the understanding of entrepreneurship and enterprise<sup>5</sup>, hence, entrepreneurship literature should also focus on developing frameworks indigenous to emerging and developing economies from the Global South to explore their unique characteristics as some entrepreneurial phenomena are unique to such markets and societies (e.g. informality, home-based, tradition-related activity and microfinance organizations) (Al-Dajani and Marlow, 2013; Alon and Rottig, 2013; Lim et al., 2016). Furthermore, the social stratification aspect of an embedded perspective of entrepreneurship proposes that entrepreneurial activity is an important tool for social mobility, for a move up in the social and economic ladder. This idea is controversial because the opposite can also happen as institutional contexts that favour elites can be highly problematic as they may accentuate or increase inequality and make socially vulnerable entrepreneurs even more vulnerable and unable to close the socio-economic gap just by starting a business (Lim et al., 2016).

In line with Granovetter's (1985) work on embeddedness, the intricate interplay of social class, family system, institutions and culture shape the entrepreneurial activities of women and men entrepreneurs and will also influence their decision-making process while managing the business (Garcia and Brush, 2012; Gundry et al., 2014).

Accordingly, entrepreneurship is also related to human capital and cognitive aspects of the entrepreneur. Entrepreneurs must make judgemental decisions based on information obtained through social and market analysis and must possess the ability and knowledge to process the information collected and translate it into business venturing strategies (Pryor et al., 2016; Wadson, 2008). Therefore, education level and experience are also involved in the entrepreneurial process and so are other components of human capital such as organization and management skills and skilled manual labour (Casson et al., 2008; Kirchoff, 1994) as well as cognitive and behavioural aspects such as attitudes towards risk, decision-making strategies, cognitive biases among other psychological and individual aspects of the entrepreneur (Pryor et al., 2016).

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<sup>5</sup> See Chapter 3, section 3.3 on Entrepreneurial Embeddedness.

### **c) The Business-Household Nexus: a Resource-based Perspective of Entrepreneurship**

This section delves into the concept of business-household nexus and the ways this interrelationship facilitates the flow of resources and roles between home and enterprise and how they can benefit or hinder entrepreneurial activity and household dynamics and wellbeing. Regardless of the venture's physical location, start-up decisions, resource and managerial strategies and business routines pivot around household dynamics as the boundaries between venture and household inevitably blur.

As time, space, capital and resources intertwine, the business-household nexus proves to be a 'two-way street' - whilst most studies exploring households and entrepreneurship emphasise the impact of the household sphere on the enterprise, it is also necessary to focus on the opposite relationship. In adopting a business-household nexus approach to women's entrepreneurship in Brazil, the present work also acknowledges the relationship between entrepreneurship and household dynamics and wellbeing, acknowledging the positive or negative impact of entrepreneurship upon the lives and livelihoods of all household members, not only those directly involved in the business (Jennings et al., 2013).

The present section begins by conceptualising and defining the *business*, *household* and *business-household nexus* and concludes by investigating the literature on the *flow of resources and roles* between home and enterprise. It is notable that this section reviews existing analyses of the business-household nexus in entrepreneurship research, focusing upon its effect on the entrepreneurial process, always considering the household environment as an important player in business development.

To illustrate the ways in which the business-household nexus may influence women's small businesses and households' gender practices and dynamics, empirical material and insights drawn from the sample's nine entrepreneurial households and their key features are presented and discussed (Chapters 7 and 8), along with a typology of the business-household nexus (Chapter 8).

#### ***The Business***

Generally, a business begins with a concept, an idea and a name and depending on the nature of the business and activity sector, extensive market research may be necessary to determine whether the idea is feasible and if the enterprise can deliver value to consumers (Cohen, 1979;

Kellermanns et al., 2016). The contents of a business, at a macro level are: capital, investment, inputs, outputs, market (consumers), price, revenue, costs, and profit. People also consist of one of the resources in any production system and hence are included under ‘inputs’.

The acquisition and organization of resources is a central element in starting and growing a new enterprise (Aldrich, 1999), therefore, an individual’s ability to collect and combine the necessary resources to form a new business is also vital to establish whether the venture will come into existence and succeed. The nature of resources can be material and immaterial, that is, tangible and intangible assets controlled by the business and these consist of physical, human, organizational and social capital (e.g. financial, reputation and technological resources) (Barney, 1991). That is to say, ‘strategic’ resources consist of valuable resources that are rare and irreplaceable and cannot be copied by the competition as these resources will act as key differentiators giving competitive advantage to some enterprises over others (Barney, 1991; Kellermanns et al., 2016), which will also influence the outcomes of these firms.

The Resource-based view (RBV) is a framework first developed by theorists in strategic management and organisational sciences (Barney, 1991; Conner, 1991) to understand large firms, but it has also been applied in the entrepreneurship field (Dollinger, 1995; Green et al., 1999; Rotefoss, 2001) in order to explore the determinants of business venture performance, that is, why some firms enjoy a competitive advantage<sup>6</sup> and outperform others (Barney, 1991). The resource-based approach argues that organisations consist of heterogeneous bundles of resources and that by combining these in specific ways, a business can create unique capabilities and develop competitive advantage.

For example, small businesses are often reliant upon a limited number of customers and have a limited product portfolio and tend to be exposed to greater levels of uncertainty in their markets. Thus, how these businesses mobilise, manage, and utilize social, human, financial, and material resources will greatly influence their outcome - whether they fail or succeed (Greene and Mole, 2006). The resource-based perspective suggests that the returns achieved by businesses are largely attributable to their resources. Given the assumption that businesses can hold heterogeneous and idiosyncratic resources for extended periods, Barney (1991) argued that resources must be valuable, rare, difficult to imitate, and irreplaceable to provide a sustained competitive advantage.

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<sup>6</sup> See Chapter 2, section 2.2.1, figure 2.1.



As in any economic activity, small firm performance is rooted within appropriate management, low costs, low waste, and competitiveness: factors which together assure the sustainability of these enterprises in the market. Apart from these factors, which are internal to the management, there are other external factors that influence the enterprises' performance and outcome, such as policies to foster development, financial cost, qualified work force, the tax burden, value of local currency weighted against foreign currencies, and other factors (Papalardo et al., 2014).

Even though there are several definitions available for the concept of business in strategic management and entrepreneurship textbooks and academic articles, these tend to focus mainly on the socio-economic or legal aspects of a firm (Chendroyaperumal, 2008). There is still a lack of a 'functional' definition that can be universally applicable, that is, a 'functional' and holistic definition that not only provides the causal model of a business enterprise but also relates to its 'contents' and 'objectives' (e.g. a social enterprise has the objective of addressing a basic societal unmet need or solve a social or environmental problem through a market-driven approach (ibid.).

### ***The Household***

By adopting a business-household perspective in this thesis, the goal was to explore contextual and processual aspects of women's entrepreneurship. As researchers in the entrepreneurial field have long argued, the household is the smallest unit where human and economic resources are administered (Wheelock and Oughton, 1996), thus, it is important to explore the role of the entrepreneurial household in business start-up, management and growth decisions (Carter and Ram, 2003; Welter, 2011). In that regard, households have a central role in determining entrepreneurial choices, actions and outcomes and household strategies “can elucidate the social factors underlying economic behaviour” (Wallace, 2002, p. 275).

When defining the concept of household, it is first necessary to make an important distinction between families and households - the household unit is broader than the family structure as it includes people that may or may not be family members, going beyond kinship relations (especially in the case of Brazil where the household structure is typically extended<sup>7</sup>) (Brush and Manolova, 2004; Fitz-Koch et al., 2018). While the concepts of household and family/kinship may overlap, looking specifically into the household sphere offers relevant insights of their diverse economic activities and income composition, work and residence

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<sup>7</sup> See Chapter 5, section 5.5 'The Brazilian Household'.

situation, which goes beyond issues of kinship and marriage relationships that bind individuals together (Fitz-Koch et al., 2018).

Furthermore, households are “where normative systems (affect, altruism, tradition) and utilitarian systems (economic rationality) are combined” (Brannon et al., 2013, p.111) and they may offer opportunities and obstacles to the existing socio-economic context of entrepreneurs. Naturally, a household’s size and composition will change over time, and so will its needs and resources as these are strongly influenced by dynamics such as the entry and exit of family members through birth, marriage, divorce or death and the household members’ own networks. In that sense, entrepreneurial activities will adapt to the ever-evolving needs of the household sphere regarding income, spare capacity, and human resources.

### ***The Business-household Nexus: Roles and Resources***

As previously discussed, there are complex, integral links between the businesses and the households that create them, and such links are especially present in the sharing of resources and entrepreneurial roles between these two social spheres.

#### ***Resources***

If acquiring and organising resources is a central part of the business start-up process as the majority of new enterprises is resource-constrained (Alsos and Carter, 2006; Alsos et al., 2014), then, access to and scarcity of resources are both influential in the way new businesses are created. This has been demonstrated by RBV research through the aforementioned concept of *competitive advantage* (Barney, 1991) and also by the concept of *entrepreneurial bricolage* (Baker and Nelson, 2005), which focuses on how resource-constrained entrepreneurs ‘make do’ by applying combinations of the resources at hand to new problems and opportunities, utilizing the resources they have available.

The unit that controls those resources is the household, which will administer not only their members’ economic and human resources, but the entrepreneur’s as well (Wheelock and Oughton, 1996) working as a common pool that could be accessed by the entrepreneur, if or when necessary, as resources develop over time as new knowledge is achieved, new household and family members arrive and or surplus by-products are created from ongoing activities (Alsos et al., 2014). Moreover, entrepreneurial households not only provide but also allocate resources between the enterprise and the various needs of the household and family. In that

regard, the business-household nexus leads to more flexibility for the business venture in terms of resource availability, as households can release resources from other household activities and make them available for business development when needed and collectively agreed upon (Alsos and Carter, 2006; Alsos et al., 2014).

In that regard, the household can potentially provide a wide range of resources to the business such as *physical capital* (e.g. use of work space in the home environment, redundant buildings, office or other equipment), *finance capital* (e.g. money for business start-up, investment for growth, subsidy when lacking profitability); *human capital* (e.g. skills, knowledge and experience, low skilled labour from household members) and *social capital* (e.g. access to personal social networks and trust relations) and *emotional capital* (e.g. emotional support from household and family members to the woman's business and the woman entrepreneur herself)

Nevertheless, in entrepreneurial households the “inextricably intertwined” relationship between business and household (Aldrich and Cliff, 2003, p.573) suggests a more complex scenario regarding the exchange of resources with issues and limitations. Resource transfer and sharing are not always the best option for new ventures, which sometimes need other types of resources than those immediately available (Alsos and Carter, 2006) and only using available resources may also limit enterprise development and growth.

In terms of *financial resources*, for example, households can withdraw these from the enterprise when these are needed for household maintenance and survival which can limit and makes resources variable in terms of availability. New household members/family growth also implies a need for higher income, thus, the financial maintenance and sustainability of household and family members are driving forces for entrepreneurs but can also mean less available material and immaterial resources for business activities. Additionally, it is often assumed that only households are maintained by businesses from which they get their income, however, businesses are also financially supported by the household (e.g. when household savings are invested in the enterprise during a period of crisis or when new opportunities arise).

There are also issues regarding the *human and social capital* available from the household to the business venture. First, not all household members have the availability or ability to provide knowledge, experience, and/or low skilled labour to the enterprise. This is because individuals have differing priorities, interests and disagreements, as well as various skill set and education backgrounds. Second, households that include in-laws, different generations, or family

members with dissimilar levels of commitment may suffer from fault-lines which may introduce distrust and disengagement amongst household members affecting both human and social capital available to the entrepreneur. Finally, regarding *physical space*, nascent firms located at home may face obstacles in acquiring physical resources because the business space is typically shared with living space. For example, zoning ordinances may constrain the acquisition of certain physical resources (e.g., inventory, livestock, and heavy equipment) for home-based firms. Furthermore, household and business activities overlap in the home even when there is a separate space designated for business and this mixing of household and entrepreneurial activities can be a source of household conflict and dissatisfaction (Brush et al., 2008; Shepherd et al., 2015).

In sum, embedded relationships such as the business-household nexus may provide nascent entrepreneurs with access to important low-cost resources but may also have negative consequences for both.

### ***Roles***

Women entrepreneurs continuously must play and manage multiple roles at home and in the business, such as managing the responsibilities of being a wife, mother, caregiver, entrepreneur, business manager, partner, etc. Although the societal roles of men and women are changing, women are still often responsible for carrying out household tasks, restricting the time they have available to invest in the growth of their business (Yousafzi et al., 2018). The greater demand on women's time devoted to care activities, directly impacts, not only the time they are able to allocate to their business and the type and duration of experience they can accumulate, but also the specific sector and choice of business activity (Ekinsmyth, 2011). It also influences their abilities to network, participate in capacity development initiatives and entrepreneurial mentoring programs, for example (Carter et al., 2017; Ekinsmyth, 2011; Yousafzi, et al., 2018).

From a business perspective, the division of roles for household members happens when each individual is involved and playing various parts in entrepreneurial activities - some identifying opportunities, others turning identified opportunities into viable enterprises, others providing cheap/free labour in the day-to-day business operations and management or acting as business counsellors. For instance, opportunity identification is not always an individual activity but can

also happen collectively through the networks and insights of household and family members (Alsos et al., 2014).

From a domestic perspective, household members often have to take on some of the woman entrepreneur's 'traditional' roles (e.g. older children and grandparents as caregivers; aunts and cousins helping with cleaning and cooking). In turn, to have access to household members' assistance, the woman entrepreneur often needs to adapt her work schedule around the husband's or around the availability of other relatives. It is possible that when other adults provide financial assistance, business advice, and childcare, they may increase the likelihood of women having more time to work and develop their businesses (Ekinsmyth, 2011).

Despite many significant changes over the years, gender inequality impacts the roles that women and men play in the business-household nexus, and the value assigned to these roles. There is often generalized pressure to conform to traditional norms that maintain the status quo. Issues of work-life balance come to the fore and these are deeply gendered, as discussed throughout this thesis. As McDowell (2004) reminds us, a gendered division of labour is a key feature of both productive and reproductive activity and she argues that in:

[...] everyday life, individuals and households struggle in particular ways to combine activities of production and reproduction, work and home, in an attempt to achieve what in contemporary parlance has become known as work-life balance.

Role identity navigation and negotiation tactics are key considerations in the business-household nexus. The effect of being an entrepreneur juggling multiple roles (e.g. business owner, family, socio-economic and individual) can generate conflict in the household/family setting. For example, being an entrepreneur can have a negative impact in household dynamics and relationships if the woman is the only one performing household and caregiving tasks, whilst simultaneously having a positive impact in her socio-economic status and self-actualization. Such a situation could be a source of stress to the woman due to trying to manage excessive expectations of household and family members whilst reconciling business and domestic responsibilities (Yousafzi, et al., 2018).

Finally, the business-household nexus demonstrates the flow of resources and roles between two distinct but intertwined social spheres that are interdependent in many areas such as the sharing of different types of capital, tangible and intangible resources and labour and emotional support, where both enterprise and home become a common pool that could be accessed as needed. From a research perspective, the business-household nexus shines a light on a series

of elements that are often overlooked in the research process such as household size and structure, dual-enterprise households, the presence and relative age of children which may lead to them being perceived as either liabilities or resources, household income sources and employment, as well as consideration of other issues such as gender, class, race, and generational differences within the household<sup>8</sup>. These issues are influential in how businesses are started and managed, but rarely gain attention within the entrepreneurship literature.

The following section will explore the elements that ‘make an entrepreneur’, literature, definitions, and the diverse perspectives about the figure of the entrepreneur.

## 2.2.2 What Makes an Entrepreneur?

Entrepreneurs are the agents of self-transformation: each entrepreneur responds to volatility generated by the activities of other entrepreneurs. To analyze entrepreneurship properly, scholars must recognize the enormous diversity and heterogeneity of attitudes and perceptions within the population of entrepreneurs. (Casson et al., 2008, pp. 11-12, *The Oxford Handbook of Entrepreneurship*)

As discussed in the previous section, many theoretical approaches attempted to find a definition to ‘the entrepreneur’ – *who are they? what drives them? what are they looking for in the market?*

One of the first authors to attempt to characterize the entrepreneur was Schumpeter (1934). A classical text to entrepreneurship and innovation, Schumpeter’s (1934) work and perspective considered the entrepreneur a heroic figure, a “the modern type of captain of the industry” (1934, p.34). With a sense of power and decisiveness, these were individuals who created new markets, who were keen to innovate products and/or distribution systems with new technological advances. Individuals who are different from their peers, superior even, in a sense that they “dream and the will to found a private kingdom, usually, but not necessarily, also a dynasty” (1934, pp.93-94). The environment for those entrepreneurs would consist of a flexible and free marketplace with equally flexible entry requirements, as it would encourage the entrepreneurial ‘creative destruction’<sup>9</sup> as the author considers capitalism to be an evolutionary

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<sup>8</sup> For a description of this work’s sample (participants and households) in light of these factors see Chapter 6: Entrepreneurs, enterprises and households.

<sup>9</sup> Creative destruction, is a term created by Joseph Schumpeter in his book *Capitalism, Socialism and Democracy* (1942, p. 83), which describes the “[...] opening up of new markets, foreign or domestic and the organizational development [...]”

process (Schumpeter, 1942). Finally, for Schumpeter (1934) the entrepreneur is an *innovative* individual whose behaviour affects the form and the use of factors of production. It is important to note here that Schumpeter mostly described the entrepreneur and their traits as “him” or male, setting a precedent for many years of gender bias in entrepreneurship, where women were excluded from the conversation as the ‘standards’ and ‘necessary traits’ to business venturing were all male.

In contrast to Schumpeter’s (1934) view, the ‘Austrian school’ perspective proposed by the North-American Kirzner (1985), defines entrepreneurs in regard to information access and the way those individuals handle such information – entrepreneurs would be able to utilise information in order to discover otherwise unnoticed business opportunities. Unlike Schumpeter’s (1934) disruptive force, Kirzner’s (1985) entrepreneur is an equilibrating force. In that sense, the entrepreneur is defined as an *economic decision-maker* who is alert to exchange opportunities with profit potential and is the first to act. In a disequilibrium context, the entrepreneur is the seeker of imbalances in the economy, alert in identifying profit-making opportunities, acts on these and as a consequence, restores equilibrium to the market creating order (Kirzner, 1997). That is, Kirzner assumes there are information imbalances in the market, hence, entrepreneurs who have better access to information and handle it in a more efficient manner are ahead of others. An example of such an entrepreneur would be someone in a college town who discovers that a recent increase in college enrolment has created a profit opportunity in renovating houses and turning them into rental apartments for the increasing student population.

As the field of entrepreneurship evolved, some authors started to question the previous economic perspectives that defined the role of the entrepreneur. Following a different direction and more focused on the individual’s *psychological traits*, David McClelland (1961) argued that the logical-rational explanations of entrepreneurship were inadequate and proposed that psychological and sociological methods grounded in empiricism were better suited to explain the nature of the entrepreneur and the motivations behind a new venture. He also pointed out the development of psychological traits identified in male entrepreneurs participants of his study such as locus of control, risk-taking attitudes and sense of achievement, and the role such traits play in business venturing behaviour. For many years, the psychological view focused on

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process of industrial mutation that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one".

investigating personality<sup>10</sup> traits that successful entrepreneurs might have such as “need for achievement, internal locus of control, risk-taking propensity, tolerance for ambiguity, over-optimism and the need for autonomy” (Hornaday, 1982 as cited in Carter and Jones-Evans, 2006; McClelland, 1961). However, this perspective also failed to present “clear-cut results”, especially in regard to risk, as entrepreneurs felt they were “no less risk averse than other people” (Wadeson, 2008, p.91). Like many other theories, the traits theory was also unable to completely explain the actions of the entrepreneur – there were too many traits and a strong disregard of the influence of context on entrepreneurs, not to mention the one-dimensional methodologies adopted by the researchers.

The fact that individual traits and characteristics change over time (and so does context), made scholars realize that a *cognitive approach* was needed in order to understand how entrepreneurs *think* (Pryor et al., 2016), rather than believing that the act of forming a new venture was due to an individual’s personality traits and behaviours (Mises, 1949).

The cognitive perspective proposed that if individuals who are entrepreneurs have different cognitive processes of those who are not, then this will directly affect desirability and feasibility of opportunities and risk perception (Wadeson, 2008; Pryor et al., 2016). Entrepreneurs carry out a range of different tasks related to cognitive processes such as information collection and data, decision-making and judgement calls, management and development of the business, etc. Shane and Venkataraman (2000, pp.221-222) emphasize the role of cognitive process in discovering and exploiting entrepreneurial opportunities:

[...] two broad categories of factors that influence the probability that particular people will discover particular opportunities: (1) the possession of the prior information necessary to identify an opportunity and (2) the cognitive properties necessary to value it. [...] The answer again appears to be a function of the joint characteristics of the opportunity and the nature of the individual.

For instance, on a study of women entrepreneurs in developing/transition economies, Gundry et al. (2014) noted that sustainability for both *women-managed family firms* and *women-owned firms* is impacted deeply by cognitive elements such as risk-taking attitudes, opportunity recognition and innovation. The women in the study often had to make critical decisions and

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<sup>10</sup> Snyder and Cantor (cited in Carter and Jones-Evans, 2006, p.154) define personality in terms of “regularities in feeling, thought, and action that are characteristic of an individual” and propose that the concept is connected to social behaviour referring to domains of thought, feeling, and action concerned with people in their social lives.



take calculated risks on very competitive and unstable environments, while facing the challenge of gender expectations and household tasks in the family life.

The act of starting a business is related to decision-making, which involves risk-taking attitudes. When individuals decide to engage with entrepreneurship, they ‘frame’ decisions in terms of what the losses will be if they do not choose that path, instead of what the losses will be if they do it. This attitude makes entrepreneurs more ‘risk-seeking’ (Baron, 2004; Wadeson, 2008). However, that also means entrepreneurs frame scenarios in a more positive light than other individuals who would see more risks and low returns than opportunity in the same scenario. Entrepreneurs differ from others in their risk assessment, which will be consistent with the positive framing of a scenario, a general over-optimism (Sarasvathy et al., 1998).

In contrast, the cognitive framework of risk-taking adopted by Kahneman and Lovallo (1993, as cited in Wadeson, 2008) revolves around two propositions which do not assume entrepreneurs to be less risk averse than others: a) risk is underestimated by the majority of people; b) when risk is acknowledged, bias creates a greater aversion to risk and loss, more than what would be rational. In that sense, it is important to remember that loss aversion comes into play as a type of “status quo bias” (Wadeson, 2008, p. 103), that is, individuals will prefer things to remain as they are as they imagine change will bring more negative consequences than positive ones. In their eyes, the idea that change will bring loss and not gains will make them averse to not only loss but the risk itself (Baron, 2004; Wadeson, 2008).

The cognitive approach to entrepreneurship can also help us understand what drives individuals to become entrepreneurs, however, it also has limitations, as it is especially difficult to draw solid conclusions from behavioural evidence from entrepreneurs when making decisions – if there is an optimal behaviour, it will be very hard to determine.

*With so many theories that could not completely define the entrepreneur, what is the solution? Is there a way to define the entrepreneur?* As a possible alternative for building a holistic and more accurate image of entrepreneurs, Wadeson (2008) suggests combining *information collection processes, cost economizing and cognitive approaches*, so the information/business opportunity exploration process involved in entrepreneurship can be further analysed and help explain in which ways culture has an impact on subjective norms, social persuasion and self-justification of the entrepreneur.

In sum, this section discussed the main theoretical approaches that attempted to find a definition for the ‘entrepreneur’. The next section will focus on the motivations to engage in entrepreneurship, that is, the reasoning behind starting a business and the strong beliefs that drive the entrepreneur and the enterprise.

### **2.2.3 Entrepreneurial Motivations: a Life Course, Embedded Approach**

Researchers argue that investigating entrepreneurial motivations is relevant for *academia* to understand business performance, for *policymakers* to create incentives for new venture creation, and for *entrepreneurs* to make strategic decisions that will shape their businesses and affect their performances (Stephan et al., 2015).

From that perspective and in the context of the present study, it is vital to explore the motivations and expectations women have regarding entrepreneurship as they represent a variety of skills, social backgrounds and overall constitute a heterogeneous group, influenced by diverse reasons to start their own enterprises. It is important to note, however, that most of the existing literature on motivations for entrepreneurship is contextualised within stable (developed) rather than politically and economically volatile (underdeveloped, emerging and transition) environments such as Latin America, Caribbean, Russia, MENA and other economies (Kabeer, 2012). As a result, little is known about the life course and embedded motivations of entrepreneurs in those regions. In that sense, this research contributes to the topic of motivations to business start-up from the standpoint of and context from the Global South.

In the past, most of the studies in the field of entrepreneurship have considered and applied the *push/pull model* (Humbert and Drew, 2010; Kirkwood, 2009) as the most useful framework to understand the motivations behind enterprises. This perspective distinguishes between opportunity and necessity entrepreneurship and acknowledges that business venturing can be a result of financial necessity (e.g. when individuals are faced with unemployment or dissatisfaction at a current job-*push*) or a result of the recognition and exploitation of a positive business opportunity-*pull*) (Al-Dajani and Marlow, 2013; Stephan et al., 2015).

However, the necessity/opportunity dichotomy has also been challenged in the literature as its simplistic nature disregards that both necessity and opportunity are often co-present in the entrepreneurs’ motivations and that said motivations are as complex and dynamic as life itself.

Nevertheless, as discussed in previous sections of this work, it is also evidenced in many studies the important role played by the macro and micro-level context in the entrepreneur's motivations to start a business (McGowan et al., 2012; Welter, 2011). Simultaneously, entrepreneurial motivations cannot be understood in isolation from other aspects of individuals' past, present and plans for future lives. Hence, entrepreneurial motivations can be better understood in relation to *contextual factors* and by *applying a life course perspective*.

Consequently, to better understand the drivers behind women's entrepreneurship in Greater São Paulo, a contextual approach is needed, and *entrepreneurial embeddedness* is a useful tool as it refers to the social structural, cultural, political, and cognitive structuration of decision-making in economic contexts<sup>11</sup>.

In that sense, from an embedded standpoint, *Push* factors especially take place in developing and emerging countries such as Brazil as for marginalized individuals in transition, developing and underdeveloped economies (Lim et al., 2016) there are limited legal and socio-economic rights, for employment or social engagement and in those cases, entrepreneurship then becomes one of the very few options available for income and economic participation (Carree et al., 2002; Granovetter, 1985). For instance, in this study, *push* factors seen in female entrepreneurship were strongly connected to the socio-economic and institutional contexts of Brazil and São Paulo such as the economic crises of the 1980s and 2000s.

In contrast, *pull* factors are related to a positive choice to start a business such as a desire for personal independence, self-actualization, using creative skills or doing work the individual considers enjoyable (McClelland, 2005). For example, in Kirkwood's (2009) study of push/pull factors in entrepreneurship, female and male participants stated that money, independence and the desire to "control their own destiny" (2009, p.352) were the biggest motivators to start their businesses. Similarly, a study performed by McGowan et al. (2012) showed that both men and women essentially had the same desires to start a business such as financial gain and independence, to implement their innovative ideas, or to become an entrepreneur as a long-term personal goal. Nevertheless, when asked about their motivations to start a business, unlike their male counterparts, a growing number of women cited the need to balance work and household responsibilities. Such finding suggests that women may start their own businesses as a combination of both push and pull factors, depending upon their socio-economic status,

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<sup>11</sup> See Chapter 3, section 3.3 – Entrepreneurial embeddedness.

educational background, previous job experience and geographic location (Mattis, 2004; Rotondo et al., 2003) which also corroborates the importance of a contextually embedded perspective to entrepreneurial motivations (Granovetter, 1985).

For that reason, while the *push and pull* model is extensively used to examine the motivation of entrepreneurs in both developed and developing countries, it is also criticised for its lack of understanding of the dynamic nature of entrepreneurial motivations that take place over the changing life course of the entrepreneur (Jayawarna et al., 2011). Thus, a life course perspective<sup>12</sup> represents a better framework for entrepreneurial motivations as it argues that an individual's career is not only influenced and shaped by family, educational achievements and job experiences but also transformed by the individual's agency. Within the life course approach, motivations to engage with entrepreneurship are separated into three main categories:

- a) *Career life course*: dissatisfaction with a previous job or with the labour market may be a motivation to achieve independence through entrepreneurship (Kirkwood, 2009), which in turn, may impact an individual's decision on improving their education and career before opening a new business, for example.
- b) *Household life course*: Changing roles and relationships within the household (Aldrich and Cliff, 2003) may alter the entrepreneur's motivations. For example, motherhood may lead to the desire for more flexibility of schedule and being present to cater to the family's needs by opening a business. For instance, in the case of women head of household, being the breadwinner for the may lead to a desire to grow a business (Rouse and Kitching, 2006). On the other hand, a business may also lead to a delay in parenthood to prioritise the business.
- c) *Business life course*: "the individual experience of mobilising resources and achieving particular business outcomes" (Jayawarna et al., 2011, p.35) is termed as *business life course*, which influences the entrepreneur's perceptions of performance and resources. For instance, the entrepreneur's desire for economic gain may affect business strategy to generate growth, reinforcing motivation to earn through entrepreneurship. For instance, entrepreneurs who have started a business primarily for financial gains may continue their business despite having low returns continue to trade due to a new attachment to the social status afforded to business ownership (Jayawarna et al., 2011).

Research in female entrepreneurship has pointed out numerous gendered motivations that reflect the three categories above, at both structural and individual levels, for women making the transition into entrepreneurship, including their desire for challenge and self-determination, need to balance work and household responsibilities, and limited career growth possibilities within previous corporate jobs (Buttner and Moore, 1997 as cited in Mirchandani, 1999). For example, in a study performed by Brush et al., (2009) there was evidence that many women were prompted to entrepreneur by *necessity* factors such as frustrations with their jobs, the

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<sup>12</sup> See Chapter 3, section 3.4 – Life course: the entrepreneur and household's journeys.

glass ceiling and a lack of professional development at their previous jobs that required an income alternative.

Lastly, as this section delved into motivations to entrepreneur using life course as the most suitable framework to explore women's motivation to start-up in the Global South, the next section will discuss the literature on gender and more specifically, on women, as a topic for research in the field of entrepreneurship.

## **2.3 Gender and Entrepreneurship**

The goal of this section is to review the literature on gender and entrepreneurship and how it has progressed and evolved, keeping in mind that women's entrepreneurial activities only became a topic of interest to academia after many years of research on entrepreneurship that focused solely on men's businesses.

Despite the international increase of women's economic participation through employment in the labour market, self-employment and business ownership (Carter et al., 2012), the population of women entrepreneurs was and remains "vastly understudied" (Brush, 2008, p. 612). As discussed previously<sup>13</sup>, entrepreneurship was "historically defined as a 'man's domain'" (Brush, 2008, p.611). De Bruin et al. (2006, p.585), support this statement:

Despite [...] corresponding considerations that women are one of the fastest rising populations of entrepreneurs and that they make a significant contribution to innovation, job, and wealth creation in economies across the globe, they are vastly understudied.

For many decades in the entrepreneurship field and discourse remained a gender bias that placed women as secondary and their business ventures as 'inferior' through a male norm, an individualist and objectivist focus and an ontology based on assumptions of gender differences/similarities (Ahl, 2006; Ahl and Marlow, 2012). Not only women's businesses but their personal experiences of entrepreneurship have also been neglected academically, many times for the nature of the economic activity they performed, or for it being part-time, home-based, passion/lifestyle businesses or small in size and in economic returns (Brush 2008; Carter, 1993).

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<sup>13</sup> See section 2.2.1 - What is Entrepreneurship?

The increase in the number of women's businesses is relevant not only from a socio-economic perspective, but rather from an academic standpoint as it has made entrepreneurship more heterogeneous and richer in both theory and practice, as stated by Mirchandani (1999, p.225), the "feminist reflection on ways in which work is gendered provides invaluable insight into the work of entrepreneurship".

### **2.3.1 Entrepreneurship Research: Women in Focus**

In the past 30 years, changes in the socio-economic and cultural scenarios across the world enabled the increase in number and relevance of small businesses (Jennings and Brush, 2013; Carter and Bennett, 2006), and also a higher participation of women in the labour market and self-employment (Carter et al., 2012; Jennings and Brush, 2013). Such growth allowed research studies to focus on the gender and enterprise interrelationship (ibid.), initially taking place in the 1970s in the United States where approximately 700,000 of the businesses were women-owned and generated over US\$41 million in revenue ('The Bottom Line', 1978).

Through Jennings and Brush's (2013) timeline of female entrepreneurship research, it is noticeable that between the first academic publication in the broader field of entrepreneurship and the first publication of an academic article on female entrepreneurs, there is a gap of 42 years and despite the lack of consensus between academics, a possible explanation was that economic activity for women is relatively new and so is the research on women entrepreneurs, as female suffrage took place in the twentieth century in many countries (Carter and Bennett, 2006).

The focus of early studies on female business ownership was the comparison between male and female entrepreneurs in the US and other developed Western countries (Brush, 2008), and such studies were mostly of exploratory design, carried a masculinised discourse and did not address gender practices or specific experiences of women entrepreneurs (Carter et al., 2012). The research was later extended to different countries in the developed world, nonetheless, with very few cross-national studies<sup>14</sup> (Carter and Bennett, 2006). It is noteworthy that even

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<sup>14</sup> One of the main obstacles to comparative assessments of data and trends in women's entrepreneurship across different countries is the definition of 'women-owned businesses', as the concept varies from country to country (Carter et al., 2012). Brazil and United States share the same definition of 'women-owned businesses' which encompasses ventures that are majority (51 percent) owned by women or equally (50 percent) owned by women and men (Carter et al., 2012; Negrão and Gouvêa, 2003). In the United Kingdom, the term includes only businesses completely owned by women, that is, by majority (51 percent) (Carter et al., 2012).

currently, little empirical evidence addresses the challenges of female entrepreneurs in Brazil as compared to their counterparts in Anglo-Saxon and other developed nations such as the United States, United Kingdom, Australia and several countries in Europe (Al-Dajani and Marlow, 2013). The present study is also intended to contribute to filling that gap in knowledge.

Just as most of the research on male entrepreneurs were rooted in traits theory and centred on individual characteristics (Collins and Moore, 1964; McClelland, 1961), the majority of early research about women entrepreneurs also focused on personal aspects (Stevenson, 1990). The concern with gendered differences in the characteristics of entrepreneurs began due to an effort to develop a ‘trait theory’ of entrepreneurship (McClelland, 1961), an attempt to create a framework that could explain an individual’s tendency to entrepreneurial behaviour at the micro-level, ‘one’ lens to look at business venturing (Stevenson, 1990). Such effort meant that the features that made entrepreneurs different from all others should be identified and catalogued, with attention to psychological attributes (ibid.). Frequently studied topics were mostly related to human capital: education, business experience, specific skills-sets and psychological factors such as motivations and risk-taking propensity (Collins and Moore, 1964; McClelland, 1961).

One of the pioneer researchers in gender and entrepreneurship, Eleanor Schwartz (1976) wrote the first notable academic article on women’s entrepreneurship entitled: “Entrepreneurship, a New Female Frontier” in which she made a comparison between men and women’s motivations to entrepreneur and the measures from men, which came from Collins and Moore’s (1964) study, were then compared to attitudes, motivations and characteristics of women entrepreneurs. Schwartz (1976) discovered that women and men had similar primary motivations for business ownership: the need for achievement and self-actualization, independence and economic payoff, however, unlike their male counterparts, female entrepreneurs reported experiencing discrimination during the capital formation stage of the business, while attempting to obtain credit from financial institutions. In the United States where the study took place, the Equal Credit Opportunity Act was not enacted until 1975<sup>15</sup> - in the UK, women were only allowed to apply for a loan or credit in their own names in 1980 (ECO, 2016). Comparing her own findings to the existing body of literature on male

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<sup>15</sup> The Equal Credit Opportunity Act (ECO) of the United States is enforced by The Federal Trade Commission (FTC), a consumer protection agency. ECOA prohibits credit discrimination on the basis of sex, age, race, marital status, ethnicity, religion and nationality, or due to government benefits. Creditors may ask for such information but may not use it when deciding whether to give the consumer credit or when setting the terms of the credit.

entrepreneurs, the author concluded there were few differences in the personal attributes of male and female entrepreneurs, however, 'push' (necessity-based) motivations were more prevalent amongst women than men entrepreneurs.

Another important study which paved the way for academic studies in the field of gender and entrepreneurship was developed by Hisrich and O'Brien in 1981 and 1982. Investigating not only gender but financial issues faced by women entrepreneurs, Hisrich and O'Brien (1981, 1982) noticed that the obstacles and difficulties to obtain financial resources could originate the types of ventures owned by women, contrary to what the 'trait researchers' postulated, the business was not a reflection of the female owner, but rather of the financial barriers they had experienced. Most importantly, the authors emphasized the difficulty female entrepreneurs found to overcome the negativity society attached to 'being a woman' and the barriers those women experienced while attempting to start their ventures (Hisrich and O'Brien, 1981, 1982).

In the five years that followed Hisrich and O'Brien's work (1981, 1982), Hisrich and Brush (1983, 1984, 1985, 1986, 1987) created what would become the first and largest longitudinal study in the United States with a sample 463 women entrepreneurs. The authors explored factors leading to the success of female entrepreneurs while describing those women's characteristics and motivations. The study covered women's attributes, motivations to start their own businesses, challenges, growth and performance, as well as their familiar and social support systems (Hisrich and Brush, 1983, 1984). The research found that the 'average woman entrepreneur' could be described as middle-class, with a higher education degree, married with children and a supportive spouse with a technical or professional occupation. Most of them were also the firstborn. In regard to the activity sector, the study revealed that ventures were predominantly established in feminized sectors of the industry such as services, hospitality and retail (Hisrich and Brush, 1983, 1984). The authors concluded that women were similar in motivations to men, but were often less business and financial educated as most of them were graduated in the liberal arts and possessed little or no technical knowledge, faced barriers to access start-up capital and should gain more education and learn about the aspects of working with money, and the financial needs of the business and finally that their ventures grew more slowly than men (Brush, 2008; Hisrich and Brush, 1983, 1984, 1985, 1986, 1987).

It is noticeable that the studies performed by Schwartz (1976), Hisrich and O'Brien (1981, 1982) and Hisrich and Brush (1983, 1984, 1985, 1986, 1987) albeit ground-breaking, also had methodological and epistemological limitations. They utilised the same types of questions and



standards as those implemented in research directed to male entrepreneurs (Achtentagen and De Bruin et al., 2006; Stevenson, 1990; Welter, 2011) which allowed gendered notions to emerge from the literature and reinforce ‘myths’ of a generic figure of the entrepreneur, based on a ‘male experience’ of business venture, which is inadequate to explain the experiences of women entrepreneurs (Jennings and Brush, 2013; Stevenson, 1990).

Although these studies defined an early era of research in gender and entrepreneurship, they carried a U.S and Eurocentric bias (Al-Dajani and Marlow, 2014; Gundry et al., 2014) and were conducted in developed countries albeit a few, focused on contrasting female entrepreneurs in emerging countries with their counterparts in developed nations (Verheul et al., 2006).

Whereas in the international literature studies on female entrepreneurship emerged in the mid-1970s and grew significantly in the 1980s, the first article about women’s entrepreneurship in emerging and developing countries was published only in 2001 and came from the Global North (Gomes et al., 2014). In the specific case of Brazil and Brazilian scholarship, these articles only started to appear in the year 2000. The data are presented by Gimenez and colleagues (2017) who studied the emergence of the female entrepreneurship field of study in Brazil and mapped 56 published articles, with the first two being from the year 2000. A qualitative analysis of the scientific production regarding female entrepreneurship in Brazil showed that the topics of the articles were motivations to entrepreneur, perceptions about the role of entrepreneurs in society and the challenges of entrepreneurship in terms of financial, personal, organizational, and other social aspects (Gimenez et al., 2017; Machado et al., 2010). However, the literature on women’s entrepreneurship in Brazil was lacking regarding other important aspects “there is still little knowledge about the performance of entrepreneurs in the country” (Machado et al., 2010, p. 88).

Furthermore, after reviewing the papers with a geographical focus in the Global South for this chapter, my search showed that, overall, the most investigated topic in these articles is financial resources (or lack thereof) available to women to fund their businesses. My findings were in line with international organisations’ results and they showed that most studies about female entrepreneurship in the Latin America and MENA regions consisted of small samples of solely women entrepreneurs and findings were like those from other geographic regions of the world. These studies showed that women entrepreneurs were mostly highly educated but still more likely to have financial difficulties at the start-up stage of their businesses than male

entrepreneurs; thus, they had to rely on personal savings to start their businesses (De Vita et al., 2014; Smith-Hunter and Leone, 2010a; Smith-Hunter and Leone, 2010b).

For example, studies focused on women entrepreneurs in Latin America and the Caribbean analysed microcredit targeted at female entrepreneurs and were geographically located in Guatemala (Kevane and Wydick, 2001), Paraguay (Fletschner and Carter, 2008), and Trinidad and Tobago (Storey, 2004). These three papers adopt different perspectives in order to investigate women entrepreneurs' finances: Kevane and Wydick (2001) highlighted poverty reduction through microenterprise credit at women of childbearing years. Fletschner and Carter (2008) stressed the role of the social norms that prescribe "appropriate" entrepreneurial activities for women providing a framework for interpreting and understanding those factors which may hinder women's possibilities to acquire capital. Finally, Storey (2004) found that neither application nor denial rates differed significantly by gender. A broader study performed by Terjesen and Amoros (2010) explored female entrepreneurial activities in thirteen Latin American and Caribbean countries. Using GEM data, the authors stressed the role played by formal and informal institutions in improving the quality and quantity of female enterprises.

As research on gender and entrepreneurship extended throughout the 2000s, the number of academic studies was still very limited: an average of 6 to 7 percent of the total of academic publications, in the top eight entrepreneurship journals (Brush, 2008; Brush and Edelman, 2000; De Bruin et al, 2006; Terjesen, 2004). Similarly, Baker et al. (1997) concluded that women entrepreneurs were "virtually invisible in journalistic and academic discourse" (Baker et al., 1997, p. 235). In 2009, The Diana Project, a research programme founded "*with the goal to raise awareness and expectations of women business owners regarding the growth of their firms*" reviewed seven of the most important academic entrepreneurship journals since 1999 and found that only 3.5 percent of the articles published were focused on women entrepreneurs (The Diana Project, 2016).

Such findings are quite alarming and raise the question about not only the reasons for the small number of academic articles on women entrepreneurs, especially from the Global South but the actual contribution of research on gender and entrepreneurship to the broader field of business venturing (Brush, 2008; Jennings and Brush, 2013).

The following section will discuss the literature on the influence of gender practices on women's businesses as the present study considers gender a vital influence not only in society

as a whole but in the lives and experiences of entrepreneurship of the women and their households studied here.

### **2.3.2 Gender Practices in Women's Entrepreneurship**

Throughout this chapter, it has been argued that entrepreneurship is not a gender-neutral activity as it takes shape according to local cultural gender ideologies, practices and expectations (Carter, et al., 2000). Helene Ahl (2006, p.2) reinforces this idea by stating that “professions, for example, are gendered and so is entrepreneurship”.

Gender practices are embedded in societal and cultural notions of ‘sex’ (biological) and ‘gender’ (construct), which in turn, are operated in a way that generates inequalities - patriarchy assigns a subordinated position and stereotypical roles to women in both public and private spheres with socio-economic and familial implications, for instance, the sexual division of labour at work and in the home spheres (Rözer et al., 2018). Gender practices are defined as social constructs and representations associated with masculinity or femininity (Ahl, 2006) and such practices assume an objectivist epistemology, which suggests that there is “something female or male that can be measured” (Ahl, 2006, p.12).

These practices are intrinsically related to culturally defined gender ideologies which consist of shared beliefs about the characteristics and attributes associated with men and women. In the labour market and in entrepreneurship, gender practices shape men and women's perceptions about the type of jobs and businesses ‘appropriate’ for them, that is, depending on the cultural context, women aspire to hold jobs that are socially acceptable for their sex, while avoiding those considered appropriate for men (Eagly and Steffen, 1984; Shinnar et al., 2012; Jennings and Brush, 2013).

Due to the prevailing ideas of femininity and masculinity, the assumed differences between male and female, entrepreneurship may receive lower normative support than other more feminized professions:

If women are more involved in caring duties and have less time for building and consolidating business and professional networks, the feasibility of venture creation is reduced (Brush et al., 2014, p.24).

The relation between gender practices and entrepreneurial activity creates a cycle, for example, different rates of male and female entrepreneurship become a result of gendered divisions within the labour market, which in turn reflect gender practices and gender expectations of a certain society or country (Carter and Shaw, 2006; Coltrane, 2010; Kabeer, 2012).

In that regard, Shinnar et al. (2012) argue that the cultural context of a country shapes gender differences in entrepreneurial perceptions, or how entrepreneurs identify and exploit business opportunities. In that sense, culturally produced and socially learned gender stereotyping leads both men and women to self-impose occupational segregation in entrepreneurship demonstrating a conflict generated by gender power relations as traditional occupational choices have pushed males into skilled trades and women to service, retail and administrative positions where moving into entrepreneurship may not be so evident (Carter and Shaw, 2006; Gupta et al., 2009). For instance, in some countries, if women choose to pursue entrepreneurship, they may be encouraged to set up enterprises in feminized sectors such as retail, fashion, services or even lifestyle ventures being that the gendered expectations from that society will influence women's choice of activity sector (Kabeer, 2012).

According to Ahl (2006), gender behaviour is restricted by culture norms which have a deep social effect not only on identification and exploitation of entrepreneurial activities but also on feminine and masculine business attitudes and performances. For this reason, this present research defends that female entrepreneurship is directly interconnected to the specific contexts in which it occurs (Welter, 2011). Stereotypical beliefs, which are acquired through socialization, explain not only gender differences in the evaluation of entrepreneurial opportunities (Gupta et al., 2014) but to feminist scholars, women's under-representation in entrepreneurship is an outcome of discrimination and systemic deprivation of access to vital resources, such as education and finance (Fischer et al., 1993; Kalleberg and Leicht, 1991). Thus, if women gain access to equal opportunities, gender differences in entrepreneurship will, ideally, diminish or disappear.

Gendered expectations and ascriptions deeply influence entrepreneurial activity, opportunities and in consequence, the entrepreneur's behaviours and experiences (Al-Dajani and Marlow, 2013; Brush et al., 2014). Many societies, especially those with patriarchal traditions, define women through roles that are connected to household tasks and caregiver responsibilities (Ahl, 2006; Al-Dajani and Marlow, 2013) which can hinder female entrepreneurship and lead to more feminized professions (Brush et al., 2014) as an individual's behaviour is restrained by

local culture's norms and such norms have social effects (Ahl, 2006). Most importantly, gender practices and assumptions become a tool for control and oppression:

A knowledge constructed on implicit gender assumptions thus becomes in its turn as instrument of dominance because it is used to draw boundaries among categories of persons, to exercise control over resources and to devise support policies for a category of persons labelled as second sex entrepreneurs (Bruni et al., 2004, pp.16-17)

In that sense, when looking at gender power relations, it is important to not analyse them in isolation, detached from other layers of social relations and stratification such as ethnicity, socio-economic background, religion and class, which can define women's position in society and shape their experiences (Ahl, 2006; Brush et al., 2004; Gupta et al., 2009). This generally supports the theoretical stance that to understand women in business one must understand 'patriarchy', the politics of the household, kinship and family and particularly, gender divisions of labour in household management (Greenstein, 2000).

### ***Gender Stereotyping in Business: Feminised Activity Sectors***

After World War II with the restructuring of the labour market that brought higher female participation in the economy through paid employment, patriarchy moved from the domestic sphere to the capitalist mode of production, meaning that patriarchal relations have moved from the private to the public sphere (Walby, 2010). This brought to light the idea that the domestic and capitalist modes of production are not only connected but mutually reinforcing. For example, women's productive roles are shaped by their reproductive roles, as some women tend to take 'career breaks' permanently or temporarily due to motherhood and childcare responsibilities (Duberley and Carrigan, 2012).

In cultures where the figure of the entrepreneur is more often associated with men, women are less likely to identify as entrepreneurs (Ahl, 2006; Brush et al., 2014). Due to this male social construction of entrepreneurship, women's business venturing is sometimes accorded a lower legitimacy by the business community (Brush et al., 2014; Diaz-Garcia and Brush, 2012; Gupta et al., 2009).

Chell and Baines (1998, pp. 120) further elaborate:

The difficulty lies in the androcentricity of the policies, the ideology of family life which underpins them, and sets of assumptions about gender roles within the family.

That is to say, the divide between public and private establishes a hierarchy, not just a difference between the two spheres of private and public, household and enterprise, and the values associated with them reproduce gendering processes at work in the production of identities, cultures and artefacts (Bruni et al., 2004).

Rouse and colleagues (2013) argue that only by contextualizing the gendered nature of female entrepreneurship it is possible to achieve more heterogeneous and individualized perspectives of women's entrepreneurial experiences. The authors propose scholars utilise entrepreneurship as a lens to understand gender and how differences may emerge in the business context.

Gender stereotyping related to femininity and masculinity ideals also influence business decisions and strategies. According to Brush et al. (2014) gender stereotyping that is culturally and socially produced and reproduced leads both men and women to self-impose occupational segregation in entrepreneurship – for instance, many societies define women through roles related to family, childcare and household, which might influence occupational segregation in entrepreneurship, or become the reason some women entrepreneurs tend to choose feminised activity sectors to start their businesses. This trend also extends to the area of women's digital entrepreneurship, in which women are overrepresented as providers of feminised services and retailers of predominantly 'feminine' products (Jome et al., 2006), and could seem to be less associated with technology and more with femininity.

A study developed with female entrepreneurs in Rio de Janeiro (Jonathan, 2005) revealed that women tended to be optimistic and assertive when managing their businesses and these characteristics were many times still solely associated with male entrepreneurs in Brazil. The author also found that although Brazilian female entrepreneurs show assertiveness in dealing with gender discrimination in business, the elimination of gender bias in entrepreneurship in Brazil is still a work in progress. For example, the literature showed that the types of enterprises women choose to start in Brazil were traditionally associated to stereotypical 'feminine' activities such as arts and crafts, a popular segment among women in the country (Holland, 2014; Telles, 1993).

Even though this represents an evolution from the assumption that feminised domestic activities can be easily transformed into businesses, feminised activities may lock women into sectors that are low-skilled, labour-intensive and generate little or no profit (Ehlers and Main, 1998; Mirchandani, 1999, p. 231). For example, many cultures and societies mainly define

women through roles connected to family and household responsibilities; societal values implicitly interpret women's entrepreneurship as less desirable and, as a result, provide lower normative support to their initiatives (Welter and Smallbone, 2008, 2010; Welter et al., 2006).

In that sense, cultural gendered expectations of men and women such as the institutional embeddedness of enterprises in traditionally patriarchal contexts can hinder female entrepreneurship and lead individuals to self-impose occupational segregation, influencing women to choose and engage with more feminised professions and female-dominant industry sectors (Gupta et al., 2009). For example, women can subconsciously internalize certain behaviours from an early age (Brush et al., 2014; De Bruin et al., 2007), which can influence personal ambitions and willingness to choose among different opportunities in order to identify or create and pursue a gendered business idea or career path. Thus, because of early socialization, women's entry in entrepreneurship may be self-restricted to feminised industries such as care professions (Ahl and Marlow, 2012).

Furthermore, in the case of ethnic minority entrepreneurs or women entrepreneurs, there is strong evidence that institutional factors and cultural embeddedness can impact at the micro-level. In societies or areas where the stereotype of the entrepreneur is more often associated with men, women are less likely to self-identify as entrepreneurs (De Bruin et al., 2007). They also face more challenges overcoming gendered perceptions of 'what it means to be an entrepreneur', a concept generally associated with masculine traits. These gendered social practices related to gender stereotyping often hold women in a gendered social view, making it more difficult for them to become entrepreneurs (Brush et al., 2014; Welter et al., 2006).

In sum, Rouse et al., (2013) emphasize how gendered divisions impact women's entrepreneurial opportunities – the critique is one cannot only see entrepreneurial activity as “accessible and aspirational” (Rouse et al., 2013, p. 456) as it may disguise the gender divisions that may drive women out of employment in the corporate world for a 'promise', an idealised answer of flexibility and independence in the form of business ownership. Thus, gender divisions hide the struggle of reconciling household and business for many women across the world in emerging, underdeveloped and transition countries and in patriarchal environments.

### **2.3.3 Women's Entrepreneurship and Empowerment**

The present thesis examines the role of the women's entrepreneurship in the ABC Paulista in Greater São Paulo in changing gender practices in both the household and business spheres,

thus, it investigates the part entrepreneurial activity plays in empowering women living under challenging circumstances in emerging countries. In connection to this study and the previous section on gender practices, this section further discusses the academic debate on women's entrepreneurship, proposing to see entrepreneurship as a force for change in the debate on business venturing and women's liberation (Al-Dajani and Marlow, 2013, 2014; Rouse et al. 2013).

Individuals live within complex conditions created by gender divisions in society. Accordingly, women entrepreneurs lead heterogeneous lives and experiences, influenced by gender and other social divisions such as age, class and ethnicity. In the case of women entrepreneurs, the entrepreneurial activity also becomes gender divided and its growth dependent on changes across diverse patterns of institutional, cultural and social layers. For example, gender practices related to a certain culture often apply a gendered division of labour and domestic labour, which has consequences on women's subordination, power and status in society (Bradley, 2007).

When speaking of gender power relations and gender practices in both the public and private domains, it is also necessary to discuss the idea of resistance and consequently, empowerment. The concept of empowerment is a useful tool to analyse whether said power relations and practices are being changed or reproduced in women's enterprises and households. This research argues that aspects of intersecting gender, class and ethnic relations may also affect women's lives and empowerment in the household and in the business. One of the important strands of the theory of intersectionality<sup>16</sup> (also utilised in this work) is to understand and explore the effect of social categorizations such as race, gender, sexuality, class in creating oppression and disadvantage in women's entrepreneurial and household experiences, as well as to analyse power relations in various social settings.

Empowerment is a construct with many definitions and dimensions (Cho and Faerman, 2010) as each field of knowledge applies a different dimensionality to the term – education, health sciences, business and organizations, they all see it differently (ibid.). For the purpose of this research, empowerment is seen as a process and a cycle (Rouse et al., 2013) in which women must be the agents of change, rather than merely recipients of change so empowerment can effectively happen (Al-Dajani and Marlow, 2013, 2014). Drawing from this work's discussion, empowerment is understood in terms of women's agency and their ability to acquire and

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<sup>16</sup> See Chapter 3, section 3.4 – Intersectionality: oppression and subordination in women's entrepreneurship.



control material and non-material resources, which have implications for the prevailing gender power relations.

The idea of an empowerment cycle was originally proposed by Longwe and Clark (1994) and further developed by Carr (2003). It proposes five stages linked through which women may engage with the socio-economic environment and contribute to social development and the stages are related to welfare, access, conscientisation, participation and control (Longwe and Clark, 1994; Carr, 2003). *Welfare* is related to inequality of socio-economic resources for men and women; *access* is the stage when women perceive the inequality of resources and act within welfare provision to improve their access to those resources; *conscientisation* is when women are highly aware of that the unequal access to resources as well as their subordinate position to men in a patriarchal society are issues socially constructed; *participation* is the stage when women actively participate in their communities and families to address and overcome gender inequalities and take control over access to resources; at the *control stage*, women acquire a position as a role model to their families and communities and gain social and economic independence (Al-Dajani and Marlow, 2013, 2014; Carr, 2003; Longwe and Clark, 1994).

In the context of academic research, the empowerment cycle has been used to explore how marginalised women's home-based and informal entrepreneurial activity may bring empowerment (Al-Dajani and Marlow, 2013, 2014) and it has been largely used by the UNESCO and UNICEF in the diverse contexts of the Middle East and the Global South (Al-Dajani and Marlow, 2013, 2014).

There is a lack of evidence of women's entrepreneurship within emerging, transitional and developing economies (Al-Dajani and Marlow, 2013; Metcalfe, 2008), where patriarchy influences the displacement and exclusion women face under gender divisions, socially, legally and politically. In the process of entrepreneurship in developing countries, females have been assigned a special role because they stand to benefit from entrepreneurship as the poorer and discriminated against gender, but also because they are seen as a critical driver of entrepreneurship in light of their unique role in the household and in light of the rise in female-headed households across the developing world (Horrell and Krishnan, 2007). In such contexts, home-based and informal businesses are often the main or only source of income of women and their households facing intersectional disadvantages (Al-Dajani and Marlow, 2013).

Al-Dajani and Marlow (2013) utilise skilled craft workers in Jordan as an example of how entrepreneurial activity is, sometimes, the only connection between marginalised women and culture and identity. They propose that possessing specific knowledge and transforming it into an entrepreneurial activity is not only a way to keep tradition and culture alive and make social identity stronger, it is also a source of social awareness and empowerment.

Nevertheless, many women in Latin America and the Caribbean do not benefit from entrepreneurship's full possibilities and empowerment as the majority of women-led businesses in the region do not receive incentives, training nor have access to resources to make the business grow beyond microenterprises and to move out of the informal economy: between 55 and 91 percent of women's entrepreneurial activity in these regions is placed within the informal economy (WEV, 2013).

## **2.4 Women's Entrepreneurship Through a Household Lens**

Beyond motherhood, many women are increasingly concerned with education and find value in building a professional career to achieve an improved financial situation for themselves and their households and realize different personal and professional goals they might not have considered before (De Arruda and Levrini, 2015).

According to the *Women's Entrepreneurship Report* published by GEM (2017) in 2016, an estimated 163 million women were starting or running new enterprises in 74 economies across the globe. The report found that the best performing region for female entrepreneurship was Latin America with an average female Total Entrepreneurial Activity (TEA) rate of 16.7 percent, ahead of North America with 12.8 percent (ibid.). However, the higher TEA rate for Brazil in comparison to the TEA for the United States, for example, does not translate into higher economic growth. This might be because, as noted previously, many women's business ventures are informal in Brazil and constitute the "invisible economy" (Dix-Carneiro et al., 2018), that is, they do not officially exist and do not show up in economic growth reports generated by governmental agencies.

This data, however, shows the impact of women's entrepreneurship on both a global and local scale, as it also highlights the importance of their contributions to the wellbeing of their

countries and regions by providing employment in their communities, and developing and selling products and services that bring new value to the world around them.

When reflecting upon the connection between women's enterprises and households, like many of the women entrepreneurs that took part in the GEM report, several participants in the present study were breadwinners of their homes, that is, they were the main providers of income in their households. Consequently, with the increasing number of women-owned businesses around the world and in emerging economies such as Brazil (GEM 2016 and 2017), comes the need to explore business through the domestic life, taking the woman entrepreneur and the household as the unit of analysis. For example, the need for extra income for the household and time flexibility that allows the combination and balance between work and domestic responsibilities are some of the reasons why women engage in entrepreneurial activity<sup>17</sup>.

Therefore, the influence of household and family are never too far from the business venture, which also raises questions as to how gender practices and ideologies are changing or simply being reproduced in the business and household spheres (Greenberg, 2004). For instance, do household members, particularly men, participate in the household through earning income, sharing responsibility in domestic tasks and childcare? Or do women still feel responsible for not only bringing in the money but for the household and childcare, simultaneously trying to meet the needs of the business and the household? All these questions will be discussed in more detail throughout this research.

Meanwhile, the following section will delve into the debate on women's businesses and households. Such debate lays the foundation needed to understand women and household members' lived experiences of entrepreneurship in São Paulo and help us analyse whether family is 'good for business' and 'business is good for the family' (Jennings, et al., 2013; Powell and Eddleston, 2013).

### **2.4.1 The Debate on Enterprises, Families and Households**

The subject of household and family in entrepreneurship literature is controversial, in part because early entrepreneurship research utilised a limited approach focused mostly on family businesses and opportunity exploitation and innovation in that context, paying little or no attention to businesses not owned by a family, but immersed in the household sphere instead

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<sup>17</sup> See section 2.2.3 – Entrepreneurial Motivations.

and their influence on “why, when, and how entrepreneurial opportunities are identified by some individuals but not others” (Cruz et al., 2015, p. 506).

Scholarly literature makes an important distinction between family businesses and household enterprises. On the one hand there are *family businesses*, that is, those owned and managed by a family in which the vision, purpose, development and growth of the business are determined by the controlling family (Ram et al., 2001; Ram and Jones, 1998; Stafford et al., 1999; Webb et al., 2015). In family-owned businesses, the family also facilitates the pooling of labour and financial resources, especially in the case of ethnic minority's enterprises (Ram et al., 2001; Webb et al., 2015). An example would be the Pakistani entrepreneurial community in Britain, as they are often seen as exemplars of the ‘family’ business as members of a Pakistani family are expected to not only provide labour for the business and exemplify the Pakistani ethos of hard work and self-sacrifice but to also ensure the family business’ success (Ram et al., 2001). This example pinpoints the pivotal role and involvement of family members and kinship in the start-up and maintenance of a family enterprise as a common goal (Ram et al., 2001; Ram and Jones, 1998). Similarly, Stafford et al. (1999) argued that business achievements and outcomes, particularly negative and disruptive ones, influence transitions and changes in the family system. This was developed based on the premise that families must be minimally functional in order to have successful enterprises, as literature on family business emphasizes that conflict negatively affects the business’ viability (Stafford et al., 1999). The extent, however, of the intersection between the business and family spheres varies from family business to family business. For example, some families will make sure to keep both spheres separated, while others will overlap both systems. In consequence, the sustainability of a venture is a combination of family and business success, in which both spheres receive attention and cooperation not only to avoid conflict and disruption but to respond to these in a way that will not hinder the success of both systems (ibid.).

On the other hand, household enterprises are owned by one or two members of the household and might have significant levels of family involvement such as inputs and occasional labour from family members – even though it is not managed by the whole family unit, it might use social and financial capital from the household and family (Chua et al., 1999; Vera-Sanso, 2012; Webb et al., 2015). Wheelock and Baines (1998, p. 200) reinforce this perspective and argue that the survival, maintenance and growth of businesses cannot be fully appreciated

without developing “an understanding of the relationship within the household ... in which the business person is based”.

Conversely, the debate on entrepreneurship family and households also expresses two divergent ideas on the impact of these domains in entrepreneurial activity. On the one hand, scholars argue that entrepreneurship can thrive due to strong family ties and kinship, which would lead to a long-term direction to the business. On the other hand, the household and family impact on the venture can lead to “constrictive familiness” (Steier, et al., 2009, p.1158), which means that kinship and family influence can also inhibit business growth. The coexistence of the family, the management of the business, (Steier et al., 2009) and household/family harmony may pose threats to the survival and performance of the business venture. The ‘paradox of embeddedness’ proposed by Uzzi (1997)<sup>18</sup> also illustrates such conflict as it argues that network ties in the household create opportunities for new ventures or might constrain entrepreneurial activity. This is broadly subsumed within Granovetter’s (1985) general concept of embeddedness and its central preoccupation with identifying the relational bases of social action, that is, in the context of households and businesses, how social structure and organizing contexts can shape the behaviours of individuals and groups. As this research discusses the specific nature of household enterprises that creates specific benefits and costs, not only for the business but also the family, the scholarly focus should go beyond enterprises’ financial outcomes and include considerations of health, education, and other forms of individual wellbeing.

Therefore, household enterprises in emerging and BOP markets are generally typified by high levels of family embeddedness, meaning that family members and non-family relatives sharing the same space represent a significant proportion of the household enterprise’s network and resources. Thus, household through its idiosyncratic ties, interactions, routines, and mindset (Alsos et al., 2014; Carter et al., 2017; Ram et al., 2001; Webb et al., 2015) – serves as a dominant influence on how the household’s enterprise operates.

### ***Linking Women’s Enterprises and Households in Research***

Unlike most of the research on entrepreneurship, the present work focuses on *women’s enterprises as the business of the household* and not as family businesses as these entrepreneurs are immersed within a much broader context than the familial. More specifically, within the

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<sup>18</sup> See Chapter 3, section 3.3.1 – Entrepreneurial Embeddedness.

gender entrepreneurship field, the focus on households as a specific unit of analysis is relatively unusual, as women's entrepreneurial activities are usually framed within the family unit or with as part of a wider family business. This is also because a household includes members that may or may not be related, as it typically comprises a nuclear or extended family (Brush and Manolova, 2004). Nevertheless, contemporary analyses of the social and political economy of households have acknowledged that entrepreneurship now functions as a main, or subordinate household economic activity and which has in turn, informed profound social changes, which is also in the interest of the present work (Alsos et al., 2014; Carter et al., 2017; Webb et al., 2015).

Our scholarly knowledge regarding this organizational form of enterprise, founded by the woman but deeply connected to the household is not only limited but largely based on research conducted within developed economies and in a Western context (Webb et al., 2015). This work's view is that the failure to examine household enterprises given their prevalence yet their struggle to subsist or grow represents an important oversight as it is necessary to understand the organizational implications of development efforts in the markets of the Global South and more broadly around the world.

Although entrepreneurship is on the rise in Brazil and the country has one of the highest female entrepreneurship rates in the world (GEM, 2015, 2016 and 2017), research has not yet explored how Brazilian women entrepreneurs meet both the needs of the business and household and how household dynamics influence the venture. The venture creation process and the entrepreneur are intertwined with and influenced by the household system: household size and composition, beliefs, cultural norms and values. The individual's work ethic, the hours devoted to the business, perceptions of desirability and feasibility and other more general behaviours towards entrepreneurship are also moulded by household dynamics and other perceived normative beliefs of household members (Aldrich and Cliff, 2003; Brush, et al., 2014; Kolvereid, 1996). Moreover, scholars have argued that venture creation, for instance, does not solely rely only on opportunity exploration, resource mobilization and business launch decisions, but rather on the implementation of diverse strategies and structures related to the household which will serve as a foundation for the business (Aldrich and Cliff, 2003; Stafford et al., 1999).

For example, in their study of women entrepreneurs in Northern Ireland, McGowan and colleagues (2012) emphasized the permeability of work and household spheres and argued that

such interrelationship meant “constant breaches between the two with the demands of the business most often taking precedence” (2012, p.68). For the majority of the 16 women entrepreneurs interviewed in this research, achieving a balance between the domestic and business areas of their lives represented not only a daily challenge but also caused a lot of stress and tension in the household.

Alongside the aforementioned influences of households on the individual and the business, it is necessary to visualize that the reverse should also happen – households will also be influenced by business systems in this interdependent relationship. In the previously mentioned research performed by McGowan et al. (2012), another element that emerged was that while most of the women entrepreneurs believed they could balance the competing interests of business and family, some of them had not realized the venture’s direct impact on the household life.

The household/business interface consists of an invaluable tool to explore what factors affect women entrepreneurs, their families and ventures, and most importantly to explore Latin American experiences of female business ownership, as families are central to the region’s culture, traditions and societies (Sarathy et al., 2015). Thus, this work explores how households interact with and influence business decisions and it also attempts to give equal prominence to the role of household strategies and business strategies in understanding the nexus between these two spheres and to understand how they constantly influence one another.

## **2.4.2 Women Entrepreneurs: Reconciling Household and Business**

As discussed in the previous section of this Literature Review, households and enterprises represent different but deeply interconnected and interdependent social domains (Alsos et al., 2014; Carter et al., 2017). Sociohistorical changes in household composition in the past 50 years (i.e. shrinking family size, single-parent and stepparent homes, single-person households) have direct implications in the enterprise such as sensing and seizing business opportunities, business management, networking and resource mobilization (Aldrich and Cliff, 2003; Stafford et al., 1999). Additionally, in a study by Powell and Eddleston (2013), it was demonstrated that household and family support as being vital to an entrepreneur’s success, satisfaction and growth of the business.

Through the years, transformations in the family system have also altered relationships, interdependence and roles among household and family members (Aldrich and Cliff, 2003). This is especially true in the case of women entrepreneurs as they assume multiple roles in the household and business environments attempting to balance the needs of the home and the business. For example, Brush et al. (2009) state that motherhood, household and family contexts have a much deeper impact on female entrepreneurs than male entrepreneurs. Nevertheless, despite the growing numbers of women citing flexibility and childcare obligations as strong motivations for starting their ventures, little attention has been paid to the extent to which entrepreneurship really offers women an improved work-family balance or only adds to women's responsibilities through the 'double-burden' (Brush et al., 2009; McGowan et al., 2012). Even so, the promises of entrepreneurship and working from home, such as '*flexibility*' and '*being one's own boss*', may seem particularly appealing to women. Whilst many women were motivated to start their businesses with the expectation of an answer to economic independence, and balance between their professional and personal lives, given their important role as parents or caregivers, starting a business became the answer to achieve greater control over their time availability to perform childcare and household responsibilities.

#### **a) '*Mumpreneurs*': The Troubled Waters of Enterprise and Motherhood**

Entrepreneurial women are expected to manage their social roles and defining aspects of their identities such as being a business owner, a wife, daughter and mother in a smooth and seamless way. There is a societal expectation that they should be able to fulfil their responsibilities in both entrepreneurial and enterprise domains without neglecting either (Duberley and Carrigan, 2012). This is the case of the '*mumpreneurs*', women who start new ventures in order to combine income generation with childcare responsibilities (Ekinsmyth, 2011). Ekinsmyth (2011) defines the *mumpreneur* as "an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business ownership" (2011, p. 105). It is argued that "embracing rather than contesting the role of mother, [mumpreneurship] is a business that attempts to recast the boundaries between productive and reproductive work" (Ekinsmyth, 2011, p. 104).

Moreover, for these women, entrepreneurship and '*being your own boss*' is often deemed preferable to being perceived as a housewife as this enables identification with a discourse of intensive mothering, facilitating far greater engagement with children than was possible during job experiences in the labour market.



Similarly, we see the ‘entrepreneurial woman’, who has emerged as a complement and contrast to the hegemonic stereotype of the male entrepreneur (Kelan, 2008; 2009), starting businesses that are based on commercialising her experiences and knowledge of femininity and, in particular, her role as mother, in an attempt to empower herself and juggle motherhood with work responsibilities. In that sense, *Mumpreneurs*’ ventures are likely to be in feminised and women-oriented business sectors (e.g. children’s products, beauty and fashion), alongside a celebration of stereotypically feminine characteristics (e.g. physical attractiveness, co-operation and relationship-building) as beneficial to their businesses. This serves not only to reconcile traditionally masculine entrepreneurial activities with feminine gender identification, but also to shift the image of the entrepreneur in public discourse so that women entrepreneurs do not present a challenge to, but are instead made to appear compatible with normative gender roles and expectations for women (Ekinsmyth, 2013). The figure of the entrepreneurial woman normalises these kinds of feminised business activities, assuaging the dissonance between the stereotypically masculine world of business and a feminine gender ascription and identification (ibid.).

Due to traditional gender role expectations, mumpreneurs face more time constraints and have lower earnings than as a result of their “double burden” (Kelan, 2009, p.24). This was supported by the findings from a study performed by Duberley and Carrigan (2012) in which the accounts of many of the participants who were mothers, reported that the negative aspects were twofold: not spending enough time with their children, nor having enough time to manage and work on the business. This is also consistent with the findings of other studies of which describe the mumpreneur role as fraught with tensions, both practical and those emerging as a result of contradictory societal expectations in regard to the enterprise and to motherhood (Ekinsmyth, 2011; Ekinsmyth, 2013). Another critique of the term argues that defining women’s businesses through a feminine-gendered label or identity (mother) continues to reproduce gendered expectations and practices and risks isolating women’s enterprises.

Nonetheless, the term mumpreneur has been a subject of criticism for its inherent sexism and misogyny, for example, Kelan (2008) questions the term ‘mumpreneur’, suggesting that this ignores other reasons why women feel they need to leave corporate employment to develop their careers as entrepreneurs, such as the glass ceiling. In addition, the author raises the point that male entrepreneurs are never described as ‘dadpreneurs’ and that this should be questioned. Another important critique made by Brush et al. (2009) draws attention to the embeddedness

aspect of entrepreneurship by adding that motherhood and meso-environment are two factors paramount to theorising women's experiences of entrepreneurship.

Nevertheless, the idea that achieving work-life balance through home-based entrepreneurship can be challenged, as studies have shown that managing a business and family responsibilities from home may be incompatible (Parasuraman and Simmers, 2001; Shelton, 2006; Wattis et al., 2013), that is, instead of enabling the easier management of business and household spheres, running a home-based enterprise can create or intensify work-family conflict and negatively affect the household's wellbeing, which indicates that the benefits from running a business from home may be less available to women than men (Parasuraman and Simmers, 2001). Similarly, Rouse and Kitching (2006) suggest that while many women start up a small business with the belief that this will provide them with the flexibility to combine both household tasks and motherhood responsibilities, these hopes are not always realized as access to formal childcare is often expensive or unavailable (day-care), and paid childcare support (babysitters) is unreliable or unavailable (relatives or friends), and caring for children while running a business can also be risky and sometimes unsafe.

A traditionally patriarchal society with sexist behaviour towards working females, Brazil's social structure is founded on the family, kinship and motherhood play a central role in business interactions, especially those owned by women (Sarathy et al., 2015). Thus, it is an interesting country to investigate the interrelationship between household and businesses and how it has evolved until today. Hence, one must consider the non-economic factors related to entrepreneurial activity as women entrepreneurs are not only motivated by economic goals, but also by the expectations, needs and desires of their households and especially, the gender roles imposed by society.

### **b) 'Double Burden': Labour Division in the Household**

The significant increase in women's economic participation in the labour market and the following rise of women as breadwinners in their households (Coltrane, 2010; Fuwa, 2004; Greenstein, 2000), represent a shift in the gender-related economic roles, but how do these factors affect the gender practices and sharing responsibilities in the household environment? Greenstein (Greenstein, 2000, p.322) argued that despite the increased economic participation of women in the labour market, not much has changed regarding the division of household labour:

The fundamental question in the study of the gendered division of household labour has come to be why, in the face of dramatic changes in women's employment and earnings, housework remains 'women's work'.

In the past fifteen years, studies in the field of household labour have intensified with the discussion of gender theories and the relationship between household work division and gender practices (Coltrane, 2010; Greenstein, 2000). However, until 2009 most of the literature on household labour consisted of predictions of time spent performing household tasks and were of quantitative nature, utilizing large scale surveys (Greenstein, 2000). Such studies, for the most part, concluded that the division of household labour was relatively traditional: women (wives, partners) performed most of the domestic tasks especially in homes where the woman earned more than the man or the man was unemployed (ibid.).

In 2010, however, there was a turn in the field, with the emergence of cross-national studies (Lachance-Grzela and Bouchard's, 2010 cited in Coltrane, 2010) focused on social policies and linked household labour to gender equality issues. Bruni and colleagues (2004, p. 18) expand on this issue and how men seem to be excluded from household responsibilities and how the family domain still seems to be attributed solely to the working woman:

[...] At work in this representation are the implicit assumptions that reproduction is a mainly female responsibility, that it should predominate over other responsibilities and that reproduction is a natural fact which does not distinguish giving birth from child raising. The rhetorical figure of the working mother is anchored in nature, and it is a discourse figure that has no male counterpart. Fathers and working fathers are absent from the representation.

The persistent pattern noticed in the vast majority of early household labour studies was that married women were still responsible for most or all of household tasks, even after starting a job or a new venture (Pesquera, 2014; Ybarra, 1982). Beatriz Pesquera (2014) developed a quantitative study in the United States on household labour division in Mexican-American homes and noticed that even though in some households the husbands were participative and helped in the daily tasks, there was still reluctance and many times the "wives had to negotiate" (p.219) the performance of household tasks with their husbands.

Among Pesquera's (2014) findings, another tendency emerged: couples were reproducing traditional household division of work, with a "minimal degree of task reallocation" (p.221), which means, husbands showed great resistance towards performing 'feminized' chores, such as doing the dishes and laundry, which demonstrated how some of the Mexican-American

families still reproduce a sex-role division. The author suggested that household work division is shaped by the women's economic contribution to the household's income, as well as their job's demands (ibid.). However, unlike the author's study, this research is of qualitative nature, a factor the author admits being essential in order to uncover "critical dynamics in the household division of labour" (p.219).

As seen in the previous sections of this chapter, household work division is intrinsically related to gender ideologies of the household members, as well as connected to gender practices and expectations of countries, cultures and society. Greenstein (2009) observes the role that marriage and relationships play in gender ideologies and how such ideologies impact the division of household labour. For the author, marriage and other intimate relationships represent arenas in which gender ideologies play out and provide opportunities for husbands, wives and partners to exhibit and validate their identities as male and female and what they have as a gender ideology. For instance, husbands who have more egalitarian beliefs will perform more household tasks when compared to those with more traditional ideologies (ibid.).

A central point to this thesis is the work/life nexus of women's entrepreneurship. How the daily tasks and responsibilities are distributed among the household members, such as a spouse, children, relatives or if they remain woman's responsibility. Hence, this study proposes household labour division is a result of not only a couple's characteristics, resources, time availability and gender ideologies (micro-level factors), but of institutional influences (macro-level) as country-level gender inequality involves differences in wages, career opportunities, and political power - which may influence not only the venture, but also household labour practices (Coltrane, 2010). In cultures such as the Brazilian, entrepreneurship is shaping gender relations and practices in the household, as the woman's venture impacts micro-level elements such as domestic life, and it will also influence institutional (macro-level) context. Sullivan (Sullivan, 2006, p.108) reinforces this perspective:

[...] in specific contexts of gender consciousness, relational and material resources, and the wider discursive environment [...] to see gender relations as being simultaneously and interpenetratingly constructed at the institutional level and negotiated within individual relationships in such a way as to permit the possibility of change.

Over the years, theories have advanced and utilised such macro-micro link to explain gender inequality and its connection with how people organize and share housework (Coltrane, 2010). Such link is vital to understand the complex relationship between ideology (the belief system

that incorporates what women and men ‘think’ and what they ‘expect’ and practice (behave) at home on a daily basis (Fuwa, 2004; Pesquera, 2014).

Development literature continues to reinforce the importance of context and micro-macro links. Naila Kabeer (2012) in her paper on women entrepreneurs in Latin America, MENA region and South Asia, argues that gender inequality in the macro-level affects women’s choices and agency. Gender-related constraints within the household domain will determine how women employ their time, the assignment of caregiver responsibilities and are a reflection of gender discrimination in a society or culture, that is, the gender discrimination in the public domain will also dictate the way individuals behave in their homes and especially how they share and organize the housework (Coltrane, 2010; Kabeer, 2012).

Most importantly, Kabeer (2012) shows a different perspective to women in the MENA and South Asia regions: while the majority of societies assign the primary caregiver and household tasks to women and vary considerably in regard to their economic contribution, in some of the MENA and South Asia regions, women are also expected to contribute economically as a breadwinner while managing their farms and business, as well as facing restrictions for resources and mobility in the public domain which may in turn, also restrict women’s participation in the labour market.

## **2.5 Summary**

It is safe to say that entrepreneurial activity is a gendered process, highly embedded in socio-economic, institutional, political and legal structures which will, in turn, affect the entrepreneur, the feasibility and desirability of the business. Thus, the present chapter aimed to explore the interface of entrepreneurship, gender and household by presenting and discussing the literature on the definitions of entrepreneurial activity and the entrepreneur, defining and conceptualizing the business-household nexus, exploring the connection between business start-up motivations and life course, the relevance of context and gender as lenses to analyse entrepreneurial activity and finally, the debate on female enterprises and households.

This chapter also examined female entrepreneurship’s connection to gender practices, gender power relations and empowerment, emphasizing entrepreneurial activity’s *duality*: it can either *deconstruct* or *reinforce* gender assumptions, roles and expectations. It also discussed gender

inequality as socially constructed through certain gender practices/performativity, which are paramount in understanding women's subordination in public and private spheres.

For that reason, the topics discussed in this chapter showed how context and gender are key elements to analyse women and households' experiences of entrepreneurship. By reinforcing the intersection between the entrepreneurial project, its context and household dimension, this thesis proposes that entrepreneurial activity has the potential to challenge or reproduce gender practices in the household and in women's enterprises.

From the review presented, three conceptual concerns appear particularly pertinent to the objectives of this study. *First*, the extent to which entrepreneurial motivations are guided by the life course of both the individual (entrepreneur) and their household. *Second*, the ways the business-household nexus influences gender practices at home and in the business. *Third*, the impact of the evolution of the household labour division and specifically how women entrepreneurs experience and manage the 'double burden' related to their business and household activities and responsibilities.

Drawing upon these conceptual concerns will assist in identifying and understanding the different types of business-household interaction and associated gender relations to aid understanding and theoretical development. These ideas and concepts will be further developed in Chapter 3 and used to analyse the cases in Chapters 7 and 8, and in the concluding Chapter 9.

The following Chapter 3 is grounded in feminist theory, entrepreneurial embeddedness, and life course theory, and these theories combined create the theoretical framework of this thesis. This theoretical model will be introduced and discussed in Chapter 3 and it proposes a more fruitful avenue for research into women entrepreneurs in Brazil with the adoption of an embedded, gender-aware perspective into social and economic action of entrepreneurs and their households.

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## ***CHAPTER 3: A Contextualized and Gender-Aware Framework of Women's Entrepreneurship***

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### **3.1 Introduction**

The present chapter outlines this work's Theoretical Framework and *draws on theoretical* insights from three main theories: *feminist theory*, *entrepreneurial embeddedness* and *life course theory*. These perspectives come together to inform this work and help conceptualise the participation of Brazilian women in entrepreneurship and in households as social, cultural and economic key players. This frame also allows us to investigate the intersection between household and enterprise, as well as the role of women's businesses in shaping gendered practices and power relations.

Despite the importance and increasing number of women entrepreneurs across the world and especially in emerging economies like Brazil, there is a latent need for further academic research on women's entrepreneurship, however, with a stronger effort "to embed research within highly informed conceptual frameworks that recognise the gendered nature of entrepreneurship" (Henry et al., 2013, p.1). There is also a call from academics in gender and entrepreneurship for a more critical utilisation of qualitative data informed by feminist analyses, and a reminder against interpreting gender in isolation while studying women entrepreneurs and the work-life dimension of the entrepreneurial project (Henry et al., 2013; Peet and Hartwick, 2015).

The Theoretical Framework introduced here aims to demonstrate how the interrelationship between the concepts of female entrepreneurship, business-household nexus and gender practices may benefit from a comprehensive and holistic approach that considers context, race, ethnicity, age, social class, as well as life course as part of the entrepreneur's journey. A conceptual model is presented at the end of the chapter to demonstrate the connections between theories and this research's topic.

## **3.2 Feminism and Intersectionality: Rethinking Inequality in Entrepreneurship**

The concept of entrepreneurship seems to be discriminatory, gender-biased, ethnocentrically determined and ideologically controlled (Ogbor, 2000, as cited in Bruni et al., 2004, p. 629, *How a gender approach to entrepreneurship differs from the study of women entrepreneurs*).

The introductory quote of this section reminds us of the many obstacles that hinder women's businesses across the world as a male-dominant ideology in entrepreneurship often places women in a subordinate role. Nevertheless, these entrepreneurs also suffer discrimination due to the intersection of gender, ethnicity, class and age, especially when acquiring resources for their businesses (Al-Dajani and Marlow, 2013; Henry et al., 2013). For example, research suggests that financial institutions tend to discriminate women entrepreneurs based on their firms' size or even refuse credit due to lack of business experience and domestic responsibilities, which does not happen to their male counterparts looking for funding (Carter and Rosa, 1998; Marlow and Patton, 2012). Thus, female and minority-owned (e.g. non-white, non-heterosexual) businesses face bigger issues to compete fairly in the market as the canon of the for-profit enterprise dictates the rules made by white, straight, males in a developed country setting (Bruni et al., 2004; Peet and Hartwick, 2015).

To unmask this bias in the entrepreneurial arena, Feminist and Intersectionality theories focus on unpacking the social structures and categorizations that create inequality and oppress women, especially those coming from the periphery, the Global South. With this in mind, first, this segment will discuss the feminist epistemology in entrepreneurial literature across time and its contributions, focusing on three main approaches: GAV (Gender as Variable), FST (Feminist Standpoint Theory) and Critical Realism. Second, it will explore the definition of intersectionality, and its connection with feminism and entrepreneurship.

### **3.2.1 Early Feminist Theories**

Feminist theories look at the origins, characteristics, and forms of gender inequality and inequities along the intersectional lines of class, gender, race, sex, and sexuality (Hill Collins and Bilge, 2016). Feminists seek, in consequence, to transform the areas where intersectionality creates power inequity. Feminist theories and feminism as a political movement explore issues such as reproductive rights, domestic violence, maternity leave, equal pay, sexual harassment, discrimination, and sexual violence as well as socio-cultural topics such as patriarchy,



stereotyping, objectification, and oppression (Hill Collins and Bilge, 2016; Peet and Hartwick, 2015).

Earlier feminist theories in Gender and Entrepreneurship took place between 1983 and 2002 (Henry et al., 2013; Henry et al., 2015) and were separated into two distinct frameworks: GAV (Gender as Variable) and FST (Feminist Standpoint Theory). Both currents of thought aimed to explore women's entrepreneurship as a socio-economic phenomenon, albeit from having different epistemological positions (Brush et al., 2009; Henry et al., 2015). Later, Harding (1987) subdivided feminist theories into three methodological positions: Gender as Variable - GAV (based on positivist assumptions about reality and methodology, i.e. a feminist empiricism); a Feminist Standpoint Perspective - FST (theories for women which start from the experience and point of view of the dominated and point to their capacities, abilities and strengths); and Post-Structuralist Feminism - PSF (critical reflection on gender construction and practices) (Bruni et al., 2004; Harding, 1987).

The GAV framework, characteristic of the majority of earlier entrepreneurship and business literature, interpreted sex and gender as the same concept, therefore, its epistemological departure point was the idea that men and women's experiences of entrepreneurship are similar (Ahl, 2006; Harding, 1987). This completely disregarded how context shapes the entrepreneurial project and the entrepreneur (Ahl, 2006) which makes each and every experience of entrepreneurship different. Studies that used this framework simply added women to the entrepreneurial agenda, making their conditions and circumstances visible without, however, problematizing their endeavours (Henry et al., 2015).

Regarding research design, most of the studies which adopted a GAV perspective were quantitative, descriptive and of exploratory nature, in which male measuring instruments were consistently employed in the studies as quantitative methods were predominant, such as surveys, questionnaires utilizing male standards to, for example, analyse the growth and performance of women's businesses. For the most part, research was comparative (male/female) and strongly biased, as it attempted to explain entrepreneurship by using the sex of the business owner as the basis to explain similarities or differences between them (Harding, 1987; Henry et al., 2013).

The GAV approach also had a geographical Anglo-Saxon bias as more than half of the studies focused on women entrepreneurs in the United States and the United Kingdom, with no cross-

country studies (*ibid.*). In its Systematic Literature Review (SLR) which identified 81 articles within the GAV and FST frameworks, Henry and colleagues (2013) noticed that from all of the articles analysed, only four researched India/Pakistan and China and one focused on Latin America, which demonstrates the lack of interest in entrepreneurship taking place in emerging, transition, or developing countries.

In contrast, the FST framework, an essentialist perspective originating in Hegelian and Marxist schools of thought, assumes women and men are essentially different, stating that women are more caring, ethical and relationship-oriented than men (Ahl, 2006; Harding, 1987). The Feminist Standpoint Theory argued that “a male’s dominance resulted in partial and perverse understandings whereas women’s subjugated position gave them the potential for more complete understanding” (Peet and Hartwick, 2015, p. 244). Women have unique experiences and points of view (Ahl, 2006; Henry et al., 2015), thus, the epistemological departure point in this theory is divergence – it implies that men and women could not have similar experiences, motivations or expectations of business venturing, as ‘femaleness’, or ‘female knowledge’ is unique – women are inherently different to men (Harding, 1987; Henry et al., 2013).

The earlier feminist critique of entrepreneurship did not, however, only take place in the mainstream entrepreneurship literature, but also in Development literature which concerned emerging, transition and developing countries (Global South). Feminist theories that engaged with development theory brought to light the need for a discussion of women, household, poverty, labour market and modernization (Peet and Hartwick, 2015). Themes related to development included inequality between genders, unequal household labour division, and the absence of women in the debate of development policy or group decision making.

Despite the significant contributions these early feminist currents made to the field of entrepreneurship, there were limitations as these feminist perspectives still ignored the embedded character of entrepreneurial activity and the significant role macro and micro-level context play in women’s enterprises and life course around the world. Despite an attempt to create integrating movements that crossed boundaries and brought women together with their various circumstances, earlier feminism in Development studies created a type of ‘universalism’ mostly associated with “the views of Western middle-class academia rather than emanating from Third World intellectuals and activists” (Peet and Hartwick, 2015, p. 240). That is to say, early feminist perspectives taking place both in the Global North and South promoted the notion of a generic entrepreneur woman who is white and middle-class and

claimed that such a profile was universally applicable to women (Hill Collins, 2016). Thus, as these theories sought to give women a voice, they ended up silencing all women who were not part of the dominant, privileged group.

The following section will discuss how feminist theories evolved and how they have and continue to contribute to the field of gender and entrepreneurship.

### **3.2.2 Contemporary Feminist Theories**

However we may personally feel about the entrepreneur, he emerges as essentially more masculine than feminine, more heroic than cowardly [...] His values and activities have become part of the character of America and intimately related to our ideas of personal freedom, success, above all, individualism. (Collins and Moore, 1964, pp. 5-6 as quoted in *A Theoretical Framework*, Bruni et al., 2004, p.59)

The preceding quote demonstrates the rhetoric that served as a “legitimizing discourse for all those theories that have assumed the psychological/individual characteristics of the entrepreneur as sufficient elements for a theory of entrepreneurship [...]” (Bruni et al., 2004, pp. 59-60). Such a discourse marginalises men and women who do not fit the construct or those (historically women) who are unable to take part in entrepreneurship due to being engaged in domestic activities and caregiving duties. In the interrelationship between home and work, only the rational, economic nature of work is valued, while the emotional element which manages interpersonal relations is ignored (Bruni et al., 2004; Martin, 2003).

Contemporary feminist theories emerged in the period post-2002 or the so-called ‘third-wave feminism’, started to question the second wave’s (FST) ‘essentialist’ notion of women and female identity (Henry et al., 2013; Peet and Hartwick, 2015). The essentialism suggested a ‘universal’ standard of femininity (women inherently caring and nurturing, emotional) and it disregarded the importance of context on the construction of identity (Bruni et al., 2004; Henry et al., 2013). The lack of discussions on social and institutional embeddedness in theories such as liberal feminism restrained the discussion of women’s subordination to men, as its premise was that women did not achieve a better position in entrepreneurship or in society in general due to gender discrimination – such premise adopts a male norm, as it assumes women would succeed if they would operate within male standards and norms, like men do (Ahl, 2006; Ahl and Marlow, 2012).

It was also in the ‘third-wave feminism’ that new areas such as social enterprise and female home-based businesses started to gain more attention in academia (Ahl, 2006). Geographically,

the focus was the United States, the United Kingdom and Australasia, but some studies began to include Latin America and the MENA region (Henry et al., 2013).

Despite belonging to the early years of gender and entrepreneurship research, Sue Birley (1989) was one of the first authors to reject the notion of essentialism (inherent women's features assumed by FST theory). The author suggested that context, social and institutional embeddedness have a direct impact on female entrepreneurship. For example, the increase of female-owned businesses reflects changes in society and the profiles of women entrepreneurs and their businesses also follow and evolve with society. The influence of context suggested by Birley (1989) was also explored by contemporary feminism (Peet and Hartwick, 2015). She further states (Birley, 1989, pp. 10-15):

[...] the general environment factors which contribute to an increase in the supply of women entrepreneurs are subtle and are part of a general change in society's attitudes to male and female roles, both at home and at work. [...] the particular factors which contribute to the supply of entrepreneurs are also SITUATIONALLY and CULTURALLY bound, and it is in this sense that any differences between men and women are to be observed.

'Third-wave feminism' critique also made itself present in contemporary Development Theory, as researchers were interested in themes such as poverty, inequality, women's access to credit and financing for business in underdeveloped and emerging countries and gender relations (ibid.). They built a strong body of research and generated a feminist theory of development that contests privilege, proposed deconstruction, transformation and networking for women's business venturing (Kabeer, 2012).

In addition to emphasizing the relevance of context in the journey of the entrepreneur, contemporary feminist theories aim to explore and deconstruct discourses, practices and categories inherent in gendered terms, expectations and roles (Peet and Hartwick, 2015). The concept of gender was increasingly considered to be a mental (cognitive and affective) perspective that is not coincident with biological sex, despite its informal synonymy. Feminist theorists pointed out how narrow definitions of gender are used to shape and constrain the behaviour of women, as well as maintain their subordination within the gender binary, as well as to perpetuate the oppression of non-white, working-class, and lower-class women (Bird and Brush, 2002; Butler, 1990; Carter et al., 2015; Hill Collins, 2016).

Overall, contemporary feminist theories propose two important arguments: *first*, that gender is a social construction and its practice, performance and meaning change according to context - time, culture, space, economy; *second*, prevailing traditional gender practices and differences

lead to women's subordination in the entrepreneurial arena. Thus, these theories are committed to contesting the male norm and deconstructing the gendered discourses and practices in order to delve deeper in women's journeys and unpick the complexities of their identities, motivations and obstacles to engage in entrepreneurship.

Feminism as theory is, in essence, interdisciplinary as it is made up of several diverse social perspectives, political movements, and philosophies. Thus, contemporary feminism also addresses gender stratification<sup>19</sup>, antiracism, postcolonial theory, critical theory, transnationalism, among others, as well as focusing on micropolitics and public policies on women and minorities (Fairlie, 2005; Hill Collins, 2016; Peet and Hartwick, 2015).

It approaches issues of gender equality, gender expression, gender identity, sex, and sexuality as understood through social theories and political activism. Throughout history, feminism has evolved from a critical analysis of inequality between men and women to the social and ideological constructions of gender and sexuality, adopting a critical position towards existing social and gendered relations (Bruni et al., 2004; Hill Collins and Bilge, 2016; Peet and Hartwick, 2015).

The following section will introduce intersectionality as it is one of the most relevant contemporary feminist theories and discuss its relevance to understand the role of structures, processes and social categorizations in creating inequality, subordination and oppression in entrepreneurship.

### **a) Intersectionality: Exploring Inequality in Entrepreneurship**

Many meanings, characteristics and uses have been attributed to the concept of intersectionality. The term has been widely used since the 1960s and 1970s (Crenshaw, 1991) in diverse disciplines and courses across the world, as well as in intellectual, social and political projects by activists, researchers, social workers, teachers and many other professions – as a theoretical framework, heuristic and analytical tool or simply as a tool for people to understand the complexity of social divisions on their daily lives. Perhaps the most important aspect is that

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<sup>19</sup> The concept of gender stratification derived from feminist scholarship and it intersects all aspects of social life, social classes and alludes to women and men's inequality of access to power, prestige, property, etc. based on their gender. As gender stratification increases, so does the level of gender inequality, reflecting greater differences between male and female's access to power. Gender stratification describes gender from the perspective of conflict (Coltrane, 2010).

intersectionality has been used in order to bring transformation, to incite discussions about global issues, especially inequality, disadvantage and privilege (Hill Collins and Bilge, 2016).

Intersectionality as a theory addresses three core themes: *social inequality*, *organization of power (and power itself)* and *relationality*. The first theme refers to the unfairness of the ‘playing field’ or how we are not all competing equally amongst ourselves. The second addresses the various configurations of power and power relations in social, economic and political dimensions; lastly, the third core idea refers to the origins and development of social relations across different social divisions (class, gender, race, etc.) (Hanchard and Sawyer, 2010; Hill Collins and Bilge, 2016).

On an individual identity level, intersectionality allows for a deeper understanding of the multiple nature of human identities – the axes of social division such as gender, age, race, citizenship, sexuality, they all interrelate and shape an individual’s identity (Hill Collins and Bilge, 2016), as well as their social interactions and networks. It allows a discussion of inequality, poverty, discrimination and marginalisation from the standpoint of the individual or collective actors.

Having originated in Black feminist movements in the 1960s and 1970s in the United States as an analytical tool for ordinary people, intersectionality’s starting point as a concept in feminist academic research took place in the early 1990s with the seminal work of Kimberlé Crenshaw. In ‘*Mapping the Margins*’ (1991) she coined the term ‘intersectionality’ and argued that ‘white feminism’ excluded Afro-American women from the feminist movement with its white, middle-class norm. At the same time, Afro-American women were kept out from the North-American anti-racism movement due to a male bias (Carbin and Edenheim, 2013; Crenshaw, 1991). In that regard, intersectionality emerged from feminist debates about processes of differentiation “at a particular historical moment in Western culture” (Mckibbin et al., 2015, p.102). Crenshaw’s (1991) argument demonstrated the basic assumption of intersectionality: categories of difference (race and gender in this case) intertwined creating a system of oppression (exclusion, oppression, alienation).

More than a theory, intersectionality is a lens to see the complexity in the world through human experiences of social life and society. The events lived by us on a daily basis are not triggered or influenced by a single factor, but rather by several elements of social division such as class, gender, race, nationality, sexuality and education, that work together and have a significant impact on each other (Hanchard and Sawyer, 2010; Hill Collins and Bilge, 2016). A

distinguished scholar and civil rights activist in the United States, Zillah Eisenstein's quote from an article in the online magazine *The Feminist Wire* (2014) is illustrative of how intersectionality plays out in neoliberal societies:

When civil rights activists speak about race they are told they need to think about class as well. When anti-racist feminists focus on the problems of gendered racism they are also told to include class. So - I will continue this discussion with: when formulating class inequality one should have race and gender in view as well. Capital is intersectional. It always intersects with the bodies that produce the labour. Therefore, the accumulation of wealth is embedded in the racialized and engendered structures that enhance it.

Social divisions happen in the social domain of power in a two-way dynamic: power relations are shaped by these social divisions, which in turn are a result of the current configuration of power<sup>20</sup> (Hill Collins and Bilge, 2016). Power relations are dependent not only on relationships, networks, how people connect to each other, but also on advantages and disadvantages, on who has the upper hand, who is oppressed and who is the oppressor (ibid.).

Thus, social divisions influence dynamics of power as they position individuals and groups in certain places in society, making opportunities and possibilities available for ones but not for others (Hanchard and Sawyer, 2010) which is the case of entrepreneurship. The individualism that emerged from the Schumpeterian (1934) figure of the entrepreneur (heroic, innovative, risk-taker) still resonates with neoliberal notions of equal entrepreneurial opportunities and open market access to all who wish to set up a business venture, assuming that all of those with the determination and effort should be able to fully develop their potential. Discordantly, when examining the role of context in the journey of the entrepreneur across the literature, it becomes clear that markets and opportunities are not distributed equally among individuals or groups, as social divisions such as nationality, gender, class and sexuality directly influence power configurations which will also regulate entrepreneurship. Entry barriers to markets can be formal or informal, and social categorizations play an important part in setting up an interconnected system of oppression which will make entrepreneurship a possible path for some and not for others (Hill Collins and Bilge, 2016; Kloosterman and Rath, 2001).

Most of the early gender and entrepreneurship studies focused on homogeneous experiences for both men and women. Gender, education, race and class differences were not taken into account (Chell and Baines, 1998). For instance, in a women's entrepreneurship study by Goffee

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<sup>20</sup> The 'organization of power' or 'configuration of power' as we call it, was defined by Hill Collins and Bilge (2016) as a four-dimension concept which consists of interconnected and distinctive domains of power: structural, personal, disciplinary and cultural.

and Scase (1985), a typology was developed in which four types of women entrepreneurs were created based on a woman's level of engagement with traditional gender roles or commitment to entrepreneurial activities. The research focused on how women related to conventionally determined gender roles. This approach assumed a homogeneous experience of subordination for women, as it did not take into consideration elements such as class, education background, ethnicity and marital status, or even a woman's personal idea of subordination. Their typology was rejected by several researchers due to its homogeneous character, as it did not consider how elements of difference are interlocked and create a system of oppression (Chell and Baines, 1998).

For that reason, the relevance of the contributions intersectionality brings to the discussions of women's entrepreneurship must be acknowledged as it dismantles the idea of a level playing field, that assumes that all individuals and groups are living and competing on an equal market when the reality could not be more different. Social divisions are responsible for the segregation and oppression, as the organisation of power is a system of interrelated elements working together and creating inequality. For example, economic inequality is not just related to class exploitation or poverty but to racism, sexism, sexuality, age discrimination and other categories (Eisenstein, 2014; Hanchard and Sawyer, 2010; Hill Collins and Bilge, 2016).

When discussing women's experiences of entrepreneurship, especially in a Global South socio-economic, political and cultural context, it is essential to perceive the overlapping and interdependent character of social categorizations and their influence in the configuration of power (Hanchard and Sawyer, 2010). As gender is considered a fundamental marker of humanity (Butler, 1990; 1993) and women as a group are subordinated within the gender binary as well as under-represented in society and in academic research, through an awareness of intersectionality, it is possible to better acknowledge the power relations that accompany difference, chiefly because different social groups present varying levels of social power (Alves de Siqueira, 2008).

### **b) A Critical Realist Perspective to Women's Entrepreneurship**

The idea to adopt a critical perspective to entrepreneurial studies emerged from a sense of dissatisfaction with the way business venturing is usually perceived within mainstream academic research, that is, as a market-based, individual phenomenon made possible by certain traits in the entrepreneur that will give birth to new enterprises, which will in turn, bring



economic growth and innovation<sup>21</sup>. This individualistic and economic (Schumpeter, 1934) focus on entrepreneurship “obscures important questions of identity, phenomenology, ideology and relations of power” (Tedmanson et al., 2012, p.532), questions which not only the field of gender and entrepreneurship but the emerging field of critical entrepreneurship wish to explore.

In that respect, what remains constant in all feminist research is the goal to explore the social category of ‘gender’ on a deeper level. Gender is considered an important element of the present study as it allows us to investigate Brazilian women entrepreneurs’ experiences in the context of entrepreneurship, household and patriarchy as stated by Stanley and Wise, “feminist research studies the social conditions of women in a sexist, ‘male stream’ and patriarchal society” (1983, p. 12). Thus, as discussed in the previous sections of this chapter, feminist insights help conceptualise gender as a key social category and system of relations, which directly or indirectly affects women’s socio-economic, legal, political and cultural position in the context of patriarchal cultures and structures. In this regard, the critical perspective would argue that the focus should be on the gendering in entrepreneurship, and in the more complex, social issues concerning power relations, in the business and household arenas, for example.

Simultaneously, the adoption of a critical perspective can also facilitate interdisciplinarity as it proposes theoretical integration between disciplines and across multiple levels of analysis. Such multidisciplinary aspect (Blundel, 2007) is particularly important in regard to the connection between CR, Feminist Theory and Intersectionality, all parts of this work’s theoretical framework. Even though Critical Realism and Feminist Theory are inherently critical-emancipatory, the critical realist approach continues to occupy a marginal role within both feminist and gender studies debates (Gunnarsson et al., 2016), which demonstrates how the present work also contributes to the field by adopting a critical approach to female entrepreneurship.

By addressing both the masculinity and whiteness of the archetypical entrepreneur these (Ahl, 2004; Marlow et al., 2009) and other authors (Essers and Benschop, 2007, 2009; Essers et al., 2010) have proposed including the identity categories of gender and ethnicity, studying what is being produced at the intersection of the social axes of gender and ethnicity within the context of entrepreneurship (Martinez Dy et al., 2017). For example, Calás et al. (2009), proposed the use of critical feminist perspectives in entrepreneurship scholarship in order to understand how

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<sup>21</sup> See Chapter 2, section 2.2.1 – What is entrepreneurship?

business venturing may reproduce traditional gendered practices and the subordination of women in society, and how it may also change gendered power relations and contribute to social change.

Furthermore, the Critical Realist paradigm also provides a suitable vehicle for qualitative approaches to entrepreneurial scholarship, hence, the choice to use it in the present study specifically, as it promotes the contextualisation needed for a deeper understanding of business venturing across the world. CR raises questions about the pre-conditions for social phenomena, as it assumes that there is an external and independent to our knowledge reality and that such reality is stratified in a way that social events may occur and possibilities can exist whether or not they are observable or measurable by us (Mole, 2012, p.138). Women entrepreneurs compose a diverse and heterogeneous group with “varied backgrounds, circumstances and world views” (Sarri and Tripoulou, 2005, p.29), in consequence, the critical perspective is very useful to investigate contextual and process issues, which is the case of this thesis, that looks into the many levels of context of women’s entrepreneurship and households in Brazil and how they deal with gender power relations. For instance, in their book *Global Women’s Entrepreneurship Research*, editors Karen Hughes and Jennifer Jennings in (2012), further explored the diversity and heterogeneity among women entrepreneurs from various global contexts.

A critical theory of entrepreneurship uses insights about gender in their analysis to go beyond essentialized gender identities and roles, to challenge, critique and change existing gendered structures and power relations within entrepreneurial contexts across the world, and especially in the Global South (Essers et al., 2017). Thus, the presence of Critical Realist Feminism in the theoretical and methodological<sup>22</sup> framework is justified as it provides the conceptual foundation to deconstruct such practices and rhetoric of masculinity and business.

Finally, feminist and critical gender theories have been central to advancing the conversation on how women’s entrepreneurial journeys are shaped by gender and other structural aspects of society. Enterprises are not gender-neutral spaces (Carter, et al., 2000; Marlow et al., 2009) in which individuals have an equal say or the same opportunities as originally argued by neo-liberal thought and critical gender and entrepreneurship scholars have contributed to the progress of the conversation beyond the essentialist ‘women vs. men’ comparative studies.

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<sup>22</sup> See Chapter 4, section 4.2.1 - Critical Realism and Entrepreneurship.

They identified problematic assumptions that result in the portrayal of women entrepreneurs and their enterprises as deficient, for example, the argument that women's businesses as underperforming, when in fact they reflect the constrained performance of most small firms (Ahl and Marlow, 2012; Marlow and McAdam, 2013).

A CR feminist perspective reminds us of the crucial aspect of context specificity and social embeddedness of business venturing often neglected by mainstream research (De Bruin et al., 2007; Wright, 2012). Yet, while the entrepreneurship literature acknowledges the key contributions of knowledge, networks, and social capital to entrepreneurial success (Acs et al., 2009), it overwhelmingly persists in doing so in the absence of perspectives that embrace these social categorizations in terms of privilege and disadvantage.

As this work discusses the role of context and social structures in shaping individual's lives, the following section elaborates on the most fundamental debate of social theory: the role of context or the agent's choice in entrepreneurship and economic action, the 'agency and structure' debate and its connection with embeddedness theory.

### **3.3 Structure vs. Agency: An Embedded Approach to Entrepreneurship**

The academic field of entrepreneurship has been surrounded by social theory's longstanding problem of 'structure versus agency' (Sewell, 1992) which reflects many basic concerns such as the capacity of actors to determine their own fate and the determination of the actor's fate by external factors (McAnulla, 2002). Nevertheless, if entrepreneurship consists of both economic and social action and these take place within specific structural and institutional contexts, then, economic action also happens within social and institutional structures, and social relations and networks are also embedded in economic systems (Granovetter, 1985; Polanyi, 1944).

In that sense, it is fundamental to take into consideration the contextual aspects of entrepreneurship as it receives the constant influence of different cultures, times, and geographies. More specifically, contextual factors such as economic environment, political and legal systems, strongly influence the entrepreneur's choices, motivations, attitudes and

business performance, given that they have access to different opportunities, markets and resources, particularly those relating to capital (e.g. human, social, financial).

In order to attain a holistic understanding of entrepreneurship as both an economic and social activity, this thesis uses context as one of the building blocks to investigate women and households' experiences of business venturing, gender practices and the nexus between women's enterprises and households.

### 3.3.1 The Structure and Agency Debate

The structure-agency debate in entrepreneurship raises fundamental questions about the nature of the entrepreneur's socio-economic behaviour and reality, as well as the best way to analyse socio-economic events. On the one hand, there is the argument that structures shape individuals' social relations, which will, in turn, influence economic action (the enterprise). *Structures*<sup>23</sup> consist of social categories such as class, race and ethnicity, gender, culture, among others. According to this view, people should not be seen as atomistic beings (Granovetter, 1985) whose attributes and behaviour are independent of their social context. On the other hand, there is the *Agency*<sup>24</sup> view that argues individuals possess a free and genuine choice to define what they find relevant, what they care about and to create a *modus vivendi* that reflects such choices. This second argument relies on a purely private and subjective standpoint, according to which individuals' interpretations and actions are *not determined* by structure, traditions and culture (Sewell, 1992).

Authors (Archer, 2003; Giddens, 1984; Sarason et al., 2006) differ when it comes to defining agency and structure. Nevertheless, McAnulla (2002, p.217) proposes an interesting definition of the debate on agency and structure:

Fundamentally, the debate concerns the issue of to what extent we as actors have the ability to shape our destiny as against the extent to which our fate is determined by external forces.

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<sup>23</sup> Sewell (1992, p.2) defines structure: "The term structure empowers what it designates. Structure, in its nominative sense, always implies structure in its transitive verbal sense. Whatever aspect of social life we designate as structure is posited as "structuring" some other aspect of social existence-whether it is class that structures politics, gender that structures employment opportunities, rhetorical conventions that structure texts or utterances, or modes of production that structure social formations." In turn, Hay (2002, p.94) proposes the following definition: "structure basically means context and refers to the setting within which social, political and economic events occur and acquire meaning".

<sup>24</sup> Hay (2002, p. 94) defines agency as "[...] the ability or capacity of an actor to act consciously and, in so doing, to attempt to realise his or her intentions". McAnulla (2002, p. 271) suggests agency is the influence capacity of a person or group in a specific context.

‘Structure and agency’ can be defined as a meta-theory that proposes different deductive frameworks for different levels of analysis of social reality. It enables an analysis of the two aspects of social reality to be carried out without privileging either the social context in which individuals act or the individuals who shape the social context and institutions around them (McAnulla, 2002). For instance, in entrepreneurship, this meta-theory is one way of exploring the nexus between opportunity and the entrepreneur, as the interaction between the agent and the context is vital for opportunity recognition (Shane and Venkataraman, 2000).

Separately, each perspective of the ‘structure and agency’ debate in entrepreneurship literature faces limitations. When the structure is privileged over agency, it leads to determinism, disregarding agency and creativity and choice from individuals. Oppositely, theories that focus on agency often promote ‘heroic’ (Schumpeter, 1934) individuals and disregard the influence of context in economic action, proposing an unrealistic universalism to the lives and experiences of actors. In face of such dualism, Pierre Bourdieu (1977) proposed a methodological framework that addressed the roles of objective structures and subjective factors, proposing that both elements are intertwined and that the social world leads a “double life” (Bourdieu, 1977, p. 22): the “objectivity of the first order” (the distribution of capital and material resources) and the “objectivity of the second order” (symbolic templates of activities such as thoughts, feelings and judgements). Such an idea is reflected in the author’s notion of *habitus* (Bourdieu, 1990), the interrelation between the individual’s free will and the social structures. *Habitus*<sup>25</sup> is, therefore, a system of acquired dispositions applied on the practical level to perceive and assess - as being the organizing principles of action where, the social agent constructs the objects (context/reality) (Bourdieu, 1990). In sum, Bourdieu (1977) proposes that actors make sense of the world, which in turn, ‘makes them’.

Moreover, Bourdieu (1977) is not the only author to propose a theory on a mutual constitutive duality. Giddens’ (1984) and Archer’s (2003) work on *Structuration* is also very relevant to the structure-agency debate in entrepreneurship. According to these authors, over- or under-socialization are not the adequate answer to the structure vs. agency divide, as they interpret structure as both the medium and outcome of social practices. In that sense, agency and structure are not opposites, albeit mutually constitutive (Sewell, 1992). Giddens’ (1984) work

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<sup>25</sup> Habitus can be defined as durable dispositions or ways individuals see and make sense of the world. Habitus also consists of the way the culture of a particular social group is internalised by actors, during the socialisation process. Habitus is, therefore, "society written into the body, into the biological individual" (Bourdieu, 1990, p. 63).

on structuration proposed that social life is more than individual acts, but it is not solely determined by social structures, suggesting human agency and social structure are interrelated and when individual agents repeat traditions, institutions, moral codes, and culture, they are in fact, reproducing social structures, which also means that the agents can also change said structures. Many researchers criticized Giddens' (1984) work, in particular, critical realist<sup>26</sup> Margaret Archer (2003).

Archer's (2003) critique happens through the link between society and individual, structure and agency, lacking in Giddens' (1984) argument, as he analysed structure and agency separately. Archer (2003) proposes the idea of 'internal conversation', the missing link when agents reflect on solving problems of social theory nature. Namely, the inner process of 'internal conversation' would act as a mediator between personal and social elements, structure and agency, linking personal concerns to one's circumstances and situation in the world. The 'internal conversation' is, therefore, a space in which individuals can reflect upon and make decisions in regard to structural constraints. In that sense, entrepreneurs must have an internal dialogue and challenge their contexts and circumstances in order to shape not only their business ventures but also their lives. Archer (2003) elaborates:

[...] the full mediatory mechanism has been held to depend upon human reflexivity; namely, our power to deliberate internally upon what to do in situations that were not of our making (p.342).

Without attending to this mediatory mechanism, which is the internal dialogue, it is impossible to grasp how the individual can be an active subject in shaping his or her own life (p.116).

Another critique on the theory of structuration and the structure and agency debate was proposed by Sarason et al. (2006), drawing upon the theory of entrepreneurship by Shane and Venkataraman's (2000) and the critical realist paradigm (Giddens, 1984; Archer, 2003). Saranson et al. (2006) adapted the structure and agency theory to understand opportunity exploitation and recognition in entrepreneurship, arguing that the opportunity process is as a combination of (subjective/agency) entrepreneurial actions that are jointly determined with the interpretation of (objective/structure) opportunities.

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<sup>26</sup> Margaret Archer (2003) follows Roy Bhaskar's (1975) realist theory of science and its application in social theory. Critical Realism proposes that the possibility of a social science depends on the adoption of a proper scientific explanation in terms of underlying mechanisms. According to such paradigm, structure and agency need to be related in mechanistic terms.

Acknowledging the debate on structure and agency is relevant not only to explore entrepreneurship as a social and economic activity but also to understand women's entrepreneurial experiences, choices and motivations. Social structures deeply influence entrepreneurs' lives and businesses, nevertheless, the subjective character that surrounds business venturing cannot be disregarded.

### **3.3.2 Entrepreneurial Embeddedness**

There is a plethora of definitions and meanings for the term 'embeddedness' and in order to grasp the concept, one must realize that all forms of entrepreneurial activity are embedded within certain layers of contexts, social and economic. Karl Polanyi (1944), the 'father' of embeddedness, created this concept based on his observations of the contrast between ancient and historical markets (economies) and modern societies. Ancient markets were embedded within cultural and social frameworks, while, modern societies are embedded in economic activity. This means that modern social relations can be commodities and have an economic value (e.g. labour relations – employer and employee, personal ties and networks). Thus, embeddedness theory proposes that economic action is grounded in social structures, that is, economic activity is not only determined by the dynamics of supply, demand and price, but also shaped by the societal interactions between both economic and non-economic individual and collective actors (Granovetter, 1985; Hess, 2004; Polanyi, 1944).

The concept of embeddedness emphasizes the relevance of layers of context in economic action and vice-versa: 'who' (actor) is embedded in 'what' (context) and 'where' (spatial context) (Hess, 2004; Welter, 2011). Contrary to the liberal and utilitarian economic perspective that markets are disembodied from the social world and self-regulated, the original concept developed by Polanyi (1944) and later refined by Granovetter (1985) proposes that markets are indeed socially, culturally and institutionally constructed. Moreover, the Granovetterian idea of economic exchange adopted a 'social network' character as the author suggested structural embeddedness (interpersonal and continuing relations aka 'networks') plays a relevant part in the actors' economic decision-making process and in building trust and reputation for business transactions (Granovetter, 1985).

Entrepreneurial activity is economic action consisting of information asymmetry, recognition and exploitation of opportunities, individual (entrepreneur) risk-taking and cognitive processes (Casson et al., 2008; Shane and Venkataraman, 2000). For that reason, as a dynamic process

for wealth creation, entrepreneurship is also a result of actors embedded in local (regional) cultural, socio-economic and structural environments. In that sense, entrepreneurial activity is bound to the space-time context of the entrepreneurs and it can be better understood within such context (Hess, 2004; Welter, 2011). One can assume that if the context will vary from one region and one time to another, so will the rules, incentives and motivations for entrepreneurial activity, therefore, the external factors that influence business venturing must not be overlooked (Welter, 2011).

There are many dimensions to embeddedness: countries and regions, time, legal and political systems, class, cultures, institutions – all these elements vary and impact actors differently. Such a multi-faceted character of context allows for a cross-level (macro and micro-level) analysis of phenomena. The present work argues that in the field of entrepreneurship that lens is useful to understand local traditions, gender practices, motivations, obstacles and many other relevant aspects of the entrepreneur and business venturing, and especially women's entrepreneurship in an emerging country context (Brush et al., 2014; Welter, 2011).

This work proposes that both enterprise and entrepreneur receive the direct or indirect influence of macro, meso and micro-environments in which they are immersed. Brush and colleagues (2009, p. 9) further elaborate on the role of the macro/meso environment and the cultural context in female entrepreneurship and representation:

The macro/meso environment captures considerations beyond the market, including factors such as expectations of society and cultural norms, for example reflected in the media representations of female entrepreneurs. Macro environment typically includes national policies, strategies, cultural and economic influences; while meso environment reflects regional support policies, services and initiatives.

A contextualized view of entrepreneurship is invaluable to explain venture creation and the entrepreneur's decision-making processes while especially accounting for similarities or differences in the entrepreneurial experiences of men and women and between the female population as well (Brush et al., 2014, p. 15). For instance, while it is possible to see an overall increase in female entrepreneurship worldwide, significant differences can be observed between women on both international and country levels. Personal and professional identity and identity crisis (Orlandi, 2017); positional differences between native and immigrant women when starting SMEs in a certain country or region (Kloosterman and Rath, 2001); influence of functional and dysfunctional current or past household and family situations; these are just some of the examples of how context in its many forms may dramatically influence or change the direction of female entrepreneurship (Colette and McGowan, 2005).



In addition, Welter (2011, p.175) emphasizes the multi-faceted and cross-level character of context and proposes “recursive links” between context, entrepreneurship and individual actions, that is, not only context directly influences entrepreneurship and entrepreneur but it is equally influenced and constructed by the entrepreneur’s actions, perceptions and by the venture itself. In cross-level analyses such as the present study, it becomes evident the ‘top-down’ and ‘bottom-up’ impact of context on entrepreneurship and actors, demonstrating the interrelation between higher-level institutions and entrepreneurship. According to the first perspective, actors (e.g. individual, collective) are embedded in macro-level contexts, which will influence the entrepreneurial project. The entrepreneurial project, in turn, influences contexts, from a ‘bottom-up’ perspective. Thus, this research proposes that to better understand entrepreneurship a multi-layer perspective should be adopted, considering the bidirectional relationship between entrepreneurship and context (Boettke and Coyne, 2009 cited in Welter, 2011).

For that reason, ‘theories of context’ (embeddedness) are paramount to studying women’s entrepreneurship, households and gender practices in the developing world, as it recognizes the many external influences on entrepreneurs and their journeys. An embedded approach to entrepreneurship recognizes that context can provide opportunities, set boundaries and create obstacles to entrepreneurial initiatives for both men and women in their various circumstances. Accordingly, Brush et al. (2014) explain that embeddedness can be responsible for an entrepreneur’s perceptions of desirability and viability of a venture and that such perceptions vary greatly depending on the degree of structural, cultural or family embeddedness. Once again, the idea of ‘recursive links’ proposed by Welter (2011) proved essential to understanding such process: the entrepreneur’s perceptions of desirability and feasibility (individual actions and perceptions) of a venture are influenced by the context, which in turn, is influenced by the entrepreneur and the venture (or the likelihood of venture creation).

Nevertheless, like any theory, the embeddedness approach has limitations. A risk inherent in the theory of embeddedness is the ‘over-contextualization’ or from a socio-spatial angle, ‘over-territorialisation’ (Hess, 2004) that is, focusing too much on local networks, and local relationships, restraining the analysis to a local setting or culture, without much consideration of the social, institutional and cultural contexts taking place at a non-local/regional level (ibid.), and the role of agency, that is, the entrepreneur’s own choices, desires and ambitions regarding the business.

In order to better comprehend the role of embeddedness as a lens to business venturing, the following section will delve into the typologies of context and embeddedness and how they have been used in entrepreneurial research so far.

### **3.3.3 Types of Embeddedness**

Embeddedness exists in different levels and spheres of an entrepreneur's life, hence, for analytical separateness purposes, authors' typologies for embeddedness vary greatly within economic sociology and especially within the field of entrepreneurship as academic research distinguishes between the types of embeddedness rather than adopting only one type, "social" or "family" embeddedness. For example, while Polanyi (1944) focused on the institutional character of the context, Granovetter (1985) emphasized 'social/networking' while Steyaert and Katz (2004) and Hess (2004) elaborated on the relevance of spatial context.

In 1990, Zukin and DiMaggio developed a taxonomy that separated embeddedness into four conceptual dimensions: 'structural' about the influence of the quality of networks of exchange relationships on economic action; 'political' which relates to power asymmetries between political and non-political actors, as well as institutions such as the legal system and tax codes; 'cultural' about how shared understanding and meaning shape structures and processes and at last 'cognitive' referring to social representations, paradigms and ideologies affecting actors' interpretation, mental and decision-making processes. For example, in his ethnographic study of social structure and competition interfirms, Brian Uzzi (1997) reinforced the 'cognitive' dimension of embeddedness proposed by Zukin and DiMaggio (1990), stating that in interfirm business transactions, trust played a very important part in conserving the cognitive resources, speeding up decision-making processes of CEOs and their exchange partners.

More recently, in the conceptual framework of their study, Brush et al. (2014) chose to adopt three types of embeddedness: 'structural' which comprises social exchange relations, networks and alliances; 'family' meaning family composition, routine and dynamics; and 'cultural' comprising political and institutional embeddedness. Friederike Welter (2011) chose instead to classify embeddedness within four dimensions – 'business' referring to industry and markets; 'social' which consists of networks, households and families; 'spatial' about geographical environments and finally 'institutional' to refer to culture, legal and political systems and society.

Given the various typologies developed for embeddedness, for the purpose of this study, the following taxonomy for embeddedness is adopted:

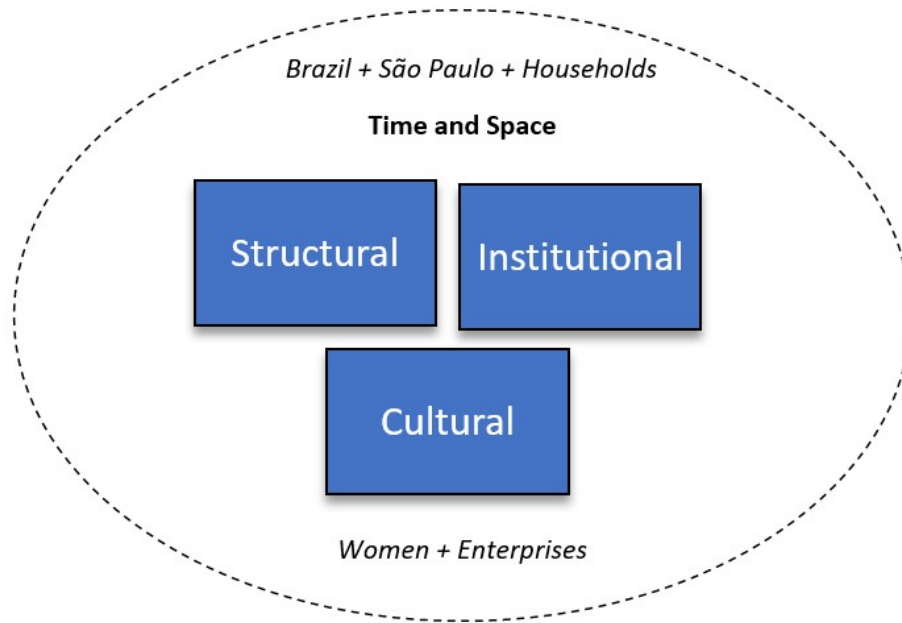


Figure 3.1. The Embeddedness of Women's Entrepreneurship in Brazil  
(Theoretical Framework)

### a) Structural (networks)

Elaborating on Polanyi's classical argument that in pre-industrial societies all economic action was embedded in social life, Mark Granovetter (1985, p. 487) stated that in modern societies, all economic action is embedded in networks of social relations that will shape economic processes:

Actors do not behave or decide as atoms outside a social context, nor do they adhere slavishly to a script written for them by the particular intersection of social categories that they happen to occupy. Their attempts at purposive action are instead embedded in concrete, ongoing systems of social relations.

As a dimension of social embeddedness, structural embeddedness both at the dyadic, network and household/familial level of analysis, seeks to explain how actors (individual and collective) are embedded in social relations (Granovetter, 1985; Uzzi, 1997). Thus, in structural embeddedness, the unit of analysis is the relationship between actors, and its focus lies on the architecture and quality of such ties and it explores how such relations affect economic behaviour (Uzzi, 1997).

It is important to remember that networks can also consist of family and kinship ties, that is why under the structural embeddedness umbrella households and families are also included.

The interconnectedness of kinship, family, households and business suggest a recursive and interactive connection, and despite being different entities, they morph into one another and impact relationships, networks and the actor's decision-making process, as well as desirability and feasibility of the business (Aldrich and Cliff, 2003; Brush et al., 2014; Holland, 2014). Therefore, the household/family dimension of structural embeddedness happens through participation in family roles, household resources and social network relationships (ibid.). This idea connects with the proposition of the present research: the characteristics and routine of the entrepreneurs' household influence the processes involved in venture creation and business decision-making (Aldrich and Cliff, 2003; Brush et al., 2014) or as also discussed here, the nexus between public and private spheres of life in women's entrepreneurship (Ahl, 2006).

The literature shows some ambiguity in terms of the importance of the family for the entrepreneur. While the Latin American and Latin European cultures emphasize the importance of role of the family (Holland, 2014), too close family ties within a business can become a disadvantage such as "constrictive familiness" (Steier et al., 2009, p.1158; Holland, 2014) as too many family and household members involved in business decisions and strategy may refrain the enterprise from growing and could create more obstacles than solutions for the business. Other studies suggest that while some entrepreneurs keep the family out of the businesses, others use the family members as a source of resources, such as material and social capital (Holland, 2014).

Consequently, the structural aspect of embeddedness is also relevant to better understand the management and decision-making processes in businesses and other organizations. According to Uzzi (1997), the main aspects of structural embeddedness are *reciprocity*, *intimacy*, *trust*, *fine-grained information transfer*, *joint problem solving*, *frequency* and *duration* and the various combinations of these key elements will generate different types of networks and relationships, more specifically, three types of social relationships: personal relationships, dyadic interaction and social capital at the dyadic and networks level. Most importantly, in structural embeddedness, the outcomes of different configurations of these key elements can be both positive and negative (e.g. cooperation, decision-making inefficiency).

Nevertheless, not only the configuration of networks and relationships are relevant to business performance and outcomes, but also the actor's position and connectedness within the relational structure which will also determine their access to resources and opportunities for the business (Uzzi, 1997; Welter, 2011). Thus, social contacts and family resources gain

importance for starting and developing a business in general (Liao and Welsch, 2005); for women entrepreneurs specifically; and particularly for entrepreneurs in hostile and turbulent environments, such as Brazil (Welter and Smallbone, 2008; 2010).

Conversely, the outcomes of structural embeddedness can be unique and often positive to the enterprise (Uzzi, 1997). The critical transactions and decisions that take place in firms and organizations across the world are largely embedded in networks of social relationships and the cooperative behaviours that emerge from a business' network are vital for bargaining situations, technology transfers, transactions costs, price and supply, for example (Uzzi, 1997; Welter, 2011). Moreover, structural embeddedness in entrepreneurial activity offers business opportunities and competitive advantages such as innovation, a talent network, resources, among others (Uzzi, 1997). However, negative aspects are present not only in business networks but in “differing degrees in different sectors of economic life, thus allowing for what we already know: distrust, opportunism and disorder are by no means absent” (Granovetter, 1985, p. 491).

### **b) Institutional (market and nonmarket institutions)**

Institutional embeddedness refers to the context of formal and informal institutions and in which ways economic action is influenced by political, legal and other nonmarket institutions such as family and kin. Institutional embeddedness happens through formal or informal institutions<sup>27</sup>. On the one hand, there are formal institutions which consist of political, legal and economic organizations and regulate or restrict through laws, market regulations, private property regulations, among others (Helmke and Levitsky, 2004; Welter, 2011). These institutions also regulate societal attitudes and directly influence opportunity recognition or opportunity exploitation in entrepreneurship, for instance. On the other, informal institutions such as religious or traditions (cultural) are equally known by the actors, however, not laid down in writing and tend to be more persistent than rules created by formal institutions (Helmke and Levitsky, 2004).

Economic action is embedded within power asymmetries among and within institutions, networks and regulations. Consequently, networks and actors are embedded within governmental legislation and memberships in local or regional communities and organizations

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<sup>27</sup> Helmke and Levitsky (2004, p. 5) define as follows: “[...] formal institutions are openly codified, in the sense that they are established and communicated through channels that are widely accepted as official [...] informal institutions are socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels”.

that can both facilitate and constrain individual and corporate economic action (Helmke and Levitsky, 2004; Welter, 2011).

In that sense, institutional changes can have implications for the nature and extent of women's entrepreneurship as well as for the strategies they might want to pursue in their enterprises. In many countries especially emerging and developing countries where the emerging 'worker-mother' role leave women with responsibility for both the household and work duties, performing the roles of entrepreneur, mother and breadwinner, starting a home-based business might be the only suitable strategy to reconcile all those roles. For instance, Mirchandani (1999) draws attention to the effect of the business location on its survival and development, such as the situation of home-based businesses that experienced difficulties in gaining legitimacy with clients and creditors due to being leisure/hobby activities with limited growth potential. This also demonstrates the gendered effect that often accompanies the socio-spatial embeddedness of women entrepreneurs because they might be forced to choose or might prefer activity sectors that they can operate from home (e.g. handicrafts, accessories). Hence, for women entrepreneurs, the socio-spatial, institutional context could restrict their access to resources needed for entrepreneurship resulting in limited possibilities for business (Mirchandani, 1999; Welter and Smallbone, 2011; Welter and Smallbone, 2008).

Institutional embeddedness is a way to understand decision-making processes in business, as there is predictability in the rules and regulations that govern the economic players, the actors. Through institutional embeddedness, business venturing actions and strategies become clearer and so do the social outcomes of economic action (Helmke and Levitsky, 2004; Welter, 2011).

### **c) Cultural (values, traditions, practices)**

Cultural embeddedness addresses the influence of shared understandings of cultural principles (macro or micro levels) and social action in the strategies and goals of actors and networks (Zukin and DiMaggio, 1990). These principles may consist of community, organizational, familial values and attitudes, as well as national, religious and ethnic norms, and assumptions. Zukin and DiMaggio (1990, p.17) further elaborate on how economic action embeds in culture:

Culture sets limits to economic rationality: it proscribes or limits market exchange in sacred objects and relations [...] or between ritually classified groups. Moreover, [...] culture may shape terms of trade. [...] Culture, in the form of beliefs and ideologies, taken for granted assumptions, or formal rule systems, also prescribes strategies of self-interested action [...] and defines the actors who may legitimately engage in them [...]

Culture provides scripts for applying different strategies to different classes of exchange. Finally, norms and constitutive understandings regulate market exchange.

Cultural embeddedness relates to the actors' cognitive processes as cultural understandings originate from social interaction and imitation (Welter and Smallbone, 2011; Zukin and DiMaggio, 1990). Thus, it can be said that cultural and cognitive embeddedness are linked, since cultural ideals regarding gender roles and practices may influence and affect an individual's behaviour. Cultural embeddedness impacts both the nature and extent of entrepreneurship, as gender roles refer to 'typical' and 'wanted' behaviour for both men and women, which may influence the behaviour and cognitive processes of the entrepreneur (Ogbor, 2000, p. 621).

Cultural embeddedness shapes the actions of networks, actors and other patterns of social relationships, which in turn, influence social structures. The understanding of regional or local is facilitated by actors' shared meanings, which may increase cultural embeddedness (Hess, 2004). For instance, specific cultural values emphasising patriarchal relations in the household and family spheres survive throughout socio-economic, political and legal transformations and continue to affect individuals both in their social and economic actions (e.g. the entrepreneur) - cultural embeddedness, as collective understanding of a society which forms the basis for economic behaviour (Zukin and DiMaggio, 1990).

### **3.3.4 Contextualizing Women's Enterprises and Households**

Theoreticians also recognize the importance of structuring factors in society: extant institutional arrangements – the family, industrial, educational, financial, socio-legal, political and cultural for example. Such structures, it is argued, shape expectations and create limits and intangible barriers as to what is in fact possible. From this it is argued further that the expectations of men and women in terms of performance, ways of doing and ways of being, are different. Men and women move around in society differently and are judged according to different expectations (Chell and Baines, 1998, p.118, *Does gender affect business 'performance'? A study of micro-businesses in business services in the UK*).

As demonstrated by the introductory quote, each reality is true to its time and context, therefore, women entrepreneurs and their households' social and economic behaviour should not be analysed outside the context set by society, institutions, culture or family dynamics (Ahl, 2006). However, a gap remains in the literature regarding an embedded view of women's

entrepreneurial activities, thus, this thesis addresses such shortcoming by utilizing a gender-aware framework that acknowledges the vital role of context in the entrepreneurial behaviour.

Based on economic sociology, more specifically drawing upon the works of Granovetter (1985) and Uzzi (1997) the role of social structures and relations' impact on economic action and the existing diversity of contexts is discussed. The present study also utilizes embeddedness as a lens to look at the entrepreneurial activity of women and to further investigate the changing gender power relations in the household of São Paulo. Brush et al. (2014, p.15) reinforce our perspective about the importance of embeddedness to venture creation:

Embeddedness is the basic building block and theoretical rationale, for explaining the venture creation process and accounting for gender differences, and to obtain a holistic understanding of entrepreneurial activity.

According to Granovetter's (1985) general concept of embeddedness, social structure and organizing contexts shape the behaviours of individuals and groups in entrepreneurial activity contexts and it focuses on identifying the relational bases of social action. It is notable that women entrepreneurs and their households are viewed as embedded in social relationships (Aldrich and Cliff, 2003), for that reason, their experiences cannot be analysed in isolation, but rather from the standpoint of the entrepreneurial processes taking place across different socio-economic, institutional and cultural environments. Quite often the differences in male and female's entrepreneurial actions, performances and attitudes are directly or indirectly a result of the varying "degrees of structural, cultural and family embeddedness" that impact these individuals (Brush et al., 2014, p.24).

Brush and colleagues (2014) in their study about women's venture creation in the 21<sup>st</sup> century stated that household and family norms, values and routine influence the entrepreneur's work behaviours, and may as well become the source of the social and emotional support received by them (Brush et al., 2014; Welter and Smallbone, 2010). In that sense, the business' feasibility and desirability are strongly connected to household and family members, along with the prevailing local social attitudes towards entrepreneurial activity (ibid.). For example, household labour and caregiving duties, as well as motherhood are interlinked with cultural factors and not only impact a woman's choice to start a new venture, but the business's feasibility, desirability and credibility (Brush et al., 2014; Fuwa, 2004). Therefore, family and household contexts may encourage or discourage entrepreneurial intentions, for instance, women who receive less support from their family and household members are more likely to



have less confidence in their entrepreneurial activities and end up feeling less inclined to start a business. It is notable though that such level of family and household interference also extends to the management and growth aspects of the business, not just during the venture creation process (Fuwa, 2004).

To enhance the understanding of women's entrepreneurship and gender practices in particular, this work focuses on the unique dynamics of households, with an embeddedness perspective, highlighting the institutional, structural and the familial aspects of entrepreneurial activity (Aldrich and Cliff, 2003; Granovetter, 1985) and development studies research (Peet and Hartwick, 2015). Herein, the institutional and structural environments (e.g. networks and relationships, formal institutional voids and marginalization in the informal institutions) influence the business venture, which in turn will affect the household and family dynamics (Aldrich and Cliff, 2003). Nevertheless, scholars have only recently highlighted the relevance of the household dimension of entrepreneurship, which will have different effects on men and women and their perceptions of feasibility and desirability of venture creation, as well as a strong influence on the household's routine and wellbeing (Carter and Mwaura, 2015).

On the structural level, social (human relations and support) encouragement and resources (individual-level assets) coming from the household and its members will also impact the nature, performance of the business and the success of the business will, in turn, influence the household's health and wellbeing. As argued by Brush and Manolova (2004, p.23) the support provided by the entrepreneur's networks will influence the availability of resources and the possibilities of success of the enterprise:

Alternatively, social encouragement leads to the likelihood of a successful venture start-up, and resources available to the entrepreneur are influenced by household size, head and health of members of the household.

For example, research on portfolio entrepreneurship in the context of farm households supports the notion that entrepreneurial households support and facilitate entrepreneurial growth (Carter and Ram, 2003).

The present study builds upon this and argues that entrepreneurial activity is embedded in the household-business nexus and that business decisions are influenced by household circumstances (Carter and Ram, 2003). It explores the role of the entrepreneurial household in the evolution of women's business – through its creation, growth and performance, recognising

the contributions of household members in women's enterprises (Alsos et al., 2014; Carter and Ram, 2003; Welter, 2011).

The upcoming section on Life Course Theory will further discuss how the entrepreneur's social circumstances and personal life events interrelate in a complex way.

### **3.4 Life Course: The Entrepreneur and Household's Journeys**

Life course theory or life course perspective (LCT or LCP) originated in the early 1960s in the United States is a theoretical framework that emerged across several disciplines such as sociology, anthropology, psychology and business and entrepreneurship studies. Sociologist Glen Elder Jr. (1974) from the University of North Carolina Chapel Hill was one of the first researchers to write about a life course perspective, when he analysed data from longitudinal studies from University of California, Berkeley. The studies investigated the impact of the Great Depression in families and children's pathways, demonstrating the historical and social forces impacting family, home, education, labour, etc. Elder (1974) proposed a perspective that took into consideration the social structures, time and historical forces that affect childhood and adulthood. The author noticed a relation between family hardship, family nurturance, and child behaviours and wellbeing as parents and children, have not only an economic/monetary connection but also provide social capital (i.e. role model, social networks) for their children (Bourdieu, 1977).

Another author, Tamara Hareven (2000) has also helped develop the field of life course theory regarding families, family composition and history of the family. Hareven's (2000) research revolved around the changes the family institution has gone through over the years under changing historical conditions and how family members adapt their lives to accommodate such changes.

Drawing upon life course theory, the present study underscores the relevance of contextual accounts of women and households about their entrepreneurship experiences at specific times in life and location (Greater São Paulo, Brazil). Thus, life course theory is especially important for this research because it recognises human agency and how social structures influence the entrepreneurial project and life choices of women entrepreneurs and the members of their households.

The life course perspective utilizes very important concepts such as *transitions*, *cohorts*, *trajectories*, *life events*, and *turning points* (Hutchinson, 2010) to explain phenomena. *Transitions* are changes in roles and statuses, a departure from prior roles and past statuses; a *cohort* consists of a group of individuals born during the same time period, who experienced social changes in the same culture simultaneously; *trajectories* are long-term patterns of stability and change, with multiple transitions; *life events* address relevant and abrupt occurrences and changes which caused serious and long-lasting effects and finally, *turning points* which are life events or transitions that shift someone's life course trajectory (ibid).

Moreover, life course theory addresses four major themes that interconnect and are the foundation of LCT (Elder, 1994; Hutchinson, 2010): *a) socio-historical and geographical location*; *b) timing of lives*; *c) linked and interdependent lives*; and *d) human agency and personal control*. These themes demonstrate that an individual's personal circumstances are constituted by the challenges and motivations that they face in relation to their position they occupy within social structures (Archer, 2003). It also demonstrates that through agency, individuals may fight against oppressive social structures. For instance, women entrepreneurs that through the autonomy and independence brought by business ownership challenge patriarchy and poverty in the societies they live in (Jayawarna et al., 2013).

The following section further explores the household life course and its connection to patterns and choices in entrepreneurship.

### **3.4.1 The Household Life Course and the Enterprise**

As argued in this chapter, there is a call for a social and historical understanding of entrepreneurship and the entrepreneur<sup>28</sup>. A contextualized perspective of entrepreneurship allows for a deeper understanding of entrepreneurial motivations, the home-life dimension of business venturing and the business-household nexus. For that reason, when studying women's entrepreneurship, changing gender roles and households, life course theory enables a twofold analysis of business venturing and households: *first*, the entrepreneur as an individual, as agent, as unit of analysis (Archer, 2003) and *second*, the entrepreneur as part of a context, as embedded in the household and family dynamic (Jayawarna et al., 2014).

In the first scenario, life course theory investigates how socially defined events in an individual's life can relate to the entrepreneurial project. Life course events such as marriage,

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<sup>28</sup> See Chapter 2, section 2.2 – The Entrepreneurial Process and the Entrepreneur.

motherhood, divorce, illness and ageing (Hutchinson, 2010) relate to business venturing and the choices made by the entrepreneur (Jayawarna et al., 2013). Complementary, in the second view, entrepreneurship is better understood if the entrepreneur is seen as embedded in the household context. Thus, in the present work, the unit of analysis is the woman entrepreneur, which is not only embedded in the household but in the socio-economic and cultural contexts of Greater São Paulo. In that sense, this work looks at the household life course and home patterns to investigate in which ways they affect the business, and how the business influences the household in turn (Jayawarna, et al. 2014; Rouse and Jayawarna, 2007).

Given the complexity of human behaviour and experiences, an individual's desire to entrepreneur originates from experiences and influences of social structures, network relations and other contexts they encounter during their life course (Rouse and Jayawarna, 2007; Jayawarna, et al., 2014), especially the household context (ibid). For instance, the class and status of a family or household someone is born into, will affect not only the resources available to them during their childhood but also during adulthood (Elder, 1974, 1994; Hutchinson, 2010) which will, in turn, influence their ability to start their own business. Similarly, the structure and agency debate<sup>29</sup> that argued individuals' free will and choices shape their economic action/entrepreneurial decisions; simultaneously, social structures may enable or constrain such actions (Saranson et al., 2006). The debate extends itself in gender and entrepreneurship literature, more specifically to explain career choice and business decisions (Ahl and Marlow, 2011). In that sense, notions of structure and agency and life course theory are vital to gain a deeper understanding of the business-household nexus of women's entrepreneurship within a specific time and place (in the case of this research, an emerging country context). Jayawarna and colleagues (2013, pp.45-46) further elaborate on the connection between the life course of the household and the entrepreneurial project:

[...] entrepreneur motivations are shaped by life course contexts – career, household, business – within which agents think and act. As career, household and business life course circumstances change over time, entrepreneur motivations for continuing in business (or not) are likely to change. Consequently, we expect to find common (although not mechanistic) associations between motivations and career and household life course factors at particular stages in the business life course.

The connection between life course theory and households along with the ongoing structure and agency debate in entrepreneurship are invaluable to achieve a better understanding of the

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<sup>29</sup> See section 3.3.1 of this chapter – The Structure and Agency Debate.

business-household nexus of women's entrepreneurship, especially in an emerging, patriarchal country context such as the Brazilian (Sarathy et al., 2015). The four fundamental themes of LCT can guide our understanding of how gender roles, gendered expectations and women's subordination are reproduced in the household environment (Bruni et al., 2004). In addition, it allows us to investigate how the individual's life course can influence entrepreneurial decisions.

### ***Motivations to Entrepreneur and the Household Life Course***

According to the life course perspective that has the individual entrepreneur as the unit of analysis, the entrepreneur's entrance and exit from business venturing relates to life events and transitions such as marriage, ageing, career trajectories, motherhood, finances and divorce, (Rouse and Jayawarna, 2007). Jayawarna and colleagues (2013) argue that a dynamic relationship exists between motivations and the entrepreneur's life course, in a sense that any changes that might happen in the individual's circumstances will consequently alter their motivations and desirability for the business venture. For example, if a single, woman entrepreneur's primary motivation for starting her business was to be financially independent, if marriage, partnership or motherhood occurs, the desire to be financially independent may be replaced by a desire to provide extra income to the household or provide for the children. The opposite may also happen, as the woman entrepreneur whose primary motivation was financial independence might postpone plans of marriage and motherhood in order to develop the business (Jayawarna et al., 2013, 2014; Rouse and Jayawarna, 2007).

In addition, Jayawarna and colleagues (2013) further reinforce that since social structures are experienced across the individual's life course, these also shape the entrepreneur's motivations. The authors provided examples of working-class youth and mothers with demanding caregiving roles to fulfil and how social class and gender tend to exclude them from employment. As both are excluded from the labour market, they might respond by engaging with entrepreneurial activity due to a 'push' factor. However, the same social divisions that excluded them from employment may also constraint business performance.

Given the discussions introduced here about the relevance of an embedded view of entrepreneurial activity, the next section brings a conceptual model that integrates all the theories discussed in the Theoretical Framework chapter of this work. The model aims to demonstrate the many links that exist between feminist, embeddedness and life course theories and how the concepts and issues addressed by each of them interrelate to explain the

phenomenon of women’s entrepreneurship, gender practices and household/business nexus in São Paulo.

### 3.5 Model - Towards a Framework of Women’s Entrepreneurship and the Business-Household Nexus

Theories are created to explain, guide, inform, predict and understand diverse phenomena. Most importantly, theories are formulated to challenge existing concepts and knowledge and contribute to a reconceptualisation or to an extension of knowledge in a specific field. A theoretical framework is, therefore, the structure that will support and explain a research study, working as a lens to explore a particular topic and data (Swanson, 2013).

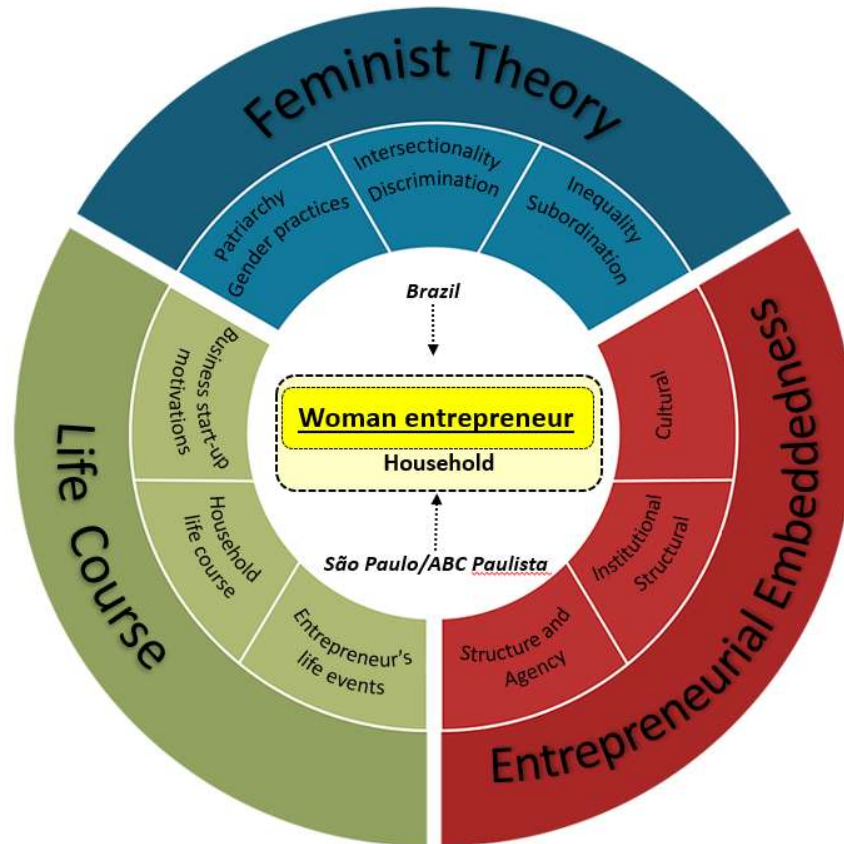


Figure 3.2 Integrative Model

For that reason, to accompany the theoretical framework of this study presented in this chapter, a contextualized and gender-aware framework of women’s entrepreneurship was developed with the goal to connect the three main theories that feed into this study and the key concepts and dimensions addressed by each.

As illustrated in Figure 3.2, the central piece of the model is the woman entrepreneur who is embedded in the household. Women and households are, in turn, immersed in the geographical/spatial national and regional context of an emerging country (Brazil) and in the local economy (São Paulo/ABC Paulista), receiving the influences of the institutional, structural and cultural forces at play in those geographical contexts.

Having women entrepreneurs as the central piece of the model and immersed in the household and geographical context not only informs this study and the research questions and sub-questions, but it also interrelates with all the theories in this chapter as, Embeddedness, Life Course and Feminist Theory all emphasize the relevance of context (Ahl, 2006; Granovetter, 1985; Hill Collins and Bilge, 2016; Rouse and Jayawarna, 2007; Uzzi, 1997) as an analytical tool for entrepreneurship and to capture the complexity of the voices of women entrepreneurs and the members of their households. That is to say, the model is based on the social embeddedness of women, their businesses, and households in multiple contexts. It considers the influence and interplay of different factors at micro- and macro-levels, which determine women's entrepreneurial behaviour and experience. Jennings and Brush (2013, p. 686) reinforce this perspective:

Regardless of whether they are hopeful or less heartening, the accumulated evidence provides clear evidence of the strong relationships between business and family for female entrepreneurs - and support for initial conceptual frameworks emphasizing such interconnectivity.

In that sense, through the adoption of the business-household nexus as a lens to female entrepreneurship, the household life course and routine have strong implications for business opportunities, mobilization of resources, and other business-related decisions (Aldrich and Cliff, 2003), thus, when connecting the theories that frame this study, women's household and family context and the impact of household dynamics and routine in the entrepreneurial activity performed by women. The analysis of the theories discussed in the present chapter alongside with the adoption of a business-household lens to entrepreneurship led to the identification of the research question number 1 and sub-questions 1 and 2 related to the study in Brazil of the ***Business-Household Nexus of Women's Entrepreneurial Activities:***

★ ***RQ1.*** *How do different configurations of the business-household nexus shape women's entrepreneurial activities and household dynamics?*

***SQ1*** – *What configurations of the business-household nexus can be identified?*

***SQ2** – Do these configurations shape women’s entrepreneurial activities and household dynamics in significantly different ways?*

The framework acknowledges the embedded character of gender and entrepreneurship to challenge the current gender order. Through a critical perspective which provides richer insights of women’s entrepreneurship (Henry et al., 2015) and by adopting an embedded, feminist and life course analysis, this thesis explores the reproduction of gendering structures and investigate whether women’s entrepreneurship is changing gender power relations in the household, which led to research question number 2 and sub-questions 3 and 4 related to

***Gender Practices in the Household and the Enterprise within Brazil:***

★ ***RQ2.** How does the business-household nexus of women's entrepreneurship contribute to shaping gender practices in the enterprise and household?*

***SQ3** - What are the evident gender practices within households in Brazil?*

***SQ4** – How are gender practices changing in the households of women entrepreneurs?*

These research questions are examined in detail through the findings presented in Chapters 7 and 8 and explored vis-à-vis the research objectives set out in the Introduction chapter.

This study intends to draw insights from the feminist, life course and embeddedness perspectives, which proposes that women not only construct their enterprises around their household lives and needs but also that gender practices and the sexual division of labour in the household influence women’s entrepreneurial behaviour and experience. In that sense, this study uses context to comprehend the world and the circumstances women and their households studied here live in. Gender behaviour is restricted by cultural norms which have a deep social effect on feminine and masculine attitudes and performances, thus, it can be argued that female entrepreneurship is directly interconnected to the specific contexts in which it occurs as illustrated by the model (Ahl, 2006; Welter, 2011).

From the different theories, ideas and concepts explored in the present chapter, a number are particularly relevant and will be taken forward and employed in this research. *First*, drawing upon feminist theory insights into patriarchy to examine how patriarchy influences gender practices at home and in the business. *Second*, unpacking the concept of embeddedness, to analyse how the cultural, institutional and structural context informs and structures entrepreneurial practice. Finally, drawing upon theorisations of life course to consider how



individual and household life trajectories and events influence business start-up and the flow of business-household resources and roles.

The following Methodology chapter will discuss in detail this work's design and methods chosen to explore women's and households' entrepreneurial experiences in light of the framework and research questions presented here.

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## ***CHAPTER 4: Research Methodology***

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### **4.1 Introduction**

The focus of this study is the entrepreneurial activity being carried out by women in the ABC Paulista boroughs of Greater São Paulo, Brazil and the first goal is to understand the impact of women's enterprise in shaping traditional gender practices both in the business and household spheres; the second goal is to explore the nexus between home and business - how those social spheres interconnect and impact one another. In that context and through a Critical Realist epistemology, this work investigates how social orders are gendered, the mechanisms by which gendering is reconstructed (Ahl, 2006), and how entrepreneurship is embedded within the household and the enterprise in the household.

This Methodology chapter explains, informs and introduces the research design, philosophical assumptions and methods used for data collection, coding and analysis, as well as the positionality of the researcher, ethical and other considerations.

### **4.2 Philosophical Assumptions**

The starting point for the researcher in the process of defining the philosophical background that will guide the study is the research question(s). By the narrowing of the topic to be investigated and formulation of research questions, it is possible to identify the key issues to be explored and the best way to carry out the investigation. In that sense, as argued by Miles and Huberman (2013), the knowledge of what the researcher needs to find out will certainly lead to the question of how that information can be obtained. This means that, in the research process, one must define what methodologies and methods will be used to seek the answers to the research questions and justify such choices by discussing the philosophical stance behind the methodology/methods chosen (Crotty, 1998; Jackson 2013). Behind that reasoning lies the fact that any philosophical and methodological assumptions made in the study will shape its methodology and outcome - hence the relevance of philosophical underpinnings to a study. The extract below emphasizes this perspective:

The researcher is 'bound within a net of epistemological and ontological premises which – regardless of ultimate truth or falsity – become partially self-validating.

(Bateson, 1972, p.314 as cited in Denzin and Lincoln, 2011, p.13)

Further, a paramount aspect of choosing certain methodologies or philosophical underpinnings is *subjectivity* or ‘positionality’ as the research (regardless of being of quantitative or qualitative nature) is in itself, subjective and immersed in subjective choices (Jackson, 2013). In this regard, it can be said that the positionality adopted by the researcher also dictated the philosophical decision-making process of the thesis (i.e. epistemology, ontology, relationality, beliefs and values) (ibid.) and especially influence the research outcomes. It is notable that the researcher’s own positionality is multidimensional and is influenced by changing cultural, socio-economic and historical contexts<sup>30</sup> (Lamphere et al., 2014).

This qualitative study was guided and informed by a critical realist epistemology and the reasoning behind such choice is that CR’s precepts provide a strong philosophical framework to understand entrepreneurship, gender practices and the connection between business and household without disregarding the structures and mechanisms behind such phenomena and the role of meaning, agency and intention in the lives of social actors (Blundel, 2007).

The research matrix that follows illustrates how the assumptions made regarding the nature of an object of inquiry determine the suitability of a specific methodological approach, therefore, a social research methodology “comprises rules that specify how social investigation should be approached” by linking a particular ontology with a particular epistemology and using these to determine a method by which one may arrive at truth or valid knowledge of social reality (Ramazanoğlu, 2002, p.11).

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<sup>30</sup> See section 4.5 – Positionality and Researcher Bias.

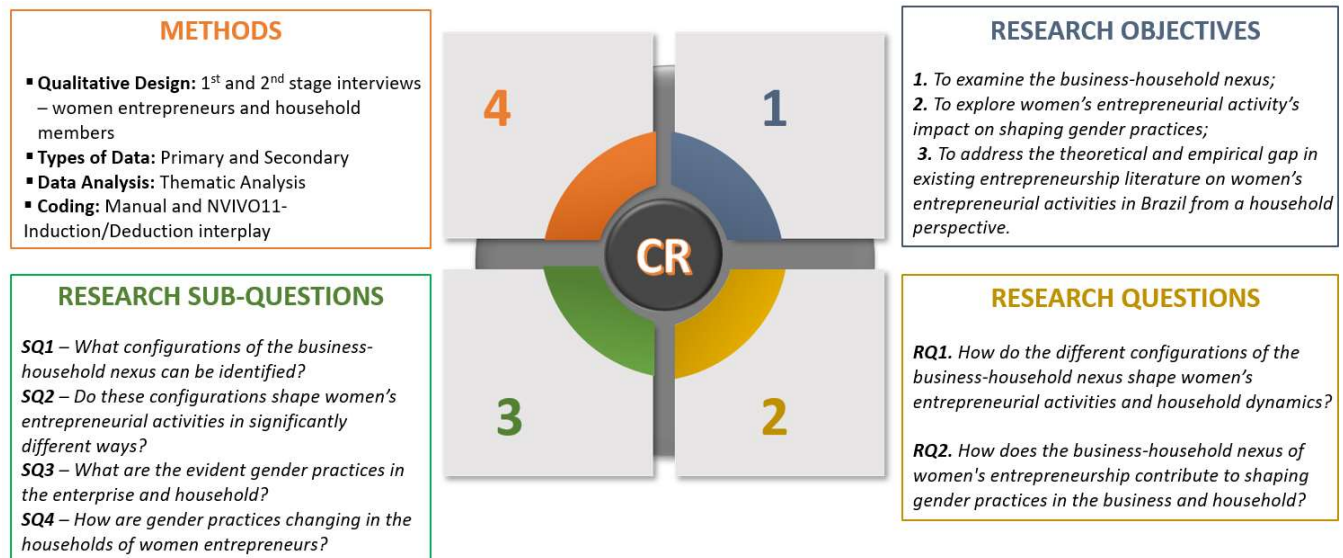


Figure 4.1 – Research Matrix

Thus, the research matrix connects the four main elements of this study: research questions and sub-questions, research objectives and methods to the philosophical underpinning of critical realism.

### **4.3 Research Design and Implementation**

In research, both quantitative and qualitative methodologies differ not only in design, techniques and approach towards research problems and data but especially regarding philosophical assumptions (e.g. ontology, epistemology, methodology and axiology) or how they perceive social actors and reality. Moreover, qualitative and quantitative studies seek different answers to different research problems (Creswell, 2012; Jackson, 2013; Miles and Huberman, 2013). For instance, frameworks such as the positivist and interpretivist rely on different foundations about the nature of the world, knowledge and for that, require different instruments and procedures (Jackson, 2013; Neergard and Ulhøi, 2007). In the quantitative tradition, the goal is to explain nature and phenomena through universal laws of cause and effect, that is, adopting a realist or positivist ontology through hypothetic-deductive methods and facts and controlling the various sets of variables to test a hypothesis (Creswell, 2013; Lincoln et al., 2011). Oppositely, in qualitative research, the researcher has a baffling number of approaches and techniques to choose from as qualitative inquiry locates the observer in the world. It is notable, however, that choosing a qualitative or quantitative design does not

necessarily exclude the other, as they can be combined and complement each other (e.g. mixed-methods) as explained by Cresswell (2012, 2013).

As previously discussed, the central phenomena to be explored here are women business owners and the business-household nexus shaping gender practices. Results from the current qualitative study shed light not only on the participants' experiences of entrepreneurship, business-household routine and dynamics, gender practices, expectations, and ideologies but also on the motivations and challenges faced by them in the geographic setting of ABC Paulista in São Paulo, Brazil. Accordingly, the choice for a qualitative research design was made due to a need to see entrepreneurship and gender beyond a descriptive and generalized approach in the empirical investigation process (Neergard and Ulhøi, 2007). A qualitative approach was adopted to explore the 'more silent, feminine, personal end of entrepreneurship' (Bird and Brush, 2002, p. 57).

The naive positivist perspective with its male standard of scientific knowledge and truth (Kitching and Rouse, 2016; Gunnarsson et al., 2016) has been largely used in studies on women's entrepreneurship, however, such approach constrains the understanding of the complexity, variety and richness of women and households' experiences, and therefore, hinders the explanation of real-life phenomena. As stated by Curran and Blackburn (2001, p.96):

[...] positivist explanations based on quantitative techniques, particularly statistical techniques, have been too tempting [...] because the techniques are relatively easy and quick to use, they invite an almost mechanical approach to analysis.

Reflecting back on the previous quote (Curran and Blackburn, 2001), a positivist approach would not be suitable for this work as it doesn't consider the many different contexts in which social actors are situated and mostly disregards the complexity and diversity of individuals' experiences (Creswell, 2013; Denzin and Lincoln, 2011). More specifically, as the present research is of qualitative nature and adopts a critical realist epistemology, it allows for deeper causal analysis and acts as a philosophical foundation in discussions such as intersectional theory, particularly the relationship between entrepreneurship, gender practices, structure and agency (Gunnarsson et al., 2016).

The research strategy applied here is the interplay between data and theory, between deductive and inductive logic as research is an iterative process or strategy in which the inquirer can move back and forth between data and theory. Some authors argue that the quantitative approach is deductive in nature, while qualitative approach is exploratory and inductive, but according to

Strauss and Corbin (1998, p.136) research is about the interplay of inductive and deductive logic as, despite the fact that the inductive approach is more likely to capture ‘reality’, research is seldom purely inductive:

Although statements of relationship or hypotheses do evolve from data [...] whenever we conceptualize data or develop hypotheses, we are deducing what is going on based on data but also based on our reading of that data along with our assumptions about the nature of life, the literature that we carry in our heads, and the discussions that we have with our colleagues.

Teddle and Tashakkori (2011) further elaborate on this interaction between induction and deduction and reinforced the perspective of an inductive/deductive strategy. The authors call this interaction the *context of justification* and the *context of discovery*: the first is related to testing hypotheses, theories and predictions while the second is the process associated with understanding a process in more depth, generating theories and predictions. While the authors state that the context of justification is a key part to research work, the context of discovery is also very important as it consists of creative insights that can lead to new knowledge about phenomena (ibid.).

Regarding implementation, in order to gather rich data, the interview process consisted of two stages: first-stage interviews with 16 women entrepreneurs and second-stage interviews with 9 women entrepreneurs and their household members. Data were obtained through semi-structured interviews at locations convenient to the participants: at their homes in the ABC Paulista and the in the City of São Paulo or at the researcher’s office in Santo André, Greater São Paulo, Brazil. Demographic information garnered included participants’ household and professional backgrounds, socio-economic status, ethnicity, educational background and age. Interviews also gathered individual perceptions and experiences of entrepreneurship, gender practices, work and home life, business and household income and the nexus between business and household.

### **4.3.1 Qualitative Research Design**

The work by Guba and Lincoln (1988) entitled *Qualitative approaches to evaluation in education* marked the beginning of a long and ongoing discussion about what can be defined as qualitative research, its methods and approaches and the guiding philosophy behind qualitative design. In that case, I chose to adopt Denzin and Lincoln’s (2011, p. 3) working definition:

Qualitative research is a situated activity that locates the observer in the world. Qualitative research consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world.

That is to say, the *ontological* aspect of qualitative research is related to how researchers embrace the nature of reality: *different inquirers embrace different realities and meanings*, and so do the participants of a qualitative study. In that sense, it was vital to conduct a study that could accurately reflect these multiple realities (Creswell, 2012; Crotty, 1998; Denzin and Lincoln, 2011; Jackson, 2013). Similarly, in the *epistemological* assumption of a qualitative study, the goal is to assemble as much subjective evidence as possible in order to obtain knowledge, thus, in the present study, a critical realist epistemology was used, to investigate the phenomena of women's entrepreneurship and the business-household nexus shaping gender practices.

Moreover, the choice of a qualitative design was to minimize the distance between the subjects of the study and the researcher while accurately expressing their voices and experiences. Since the main pursuit of this work was to uncover gender practices and to make sense of the women and households' lived experiences of entrepreneurship in São Paulo, the choice of qualitative methodology was the most adequate to reflect the complexity of women and household experiences of these phenomena whilst minimising the "distance" or "objective separateness" (Guba and Lincoln, 1988, p. 94) between myself (the researcher) and the participants.

Qualitative methods can provide intricate details of a social phenomenon that might be difficult to convey with quantitative methods. In the case of this work, interviews were useful tools to unpick and deconstruct concepts and issues that required depth and careful analysis such as household and family dynamics, gender power relations and relationships in the enterprise and in the household. Thus, qualitative data provides great insights on social phenomena, individuals and families' action and motivations, and the historical, cultural, socio-economic and political context within which they operated. In that regard, Denzin and Lincoln emphasize:

The qualitative research act can no longer be viewed from within a neutral, or objective, positivist perspective... (Denzin and Lincoln, 1994, p.11)

Class, race, gender and ethnicity shape inquiry, making research a multicultural process. (Denzin and Lincoln, 2005, p.20)

As this chapter focuses on the relevance of qualitative research for this thesis' purpose, the following section continues to expand on the Critical Realist philosophical framework that fed into this work.

#### **4.4 Critical Realism and Women's Entrepreneurship**

Critical realism (CR) consists of a philosophical framework for social sciences and emerged as a result from the positivism vs. constructivism 'wars' from the 1970s and 80s (Denzin and Lincoln, 2011) and contains epistemological and ontological elements from both sides. The seminal work of Roy Bhaskar (1978) outlined the precepts of CR and contested the view of positivists that promoted "the epistemic fallacy" (Bhaskar, 1978, p. 27) reducing the concept of reality to empirical knowledge, to whatever could be proven through scientific experiments and the perspective of constructivists who argued that reality was entirely constructed on human knowledge, meaning and discourse (ibid.). According to critical realism's ontology and epistemology, there is an external reality, a 'real world' and it is theory-laden, not theory-determined. Consequently, CR is ontologically realist but epistemically relativist. What this means is that there can be a variety of views the nature of knowledge, and it also means, that knowledge is always fallible (Bhaskar, 1978; Danermark et al., 2002).

Moreover, according to critical realism, there are three levels to the analysis of phenomena: *empirical*, *actual* and *real* and these levels belong to the same reality. The top domain, *empirical*, is the level of sense data and information where events are experienced and observed through human interpretation. Empirical is the level of meaning, which is emergent from the *actual*. The *actual*, in turn, is the level where events occur, observed or not by us in the empirical level, and is emergent from the *real*. The last domain, the *real* is the level of 'generative mechanisms', 'forces', 'fundamental laws', or tendencies and may or may not, produce events in the *empirical* domain (Danermark et al., 2002). Accordingly, figure 4.2 illustrates how CR "raises questions about the pre-conditions for social phenomena", the 'causal powers' (Bhaskar, 1978) or structures as it allows the researcher to investigate "contextual and process issues" in entrepreneurship such as temporal, social and spatial contexts and how they influence entrepreneurial activity and economic action as a whole (Blundel, 2007, p.59), such as the role of entrepreneurial networks and their level of social embeddedness (see Theoretical Framework chapter) which takes us back to the work of Mark Granovetter (1985) on embeddedness.



Critical realism is relevant to the study of entrepreneurship for several reasons, and in this section, I discuss three of the most relevant aspects of CR to this study.

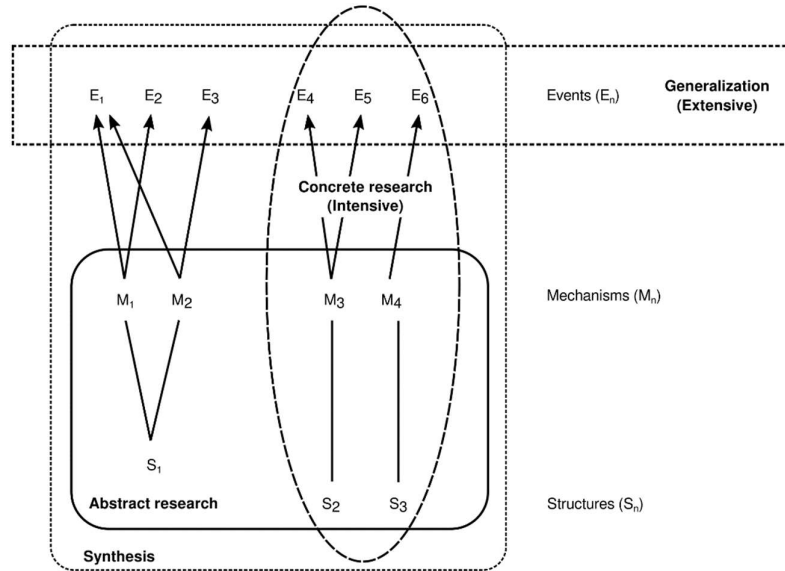


Figure 4.2. The layered ontology of critical realism (adapted from Sayer, 1992, p. 11)

The *first* reason is that the three ontological levels previously described contribute to a multi-level ontology of entrepreneurship and economic action as a whole. As aforementioned, critical realism is epistemically relativist, which brings us to Bourdieu’s (1977) idea of relationality:

- 1- **A multi-level ontology of entrepreneurship:** the Bourdieuan *relationality* in entrepreneurship research is very helpful, especially across two dimensions. The first is the relationality between multiple levels (i.e., levels of individual, organizational, institutional, and social contexts) (Blundel, 2007). This approach proposes that the levels overlap and that the interplay between different layers of context in business-venturing can be explored true to their nature. It encourages researchers to pay more attention to the contexts in which entrepreneurial activity and entrepreneurs are embedded in (Bourdieu, 1977) and how they interconnect, which brings us back to the concepts of networks and degrees of embeddedness in Granovetter’s (1985) work. Blundel (2007, p.58) reinforces by stating: “[...] few recent examples of multi-level research demonstrated the potential for achieving a richer understanding of entrepreneurship”.

The second dimension has to do with the concept of *capital* proposed by Bourdieu (1986) and how it relates to resources and opportunity exploitation in entrepreneurship (Blundel, 2007; Aldrich and Martinez, 2010). It allows us to identify what are the social, cultural, and economic capitals considered more valuable and which entrepreneurs have access to them (i.e. men, women, developed, transition or underdeveloped countries). And most importantly in what ways the ownership of and access to different forms of capital influence the location and legitimacy, for instance of entrepreneurial actors in the field (Blundel, 2007; Aldrich and Martinez, 2010).

The *second* reason takes us back to Schumpeter's work and his plea for a more analytical and holistic view of entrepreneurship that could adequately explain economic phenomena, which he called "Economic Analysis". In his time, despite not having a specific methodology for what he desired for the field, Schumpeter leaned towards a realist approach to economics and entrepreneurship. In that sense, critical realism with its prioritisation of ontology represents a more complete method than the positivist one (i.e. mainstream economics) to lead to a more rigorous explanation of innovation, entrepreneurship, economic growth and development that Schumpeter (1991 [1946], pp.410-411) was seeking:

2. **The agency vs. structure dichotomy:** Schumpeter called for a more analytical and historical approach to entrepreneurship. While history plays a vital role as it helps uncover mechanisms and structures that shape, hinder or encourage entrepreneurship, the author recognised that more analytical tools were necessary to explore the subjectivity of social actor's entrepreneurial behaviour: a "critical systemization" of historical facts and "[...] an organised effort to penetrate through and beyond them toward reliable generalisations" (Schumpeter, 1991 [1946], pp.410-411). Oppositely, he also observed that the determinist/positivist explanations of causal factors produce varied results and do not act in the same way:

As a rule, no factor acts in a uniquely determined way and, whenever, it does not, the necessity arises of going into the details of its *modus operandi*, into the mechanisms through which it acts. (ibid.)

Reflecting on the previous quote, the implication of critical realism for this research method is it allows for an analysis of mechanisms, structures and causal powers (Bhaskar, 1975) along with its connection to human agency (Blundel, 2007). For instance, in the first chapter of this work, it was discussed the agency vs. structure

debate that has permeated the field of entrepreneurship and its connection to women's motivations to entrepreneur. In that sense, critical realism allows us to understand agency in relation to the causal mechanisms of gender ideology, motivations and business-venturing, which cause agency or structure to manifest as it does in this context: as either a source of satisfaction, fulfilment and opportunity (pull) or driven by necessity (push) (Jennings and Brush, 2013). That is to say, agency is shaped by structures but not determined by them – and agency can, in turn, consciously or unconsciously shape social structures (Bhaskar, 1978).

The *third* reason approached here is the role critical realism plays in intersectionality theory, gender and feminism, frameworks paramount to this work. Recently there has been an increased interest not only in CR as a philosophy of science for entrepreneurial studies but as an alternative to poststructuralist views in gender and feminist theories. That happened mostly due to issues of “ontology, materiality and nature” (Gunnarsson et al., 2016, p.433) being an important part of critical realism and taking place in gender and feminist theories recent discussions.

3. **CR and intersectionality to understand subordination, oppression and patriarchy:**

As explained in item no. 2, CR has a stratified ontology which can provide theoretical support for multi-level analysis<sup>31</sup>, unlike poststructuralism (currently the most common approach in feminist and intersectional theories). In that regard, the use of categorisations on critical realism can be useful to understand to which structural positions privilege and oppression are related to. Gunnarsson (2015) elaborates on the realist understanding of categories such as race/ethnicity, class and gender and states that they're not essential nor analytically inseparable, but rather abstractions connected to the real, socio-economic, political, cultural and legal contexts. That is to say, critical realism facilitates intersectional analysis as it emphasizes the multi-layered character of social life, while simultaneously allowing for 'nonintersectional' analyses of one specific dimension or context and the mechanisms that generate a specific phenomenon (Martinez Dy et al., 2014; Gunnarson, 2015; Gunnarsson et al., 2016). In conclusion, feminist theory authors have acknowledged the importance of situated knowledge, which is called critical realism's epistemic relativism, and have encouraged a deeper conversation between critical realism and feminist theory.

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<sup>31</sup> Critical realists believe reality is organized in levels (Denzin and Lincoln, 2011).

In conclusion, despite all the advantages of using critical realism as a philosophy of science to study gender and entrepreneurship, just like any other framework, CR does not present solutions to all social research problems as it also presents disadvantages and limitations. For example, as discussed here, CR is frequently presented as an alternative to empirical realism or postmodernism in its various forms (Sayer 1992, pp.4-7), however, it has also been subjected to criticism, from its philosophical roots to the empirical studies (Walters and Young, 2001) as it has the common tendency to shift substantive social science issues “into the terrain of philosophy” (Potter 2003, p.163) which can be problematic because “philosophy cannot do social science’s job” (ibid., p.163). Thus, critical realist literature has primarily been occupied with largely abstract philosophical discussions and epistemological debates, and there has been less focus on how to carry out empirical research (Satsangi, 2013).

Even though an increasing number of scholars have become familiar with critical realism, finding it a robust alternative to the poststructuralist perspectives that currently dominate gender studies, entrepreneurship and feminism, the field of critical realism has remained decidedly ‘masculine’ in nature. Despite the thematic alignments between critical realism and feminist theory and the fact that both are inherently critical-emancipatory, the field is mostly male – not only male-dominated but also regarding the issues critical realists have most commonly concerned themselves such as organisation studies and economic geography (Blundel, 2007; Gunnarsson et al., 2016). Thus, there is a latent need to intensify and refine the conversations between critical realism and feminist theory in order to explore and engage with issues affecting women (Gunnarsson et al., 2016).

## **4.5 Positionality and Researcher Bias**

A vital point to remember with research bias is that, depending on the subject and research method utilized, it is unavoidable, however, it is still necessary to understand the intrinsic biases in order to be able to minimize their effects on the study (Bourke, 2014). Therefore, by acknowledging my own bias as a researcher and utilizing the concept of self as a research instrument, I accept that my own subjectivity came to bear on the research project and in the succeeding reporting of empirical findings.

The concept of positionality is according to Merriam et al. (2001, p. 411): “[Positionality] is determined by where one stands in relation to the other”. The authors also state that the

positions can change as they are in flux and related to the education, gender, sexual orientation, class, race, or with one's cultural identity (ibid.). Such perspective reinforces Hertz' (1997) idea that reflexivity is a process and remains as the researcher's constant internal dialogue during the data collection stage of the study and this was my approach during the entirety of this PhD, but especially during data collection and data analysis, as I reflected upon my own experiences as a female in the labour market, in the household and in society.

I was born in the ABC Paulista borough of São Caetano do Sul in the Greater São Paulo and raised in São Paulo, Brazil. I moved abroad age 22, first to Canada, then to the United States and finally to the United Kingdom, where I pursued my PhD. In December, 2016, it was the first time in almost 6 years that I would visit Brazil for the data collection, which deeply affected my perceptions and memories of São Paulo and Brazil overall, as many changes (i.e. political, economic, cultural and demographic) took place in that period such as the economic crisis, an impeached female president, the increase in violence and the Olympic Games in Rio. Thus, I encountered a much more negative and grimmer scenario than I had expected, which is also reflected in many of the participants' accounts in this work.

There are many commonalities and distinctions between me and the entrepreneurs and households in the sample. Being a Latina, White, woman from an upper-class and highly educated family (my mother and my brother are attorneys and my father is an automobile designer and real estate agent) from the ABC Paulista, I did not suffer with poverty or discrimination in Brazil like many of the women in the sample, especially those who migrated from a different state. My brother and I have only ever attended private schools and had tutors that taught us languages and music. Years later, I was accepted into one of the top 2 best universities in Brazil to pursue a Bachelor's in International Relations and then graduated with an MBA degree in the United States when I was 24. Thus, my educational, class and ethnic background show that, compared to many women in the sample, I am privileged and this certainly allowed me more choices and opportunities (both personally and professionally) than many of these participants.

Regarding my experience of the business-household nexus, the household I grew up in was deeply embedded in my parents' work as they are both self-employed and have always worked long hours and weekends, thus, my brother and I grew up in a household where the impact of their work was very strong and it certainly influenced the fluidity of gendered expectations. All of us were expected to share and participate not only in the growth and development of the

businesses themselves but also to perform daily domestic tasks (e.g. cooking, cleaning, doing laundry, groceries, etc). In that sense, my mindset was a product of a liberal, progressive home where gender did not dictate our personal and professional future or responsibilities, thus, at times during the interviews in this study, it was quite difficult for me to observe the unequal or unjust way gender influenced the home and the enterprise and made women disenfranchised or disadvantaged by the reproduction of traditional *machista* gender practices.

It is notable though, that since when I was a child, my parents employed a babysitter and a cleaner, so even though we all helped with household chores, my parents always outsourced childcare and household labour to domestic workers. They still employ a maid, who comes to their home in Brazil weekly – similarly, such outsourcing of household labour and childcare to domestic workers or female relatives was also very present in the sample in the form of ‘The Second Mother’<sup>32</sup>.

Unlike the women in the sample, I am not nor have I ever been an entrepreneur, as I have only had jobs in the corporate sector and in the formal economy which have placed me in a position of privilege for having a pension plan, health insurance, among other benefits that entrepreneurs, especially those who own informal businesses, do not possess.

Despite the commonalities and exceptions above, my position as a researcher was of interest, neutrality and observation as an independent interviewer without, nevertheless, forgetting the importance of reflexivity as our “hunches and insights as researchers are useful in the service of data analysis” (Piercy, 2015, p. 8). According to Hertz (1997), the researcher should have a continuing dialogue with themselves on experiences at the same time they engage and live in the present, that is, an ongoing self-analysis process called reflexivity. In that sense, in science, bias remains a naturally occurring event, thus, positionality is used and determined by the researcher’s placement within the many identities, contexts, subjectivities and layers of the viewpoint (England, 1994). By presenting my background and acknowledging my own bias, I could, as a researcher, adopt a more understanding position in relation to the participants in the study.

For example, my experience of discrimination was at times similar and different from the women in the sample. As an immigrant who worked, studied and lived in 3 different countries by the age of 27, I live daily in a liminal space between worlds, languages, and cultures. Thus,

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<sup>32</sup> See Chapter 8, section 8.3.2, item b) – ‘The Second Mother’.

my interest in intersectionality and feminism emerged from my personal and professional experiences of coming from a culturally mixed country such as Brazil and moving to the mostly White, Caucasian, Anglo-Saxon world – thus, my interests in these theories also emerged from negative experiences of discrimination, of being exoticized and excluded as a Brazilian, Latina, South American woman. After moving abroad, I was often silenced, ignored or treated under the lens of the “Brazilian woman” stereotype, and had to (and continue to) prove myself many times over simply for being a female, Latina immigrant in the Anglo-Saxon world. Numerous times during my journey, my professional, educational and personal achievements were treated as ‘not good enough’ and I as a ‘nobody’ for being an immigrant from the Global South. That particularly influenced my interest in bringing the contributions of the women business-owners from Brazil to the forefront of the gender and entrepreneurship discussion. Haraway’s notion of ‘vision from below’ (1988) resonates with me, as my “common-sense knowledge of social structures” (England, 1994, p.81) is intimately informed by these experiences.

### ***The Researcher as an Insider/Outsider***

Over the past forty years, a debate has emerged about a researcher’s objectivity and positionality when conducting a qualitative study. Researchers that use qualitative methods have reflected on the impact of *self-subject* relationships on the research process and its outcomes. A vibrant debate continues around the question of whether “insiders”—researchers who share a similar background as the group they are studying—have an advantage in collecting qualitative data over ‘outsiders’ who do not share similar backgrounds or experiences with the group under study. Over the years, this debate has shifted from analysing positionality as a binary question of insider versus outsider to a more constructivist perspective that recognizes a broader range or continuum of *self-subject* relationships, influenced by the numerous, fluid identities of both researchers and research participants themselves.

During the research process, I embraced my insider/outsider positionality relative to the subjects. Even though, at times, I may have felt that I shared too much in common with some of the participants (being female, Brazilian, middle-class, etc.), I still felt like an outsider (single, no children, not an entrepreneur) looking into the lives of women entrepreneurs and their families, someone whose goal was to conduct research and write about them. I used this as an opportunity to ask participants questions they assumed I already knew the answers to - for example, gender practices/ideologies related to the roles of women in the household in

Brazil, or regarding the socio-economic and political context of Brazil. This allowed me to dive deeper into their experiences and uncover new knowledge.

With these important aspects in mind, the participants, their voices, and life experiences were the priority of this study.

## **4.6 The Data Collection Process**

The data collected included words, vocal expressions, and other behaviours demonstrated by the participants. Such data consisted of interview transcripts, field notes from observations, treated to rigorous ongoing analysis. Three processes are blended throughout the study: collection, coding, and data analysis. The proposed research followed a qualitative design and critical realist approach, involving the use of semi-structured interviews (Neergard and Ulhøi, 2007) as the primary method to respond to the research questions.

The particular choice of interviews as the principal data collection method was due to the goal of capturing the respondents' individual perspectives and experiences and interpretations to understand how entrepreneurship can influence traditional gender practices and impact home-life, the dynamics of the household and vice-versa. Interviews consist of series of questions posed by an interviewer to a subject, a respondent, which will provide answers, opinions to the questions asked – these can be structured, unstructured or semi-structured (Curran and Blackburn, 2001; Neergard and Ulhøi, 2007; Saunders et al., 2015). In this study, the semi-structured interviews questions were broader to allow for more in-depth and rich answers through the use of probes.

The interview schedule<sup>33</sup> was developed based on the themes and gaps identified in the literature review and the research questions. Overall, the interviews adopted a more conversational tone and also relied greatly on the interviewer's ability to build rapport and effectively communicate with respondents from varied demographic backgrounds.

Interviews provided participants with opportunities to reflect on past and current events and experiences without having to write things down and allowed the researcher to communicate and assure the participants about consent, information disclosure and answer any other

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<sup>33</sup> See Appendices A and B for – 1<sup>st</sup> and 2<sup>nd</sup> Stage Interviews Schedule.



questions they had about the study. Interviews also allowed for the researcher and the participant to connect as many respondents did not feel comfortable providing personal information and details via online channels or written questionnaires to someone they had never met before. By getting in touch with the respondent to schedule the interview and later meeting them in person, the researcher started to build a trust relationship or connection, which was helpful not only to increase the response rate, but also for the reliability of the data obtained (Curran and Blackburn, 2001; Saunders et al., 2015).

A two-stage data collection process with a 6-month gap between each stage allowed for interesting follow-up information on the progress of the business, as well as any changes in family composition and household structure.

### **a) Secondary and Primary Data**

Secondary data refers to data collected by someone other than the researcher and it can include information collected by governments, censuses, organisations' records, among others (Saunders et al., 2015). Data collection for the study comprised two types of data – secondary and primary. For secondary data, information, reports and documents provided by Brazilian institutions such as SEBRAE (Brazilian Service of Support to Entrepreneurs), IBGE (Brazilian Institute of Geography and Statistics), BNDES (Brazilian Development Bank) and Endeavor Brazil (private organization of research support to entrepreneurs) enabled the description of the nature of women's entrepreneurship in Brazil and its relationship to the country's socio-economic, political and cultural context. In addition, international organizations such as GEM, GEDI, World Bank and OECD also contributed significantly as sources of data across a range of social and economic indicators on entrepreneurship and female entrepreneurial activity across the world, which enabled Brazil to be placed in a comparative international context. Examples of data available from the aforementioned institutions include SMEs' percentages for each activity sectors in the Greater São Paulo, percentages of women-owned businesses, growth projections for SMEs, among other indicators.

Primary data consists of original data obtained through first-hand investigation, that is, the researcher elaborates and performs interviews, questionnaires, surveys, focus groups and other methods to acquire data (Saunders et al., 2015). Regarding primary data, I collected information on the nature of women-owned businesses, household composition, business and household income, spatial context, and gender practices within households and enterprises.

## **b) Sampling**

In the selection of participants for this study, two main types of sampling were utilised: snowball and purposive sampling. Sampling techniques can follow under the categories of probability and non-probability samples. The non-probability sampling technique of ‘snowball’ was used for this study, as our focus is to gather deep/rich quality data rather than representative data (Miles and Huberman, 2013).

For the *first stage* of the primary data collection, *Snowball* or *chain sampling* was chosen as the main sampling strategy to select participants. Snowball sampling consists of a non-probability strategy and aims at identifying unknown and ‘information-rich’ cases on a specific subject. It is often combined with reference-based sampling, as key-informants and experts may point out individuals who can be ideal for the research and from there the ‘snowball’ grows (Neergard and Ulhøi, 2007; Saunders et al., 2015). In that sense, snowball sampling can be very useful in network-based samples, and in the case of the present research, to purposively identify micro and small businesses located in a certain area (e.g. gatekeepers, connections and experts may refer ‘businesses’ for the research, which will, in turn, indicate others) (Curran and Blackburn, 2001; Neergard and Ulhøi, 2007).

Through snowball sampling, potential participants were selected, and after gathering a sample of 16 women entrepreneurs, the researcher looked to select women that represented a wide range of socio-economic, ethnic and age groups and educational backgrounds, as well as to choose businesses in diverse activity sectors in the ‘ABC Paulista’ region’s municipalities of Santo André, São Bernardo and São Caetano. The main goal to select women entrepreneurs with businesses located in these three municipalities of Greater São Paulo was to keep the sample of women entrepreneurs, households and businesses as diverse as possible, as such geographical areas are close in proximity but vary in terms of economic activity and population<sup>34</sup>.

*Purposive* or *targeted sampling* is based on specific pre-formulated criteria. King and Horrocks (2010) state that the choice of aspects and categories that will guide the purposive sampling revolve around several elements such as the researcher’s literature and personal knowledge, as well as anecdotal information from individuals involved in the subject investigated. The effectiveness of the sampling relies on those elements, and so does the reliability of the data.

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<sup>34</sup> See Chapter 5, section 5.4.1 – The ABC Paulista: from industrial to entrepreneurial hub.

Thus, sampling often is purposive, as the goal is not to represent a determined population, but rather to gain more depth and a more detailed picture of a phenomenon. For that reason, the researcher should choose a ‘manageable’ and ‘relevant’ group of respondents with whom the topics stood out (Neergard and Ulhøi, 2007). Accordingly, the criteria for sampling was as listed below:

- Women-owned and managed businesses (solely owned by women);
- Formal or informal enterprises;
- Diverse ethnic backgrounds, socio-economic status, age groups, education levels, and marital statuses;
- Diverse household compositions (single mothers, married couples, and single women with no children, either living alone or with family members).
- Geographical location – women and households must *reside in* or *the location of the business* must be in one of the Greater São Paulo’s municipalities of Santo André, São Bernardo and São Caetano (‘ABC Paulista’).

### **c) Generalizability**

In research, generalizability refers to the extension of the study to a larger population, that is to say, as researchers are also concerned that their findings will apply to other people and/or situations that the study’s sample supposedly represents (Donmoyer, 2008). Researchers have to answer the question: ‘why will knowledge of cases be useful to people who operate in other, potentially different situations?’ The methods researchers use to achieve generalizability, however, vary and depend on the study’s design (Bradbury-Jones et al., 2014; Smith, 2018).

For example, in quantitative studies, generalizability is increased by focusing on sampling procedures and by using statistical analysis designed to determine the likelihood that the study’s results might have occurred by chance. If a study’s sample is large enough and was selected randomly, the statistical analysis is likely to show that there is only a very slim possibility that the study’s results are a product of chance. In such cases, the study is said to exhibit external validity and the study’s findings are judged ‘generalizable’ (Donmoyer, 1990, 2008; Smith, 2008). In the case of qualitative studies, however, for a variety of reasons, such as the complexity of social phenomena, the ever-changing cultural dimension of social life, and small sample sizes, researchers had to rethink the generalizability notion, as the methods used in quantitative studies do not apply. As Lewis et al. (2014, p.351) commented:

Qualitative research *cannot* be generalised on a statistical basis – it is not the prevalence of particular views or experiences, not the extent of their location within parts of the sample, about which inferences can be drawn. Nor, of course, is this the objective of qualitative research. Rather, the value of qualitative research is in revealing the breadth and nature of the phenomena under study.

In qualitative research, rich knowledge and small samples purposefully chosen are unique strengths, not weaknesses. In qualitative work participants are selected based on theoretical sampling, that is for their ability to generate insights and develop theory relative to the area under study. Representativeness here is therefore situational rather than demographic and generalizability relates to the extent to which theory developed within one study can be transferred to provide explanatory theory and insights in comparable contexts. As Popay et al. (1998) summarise, in qualitative research: “[...] the aim is to make logical generalizations to a theoretical understanding of a similar class of phenomena rather than probabilistic generalizations to a population”.

### ***The use of Typologies for Generalizability in Qualitative Research***

Given the centrality of theoretical understanding to the making logical generalizations in qualitative research, there is a need to develop frameworks through which the relationship between theory and empirical data can be understood and transferred to similar study contexts.

One commonly used approach in this respect is the development of typologies to create a bridge between theoretical concepts and qualitative data. Typologies can be defined as organised systems of type that serve as an analytic tool by forming and refining concepts, drawing out underlying dimensions, creating categories for classification and measurement, and sorting cases. It is notable that the creation and adoption of a typology not only allows us to understand how theory is applied in qualitative studies, but also how it is articulated in publications arising from those studies. Most critique fails to consider the potential rigor and conceptual power of qualitative analysis and likewise does not acknowledge that typologies can provide new insight into underlying dimensions, thereby strengthening qualitative research (Collier et al., 2012).

Building on this approach, in Chapter 8, a typology of the business-household nexus is developed to build a bridge between the thesis’ theoretical framework explored in Chapter 3 and the entrepreneurial household cases studied in Brazil discussed in Chapters 7 and 8. Thus, the business-household nexus typology presented arises from the bringing together of the analysis of the entrepreneurial household cases and a sustained critique of existing theory, to

develop a theoretically informed framework which is an original contribution to this field of study and can be drawn upon in further research.

#### **d) Validity and Reliability**

[...] the aspirations of some qualitative researchers to the values, approaches, terminologies, and hence, to the certainties of the “hard” sciences. Rigor is clearly the key to success... but others argue that issues of validity in qualitative studies should be linked not to “truth” or “value”, as they are for the positivists, but rather to “trustworthiness”, which becomes a matter of persuasion whereby the scientist is viewed as having made those practices visible, and therefore, auditable. (Rolfe, as cited in Altheide and Johnson, 2011, p.582)

The previous quote illustrates the ongoing debate about the applicability of concepts such as truth, trustworthiness, validity and reliability on qualitative research. Altheide and Johnson (2011) argue that there is a plethora of purposes for qualitative research and that the criteria for validity and usefulness are tied to the practical purposes and disciplinary values of each research specifically. In that sense, to assure the quality and validity of a qualitative study, a dynamic process is necessary, however, such process cannot settle in a single research method or be a once-and-for-all set of standards (ibid.).

Validity is about being truthful to the research process and ensuring that results reflect the phenomenon being examined (Denzin and Lincoln, 2011). In ensuring internal validity of this study, triangulation of data was employed. Triangulation consists of the use of multiple sources of data or multiple approaches to analysing data in order to enhance the credibility of a study as it aligns multiple perspectives and leads to a more comprehensive understanding of the phenomenon in question. As data were collected through multiple sources including statistics from entrepreneurial indexes and reports (primary data) and interviews and observations (secondary data) triangulation was both critical to corroborating evidence obtained from secondary data and to providing multiple lines of sight and contexts, enriching the understanding of the two research questions (Creswell, 2013; Guba and Lincoln, 1994).

The goal was to find evidence to support findings within the context in which the phenomenon occurred, in this case, the contextual environment of the ABC Paulista region of Greater São Paulo, Brazil. The review of transcripts and translation was also used to determine the reliability and validity of data collected (Guba and Lincoln, 1994).

When speaking of reliability in qualitative research, when replicating the study, inquirers place emphasis on dependability, which involves considering the continuous changes in the

environment where research takes place (ibid.). Reliability implies that methodological procedures should inspire other researchers to conduct research, that is, reliability deals with replicability - with the possibility that researchers can replicate findings in other environments (Denzin and Lincoln, 2011).

#### **4.6.1 First-stage Data Collection: Women Entrepreneurs**

Firstly, an initial sample of 16 women entrepreneurs was studied across three, socially mixed small and large urban areas, as well as suburban neighbourhoods. I interviewed 16 women entrepreneurs from ages 25 – 60 and older, both formal or informal entrepreneurs, from various socio-economic and ethnic backgrounds and through semi-structured questions I was able to capture interesting stories and experiences. From the second week of January 2017 forward, it was easier to find participants available for the interview, as the holidays were over, and the businesses were not as busy as during the holidays (especially those in the retail sector).

These participants were the foundation to the second stage, which comprised an analysis of 9 cases generated from selected households which included immediate or extended family and relatives of the women entrepreneur living and sharing a house, expenses and a routine. All participants identified as women. From a sample of 16 participants, 9 resided in the ABC Paulista area, and 7 resided in the City of São Paulo, spread across suburban, small and large urban areas. Amongst them, there was a diversity of financial resources, educational and professional backgrounds, as well as entrepreneurial knowledge and experiences (for a few women, this was not their first experience in entrepreneurship)<sup>35</sup>.

#### **4.6.2 Second-stage Data Collection: Households**

From August to early December 2017, the second-stage of the research's data collection took place in the ABC Paulista. From a sample of 16 women entrepreneurs interviewed in the first-stage, nine women and their households were selected for the second phase through purposive sampling as the goal was to keep the sample as diverse as possible.

Several factors influenced the choice of these nine women and their households. The first notably, was access as not all of the women entrepreneurs interviewed in the first-stage wished to give me permission to interview their household members as they “didn't see the point” or

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<sup>35</sup> See Chapter 6, table 2 – Background Demographics.

“thought it could cause problems at home”. The second factor was the diversity of the sample, as the goal was to interview households with different socio-economic, cultural and business backgrounds.

The innovative idea for a 2-stage data collection process that included interviews with household members on the second-stage was intrinsically connected to the main contribution of the thesis which is the business-household nexus and the need for a contextualized view of entrepreneurship. In that sense, the household members’ experiences were vital to achieve a deeper knowledge of the impact of enterprise in home-life and for a holistic view of household life in the context of female entrepreneurship. Interviewing both women entrepreneurs and the household members uncovered tensions, challenges and unique household dynamics that would not have arisen otherwise.

The nine households investigated in the second stage were selected through *purposive sampling*<sup>36</sup>, based on themes that emerged from the first-stage interviews. Interviewees were household members such as a spouse, children over 18 years old (if any) and other relatives that lived in the same residence, for instance, a grandfather or grandmother, however, the decision to interview the household members was on a case-by-case basis dependent on the consent of the participants, however, the goal was to interview all members of the household if that was possible. Consent was obtained and in order to be able to interview all members from the 9 households in the second-stage, the strategy adopted was to plan several interview sessions with each household to fit into the schedule of the different household members (e.g. children of women entrepreneurs who were in college; spouses that were at work). It was particularly important to interview the spouses in the households of married women entrepreneurs to capture the male perspective, so that was a priority. Household members were interviewed separately to avoid tensions in the household and to allow for different accounts and perspectives on a particular topic.

Many transformations happened in Brazil in the past three years – major political, socio-economic and cultural changes which will influence not just businesses, but households and individuals as well. Consequently, from a macro-level perspective, interviews enabled the research to capture insights into a rapidly changing situation and the researcher to discuss any changes that might have affected the business and the women entrepreneurs.

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<sup>36</sup> See item b) of this section – Sampling.

## **4.7 Data Analysis**

In this study, I adopted a flexible deductive/inductive process for coding and data analysis that is consistent with CR ontology and epistemology. CR analysis focuses on causal mechanisms and conditions and aims to explore specific social phenomena under which a causal mechanism takes effect (Danermark, 2002). Miles and Huberman (2013, p.7) reinforce the relevance of CR for data analysis as it helps researchers identify generative mechanisms, in identifying causal structures with ontological depth, which is not attainable through a positivist approach:

Unlike researchers in physics, we must contend with institutions, structures, practices and conventions that people reproduce and transform. Human meanings and intentions are worked out within the frameworks of these social structures [...].

The interviews with all participants (women entrepreneurs and household members) were recorded, transcribed verbatim and translated from Brazilian Portuguese to English by the researcher.

Based on this work's ontological and epistemological position of critical realism (Danermark et al., 2002; Denzin and Lincoln, 2011) the Thematic Analysis method for data analysis was chosen. Thematic analysis is a method of qualitative data analysis where themes are identified, analysed and reported from the data (Braun et al., 2019) and this method was used by the researcher to code and analyse the transcribed data.

The data analysis in this work had two main objectives. The first goal was to present the data in order to yield the richest descriptions of the information in respect to the women and members of the household's motivations, agency and transitions into various roles, barriers and challenges. The second objective was to work towards participants' explanations related to gender practices and perceptions of business-household nexus. In view of this, Thematic Analysis was the most suitable method to achieve the objectives of the data analysis. By continually comparing the views and experiences of respondents in this manner, I sought to use the qualitative dataset to its full advantage and illuminate subtle but potentially important differences.

### **4.7.1 Coding**

Following the thematic analysis recommendations of the literature (Braun and Clarke, 2006; Guest et al., 2006; Saldaña, 2015) for the coding process, I first developed a list of broad codes based on key concepts originated from the analysis of the literature. This included codes such



as gender roles, business information, motivations. Then, I mapped out the codes by hand, aiming to conceptually connect them to each other. Building upon this initial list, I then coded the data in two cycles. First, during the transcription and translation of the interviews, in which any passages that appeared relevant to the research questions and new, emergent codes were noted. Second, after data was imported into NVivo11, every interview was read thoroughly and coded according to the initial list. However, many additional codes emerged (e.g. networks, discrimination) from the data, and previously coded interviews were re-coded to include these.

I then sorted them into potential themes, and using NVivo11, collated the relevant data extracts within the identified themes, which allowed me to consider how different codes could combine to form an overarching theme. To ascertain the importance of each potential theme, I considered both its frequency across interviews (Guest et al., 2006), and the varying weights and meanings it was given by different participants. I also considered how in some interviews, certain topics did not seem relevant to the interviewee at all, while in others, the same topics were described as critical. To refine these themes, coded data extracts were reviewed for their suitability and fit with the emergent themes, and the entire data set considered for whether the thematic map accurately reflected the data set as a whole, as well as addressed the two original research questions. As a result, some themes were eliminated, while others were combined or broken down into separate themes (Braun et al., 2019; Saldaña, 2015).

Parent Code	Child Code	Example Passages
motivations	passion-turned-business/self-actualization	"It was always something I enjoyed, organizing and decorating parties, events [...]. So, I decided to do start my business, to do something that made me happy"
gender practices	traditional/patriarchal gender roles and expectations	"[...] it didn't look good for the husbands, because they wanted to be the providers... and it was expected from them too, right?"
discrimination	sexism in the activity sector	"[...] those businessmen were acting like 'they're just girls, they don't know this business'"
labour outsourcing	need for paid help for household duties	"There's this lady I hired, she helps me with cleaning, cooking... at my home, because I can't do it all"

Table 1: Example of a hierarchical code tree (child/parent) with passages

Also see [Appendix G](#) for more details on the Overarching Themes and Sub-themes related to Chapters 7 and 8.

## **4.8 Ethical Considerations**

As previously discussed, this study utilised semi-structured interviews with women entrepreneurs and the members of their households. Ethical approval from Middlesex University was granted prior to the beginning of the field research. The first stage of the data collection took place between December 2016 and January 2017 in Greater São Paulo, during which the researcher performed interviews with 16 women entrepreneurs. From August through November 2017, the researcher returned to Brazil for the second-stage interviews which totalled 25 (out of 32) entrepreneurs and household members interviewed in a period of 4 months between entrepreneurs and household members.

As the second-stage consisted of multiple interviews with members of the same household, there was a concern regarding confidentiality, thus, women entrepreneurs and their household members were reassured about what their participation entailed and their rights in regard to confidentiality, privacy and anonymity. When interviewing couples and families in general, the researcher was cautious as to avoid crossing boundaries by creating issues by pressing on sensitive topics that would make the household uncomfortable, or for instance, revealing one household member's feelings and experiences to another which may have cause family tension for the participants. Therefore, the researcher was careful not just to maintain the confidentiality of the participants but also focus on building a trustworthy relationship with said respondents.

### ***Access to the Participants***

The access to participants was achieved not only through a network of female entrepreneurs from the city of São Paulo, built through contacts provided by gatekeepers and the personal network of the researcher, but also from contacts provided by SEBRAE and the Chamber of Commerce of Santo André and the Chamber of Commerce of São Bernardo, which provides support for women entrepreneurs in São Paulo.

In regard to informal and lower-income business that might not be part of the networks aforementioned, accessing gatekeepers at street markets in Greater São Paulo provided the contacts necessary for the research, as it is very common for such markets to have a facilitator, someone who is widely known by the 'comerciantes' (traders) and who is responsible either for the security, or for the traders' entrance in the market (Alves de Siqueira, 2008).

First-stage interviews helped the researcher detect any problems with access to the respondents. During that stage of data collection, there was some reluctance from most of the 16 women entrepreneurs about the possibility of interviewing members of their households. However, the interviewees with whom I was able to build trust and a closer relationship did not hesitate to confirm participation for the second-stage, along with household members.

### ***Informed Consent, Anonymity, and Confidentiality***

An informed consent form<sup>37</sup> was elaborated in which the purpose of the research and the nature of the questions to be asked in the interviews were explained. For each participant, informed consent was obtained before the start of the interview process and participants were also informed that they could withdraw from the research at any time.

The researcher guaranteed participants' confidentiality by using pseudonyms instead of real names. However, documents and field notes that contained the participants' real information were digitalized and the hard copies destroyed. The digitalized information is kept confidential and safe in an encrypted folder in the researcher's computer. The real identity of the participants was not be shared either during or after the research was completed, except with Prof Stephen Syrett, Dr Bianca Stumbitz and Dr Maria Adamson supervisors of the present research.

## **4.9 Summary**

This chapter provided a detailed discussion of the methods and philosophical assumptions used in this study. It focused on the research design, how it aligned with the research questions and objectives and the methods for data collection, coding and analysis. First, this chapter introduced the philosophical assumptions of ontology and epistemology framing the inquiry of the research. It then examined the nature and quality of qualitative research and its usage and suitability in the context of women's entrepreneurship and the business-household nexus and in relation to research aims, objectives and research questions. In addition, it provided a brief discussion on the quality considerations utilised for the study followed by an overview of the study's ethical considerations and it also included the researcher's personal and reflexive account.

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<sup>37</sup> See Appendix C – Informed Consent Form.

By introducing and arguing for a critical realist stance to understand women's entrepreneurship and the business-household nexus, this thesis proposes a novel methodological approach. This perspective illuminates women and households' experiences of strength, resistance and the strategies they use to manage business and home-life constraints which especially draws attention to the interplay of social structures and agency, which highlights the strong influence of context in the entrepreneurs' journey

The following chapter will present the geographical, cultural, socio-economic and temporal context of the study, and the macro institutional forces at play in women and households' journeys.

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## ***CHAPTER 5: Setting the Scene: Businesses, Women, Households, and Culture in Brazil***

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### **5.1 Introduction**

Contextual elements are key to understanding the focus of this thesis on women entrepreneurs and the household/business nexus. Thus, this chapter sets the geographical, economic, business and familial/cultural scene for the present work. The goal is to explore the many contextual forces at play in the lives of women entrepreneurs and their households in the ABC Paulista boroughs of Greater São Paulo, Brazil.

In addition, this chapter investigates not only the socio-economic but the cultural environment in which the entrepreneur and their households are immersed in, and how it may impact and shape entrepreneurial activities. The subjects of family and kinship, the socio-economic and political crisis, patriarchy and gender inequality will also be addressed.

More specifically, this chapter aims to illustrate the geographical and social landscape of the Greater São Paulo and ABC Paulista<sup>38</sup>. For that reason, a few important distinctions must be addressed first. São Paulo is a city-region, therefore, the name of the state located in the Southeast region is both the name of a city and region, which can cause confusion for those unfamiliar with the Brazilian territory. Consequently, a few clarifications regarding geographical nomenclature are necessary to guide the reader. São Paulo can be referenced in three different ways:

- 1) *The state of São Paulo* is located in the South-eastern region of Brazil and it is the most populated state out of the 26 states that compose Brazil. According to the resident chart of the latest Census (IBGE, 2010), the state of São Paulo is composed by 645 cities and as of 2017, its population was of 45.15 million inhabitants (São Paulo State Government, 2017).
- 2) *The Greater São Paulo* (also known as Metropolitan Region of São Paulo) consists of 39 municipalities that are interconnected through an extensive network of roads and streets, which makes it very difficult to determine the limits between municipalities and boroughs. As of 2017,

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<sup>38</sup> I would like to especially thank and acknowledge ACISA (Associação Comercial de Santo André – Santo Andre Chamber of Commerce) and the Consórcio Intermunicipal do ABC (Intermunicipal Consortium of ABC Paulista) for the help and materials provided for this chapter, especially on the history of entrepreneurship and trade in the ABC Paulista.

Greater São Paulo had a population of approximately 23,455,256 inhabitants (São Paulo State Government, 2017). The city of São Paulo along with the ‘ABC Paulista’ region, geographical focus of this study, both are included in the Greater São Paulo region.

- 3) *The city of São Paulo* is the capital of the state of São Paulo and it is divided into 32 “bairros”<sup>39</sup> or subprefectures which in turn, are separated into 9 zones: Central, Northwest, Northeast, East 1, East 2, Southeast, South, South-central and finally, West. The city of São Paulo has 12,1 million inhabitants (City of São Paulo Government, 2017).

Another nomenclature distinction applies to the residents of São Paulo: those born in the city of São Paulo are called “Paulistanos”. Those born in the state of São Paulo but, not in the city itself, are called “Paulistas” (that includes those living in the Greater São Paulo region). This distinction is particularly important to this thesis as several women entrepreneurs interviewed were migrants living in Greater São Paulo, called “Paulistas”.

In sum, the present chapter explores four main layers of context: *i*) institutional context of Brazil’s financial and political crisis and its impact on entrepreneurship; *ii*) small businesses their characteristics and relevance to Brazilian economy; *iii*) geographical/spatial context with a brief look into the city-region of São Paulo, its history, formation and the ABC Paulista and its trajectory from industrial to entrepreneurial hub; *iv*) women and households, family and kinship in Brazil and finally, *v*) gender practices, inequality and the role of women in Brazil.

## **5.2 The Brazilian Transition and Crisis: Impacts on Business and Society**

This study was carried out amidst an intense political, legal, cultural and economic crisis in Brazil, and considers barely discussed aspects concerning entrepreneurial women and their households’ survival in the face of scenarios like this. The entrepreneur’s role in the business, regardless of gender, is usually related to attitudes such as risk propensity, fearlessness, boldness, and innovation, which are in turn, heavily influenced by the macro environment. Thus, the economic crisis is clearly important to understand the economic climate in which female businesses are operating.

In order to fight the effects of the 2008 global financial crisis, the economic model adopted by former president Luiz Inácio Lula da Silva was based on the adoption of measures to stimulate

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<sup>39</sup> In English, neighbourhoods.

consumption (IBRE FGV, 2017). The Brazilian Central Bank (BACEN, 2017) cut interest rates and the government reduced taxes and granted tax relief to some sectors of the economy, encouraged the release of credit by public banks to finance development, and expanded spending through infrastructure investment programs. With all these economic measures, the economy kept its pace, and Brazil reached growth above the world average (IBRE FGV, 2017).

The problem, however, lies in that the 2008 global economic crisis lasted beyond what economists anticipated and advanced during impeached president Dilma Rousseff's government in 2011. China's slower growth led to a sharp drop in commodity prices, with direct reflections on the Brazilian economy still highly dependent on the export of products such as soy and iron ore (Carvalho, 2017).

With the prolongation of the world economic crisis, the Brazilian government maintained the same measures to stimulate production and consumption, among them tax reduction, tax exemptions and liberation of subsidised credit (BACEN, 2017). Government spending continued to grow, while taxation was still lower (due to fiscal incentives, reductions and cuts) and taxes collected decreased, which severely hurt the union's accounts. With debt quickly growing, the Brazilian government lost most of its ability to attract foreign investments and could not allocate enough resources to stimulate growth in the country (Carvalho, 2017).

Faced with a catastrophic scenario, Dilma Rousseff began her second term in 2015 under the so-called fiscal adjustment. This term refers to a set of measures aimed at balancing the government budget, involving both cost containment and revenue growth. Overall, the government cut budget cuts, restricted benefits, and increased taxes and duties (BACEN, 2017). However, official cuts to spending have not only a strong impact on the economy but on society. When the government reduces, for example, investment in infrastructure sectors - such as energy generation, transportation, telecommunications and water and sewage - to paralyse several productive sectors, causing the closure of companies and increasing unemployment (Carvalho, 2017; The Economist, 2018). Consequently, these measures to reduce government expenditure have an opposite effect on the other end of the budget, which is the fall in tax collection. After all, when companies shut down or decrease production, sales profit contribution to federal revenue also decreases. Thus, SMEs were suffering the negative consequences of these measures.

To make matters worse, inflation had returned and to contain the rise in prices, the Central Bank progressively raised the basic interest rate, also known as Selic (BACEN, 2017). Increasing interest rates is the primary measure governments take to control inflation as it raises the value of all money borrowed in the country inhibiting consumption and corporate investment (IBRE FGV, 2017) - with decreasing demand, prices tend to stay stable or even falling to attract more consumers. But since much of the inflationary effect is stimulated by government-controlled tariffs, such as energy and fuel, the impact of rising interest rates was not very significant to the whole picture. In addition, this worsened the scenario for businesses, as it is more expensive for companies and individuals to take bank loans, for instance, and in consequence, it is more expensive to make investments or purchases (ibid.).

Despite some indications (especially spread by the various Brazilian media channels), which attempt to show 'optimistic' yet, inaccurate reports that Brazil is finally at the end of this long recession, such reports contradict socio-economic indicators (IBRE FGV, 2017), and there seems to be a long battle ahead to build a sustainable cycle of economic recovery as well as social stability (The Economist, 2018).

### **5.2.1 Entrepreneurship in the Crisis**

In the past five years, Brazil's poor fiscal condition has led to the reduction of public investment (a vital inducer of private investment) and the paralysis of various public services, which has significantly altered the country's business environment causing fear and uncertainty to both Brazilian entrepreneurs and foreign investors (Camargo et al., 2018). This context is thus presented in this chapter to analyse entrepreneurial trends in Brazil both locally and temporally, considering that these aspects may have changed or might still change.

The economic crisis has increased the rate of necessity-driven entrepreneurship, which was steadily declining before 2014. From 2014 to the present moment, when Brazil plunged into recession, a larger share of entrepreneurs started a business venture due to unemployment or lack of business opportunity. The percentage of new companies (up to 3.5 years old) created by necessity raised from 29 percent in 2014 to 43 percent in 2015 and remained practically stable in 2016. The figures are from a study of the Brazilian Service of Support to Micro and Small Businesses (SEBRAE, 2017) and include formal (registered) businesses and informal entrepreneurs.



According to the study by SEBRAE (2017) and SERASA Experian (2017), the number of microenterprises has also increased as they do not require high initial capital and depend mostly on the labour of the entrepreneurs themselves. Low technology and low innovation enterprises do not require heavy and expensive equipment or machinery to start and can be set up in the home of the entrepreneur, which reduces fixed costs such as rent and utilities of an office or shop, costs that are particularly high in this time of economic crisis.

Research by Plano CDE, a Brazilian business consultancy firm specialised in low income entrepreneurs, showed a profile among the new informal entrepreneurs. In partnership with the Spanish company Netquest and Brazilian newspaper ESTADAO (2017), Plano CDE interviewed 400 people across Brazil who started a business in six months. Of this total, 56.6 percent were women. Just over half run a home-based business and 21.5 percent (the highest percentage) work in the areas of hygiene and beauty, selling products door to door or providing manicure services, for example. When questioned about the reasons for opening a business venture, 49.9 percent responded they needed extra income to afford the increasing living costs of Brazil, and 20.2 percent responded they lost their jobs or someone in the household lost their job (ESTADAO, 2017).

If the necessity-driven entrepreneurs found an alternative to unemployment and poverty, they have yet another hindrance: business sustainability, that is, keeping the business afloat. According to SEBRAE (2017) and SERASA Experian (2017), 23 percent of companies in Brazil close their doors in the first two years. With high unemployment levels and high inflation, the trade movement has declined, and many companies have failed to survive this reality. The SERASA Experian Consumer Default Index (2017) rose 16.8 percent from 2016, the biggest jump since 17.8 percent three years ago. Monthly, corporate default surged 19.4 percent in July from a year earlier.

Given this unstable scenario for businesses, the next section will discuss the important role SMEs play in the Brazilian economy.

### **5.3 Small and Medium Enterprises in Brazil**

There is not one single, unified structure for enterprises in Brazil, thus these can adopt many formats: *formal*, *informal*, *micro*, *small*, *medium* or *large*. They can be *individual* (not considered self-employment, but a micro-entrepreneur) or *collective*. Brazil represents a

complex and diverse environment in which entrepreneurs operate, and the conditions, rules and regulations vary greatly across cities and states.

The criteria to assess formal micro, small and medium (SMEs) companies in Brazil follows a qualitative and quantitative approach – the first to determine the nature of the business and the latter to determine size and taxation. Leone and Guerra (2012) explain that the qualitative classification evaluates: *ownership* (public or private), *capital* (open or closed), *age* (new or old), *control* (family, vocational or professional family), *governance* (transparent or non-transparent management), *market* (exporter or importer), *geographical area of activity* (local, regional, national or multinational), *sector of activity* (industrial, retail, services), *responsibilities* (social, environmental) and *size* (micro/small, medium and large). The quantitative criteria look at: the number of *employees*, annual *sales* volume, sales or gross annual *revenue*, *capital* social structure and *financing* structure (BNDES, 2017). It is notable that solo entrepreneurship still is the most common type of private ownership in Brazil, with 53 percent of entrepreneurs operating on their own, with no co-founders or employees, and projecting no hiring (GEM, 2019).

In Brazil, there are several classifications of micro, small, medium and large companies and they vary according to each organisation, for instance, SEBRAE (Brazilian Micro and Small Business Support Service) and BNDES (Brazilian Development Bank) utilise different criteria to classify the size and type of enterprises. They also distinguish the size and type of enterprises by *activity sector*, *revenue* and *number of employees* as illustrated by Figure 5.1:

**Number of Employees and Activity Sector (SEBRAE, 2018)**

**Industry:**

<b><i>Micro</i></b>	with up to 19 employees
<b><i>Small</i></b>	20 to 99 employees
<b><i>Average</i></b>	100 to 499 employees
<b><i>Large</i></b>	more than 500 employees

**Trade and Services:**

<b><i>Micro</i></b>	up to 9 employees
<b><i>Small</i></b>	from 10 to 49 employees
<b><i>Average</i></b>	50 to 99 employees
<b><i>Large</i></b>	more than 100 employees

### Revenue (SEBRAE, 2018 and BNDES, 2017)

<i>Type of enterprise</i>	<i>Annual Revenue (before taxes)</i>
<b>Micro</b>	<i>Up to R\$ 360.000,00</i>
<b>Small</b>	<i>Higher than R\$ 360.000,00 up to R\$ 3.600.000,00</i>
<b>Average</b>	<i>Higher than R\$ 3.600.000,00 up to R\$ 16.000.000,00</i>
<b>Medium</b>	<i>Higher than R\$ 16.000.000,00 up to R\$ 90.000.000,00</i>
<b>Large</b>	<i>Higher than R\$ 90.000.000,00</i>

*Figure 5.1 Classification of Brazilian Businesses*

In that sense, economic activity sectors in which SMEs operate will determine regulations, taxation and a formal enterprise's status in the Brazilian government. As of 2018, particularly in the state of São Paulo, SMEs mostly operated in the following sectors: 41 percent in services; 37 percent in trade; 12 percent in industry; 7 percent in construction; 3 percent in agriculture and currently, SMEs represent 98 percent of the total companies in the state of São Paulo, and only 2 percent consist of large companies (Delloite, 2017).

Regulations also differ depending on the nature of the business. For **formal** businesses<sup>40</sup>, there are rules and regulations imposed by the Brazilian Ministry of Labour, such as start-up fees, company taxes, employee-related taxes, employee benefits, issuance of receipts, among many other requirements. Oppositely, **informal** businesses<sup>41</sup>, do not follow labour laws as they are not considered “official” as they also pay less in taxes, complicating government efforts to plug a growing budget deficit and keep its investment-grade credit rating – easy to see why high levels of informality present a challenge to Brazilian government's tax and revenue. Authorities usually apply extra vigilance and pressure on those businesses and business owners to be properly registered (Leone and Guerra, 2012; SEBRAE, 2017; UHY, 2013).

The pressure from the Brazilian government for SMEs to be formal, registered and current with state, federal and employee taxes is due to the vital role they play in Brazil as the source of employment for over 56 million Brazilians (SEBRAE, 2017). The magnitude of this economic segment is evident when considering Brazil's overall population of 200 million inhabitants. As in any economic activity, SMEs depend on efficiency which means specialized management, low costs, low waste, high competitiveness, factors that can assure the sustainability of such

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<sup>40</sup> Formal business ventures are those registered with the Federal government and that have a CNPJ number.

<sup>41</sup> Informal business ventures are not registered with the government, do not pay company or employee taxes and do not have a CNPJ number.

enterprises in the market (Papalardo et al., 2014). Apart from these factors, which are internal to a company's management, there are also external factors that influence the enterprises' performance, such as macro-level context (political, socio-economic)<sup>42</sup>, public policies to foster entrepreneurial development, funding, qualified workforce, the tax burden, value of local currency weighted against foreign currencies, among other factors (ibid.)

With the knowledge about the many shapes, sizes and activity sectors of small businesses in Brazil, as well as the relevance of these businesses to Brazil's socio-economic context, the following section moves forward to provide further insights on the country's political and economic crisis along with discussing the relevance of SMEs in the Brazilian economy amidst this unstable scenario.

### **5.3.1 The Importance of SMEs to the Unstable Brazilian Economy**

After several years of Brazilian currency stabilisation, economic reforms, and advances in privatisation and legal structures, the country has experienced a surge in entrepreneurship and business growth. Brazil currently has around 6.3 million small- and medium-sized enterprises (SMEs) which are responsible for 96 percent of jobs, and they comprise about 98 percent of all companies (Endeavor Brasil, 2011). However, Brazil's complex tax system and regulatory environment create obstacles to growth. The World Bank (2014) ranks Brazil 116 among 189 countries in terms of 'ease of doing business' in its 'Doing Business 2014' report, a significant improvement from its ranking of 129 in 2006. It takes the typical Brazilian entrepreneur 2600 hours per year to manage and pay company taxes while those in the US spend 175 hours per year. This also justifies the large informal sector in Brazil, which accounts for about 40 percent of its GNP versus just 9 percent in the US (the world average is 33 percent) (Zacharakis, 2013).

For that reason, private finance initiative also plays an important part in the development and sustainability of SMEs. For instance, the PRIME (Primeira Empresa Inovadora, or First Innovative Enterprise) programme invests in Brazilian start-ups that focus on innovation. Prime was launched in early 2009 by FINEP (Brazilian Company of Research and Innovation) To participate in the PRIME programme, companies must be up to 24-months old, have a high level of innovation in their products or services and present a Business Plan that indicates a potential for growth and a set of viable challenges and targets to be achieved during the scheme.

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<sup>42</sup> See section 5.2.1 – Entrepreneurship in the crisis.

Entrepreneurs then participate in a training program in entrepreneurship and business management specially designed for this purpose, with technology and innovation as a focus. PRIME offers R\$230 million funding for start-ups to focus on developing a strong business plan and a strong financial strategy without having to spend time and money just trying to keep the company afloat in the short term.

In other words, ultimately the objective of private initiatives such as PRIME is to create favourable financial conditions amidst the crisis context so that a significant number of high value-added nascent companies can successfully consolidate the initial development phase of their ventures, which is the stage where many start-ups show structural weaknesses and present some development difficulties. The main reason for that is entrepreneurs tend to deviate from the primary focus of the business to engage in parallel activities that generate additional income to ensure their survival in the short term (FINEP, 2018).

In Brazil's current troubled economic scenario, private initiative entrepreneurship programmes offer a good foundation that brings together entrepreneurial and financial education; however, for many entrepreneurs, that might not be an option due to their lack of resources, therefore, it can be tempting for both individuals and companies to choose to operate in informality. High taxes, generous social benefits and strict labour laws make Brazil one of the most expensive places in the world for companies to hire full-time staffers. For example, employers must pay out approximately \$13,000 in taxes and social security costs for every \$22,000 in annual salary, more than double the global average (UHY, 2013). For comparison, in Mexico, the extra costs amounted to less than \$7,000 that year (ibid).

However difficult and expensive it might be to own a formal business in Brazil, it is undeniable that both formal and informal contribute massively to the economy. In Brazil, there are 17.560 million businesses, and 99 percent of those businesses are micro and small companies<sup>43</sup>, called MPEs (SMEs) by the Ministry of Labour<sup>44</sup>. As of 2017, the Brazilian MPEs are responsible for 52 percent of the formal private jobs (“carteira-assinada”)<sup>45</sup> in the country (SEBRAE, 2017).

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<sup>43</sup> The Brazilian Ministry of Labour classifies micro and small enterprises according to the number of employees and the gross annual profit, which in turn, will determine the amount of taxes to be paid.

<sup>44</sup> See Appendix F - Map 2.

<sup>45</sup> Formal jobs in Brazil are popularly known as ‘carteira-assinada’, which means ‘signed book’. The Ministry of Labour issues each citizen a Professional Book to register dates, job titles, salary and other details related to the company jobs they performed over the years. Once hired on a “formal job”, the company will take the employee’s Professional Book, sign it or stamp it, and fill out with details about the job position. That means the employee will then be registered with the Federal government and the company will have to pay taxes, provide benefits and follow labour laws for the time of the employment.

According to data from SEBRAE (2017), micro and small enterprises account for 98.5 percent of Brazilian enterprises, with a 27 percent share of Gross Domestic Product (GDP). With the size of this participation in the Brazilian economy, micro and small entrepreneurs are the biggest responsible for securing employment and income in Brazil. From January to August 2017, Brazilian small businesses generated a total of 327,000 formal jobs, according to the General Registry of Employed and Unemployed (CAGED) from the Ministry of Labour (CAGED, 2017). Meanwhile, the medium and large companies did not demonstrate similar optimistic results: they suffered from the cut of 182,000 jobs in the same period (ibid.).

Thus, in the current scenario, women's SMEs represent a strong resource to the Brazilian economy, and these will be discussed in the following item a).

#### **a) Women-owned SMEs in Brazil**

According to the Brazilian Service of Support to Entrepreneurs (SEBRAE, 2016) between 2002 and 2012, the number of women starting Small and Medium Enterprises (SMEs) in Brazil grew 18 percent and by 2016, 42.7 percent of all new SMEs were started by women, while in the last three years, 52 percent of mature SMEs were headed by women. Interestingly, 41.7 percent of these companies were established by married women (GEM, 2016).

In that respect, in the last two years, the proportion of female entrepreneurs who are "heads of household" has increased from 38 percent to 45 percent (PNAD, 2016). With this advance, the entrepreneurial project gave female business owners the main economic position at home, surpassing the number of women in the condition of spouse (when the main household income comes from the husband) which declined from 49 percent to 41 percent (SEBRAE, 2018).

SEBRAE (2018) also launched a report on women's entrepreneurship in Brazil and overall, the majority of women's enterprises are Micro and represent 52 percent of all SMEs, mainly operating in the beauty, fashion and food sectors. As for the place of operation of the business, 55.4 percent of these businesses were home-based. The report also found that Brazilian female entrepreneurs are driven to start a business mainly by the need to have another source of income or to achieve financial independence.

Most importantly, the analysis highlighted the inequalities present in entrepreneurship - although female entrepreneurs are younger and have a higher level of education than their male counterparts, they continue to earn 22 percent less. Just in 2018, male business owners had an average monthly income of R\$ 2,344 while the income of women was R\$ 1,831. This situation

has been repeating itself since 2015, according to data from the National Research for Sample Households (PNAD, 2018).

The downside for Brazilian women is also significant when it comes to access to credit and funding for the business. Women entrepreneurs access an average amount of loans of approximately R\$ 13,000 less than the average amount loaned to men. Despite this, they pay interest rates 3.5 percentage higher than male entrepreneurs.

The president of SEBRAE João Henrique de Almeida Sousa, however, had a more optimistic view of these statistics. According to Almeida Sousa (PEGN, 2019), the benefits of entrepreneurship for women go beyond the financial aspect, as the enterprise provides an opportunity for social empowerment, especially in the case of vulnerable women:

Entrepreneurship represents an important lever for women's empowerment, opening up opportunities for women living in situations of vulnerability or even domestic violence. Our job [SEBRAE] now is to further strengthen entrepreneurial skills and confidence to help reduce inequalities.

The inequalities mentioned by Almeida de Sousa and illustrated in the report take place not only between men and women entrepreneurs but also, between white and non-white female entrepreneurs. Non-white women entrepreneurs represent 32 percent of all Individual Microentrepreneurs (MEIs), while in small and medium enterprises (SMEs) this number drops to 20 percent, which highlights that larger enterprises are generally owned by white women (SEBRAE, 2018). Another example according to the Small Business Administration (SBA) office, business loans are denied three times more to black female entrepreneurs than whites in Brazil (SBA, 2018). These findings illustrate how inequalities in business can be driven by the structural racism that permeates Brazilian society, generating even more difficulties in what concerns the insertion of women in the labour market through entrepreneurship.

In an attempt to remedy the negative effects of the economic crisis on entrepreneurship and the many inequalities that still hinder women's businesses in Brazil, both the government and private organisations have recently launched a few policies of incentive to support women's entrepreneurship. These will be discussed in item b).

## **b) Policies for Women's Entrepreneurship**

In order to reduce the negative impacts of the political and economic crisis on entrepreneurship, in 2016, Brazil's federal government announced the launching of a R\$30 billion credit line with 30 percent lower interest rates to foment entrepreneurship in Brazil, and especially support

SMEs that drive growth in the country. State-controlled banks such as Banco do Brasil and Caixa will have access to R\$20 billion, and the remainder was available to private banks to launch their own credit lines to incentivise entrepreneurship (Planalto, 2016).

However, it is the private and third sector that have been developing more programmes and initiatives for women entrepreneurs, from entrepreneurial education to import and export support. Private organisations such as Rede Mulher Empreendedora (RME, 2017) (Woman Entrepreneur Network) and non-profit organisations such as WEConnect International (recently launched in Brazil), are committed to female entrepreneurial education and training and both organisations focus on training and certifying women entrepreneurs to expand their businesses abroad with import/export training. In the case of WEConnect International in Brazil, it focuses on identifying, educating, registering, and certifying women's business enterprises that are (at least 51 percent) owned, managed, and controlled by one or more women. Outside of the United States, they are the only non-profit organisation connecting women-owned businesses with multi-national corporate purchasing organisations (WEConnect, 2017).

Large technology companies are also creating specific programmes for women entrepreneurs in Brazil. Google Space's '*Campus São Paulo*' has a 6-week training programme specifically for mothers who are entrepreneurs, the '*Campus for moms*'. '*Campus for Moms*' is a course for enterprising mothers and even fathers and during the 6 weeks of the program, babies are welcome in every session, which includes practical content for business development with mentoring and networking. Notably, 35 percent of Campus São Paulo members are women. Among just start-up founders and employees, that number is lower: only 29 percent identify as women. The goal is toward a more even gender balance at Campus and in tech, supporting female entrepreneurs through initiatives like '*Campus for Moms*' (Campus São Paulo, 2017).

Given the Brazilian government's cuts in the resources available for public policies directed to women, private and third sector organisations' programmes for women entrepreneurs continue to increase in popularity. In tandem with fiscal adjustment and a more socially conservative agenda, the already tiny disbursements of the federal government with policies for women plummeted in 2016 and are the lowest in ten years (Aos Fatos, 2017). In fact, since 2007, the governments of Dilma Rousseff and Lula have failed to invest 83 percent of the total budgetary funds provided for the execution of public policies directed at women. The decrease is just as significant under the government of former president Michel Temer. For instance, policies such



as those to combat violence against women and improve women's healthcare suffered a reduction of more than 70 percent from 2015 to 2016 - R\$ 11.1 million were allocated to the sector, compared to R\$ 41.7 million spent in 2015 (Aos Fatos, 2017).

Lastly, as discussed in the introduction to this chapter, the goal is to set the scene for the geographical, historical and entrepreneurial contexts of Brazil, São Paulo and ABC Paulista, thus, in the following section, the history and role of São Paulo as the most important economic centre of Brazil will be explored, as well as the ramifications for entrepreneurship in the region.

## **5.4 São Paulo: Brazil's Economic Centre**

The development of coffee production and export-related activities resulted in the concentration of industrial activities in the state of São Paulo. In 1970, the state of São Paulo accounted for 58% of the country's industrial output, while its metropolitan area accounted for 44% (Cano, 1977). São Paulo became Brazil's largest economic and industrial centre, attracting a large population from other regions inland and abroad and is the major centre for multinational companies, finance and modern services (Campolina Diniz and Vieira, 2016, p.161, *Brazil: accelerated metropolization and urban crisis*).

It can be said that immigration has helped shape the geographical, socio-economic and cultural landscape of the state of São Paulo and its metropolitan area (Greater São Paulo) - the cosmopolitan and entrepreneurial nature has roots in its immigrant heritage and coffee-related economic activities (Observatório das Migrações, 2013).

The state of São Paulo received a strong influx of immigrants from Italy, Japan, Germany, Spain and Eastern European countries during the 19<sup>th</sup> century to work mostly in coffee plantations (70 percent of the world's production was in the state of São Paulo), which favoured the settlement of the region. Greater São Paulo was the main stage for this movement as the coffee plantations concentrated in this region. This is reflected in its more traditional immigrant neighbourhoods such as Bixiga, Pompéia and Liberdade and those and other areas still provide living testimony to the urban development pattern laid out by influxes of Italians, Japanese, Portuguese, and later in the 20<sup>th</sup> and 21<sup>st</sup> centuries Lebanese, South Koreans, Bolivians, Senegalese and Haitians immigrants (IBGE, 2007; OECD, 2013; Observatório das Migrações, 2013). The 'cultural melting pot' character of São Paulo is undeniable as the majority of Brazilian citizens are culturally mixed.

As illustrated by this study's sample<sup>46</sup>, São Paulo is not only a city of immigrants but, of migrants, those originated from different parts of Brazil (Observatório das Migrações, 2013). Migration from other regions from Brazil such as North and Northeast was especially intense during the 20<sup>th</sup> century. These migration flows were first directed to Rio de Janeiro, the former capital of Brazil, where industrial activity and services expanded in the second half of the 19<sup>th</sup> century and early 20<sup>th</sup> century (Besse and de Oliveira, 1999); then São Paulo due to the processing, marketing and transport of coffee for export (Campolina and Vieira, 2016; Diniz and Diniz, 2007). Domestic migrants were motivated by poverty, lack of job opportunities or were simply inspired by the 'economic miracle' period.

The flows of domestic migrants and immigrants and their contributions continue to be paramount to make São Paulo the industrialised, entrepreneurial and settled urban network that it is today. Between the years of 1950 and 2010, Brazil evolved from rural society to a highly urbanized country with large metropolitan concentrations (Besse and de Oliveira, 1999): not only the Brazilian population increased from 52 to 191 million inhabitants, but the urbanization rate increased from 36 percent to 84 percent (Campolina Diniz and Vieira, 2016). Notably, in Metropolitan São Paulo a 78.5 percent rate of population growth took place between 1950 and 1960 which demonstrates that rural and urban migrations such as of 'nordestinos' (Northeastern), gave the metropolis the labour force needed to launch its next economic phase (Diniz and Diniz, 2007).

If São Paulo's first economic phase was led by coffee (Besse and de Oliveira, 1999), the second was led by the automobile industry. Under the presidency of Juscelino Kubitschek (1956-1960) there was the definitive consolidation of Brazilian industrial capitalism – his campaign slogan "50 years in 5" aimed to create industries, infrastructure and jobs at a fast pace. In that sense, the slogan illustrated the massive investments being made by the Federal government to guarantee general conditions of industrial products such as energy, transportation, port infrastructure and equipment - which in turn led to further government investments in education and health. However, the auto industry and its entire supply chain and manufacturers concentrated in one specific region: the ABC Paulista<sup>47</sup>. Companies such as Volkswagen, Daimler-Chrysler and Ford established their plants and headquarters in the ABC Paulista,

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<sup>46</sup> See Chapter 6, Table 2: Background Demographics.

<sup>47</sup> See section 5.1.a of this chapter.

which generated thousands of jobs ranging from the assembly line to the corporate office (Campolina Diniz and Vieira, 2016).

The economic growth generated by the auto industry brought further foreign investment particularly to the city of São Paulo. Nowadays, its economy is responsible for the largest municipal Gross Domestic Product (GDP) of Brazil, making the city of São Paulo the 10th richest in the world and, according to PwC's "Cities of Opportunity" (2013) report, the 6th richest city in the world in 2025. According to data provided by Fecomercio/SP<sup>48</sup> (2011), the city's GDP in 2011 was R\$ 450 billion (approximately US\$137 billion).

As a global city, São Paulo has access to and is part of the world's most important air routes, information networks, and is home to subsidiaries of many transnational companies and financial institutions of global importance (Silva and Fonseca, 2013). The 'global city' designation, however, is also criticised by some scholars due to the many socio-economic contradictions of the largest Latin American city, such as social inequality and spatial segregation, defining it as an economically peripheral metropolis in the global capitalist scenario.

Like many city-regions across the world, such as Los Angeles and San Francisco, socio-spatial problems derived from urban migration dynamics are constant in the city-region of São Paulo (Silva and Fonseca, 2013). For example, within one year, the city received 68,000 new residents (IBGE Cidades, 2017) bringing its population to a total of 12,1 million inhabitants. In the same scenario, according to data from IBGE Cidades (2017), out of the 12.1 million inhabitants of the city of São Paulo, 10 percent of the population (approximately 1.2 million people) is below the poverty line<sup>49</sup>. In this regard, it has also become clear that Greater São Paulo's accelerated urbanisation and metropolisation although geographically widespread, was not uniform which caused a greater density of the urban network between its 39 municipalities.

The unequal development and urbanisation of municipalities, not only in Greater São Paulo but across Brazil, has caused a shortage in housing and increasingly high rent, inefficient public

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<sup>48</sup> Fecomercio/SP is the Federation of Trade, Services and Tourism of the State of São Paulo. Fecomercio is a trade union for the activity sectors of trade (goods and services) and tourism, and it's affiliated to other 142 unions related to trade of goods and services such as retail, hospitality, etc.

<sup>49</sup> The poverty line is an indicator that includes households in which the monthly income per capita is equivalent or less than the Federal stipulated minimum wage of R\$ 937,00. The poverty line is officially determined every ten years during the Brazilian Census, performed by IBGE (Brazilian Institute for Geography and Statistics).

transport, traffic jams and strong educational inequalities. Brazilian geographer Milton Santos, a pioneer in Critical Geography from the Global South, defined this socio-spatial phenomenon São Paulo and many other megacities go through as “macrocephaly”<sup>50</sup> (Santos used the metaphor of a big head being supported by a weak, small body when he coined the term). Macrocephaly in urban spaces is characterised by the rapid and disorderly growth of cities, generating a series of socio-spatial problems.

According to Santos (2004, p. 306), macrocephaly is:

The massive concentration of economic activities in some metropolises that provoke unleashed processes: redirection and convergence of migratory flows, a deficit in the number of jobs, disorderly occupation of certain regions of the city and stigmatization of social strata, which substantially undermine security in urban areas.

Like many other global cities in the world where basic infrastructure and social policies are unable to keep up with the population growth and urban concentration, São Paulo’s macrocephaly generates slums, violence and social marginalisation (Campolina Diniz and Vieira, 2016; Santos, 2004).

However, it is vital to remember that in the emerging country context of the Brazilian urbanisation characterised by intense migration movements, space reorganization and significant transformations in the social division of labour (Besse and de Oliveira, 1999; Santos, 2004; Welsh et al., 2017), conceiving the urban phenomenon as a social process must include specificities in their multiple dimensions, such as historic, demographic and political-economic contexts. This diversity was especially reflected in the participants in this research, as the sample came from varied demographic backgrounds<sup>51</sup>.

Following the context of Greater São Paulo, an integral part of this region will be introduced in the next section: the ABC Paulista. With its many interesting socio-economic features, the ABC Paulista has transformed its character from industry to entrepreneurship hub over the last two decades. Its proximity to the city of São Paulo, economic and cultural diversity make it an ideal locus for this research.

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<sup>50</sup> In Portuguese, macrocefalia.

<sup>51</sup> See Chapter 6, Table 2: Background Demographics.

### **a) The ‘ABC Paulista’: From Industrial to Entrepreneurial Hub**

The ABC Paulista or (ABCD Paulista, if referring to the 7 boroughs) is a conurbation located in the Southeast part of Greater São Paulo and consists of seven boroughs: Santo André, São Bernardo do Campo, São Caetano do Sul, Ribeirão Pires, Rio Grande da Serra, Diadema and Mauá<sup>52</sup>. The ABC Paulista region is also densely populated: more than 2.7 million people inhabit the region in a territorial area of 828 km<sup>2</sup> (IBGE, 2015). The boroughs are especially interconnected, to the point of being difficult to define each borough’s territorial limits, with many streets and high circulation routes. The ‘Grande ABC’ or ‘ABC Paulista’ is also located in a privileged point, close to the capital and provides easy access to important highways such as Anchieta and Imigrantes, the Rodoanel and the State of São Paulo’s rail network, as well as to the Port of Santos.

For the purpose of the present study, this chapter will focus on the three most important boroughs: *Santo André*, *São Bernardo* and *São Caetano do Sul* as they are not only the most populated but also the most diverse in terms of economic activity. The ABC is a region with its own political, cultural and economic identity. While the region is an integral part of Greater São Paulo, the ABC has autonomy and leadership on a regional level.

From an economic standpoint, the ABC Paulista plays a vital role in state and national levels. The ABC is the third-largest consumer market in Brazil, only behind the city of São Paulo and the city of Rio de Janeiro (Klink, 2013). In order to obtain a clearer picture, imagine that if the ABC were ONE municipality, it would be the 4th largest in Gross Domestic Product (GDP) in Brazil with R\$114.8 billion of wealth generated just in 2013 (IBGE, 2013). From this angle, only the city of São Paulo would have higher GDP. The Industrial GDP is about R\$ 29.7 billion, being the second in the state (behind only the capital) and third in the country (surpassed only by the capital of São Paulo and Campos dos Goytacazes in Rio de Janeiro). Despite ABC’s major economic structural changes, the industrial sector still represents a considerable share of the socio-economic development of the region. According to the Economic Observatory of the Methodist University from São Bernardo do Campo (2017), the ABC has more than 24,000 industries distributed among the seven municipalities that employ approximately 26 percent of the economically active population.

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<sup>52</sup> See Appendix D – Map 1.

The ABC came into prominence in the 1970s with an important part of the domestic industry concentrated in the region, such as the automobile, petrochemical, metallurgic and ceramic industries (Klink, 2013). Later in the 1980s, Brazil went through a severe economic crisis, which instigated significant structural changes within the ABC region's economy.

Until the 1970s, economic growth in the ABC Paulista was primarily guided and fuelled by the industrial sector. However, as a negative effect of the crisis, between 1980 and 2000, the economic impact of the manufacturing industry in the ABC fell drastically from 53 to 29 percent, demonstrating a rapid process of transformation and productive restructuring that had spread to all sub-regions of Greater São Paulo (Diniz and Diniz, 2007). This change was due to two simultaneous phenomena: *i*) the reduced economic relevance of the automobile and other industries to the country's industrial production, as a result of the reversal of industrial polarization and the decentralisation of new investments to other regions; *ii*) the deep restructuring resulting from the new technological and organizational standards, with increased productivity and transfer many activities and investments to the tertiary sector (Diniz and Diniz, 2007; Klink, 2013).

It was during that period that the ABC Paulista developed a new economic profile: from industrial to an entrepreneurial hub. Entrepreneurship in the ABC emerged between the 1980s and 1990s as an alternative to the high unemployment rates generated by deindustrialisation and the economic crisis. It was then that institutions such as the Brazilian Micro and Small Business Support Service (SEBRAE) and chambers of commerce such as ACISA (Chamber of Commerce of Santo André) and ACISBEC (Chamber of Commerce of São Bernardo do Campo) were created to assist future entrepreneurs in setting up their businesses, seeking to support the legalisation of companies, as well as provide entrepreneurial education to individuals who wanted to start their own businesses also providing business consultancy services to enterprises.

Nowadays, the three boroughs of Santo André, São Bernardo and São Caetano do Sul concentrate 86,627 businesses, according to 2016 research conducted by the Institute for Economic Research (IPE) at USP (University of São Paulo). Of these businesses, 99 percent or 85,383 are micro or small businesses and only 1 percent, or 1,244, are medium or large. The study also discovered that out of the 572,495 workers in the three boroughs, 62 percent work at medium and large companies and 38 percent derive from micro and small enterprises, which

demonstrates that small businesses play an important role in the local economy in employment and income generation (IPE-USP, 2016).

Additionally, in the three boroughs there is a predominance of business in the retail activity sector: almost half of the companies (46.9 percent), or 40,628, are concentrated in that segment. Following, the service sector appears with 39.9 percent of the total or 34,564. Only 12.9 percent of the total companies or 11,174 are in the manufacturing industry sector. The number would have been higher if in the past five years many industries had not migrated to the countryside where fiscal incentives are offered (ibid.).

As explored in this section, ABC Paulista's business ventures and activity sectors are deeply connected with its local and regional leadership position, and it became evident that small businesses play an important part in Greater São Paulo's households' economy.

The following section will further discuss the context of family and household in Brazil, and how cultural values of kinship influence the economic activities of the family unit.

## **5.5 The Brazilian Household**

The Brazilian population and its micro-units – the household and the family - have undergone many historic, economic, social and demographic transformations over the last century. More precisely, in the last decades several changes have been observed in the conditions of reproduction of the population; decrease in fertility and mortality; increase in life expectancy at birth, living conditions and health; changes in patterns of relationships among family members; transformations in the role of women inside and outside domestic space, among other important changes (Do Nascimento, 2016; Welsh et al., 2017). Consequently, household composition and life have changed for all segments of the Brazilian population. In the context of these transformations, this section will discuss the importance and the role of household, family and kinship in Brazilian culture and in what ways these influence women both in the household and business environments.

### **a) Family and Kinship**

In Brazil, only in exceptional cases have we had an administrative system and public servants dedicated to and founded upon objective interests. On the contrary, it is possible to discern throughout our history the constant predominance of private wills and interests which operate in closed circuits and are not subject to external regulation. Of these closed circuits, **the family is the abiding and most developed form.** And

one of the decisive consequences of the absorbing and incontestable supremacy of the **family nucleus – its primary ties of blood and the heart** – is that the relations created in domestic life were always the model of any form of social composition among us (De Holanda, 1982, pp. 146-147. *Raízes do Brasil* [Roots of Brazil] – our translation and our emphasis).

The introductory quote of this section illustrates the vital role family and kinship play in the everyday lives of most Brazilians and the great expectation that is placed on being loyal and committed to the family unit, “to the blood and the heart” and the assistance that must be given to one’s family members when asked. These values and family ties often come before one’s self-and public interests, which demonstrates the collectivistic and interdependent character of Brazilian families (De Holanda, 1982; Machado, 2001). Most importantly, this way of putting family first also extends itself to the public, external domains of Brazilian society, which results in the “predominance of private wills and interests” (De Holanda, 1982, pp. 146).

In Brazil, the concept of family (or ‘*parentela*’) often refers to the extended kin group rather than immediate family alone, that is, the Brazilian model of family structure is more encompassing, and it goes beyond the limits of a nuclear family unit, and Brazilians tend to interact with their extended family quite often (Samara, 1983). Family members provide a sense of stability and certainty for most people; however, support can also come through ritual kinship (De Holanda, 1982; Samara, 1983), known as *compadrio*<sup>53</sup>. This is when parents choose additional friends and distant relatives to be a part of the extended family or interact with it on a regular basis, such as *godmothers*, *godfathers*, *godsons*, etc. Many of them also share the household with the nuclear family (Do Nascimento, 2016; Machado, 2001; Samara, 1983).

Further, within Brazilian families and homes, relations are organised in such a way as to integrate two distinct principles of relatedness: “*sangue*” (‘blood’) and “*consideração*” (‘intentional’ relatedness, regard) (De Holanda, 1982). Accordingly, the relational existence of the household and the configuration of families and households is linked to the coexistence and mutual integration of individuating efforts and relational processes (Machado, 2001; Romanelli, 2000; Samara, 1983).

There is a strong intergenerational character to Brazilian families. Within one home, it is quite common to find three generations living together such as grandparents, mothers and fathers, aunts and uncles and children. However, whilst Brazilian families are traditionally quite large,

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<sup>53</sup> Portuguese word for the relationship between the parents of a child and the godparents.



this is gradually changing due to socio-economic and cultural factors. In that regard, Biasoli-Alves' (1997) insightful qualitative analyses clearly described these shifts in middle-class families. The author explained how in the early decades of the twentieth century Brazilian families were not only larger, with more children and other relatives sharing the same roof, but there was the daily intergenerational contact as children spent their day in wider social space in play, supervised by friends, relatives or siblings. Consequently, the adult and child worlds were intertwined as moral values and ideologies were transmitted across the generations in a rigid way, with an emphasis on the work ethic (ibid.).

One reason why several generations do continue to live in the same home in modern society is to reduce living expenses, particularly rental costs which are quite high, especially in the Greater São Paulo region. Moreover, Brazil has seen widespread migration throughout the mid-20th century (Dessen and Torres, 2002), therefore, the traditional family structure has been affected by migration - the constant movement of people, with many leaving their homes in impoverished or rural areas for potential employment in urbanised areas in Brazil, or abroad (Dessen and Torres, 2002; Do Nascimento, 2016; Machado, 2001; Romanelli, 2000).

Brazil is experiencing socio-political changes associated with major social problems, just like other emerging countries. As it is not culturally homogeneous, having families of different social and ethnic origins, there is still much to learn about Brazilian families and their composition and the role of kinship in Brazil and how it influences women's entrepreneurial activities.

### **b) Socio-economic and Cultural Changes in the Household**

According to Romanelli (2000), until the 1940s, the 'standard' model of a Brazilian contemporary family included a hierarchical structure with the husband or father exerting authority and power over wife or daughter and children, a work division separating 'masculine' from 'feminine' tasks, and attribution and the bigger proximity between the mother and the children.

However, the contemporary family has been influenced by deep demographic, economic, and social changes, particularly since the 1960s and 1970s. These elements brought changes to the structural relations and helped redefine the model of the Brazilian nuclear family (Dessen and Torres, 2002). Families have been forced to alter their lifestyles for a more sustainable income (Dessen and Torres, 2002; Do Nascimento, 2016). For instance, in 1990, this model represented

only 61 percent of homes in Brazil and the average number of persons per family was 4.1, both in urban and rural areas. It is important to stress that since the last census in 2000, there has been an overall decrease in the number of people in one household across all five Brazilian regions: from 4,3 people per family in 1981 to 3,3 people in 2001. As of 2016, the fertility rate in Brazil is 1,6 children (Dessen and Braz, 2000; IBGE, 2000; Teen IBGE, 2016).

Consequently, families have also changed, particularly in the last two decades. Serious economic crises and insufficient governmental policies have had strong effects on the Brazilian population. Higher levels of poverty have led to three main structural changes *a) an increase in family separations due largely to enforced by inter-region migration, b) changes in the man's role as the family provider; c) an increase in families sustained by women alone.* The participation of Brazilian women in the workforce has, in turn, led to a pressure to redistribute domestic tasks between wife and husband (Dessen and Braz, 2000; Dessen and Torres, 2002; Holland, 2014).

## **5.6 Women in Brazil: Patriarchy, Gender Practices and Inequality**

Oh my God, how I miss Amélia  
That was a true woman  
Sometimes she went hungry by my side  
And she thought it was quaint to have nothing to eat  
And when she saw me upset, she'd say, "My boy, what can be done?"  
Amélia wasn't the least bit vain  
Amélia was a real woman.

*(Extract from the Brazilian samba "Ai, que saudades da Amélia" by Ataulfo Alves and Mário Lago, 1942 – my translation)*

Any analysis of the women's roles in the household, labour market and entrepreneurship must be attentive to the production and reproduction of gender power relations in all those spheres. It should also explore the role of perceptions and expectations – what is expected from a woman and from a man in the social spheres in which they are immersed in.

In the case of women’s roles in the household, as this section’s introductory quote illustrates, Brazil is traditionally a highly patriarchal society with sexist attitudes towards women and such gendered practices are still ingrained in both men and women’s mindsets when it comes to the social roles and work ‘attitudes’ females are expected to adopt (Besse and de Oliveira, 1999), which will, in turn, influence the public perceptions of these women.

Still reflecting on Alves and Lago’s song “Ai que saudades da Amélia”<sup>54</sup>, it is notable that until the 1940s (time of the song) there was a common perception that a husband’s role in a household was to be responsible for and to ‘manage and discipline’ his wife and in turn, there was a longstanding expectation that women were to act honourably to protect the husband’s ‘pride and honour’. Moreover, expectations of women were and often still are based on the popular stereotype of ‘Amélia’, a kind, gentle and subservient woman. As a matter of fact, the word Amélia was included in and is present in several Portuguese language dictionaries. For Amélia, they show definitions such as:

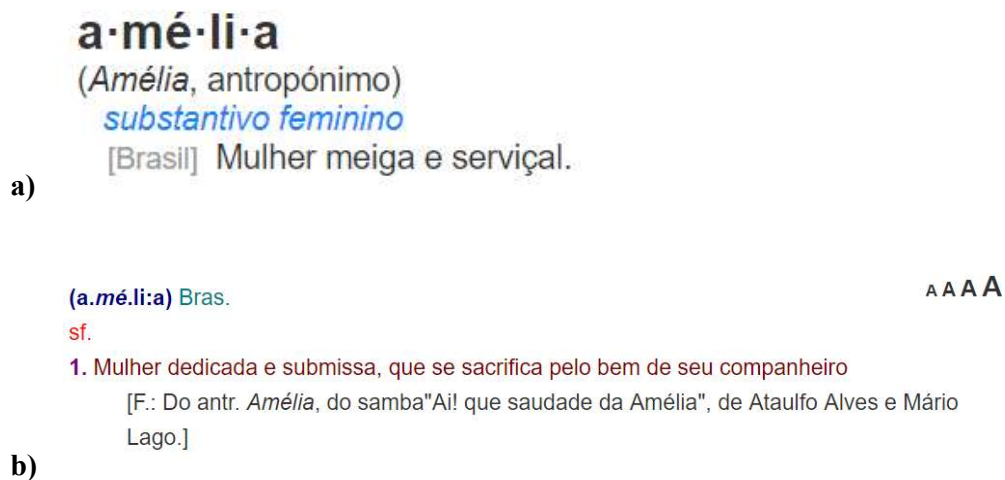


Figure 5.2: Definitions of the term “Amélia”

**Translation:**

a) “Amelia, feminine noun. Brazil. Definition: Docile and subservient woman” (Priberam Dictionary, 2010).

b) “Amelia, feminine noun (sf). 1. Dedicated and submissive woman, who sacrifices herself for the wellbeing of her male companion. [Derived from the samba “Ai que saudades da Amelia, by Ataulfo Alves and Mario Lago.]” (Aulete Dictionary, 2007).

<sup>54</sup> In English, ‘Oh how I miss Amelia’.

The idea of a subservient, docile and devoid of free will woman, wife, mother and partner is very representative of the ideologies and expectations surrounding Brazilian women and especially, Brazilian housewives, particularly in the 1940s. Although many cultural and socio-economic transformations took place not only in Brazilian society but its households as well after that period, the concept of “Amélia” is still widely used in Brazil, nowadays mostly with a negative or mocking connotation to define a woman who is a servant in her own home.

For the most part, at the time of the release of the song, independent and proactive women were not highly regarded by their male counterparts. A popular Brazilian proverb that captures sexism and misogyny towards women is “*em casa que mulher manda, até o galo canta fino*” or “in a house where a woman rules, even the rooster crows quietly”. As such, powerful and strong-willed women were often labelled with derogatory terms such as *mulher mandona* (‘bossy woman’) especially when such women occupy positions of power and control in the public and private spheres.

It can be said that *machismo* is the underlying culture that propagates gender ideologies and gender roles related to a docile, submissive woman, the ‘Amélia’ and the strong, dominating husband and man (Barker and Loewenstein, 1997; Holland, 2014; Mirandé, 2018). In Latin America, *machismo* is the term used to refer to the deeply structured masculinity - machismo would be an exaggerated form of masculinity (Gilmore, 1990; Mirandé, 2018; Pardo et al., 2013; Perez-Quintana et al., 2017). Machismo culture relates to male bravado, sexual prowess, acts of chivalry and gallantry, often equating masculinity with the role of provider and with the idea of manhood. In Brazil and most countries of Latin America, machismo promotes the idea of a ‘passive woman’ and an ‘active man’ (Barker and Loewenstein, 1997; Gilmore, 1990; Holland, 2014; Mirandé, 2018; Pardo et al., 2013; Perez-Quintana et al., 2017). In that sense, the role prescribed to the woman is of ‘caregiver’ and their realm, the domestic.

In recent decades, however, Brazil has undergone major socio-economic transformations as an emerging major economic force in the global economy. Key trends have included a noticeable increase in the participation of women in the workforce as well as an increase in the level of women’s education, with the result that women now have higher average levels of schooling than men (IBGE, 2015). Such changes have brought more progressive relationships between women and men in both the private and public spheres of household and work (Besse and de Oliveira, 1999). In Brazil, new cultural forces based on feminist and other social movements that fight for equality are encouraging different interactions between genders, ethnicities,

classes and sexual orientations, thus the old the norms and laws of church and state that influenced Brazilian culture have been questioned and challenged by society (Baker and Loewenstein, 1997; Besse and de Oliveira, 1999). All these developments weakened patriarchy and strengthened individualism as the new social milieu made up of indigenous peoples, Africans, Portuguese, ‘mulatos’<sup>55</sup>, and ‘pardos’<sup>56</sup> cannot be interpreted in the same manner as the conditions of the rural colonial, Portuguese world, which was almost medieval (ibid.).

Nevertheless, these positive changes did not completely eliminate the *machismo* culture (Perez-Quintana, 2017) that permeates the household environment, where women and men are supposed to behave a certain way, in accordance to gendered expectations and perceptions (Baker and Loewenstein, 1997). Even though, as Hahner (1984) indicated, the traditional stereotype of the guarded, pure female was never universally valid, and marriage was an unattainable component of social status in the lower classes, the patriarchal ideal still permeates the lives of all. These patriarchal practices especially influence women with a career outside the home and women entrepreneurs, as those gender norms permeate not only their work environment but their enterprises as well.

In that respect, in Brazil, the concepts of femininity and masculinity, as well as the ideal relationships between women and men, follow the prescribed norms of a patriarchal society. In this regard, it is important to consider patriarchy, its connection to masculine hegemony and the strong influence it exercises on society. Heidi Hartmann defines patriarchy as “a set of social relations which has a material base and in which there are hierarchical relations between men, and solidarity among them, which enable them to control women” (1976, p. 138). In other words, patriarchal systems promote the oppression of femininity by masculinity and heteronormative relations. Along with the concept of machismo, which identifies men with authority and strength and women with weakness and subservience, patriarchy laid the foundation for male dominance and traditional gender practices in Brazil.

For example, in 1987, Radice performed a study to investigate the Brazilian interpretation of the concepts of femininity and masculinity and found that the masculine characteristics were connected to the external world whereas the feminine characteristics, emotionally expressive and submissive, were of the internal world. This is evident in the Brazilian society of today as even though gender practices have been changing allowing women greater economic

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<sup>55</sup> In English, ‘mulattos’ or a person of mixed white and black ancestry.

<sup>56</sup> In English, ‘brown skin’ or a person of mixed white and native or native and black ancestry.

participation, political and legal rights, Brazilian women and men are still regarded as responsible for distinct spheres of life - home duties and childcare constitute mainly women's responsibilities (i.e. internal, private), while men's are the home's work and financial needs (i.e. external, public).

In that regard, the next section will discuss the effects of these patriarchal gender practices in Brazilian women's paid and unpaid work, both in the internal and external dimensions of social life - household and in the labour market.

### **a) Gender Inequality in the Job Market and in the Household**

In Brazil, it was only in the 1970s that women entered the labour market in higher numbers and with more significance as diverse unions and feminist movements emerged in the country. In the 1980s, women gained more visibility within the trade union movement, due to the emergence of the National Committee of Working Women in the Central Única dos Trabalhadores (Unified Workers Central) (CUT), the biggest and most important national trade union centre of Brazil and 5<sup>th</sup> of Latin America (Angelin and Maders, 2010).

It was also in the 1980s, precisely on October 5, 1988, that Brazil's new Federal Constitution was approved. The Brazilian Federal Constitution of 1988 was special because it not only restored Brazil's democracy after 21 years of military dictatorship, but it also guaranteed Brazilian women the same rights as men (Thome, 2012). It was through that document that women formally acquired legal equality<sup>57</sup> as well as the protection of their human rights – for the FIRST TIME in Brazil. Such important changes were a result of the high volume of two elements: 1) higher rates of women joining the labour market across the country and; 2) the role played by women and the feminist movement in Brazil during the political struggle to restore democracy - women brought about a set of demands related to their exclusion in the Brazilian system, as well as the inclusion of human rights for women (Angelin and Maders, 2010). Consequently, the Constitution of 1988 represented a milestone in the achievement of equality of rights between men and women and in the affirmation of the rights of women, who gained status as subjects of rights. It established a new cultural paradigm in the country, based on human diversity and parity of the different (Angelin and Maders, 2010; Thome, 2012).

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<sup>57</sup> The Magna Carta of 1988 incorporated Article 5, §1: "All persons are equal before the law, without any distinction whatsoever, Brazilians and foreigners residing in the country being ensured of inviolability of the right to life, to liberty, to equality, to security and to property, on the following terms: (CA No. 45, 2004) I – men and women have equal rights and duties under the terms of this Constitution" and Article 226, §5: "The rights and the duties of marital society shall be exercised equally by the man and the woman".

These positive political changes allowed for an increase in the number of women in the Brazilian labour market in the past 30 years. This was confirmed by a survey carried out by IBGE between 2009 and 2013 which registered an increase in the presence of women in formal job openings in Brazil: 43 percent of participation, against 57 percent of men. However, not all socio-economic developments were positive for women as, despite the growth in their economic participation, the gender gap in salary is still large. According to data from CAGED (2015) just in the year of 2015, the salary of a Brazilian woman with an MBA degree is 34 percent lower compared to a man with the same education level. Interestingly, the data reflected that the higher the level of education, the greater the gender pay gap.

Similarly, the PNAD survey (National Research for Sample Households) performed by IBGE in 2015 produced interesting results about Brazilian women's participation in the labour market and in the household. Economically, the study showed that considering all family arrangements, women are the breadwinners of 40.5 percent of Brazilian households (IBGE, 2015). In regard to housework and childcare, 70 percent of Brazilian women are stay-home mothers, currently away from the labour market and solely dedicated to household and family responsibilities. In the case of the remaining 30 percent, the 'double burden' (e.g. work and household responsibilities) affects their pay as women with children tend to work 6 hours less than their male counterparts due to household or childcare responsibilities. However, since women spend twice as much time as men do on household chores, in total, women still work a full 5 hours more than men per week (in all, women's journey is 55.1 hours per week, against 50.5 hours of men). In other words, even after working more hours between paid employment and household work, women still have a lower income, 76 percent of men's pay (IBGE, 2015).

In the household front, according to IBGE (2015), men continue to 'dodge' the household chores, which is reflected in more paid employment work hours if compared to women's hours in paid employment as in the past decade, the male journey with household chores remains at 10 hours per week. Furthermore, young Brazilian women between 15 and 29 years old are at a disadvantage when compared to men of the same age as they often interrupt their studies and quit their jobs to care for their children or the household: among the 15 - 29 age group, 21.1 percent do not work or study, compared to only 7.8 percent of men (ibid.).

In sum, the aforementioned studies presented a troubling scenario for women's position in Brazilian society as gender inequality remains in both the household and the job market. In that respect, the following section will detail some of the programs and policies the Brazilian

government has implemented in order to reduce gender inequality in entrepreneurship and in paid employment and what changes are happening in regard to the position and the social role of women in Brazilian society.

## **b) Brazilian Public Policies for Women**

Over the last decades, women's status in Brazil has been changing through the progressive participation in formal jobs, expansion of women's education, and a greater role in household financial leadership. Such changes have improved their place and conditions in Brazilian society. Notably, since the 1980s, as a result of democratisation after the end of the dictatorship regime, there has been a growing claim for gender equality (Angelin and Maders, 2010; IPEA, 2017). Thus, new relations between the Brazilian government and the Brazilian feminist movement started and new and improved public policies and agencies were created. The goal was to include women and their needs in the government agenda to foster gender equality.

For example, in the 1980s several agencies were created - the "Conselho Nacional dos Direitos da Mulher" (National Agency of Women Rights), the "Conselhos Estaduais da Condição Feminina" (Regional Agencies of Women Conditions) and the "Delegacia Especializada de Atendimento à Mulher" (Police Station Specialist in Women) (Barsted and Pitanguy, 2011; IPEA, 2017) and they represented important milestones to the progress of women's position in Brazilian society.

From that moment on, the institutionalisation of women rights has started. In the 2000s, other agencies and policies were also incorporated in this movement. In 2004 the "Plano Nacional de Políticas para Mulheres" (National Plan of Policies for Women) was created to fight gender discrimination and to consolidate educational policies for an equal gender perspective (IPEA, 2017). Moreover, in the same year, to guarantee women's sexual and reproductive rights it was created the "Plano Nacional para Saúde da Mulher" (The National Plan for Women's Health). In 2006, a law against domestic violence the "Maria da Penha" Law was passed (Angelin and Maders, 2010; Barsted and Pitanguy, 2011).

Other programmes such as "Minha Casa, Minha Vida" (My House, My Life) created in 2009 to help low-income families buy their own house, also largely benefits women: almost 80 percent of the beneficiaries are females (IPEA, 2017). In addition, the "Bolsa Família" (Family Bursary) created in 2003, through which payments are transferred by the government to poor families, in the name of the woman of the family (Barsted and Pitanguy, 2011).



There is still much to be achieved in gender equality and women's rights in Brazil. However, these programmes help consolidate the social role of women by addressing their needs for decent housing, safety against domestic violence, healthcare and gender equality in society. Hence, these initiatives respond to the changing roles of women in Brazil.

Perhaps, the most important step towards a more egalitarian Brazilian society was the election of a woman, Dilma Rousseff, for president, in 2010 and the running of two women candidates for the presidential election in 2014. These events are evidence of a slow but sure change in Brazilian society – fighting patriarchy and machismo through female political representation.

## **5.7 Summary**

This chapter aimed to set the scene for this study, highlighting the socio-economic, cultural and geographical context of this thesis. The characteristics and landscape of Greater São Paulo and the ABC Paulista, their significance to Brazil's economy, as well as the cultural influences received by these regions, were also discussed as they encompass the women entrepreneurs and households investigated in this research. Reflecting upon the place of Brazilian women in this context, their increased participation in the labour market, high levels of informal and formal entrepreneurship and political leadership positions have brought positive changes to the status quo. Women now have higher levels of education than men and can make better and more informed choices about career and personal life, which was not possible before given the rigid patriarchal structures of both old rural and old urban Brazil.

Through work, entrepreneurship and education, Brazilian women earned some level of independence and confidence and it influences the choices women make for their own personal and professional lives. Although some gender practices, attitudes and behaviours continue to be moulded by patriarchal ideology, changes and achievements towards women's rights have occurred in Brazil, gradually contributing to a transformation in the way Brazilian society constructs gender. Public politics and policies for women with the intent of reducing inequalities have been implemented by Brazilian government in the past 20 years, nevertheless, as discussed here, many changes regarding misogynistic, gendered practices and expectations must happen before Brazil can achieve equality between men and women in public and private domains, such as the household, the workplace, the entrepreneurial arena and other social spheres.

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## ***CHAPTER 6: Women Entrepreneurs, Enterprises and Households***

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### **6.1 Introduction**

The present chapter introduces the women entrepreneurs, businesses and households that participated in the first and second stages of the data collection of this research. The chapter aims to describe and discuss the characteristics of the sample such as the demographic background of women, the composition, structure and dynamics of the households and businesses involved in the study.

The sample included participants engaged in a range of entrepreneurial activities, encompassing early-stage and established businesses, women and household members coming from a wide variety of demographic backgrounds and experiences of the entrepreneurial environment. Regarding the entrepreneurs' trajectories, nine portraits gather detailed information about their personal backgrounds, business activities and routine, motivation to engage in entrepreneurship and household composition and income. From an enterprise perspective, key aspects such as *business size and operations, premises, age and type of business* and *activity sector* are also explored.

Importantly, this chapter provides the foundation for the in-depth analysis developed in Chapters 7 and 8 as the participants' contextual accounts that demonstrate the various ways through which women's work-life choices were shaped and influenced by the socio-economic, familial, cultural, institutional and spatial context in which they are immersed, highlighting the embeddedness of the entrepreneurial experience. The women's journeys into small business were markedly diverse, reflecting the heterogeneity of the women in terms of their ability to exercise power and control within both business and family.

Henceforth, Chapter 6 sets out the scene for women's business ventures and households illustrating the heterogeneous character of the sample and the diversity of the Brazilian entrepreneurial arena in which the entrepreneurs and their businesses operate.

## **6.2 First-stage Sample: Women Entrepreneurs**

With its arguments regarding the significance of contextual factors for entrepreneurship (Jayawarna et al., 2014), this thesis contributes to the literature by investigating the Brazilian context in face of intersecting hierarchical structures such as gender, education, migrant status, social class and age to female entrepreneurial endeavour as such elements may stimulate or restrain women's entrepreneurship.

All participants identified as women, and heterosexual. Amongst them, there was a diversity of financial resources, educational and professional backgrounds, as well as entrepreneurial knowledge and experiences (for a few women, this was not their first experience of entrepreneurship).

The following sections describe the women entrepreneurs in relation to several intersecting social categorizations such as age, class, migrant status and ethnicity. Table 2 provides an overview of the demographic information regarding the 16 women entrepreneurs that participated in the first-stage of the data collection organised by residence/household location.

## 6.2.1 Demographic Profile of Women Entrepreneurs

	Woman Entrepreneur (age) <sup>58</sup>	Ethnicity	Migrant Status (state)	Social Class	Marital Status	No. Children	Level of Education <sup>59</sup>
Santo André	Ana (34)	White	No	Class A	Married	0	Bachelor's
	Cecilia (52)	Asian	No	Class A	Married	2	Bachelor's
	✦ Leila (31)	White	No	Class B	Single	0	Bachelor's
	✦ Luiza (39)	Black	No	Class A	Single	0	Bachelor's
	✦ Maria (40)	Black	Yes (Bahia)	Class B	Married	2	Incomplete GCSE
	✦ Sonia (39)	White	No	Class B	Married	1	GCSE
São Paulo	Zelita (66)	Mixed	Yes (Pernambuco)	Class C	Divorced	2	Bachelor's
	✦ Nilda (60)	White	Yes (Pernambuco)	Class B	Married	2	GCSE
	Laís (38)	Asian	No	Class B	Married	1	Bachelor's
	✦ Julia (30)	Mixed	No	Class B	Married	2	Master's
	Jessica (35)	White	No	Class A	Divorced	1	Master's
	✦ Emilia (48)	Black	No	Class A	Married	1	Bachelor's
	Erika (29)	Asian	No	Class B	Married	0	Bachelor's
São Caetano	Gesi (56)	White	Yes (Minas Gerais)	Class C	Married	3	GCSE
	✦ Jana (36)	Mixed	Yes (Minas Gerais)	Class C	Married	1	Incomplete GCSE
	✦ Nanci (69)	White	No	Class D/E	Single	0	Incomplete GCSE

Table 2: Background Demographics – 16 Women Entrepreneurs

✦ Participants of the 2<sup>nd</sup> stage of data collection

<sup>58</sup> Entrepreneurs participants are identified by pseudonyms to assure confidentiality.

<sup>59</sup> Education in Brazil is divided into three levels: Pre-school (Educação infantil) for children under the age of 6; Elementary school (Ensino fundamental) for 7-14 years old and Higher education (Ensino superior) for undergraduate and postgraduate degrees.

### **a) Age, Ethnicity and Migrant Status**

In the sample, women entrepreneurs were found to be at different stages in their lives. The most common age group was 31-40 with 8 participants, that is, among the women entrepreneurs interviewed in the first-stage, most of them were still going through the childbearing stage in their lives and their children are still young or they are married or in a relationship but have no children. The second most common age group was 41-60+ with 7 participants.

In the sample, most women started a business in their thirties when they feel settled in life and were able to manage work and family responsibilities. This is in line with previous studies, which found that women who fall within the age group of 30 and older are more likely to become entrepreneurs than any other age group (Jayawarna et al., 2011). Similarly, McGowan et al.'s (2012) studies also showed that usually women entrepreneurs are younger and aged less than 45 years. The sample's age characteristics are also in line with the most recent GEM Women's Entrepreneurship Reports (2017, 2018) that listed the groups of 35-44-year olds as the group with the highest participation in entrepreneurship.

In respect to ethnic backgrounds, 'non-White' categories such as the Asian, Black and Mixed, together had more participants (9 or 3 each) than those who identified as White (7 participants). There were no participants who identified as Native. It is notable that Brazil's cultural and racial formation is unique, and so is the socio-cultural environment in which Brazilians are embedded in, therefore, for the purpose of this study, when talking about ethnical backgrounds, I use the classification created by IBGE (2015) which classifies Brazilian citizens per *colour*, rather than *race*<sup>60</sup>. Finally, regarding migrant status, as seen in Table 2, 5 out of 9 women entrepreneurs were migrants from impoverished states of Brazil - 3 migrants came from 2 Northeastern states: Pernambuco and Bahia. The remaining 2 migrants came from the state of Minas Gerais, in the Southeast.

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<sup>60</sup> Every Census, Brazilians are asked about their colour and there are 5 colours in the Brazilian classification: Yellow (Asian), Black (Black, African), Brown (Mixed), White (Caucasian, White), and Native (Native) (IBGE, 2015). This was the classification used when I asked participants to state their ethnicity – see Appendix E – Background Information Sheet.

## **b) Household Size and Composition**

The relationship and family statuses were a mix of married, single, and divorced, with young, older, adult, or no children. Most of the women entrepreneurs in the sample were *married* (11 participants), with only 3 *single* and 2 *divorced* participants. No participants were ‘partnered’.

The highest number of children was 3 per woman. From the 4 women entrepreneurs that did not have children, only 1 was married and 3 were single. The ages of the children varied between *young* = <12, *older* = 13-17, *adult* = >18, with the oldest child being 36.

The largest household in the sample had 7 members including the woman entrepreneur, while the smallest household consisted of 2 members including the woman entrepreneur. In terms of composition, 9 households had a joint setting (grandparents, cousins, in-laws) and 7 were nuclear (couple and children/woman and children).

## **c) Social Class and Level of Education**

Table 2 also brings information on the participants’ social class. While categorising people into social classes is the subject of considerable debate (Bradley, 2014), it is notable that economic relations still play a vital part in the concept of social class. Although social class is a fluid and multi-dimensional concept as it encompasses not merely economic phenomena but also socio-cultural distinction and reproduction (ibid.), for the purpose of this study, I utilised the Brazilian social class classification<sup>61</sup> established by the Brazilian Institute of Geography and Statistics (IBGE, 2015) which is based on monthly income per person (if single and living alone) or per household. Class A is considered *upper*; Class B is *middle* and Classes C-E are considered *low* or *working-class* (ibid.).

The predominant social class in the sample was *middle* (Class B) with 7 participants. Following came the *upper*-class (Class A) with 5 participants and finally, the *lower* or *working-class* (Classes C-E) with 4 participants in total.

Along with social stratification, another important element was the level of education of women entrepreneurs. It is notable that currently in Brazil, the rates of educated women are

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<sup>61</sup> Class A: R\$ 14.695 per month and higher; Class B R\$ 4.720 – R\$14.695; Class C R\$ 1.957–R\$ 4.720; Class D/E R\$ 1.957 and lower.

higher than men both in secondary and higher education, for example, according to the latest Census of Higher Education (INEP, 2018), women represent 57.2 percent of higher education students in Brazil. Even though the sample showed heterogeneity in the education background, it also reflected the data obtained from the Census as out of the 16 participants in the first-stage, 10 had attended college/university: 8 earned a Bachelor's and 2 a Master's degree. Regarding basic education, the same number of women had incomplete and complete GCSEs degrees (3 each).

Taking this into account, there was a correlation between social class and women's level of education as Classes A and B (upper and middle-class, respectively) held the highest number of undergraduate and postgraduate degrees (Bachelor's and Master's) – 9 out of 10 participants, that is, only 1 participant with a Bachelor's degree belonged to Class C (working class). The remaining 3 participants with lower educational qualifications such as an incomplete or complete GCSE also belonged to the lower (working) classes - C through D/E.

Overall, the analysis of demographic characteristics of the women in the sample indicated differences between São Paulo/ABC Paulista-born and raised women and migrant women from other states from Brazil. This includes differences in terms of education levels, social class and type of business.

## **6.2.2 Characteristics of Women's Enterprises**

This section describes the data collected on the 16 female-owned enterprises and discusses their characteristics. There were 16 enterprises, 18 businesses in total (businesses with more than 1 location). All the enterprises are 100 percent female-owned, that is, the woman is the sole proprietor of the business or in the case of shared ownership, the partner/investor is also a woman.

The following Table 3 presents the data and provides the contextual background of women-owned enterprises in the study. The diversity in the entrepreneurial context allowed the researcher to show the variety of ways through which women's work-life choices are shaped and get influenced by their macro and micro contexts in which they are immersed.

	Woman Entrepreneur (age)	Operations	Activity Sector	Size of Business (no. employees)	Age of Business	Multiple Businesses	Business Premises
Santo André	Ana (34)	Formal	Food (patisserie)	Small (2)	0	N	Rent
	Gesi (56)	Informal	Arts & Crafts (embroidery/decorations)	Small (2)	22	N	Home-based
	Lais (38)	Informal	Arts & Crafts (embroidery/paintings)	Small (1)	5	N	Home-based
	Leila (31)	Formal	Retail (gifts)	Small (3)	2	N	Rent
	Julia (30)	Formal	Import/Export (food)	Small (2)	6	N	Own
	Emilia (43)	Formal	Retail (household linens)	Medium (9)	9	Y (2)	Rent
	Cecilia (52)	Formal	Retail (baby and toddler clothing)	Medium (8)	17	Y (2)	Rent
	Sonia (39)	Formal	Beauty Salon	Small (4)	11	N	Own
São Bernardo	Jana (36)	Formal	Beauty Salon (hair/nails/waxing)	Medium (6)	8	N	Rent
	Maria (40)	Formal	Retail (fragrances)	Small (2)	0	N	Rent
	Jessica (35)	Informal	Events planning (parties)	Small (2)	9	N	Home-based
São Caetano	Erika (29)	Informal	Arts & Crafts (embroidery/decorations)	Small (1)	3	N	Home-based
	Zelita (66)	Informal	Textile (women's clothing)	Micro (0)	32	N	Home-based
	Nilda (60)	Informal	Arts & Crafts (handbags)	Small (2)	30	N	Home-based
	Luiza (45)	Formal	Food (patisserie)	Medium (9)	4	N	Rent
	Nanci (69)	Informal	Arts & Crafts (embroidery)	Micro (0)	31	N	Home-based

Table 3: 16 Enterprises Sorted by Location

Age of business:  
0= less than 1 year



### **a) Business Premises and Size**

Regarding premises, there were 7 home-based businesses and 11 businesses with external premises, rented (9 businesses) or owned (2 businesses). In the case of the 3 out of 7 participants whose businesses were home-based, they were either married or divorced with children<sup>62</sup>.

In terms of size<sup>63</sup>, 14 out of 16 participants owned small or medium enterprises (SMEs). *Small* was the predominant category with 10 participants, followed by *Medium* with 4 and *Micro* with 2 participants. No businesses were classified as *Large*. Regarding the number of businesses, women entrepreneurs who owned more than one enterprise fell into the Medium category - for instance, out of the 4 entrepreneurs whose businesses were classified as Medium, 2 also owned more than one business (Cecilia; Emilia).

### **b) Operations and Age of the Business**

Regarding operations, as illustrated by Table 3, 9 enterprises were classified as formal and 7 informal<sup>64</sup>. All informal businesses were Micro or Small as none had more than 2 employees. This is in line with reports from the World Bank (2013) about informal businesses in developing and emerging countries, as the majority of informal firms are subsistence enterprises with no paid employees, and only a small percentage have more than five workers (WORLD BANK, 2014).

The ages of the businesses varied considerably and ranged from eight months (0= less than a year) to a maximum of 32 years, with the 0-5 years range being the most frequent (6 businesses). In second place came the businesses with 6-10 years of operation (4 participants). From the 16 women entrepreneurs participants in the first-stage of the research, 5 had owned their businesses for over 15 years (one of them, Cecilia owns 2 businesses), thus, it can be argued that such businesses have been self-sustaining and generating sufficient enough profits to guarantee such longevity, supporting not only their own expenses and but the households' as well.

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<sup>62</sup> See Chapter 7, section 7.2.1, item b) – Need for flexibility to care for children/household.

<sup>63</sup> For the purpose of this study, the business size classification<sup>63</sup> was based on the number of employees. Businesses classified as Micro are ventures run by the woman entrepreneur herself, without any paid or non-paid employees. The Small business category consists of ventures with 1-5 employees. The Medium category includes businesses operating with 6-12 employees. The Large category includes businesses with 15 or more employees.

<sup>64</sup> For the definitions of formal and informal businesses, see Chapter 5 – Context.

Concerning the age of business in relation to the age of women entrepreneurs, the 25-30 age group was predominant with 5 participants, followed by the 30-40 group with 4 participants. Looking at both aspects of entrepreneurs' age group and age of business, it is notable that the oldest enterprises belonged to participants in the 50-60 and 60-70+ age groups.

### **c) Activity Sector and Type of Business**

Data showed that there were five main activity sectors in which respondents operated: *Arts and Crafts*, *Retail*, *Food*, *Beauty Services*, and *Other Professional Services*. The category of *Other Professional Services* included businesses such as event planning, textile/clothing manufacturer and import/export.

The most prevalent category is 'Arts and Crafts' with 5 respondents and it consists of *handmade decorative* items (e.g. purses, makeup bags, embroidered towels and tea towels, decorations for parties, and other decorative items such as paintings and sculptures). The 'Retail' category came second with 4 respondents, followed by 'Food' with 3 respondents and 'Beauty Services' and 'Other Professional Services' with 2 respondents each.

In the sample, most of the women's businesses operated in feminised industry sectors (15 out of 16 participants), that is, business activities related to gender stereotyping of women (Brush et al., 2014), such as food (e.g. patisseries), retail (e.g. baby clothing, women's clothing, fragrances, gifts) and arts and crafts (e.g. decorations, handicrafts). A feminised activity sector in entrepreneurship consists of an area in which women are overrepresented as providers of feminised services and retailers of predominantly 'feminine' products<sup>65</sup>. This emerged from the data as I did not set out to interview women exclusively engaged in sectors related to gendered expectations of women.

## **6.3 Second-stage Sample: Women Entrepreneurs and their Households**

In this study, it is noteworthy that the household represented a crucial part of women's experiences of entrepreneurship, as it provided spaces which worked both as a constraint and a resource pool for them to start, develop and manage their enterprises.

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<sup>65</sup> See Chapter 2, section 2.3.2, Gender Stereotyping in Women's Entrepreneurship: feminised activity sectors.

Families and households are not static social institutions - they change over time and space and are in a constant state of flux when new members are born, grown-up children leave the family home, couples separate, and older generations die. Moreover, the changes in the socio-economic context and political systems have structurally altered the way contemporary households evolve and function (Carter et al., 2017) which can be seen as household dynamics (Alsos et al., 2014). As a household's size and composition evolve, so do their needs and resources. From a household perspective, it is possible to view entrepreneurial activities as an adaptation to the changing needs of the family and household regarding income, activity, spare capacity and human resources.

Historically, no clear-cut division between familial and work roles existed. Households were productive units where husbands and wives were hugely dependent on each other's labour for the whole family's livelihood (Carter et al., 2017; Crompton et al., 2007). The idea that households were productive units with interdependent labour may still be true in the context of SMEs and women's entrepreneurship as the business of the household. In the case of women's enterprises, households may create a division of labour and power relations between men and women, as the boundaries between work and home often get blurred, especially in home-based businesses settings (Mirchandani, 1999, 2000). That interconnection between the two spheres is the business-household nexus - the ways in which the household may influence business decisions, routine and the business may influence household dynamics in return.

To illustrate said nexus, data and insights drawn from the second-stage of the data collection that consisted of 9 entrepreneurs and their household members were used to showcase some of the key features of women's entrepreneurial households which will be explored in the following sections.

### **6.3.1 Entrepreneurial Households**

Households play a central role in influencing the entrepreneur's choices, actions and outcomes. Not only is the household a vital component in fully understanding entrepreneurial actions, but research should also focus on exploring the effects of women's entrepreneurship on households. In other words, the role of households in new venture creation, development and growth, can further our understanding of women entrepreneurs' individual and business decision-making as this becomes clearer if considered from the perspective of the needs and resources of the household.

Thus, this section focuses on describing the households' *composition, structure, class, source of income, gender balance*, among other important elements. Interviews with women entrepreneurs and household members illuminate two particular issues: 1) *the role of household members in the business*; 2) *the impact of household dynamics on women's business activity*.

Table 4 provides the household data of the sample selected for the second-stage of the study's data collection. The data shows the various ways through which women's entrepreneurial experiences and choices are shaped and get influenced by the household context.

	Woman Entrepreneur (Household Id.)	Migrant (state)	Level of Education	Household Size (no. people)	Household Composition	Gender Ratio F/M	Adults in the Household	Household Main Source of Income	Another Entrepreneur in the Household?
Class A	Emilia (HH-01)	No	Bachelor's	4	Husband (42); Daughter (6); Mother (62)	3:01	3	Woman's businesses (2)	No
	Luiza (HH-05)	No	Bachelor's	2	Mother (65)	2:00	2	Woman's business	No
Class B	Nilda (HH-03)	Yes (Pernambuco)	GCSE	5	Husband (59); Son (32); Daughter-in-law (30); Grandson (5)	3:02	4	Woman's business	No
	Leila (HH-04)	No	Bachelor's	5	Husband (31); Mother (55); Father (60); Brother (25); Fiancé (29)	2:03	6	Men's business	Yes
	Maria (HH-06)	Yes (Bahia)	Incomplete GCSE	4	Husband (42); Son1 (18); Son2 (12)	1:03	3	Men's business	Yes
	Julia (HH-08)	No	Master's	6	Husband (43); Son1 (2); Son2 (2); Mother-in-law (60); Stepdaughter (18)	3:03	5	Husband's business	Yes
	Sonia (HH-09)	No	GCSE	2	Husband (45)	1:01	2	Woman's business	Yes
Class C	Jana (HH-02)	Yes (Minas Gerais)	Incomplete GCSE	4	Husband (36); Son (11); Father-in-law (72)	1:03	3	Woman's business	No
Classes D/E	Nanci (HH-07)	No	Incomplete GCSE	7	Sister (65); Nephew1 (25); Nephew1's girlfriend (23); Nephew2 (22); Nephew2's girlfriend (20); Nephew2's son (2)	4:03	4	Retirement/Pension	No

Table 4: 9 Households Sorted by Class

Age of business:  
0= less than 1 year

### ***Household Structure and Composition***

Regarding size, the largest household in the sample was HH-07 with 7 members including the woman entrepreneur, and the smallest (HH-05; HH-09) consisted of 2 people, including the woman entrepreneur.

As for household structure, the sample consisted of diverse households and family structures: *joint* and *nuclear*, *with* or *without children*, *male presence* or *absence*. The sample showed the prevalence of *joint households* as 5 out of 9 women entrepreneurs were living in a *joint* household setting (e.g. boyfriends and girlfriends, in-laws, stepchildren, grandparents) and 4 in *nuclear* households (e.g. children, spouse).

Regarding household composition, 7 out of 9 women were married: 6 were married with children and 1 married without children; only 2 women were single, had never been married, had no children and lived with relatives. In the sample, women entrepreneurs lived with their parents and relatives if they were single and when they married and had children, often if there was a grandparent who was widowed, they moved in with their children's family, creating a joint household.

Regarding the gender ratio (number of women and men living in the same household), out of 9 households, 4 had more *male than female* presence and that included spouse, children and relatives such as grandfather and nephews. Only 1 household did not have a male presence at all (Luiza), and it was composed of mother and daughter (woman entrepreneur).

### **6.3.2 Economic Basis to the Household**

In comparison with wage and salary rewards derived from employment, the income of entrepreneurship can be irregular and uncertain (Carter, 2011). The enterprise's income not only impacts the financial situation of the woman entrepreneur but also the household and its members. Consequently, it is important to understand that the economic basis of the woman entrepreneur's household is varied and can be a direct result of business ownership or are derived from multiple and independent sources. In that sense, the *business-household* nexus proposed in this research highlights the permeability of the boundaries between the social spheres of business and household and one of the main elements that illustrate such a

connection is income, which will also include household income management, expenditure and consumption.

This section focuses on the economic basis of the households described on Table 4 with information on *ownership of multiple businesses, 'dual-enterprise' households, head of household, and alternative sources of income to the household* such as additional full-time or part-time employment outside of the enterprise, or social security pensions and retirement incomes generated by other household members.

### a) 'Dual-enterprise' Households

Out of 9 households, 4 had one other entrepreneur besides the woman, and in all the 4 'dual-enterprise' households, the second entrepreneur was a man (father or husband). Table 5 shows the business profiles of the 9 households and it includes information on *entrepreneurs in the household, age of business (women and men) and activity sector*.

Woman entrepreneur (Household Id.)	Activity sector - Woman Entrepreneur	Activity sector - 2nd Entrepreneur	Age of Women's Business	Age of Men's Business
<b>Leila (HH-04)</b>	Retail (Gifts)	Retail (auto parts)	2	19
<b>Maria (HH-06)</b>	Retail (Fragrances)	Technology and IT	0	16
<b>Julia (HH-07)</b>	Food (Import/Export)	Engineering (consultancy firm)	6	12
<b>Sonia (HH-09)</b>	Beauty (Hair/Massage/Nail Salon)	Retail (car dealership)	11	22

Table 5: Dual-enterprise Households

0= less than a year

While the woman's businesses operated in feminised activity sectors, the man's choice of business activity was masculine such as Technology and IT, Auto retail (car parts and car dealership) and Engineering. This segregation in activity sectors demonstrates the gendering of entrepreneurial activity, as both men and women entrepreneurs in this sample operate in sectors related to gendered ideas and expectations of masculinity and femininity.

Another element of these ‘dual-enterprise’ households was the difference between the *age of the business*: in 4 households the man’s business had been in operation for longer. For example, in the case of Leila (HH-04) whose father owned his business for the past 19 years, Leila’s business was just 2 years old. In Maria’s case (HH-06), her husband’s IT business had been trading for 16 years while hers was just a few months old at the time of the interviews.

## **b) Head of Household and Households’ Source of Income**

From the 4 ‘dual-company’ households, 3 stated that the “Other Member’s Business” was the main source of income<sup>66</sup> and the women’s enterprise income was either sustaining the business or contributing very little for the home’s expenses (e.g. “*pocket money*”, basic family expenses, or personal savings for the women entrepreneurs themselves). However, out of 9 households, 5 stated that the woman’s business venture was the main responsible for household income.

For the households that could not solely rely on the women’s or other member’s businesses for income, other income sources such as the salary derived from other members’ ‘normal employment’ and retirement/pension were key in maintaining the household with all its expenses.

In 3 cases (Nilda, Nanci and Jana), women entrepreneurs supplemented the household income through their own retirement/pension (Nilda and Nanci) or through another household’s member pension (Jana - father-in-law) to be able to afford all the home’s expenses, as they all consist of joint households. Nilda also has the salaries of her son and daughter-in-law to supplement the household income, however, being an extended, joint household with 5 members, the expenses were much higher than in other homes. The same goes for Nanci, who shared her house with other 6 people.

The need to supplement the household income with other sources was also reflected in the social class: only *middle* (Nilda – Class B) and *lower* class (Nanci and Jana – Class D/E and Class C) as the returns from their part-time home-based businesses were not sufficient for the survival of their families. Luiza’s household was the only exception as, apart from her business’ profits, her household also included 2 other sources of income: her mother receives pension

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<sup>66</sup> Household income consists of any money or cash flow that comes into the home on a consistent basis, either through work or investments.



money and the extra income derived from a rental property. Moreover, as the two of them are the only members in a nuclear household, their social positioning was higher than the aforementioned cases – Class A (upper class).

## **6.4 Entrepreneur Portraits**

Having provided an overview of the women entrepreneurs, businesses and households from the sample, the following portraits offer a glimpse into the stories of nine entrepreneurs interviewed for second-stage of the data collection. Each portrait briefly describes their personal background, motivations to engage in entrepreneurship along with information about their businesses and households.

*Box 6.4.1*

### ***Emilia - The “late bloomer” entrepreneur influenced by her childhood and her upper-class household***

**Emilia** is 43 years old, identifies as Black, has a Bachelor’s degree in Business Administration and is fluent in English. Emilia is from São Paulo and before being an entrepreneur, worked at a multinational as head of HR for 14 years. Emilia’s motivations to start a business were diverse: she’s always wanted to be her “own boss”, wanted to work in an activity she enjoyed, related to things she learnt in her childhood such as embroidery, sewing and house wear, and finally, she wanted to dedicate more time for her family. Emilia described herself as a “late bloomer” as “I married late, and I had my daughter when I was 40... the business was my project for this family, a little late, but I’m a late bloomer, what can you do? (laugh)”

Emilia owns 2 household linen shops, selling curtains, pillows and duvets, one in Santo André and the other in the high-end City neighbourhood of Itaim Bibi. At the time of the interviews, her Santo André shop was 9 years old and she had recently opened her shop in Itaim Bibi, less than 1 year. The shops open 7 days a week: Mondays-Saturdays from 10am-10pm and Sundays from 2pm-8pm.

Emilia’s household is in the high-end neighbourhood of Moema (City) is shared by her 6-year-old daughter, her husband and mother. Emilia’s husband works in a multinational firm in the City and her mother, in her 70s, is retired. The household’s income level is Class A (R\$ 14.695 and higher per month) with two sources of income: her shop's profits (main) and her husband’s salary from his company job. Emilia mother’s retirement income goes to her healthcare and personal expenses.

***Jana - The migrant entrepreneur influenced by “Japanese culture” and her working-class, extended family and household***

**Jana** is 36, identifies as Mixed<sup>67</sup> and has not completed her GCSE. Jana is married with an 11-year-old son. From the state of Minas Gerais, she moved to the ABC Paulista 20 years ago with her mother and siblings for a better life. She took several courses to qualify as a hairdresser, nail and waxing technician and worked for several beauty salons. Eight years ago, she opened her hair salon, inspired by her husband, (who is from Japanese ancestry, also a hairdresser and works at her salon). Jana stated about her motivation to be an entrepreneur: “it’s in the Japanese culture to be an entrepreneur, to save money and start a business to be your own boss... so he motivated me with his culture, it was his idea, really.”

Jana’s beauty salon moved from a high street location in São Caetano to the current location 4 years ago, a commercial space inside a supermarket in São Bernardo and the move was a safer alternative. The salon opens 7 days a week: Monday – Saturday 9 am to 8 pm and Sundays and holidays 9 am to 3 pm. She has a partnership system with nail technicians, hairdressers and makeup artists in which they rent the space at her salon and share profits.

Jana lives with her husband, her 11-year-old son, and her Japanese father-in-law in São Caetano. Her father-in-law is in his late 70s and is retired. The household’s level of income is classified as Class C (from R\$ 1.957 up to R\$ 4.720 per month) and they listed two sources of income: the salon profits (main) and her father-in-law’s retirement money.

***Nilda - The migrant “artisan” entrepreneur influenced by the North East and her middle-class, extended family and household***

**Nilda** is 60, identifies as White and has a GCSE. Nilda is from Recife<sup>68</sup>, came from a big family and impoverished background. Nilda moved to the ABC Paulista 45 years ago with her family for a better life. Before being an entrepreneur, she worked as a bank manager for 5 years, a job she had to quit after getting married. Nilda’s motivation for her handmade purses business was that her husband lost his job at the local ceramic factory and they had 2 kids to support. Nilda defines herself as an “artisan, is all I’ve ever been really... creating beautiful handmade things, ever since my childhood... it’s what we do, where I’m from.”

At the time of the interviews, she has had her business for 30 years and sells her products through vendors in all ABC Paulista. She used to own a stand-in several farmer markets in the region, however, 5 years ago she started selling her products exclusively through vendors.

Nilda’s house is in São Caetano with her husband, 32-year-old son, 30-year-old daughter-in-law and 5-year-old grandson. She also has a daughter who is 34 years old, divorced and lives in the City with Nilda’s 6-year-old granddaughter. Both her son and daughter-in-law work in firms in the City. They are currently saving money to get married and buy their own house. The household’s level of income is

<sup>67</sup> Pardo in Portuguese.

<sup>68</sup> City in the North eastern state of Pernambuco, Brazil.

Class A (R\$ 14.695 and higher per month) with three sources of income: Nilda's business profits (main), her son's and daughter-in-law's salaries. Nilda and her husband are retired and that income is used to cover their health expenses.

*Box 6.4.4*

***Leila - The “young” entrepreneur influenced by male figures in her life and her middle-class, entrepreneurial household***

**Leila** is 31, identifies as White and has a Bachelor's degree in Business Administration. Leila's motivations to start her own business were of personal and professional nature. From the personal perspective, she felt more mature at age 29 and felt “it was the right moment, I'm young but I'm more mature now, as well”, and also felt happy to have the support of her fiancé before starting her own business venture “he [fiancé] helped me in every stage [of the business], and his influence made the difference”. She wanted to work with “gifts, trinkets, creative and beautiful things”, have a business in retail. Before being an entrepreneur, Leila worked in her father's car dealership business “an amazing male figure, who inspires me”, who influenced her decision to entrepreneur.

Leila's shop sells gifts for all ages and at the time of the interviews, she had been in business for 2 years. Her shop is located at a shopping centre in Santo André and is open 7 days a week: Mondays-Saturdays from 10am-10pm and Sundays from 2pm-8pm.

Currently, Leila lives at home with her parents, husband and brother. She recently bought a flat with her husband and is renovating. The household's level of income is Class B (from R\$ 4.720 up to R\$14.695 per month) with three sources of income: her father's business profits (main), her husband and brother's salaries and Leila's business profits.

*Box 6.4.5*

***Luiza - The “singleton” food entrepreneur and her small, upper-class household***

**Luiza** is 39, identifies as Black, and has a Bachelor's degree in Psychology. Before being an entrepreneur, Luiza worked in HR for a company for 21 years, a job she quit. Luiza's motivations for starting a business were the company's move to the country (which she was not willing to do) and the desire to be her “own boss” and “make the dream of owning a café come true”. She stated that being single and not having children also influenced her decision to be an entrepreneur: “I only have myself and my mum to worry about, so... it's easier, being a singleton (laugh).” She stayed in the ABC Paulista and with her severance pay and after quitting her job, started her patisserie.

Luiza's business is in one of the main avenues of São Caetano, where she rents a commercial space. It is open 6 days a week, Monday-Saturday from 9 am to 8 pm.

Luiza lives with her elderly mother in Santo André. The household's level of income is Class A (R\$ 14.695 and higher per month) with three sources of income: Luiza's business profits (main), a rental income from a holiday home, her deceased father's Army pension (left for her mother). Her mother's retirement monthly pay is used for her mother's healthcare expenses.

Box 6.4.6

***Maria - The migrant, necessity-driven, “mother” and entrepreneur and her middle-class, entrepreneurial household***

**Maria** is 40, identifies as Black and has not completed her GCSE degree. She came from an impoverished background and migrated from the Northeastern state of Bahia to the ABC Paulista with her family when she was 9 years old searching for a better life. Before being an entrepreneur, Maria had worked in retail selling women’s clothing and accessories in the City for 10 years. Maria explained that her main motivation to start her business was that she was laid off from her retail job and needed to help support her home and especially, “my 2 young sons, who are my life and need me still... so I am a mum first, but an entrepreneur as well...”. A second reason for opening her business was that her husband also is an entrepreneur (IT firm) and motivated her to open a business.

Maria owns a perfume store in a shopping centre in São Bernardo. In 2017 she had owned her shop for less than a year. Her shop is open 7 days a week, according to the shopping centre’s hours: Mondays-Saturdays from 10am-10pm and Sundays from 2pm-8pm.

In 2017, after operating for less than 1 year, Maria’s business is now closed. Sales were low, and she was already in debt with both suppliers and landlord (shopping centre management company). Maria explained that her only solution was to renegotiate her tenancy contract to minimise the fines of breaking the 5-year lease contract for the commercial space. Subsequently, she organised a clearance sale to recover some of the capital invested in the products and pay the franchise back. Maria is considering filing a lawsuit against the Spanish franchise as they did not provide her with the support agreed on their contract.

Maria, her entrepreneur husband and her 2 sons (18-year-old and 10-year-old) reside in a flat in Santo André. Maria and her household members classified the household’s level of income as Class B (from R\$ 4.720 up to R\$14.695 per month) and the main source of income for the household is Maria’s husband’s IT business profits.

Box 6.4.7

***Julia - The “wild” entrepreneur influenced by the Mediterranean and her “multicultural” extended family and household***

**Julia** is 30, identifies as Mixed (Pardo in Portuguese), has an M.B.A. and is fluent in English and Spanish. Before being an entrepreneur, she had worked as an intern at an automobile multinational during college, as she started her business right after graduating. Julia stated her motivations for starting her business were both personal and family-related: she’s “always wanted the flexibility and freedom... because I’ve always been a bit wild, too independent and ‘out there’...” and her “multicultural family’s passion for food, and for the Mediterranean, where they’re originally from”.

Julia and her sister (a chef trained in Italy) were partners in an import/export business of Mediterranean products such as olive oil, wine, and other imported Mediterranean food products, a company they opened in 2011 in Santo André. They also exported Brazilian food products to Italy and Spain. Before the second-stage interviews in 2017, Julia and her sister were no longer business partners and their

import/export business closed. According to her, the company was not performing well due to the economic crisis. Simultaneously, her sister took a break from the company due to her pregnancy and the workload took a toll on Julia as she was managing the business all by herself. After the maternity leave period, her sister returned, and they decided to close the company to avoid further financial distress. Although Julia and her sister are no longer partners, they are starting other business ventures separately. Julia has been in talks with the franchise owners of a sushi restaurant chain as she wants to open a restaurant in Brazil. Julia's started an online baby-clothing company in 2017.

Julia lives in the City with her entrepreneur husband her 3-year-old twin boys, her mother-in-law and 18-year-old stepdaughter. Julia and her household members classified the household's level of income as Class A (R\$ 14.695 and higher per month) and listed one source of income for the household, her husband's business profits (main).

*Box 6.4.8*

***Nanci - The “mature”, necessity-driven entrepreneur and her working-class extended family and household***

**Nanci** is 69, identifies as White and has an incomplete GCSE. Before being an entrepreneur, she worked in an administrative position at a loan company for 15 years, while selling her handmade embroidery products on the side to friends and family. Nanci explained that her primary motivation for starting her own business was redundancy: after losing her job, she could not find another position due to her age (she was 40 years old) and decided to start her embroidery business. Another motivation was to supplement the pension she receives from the government. She stated that “being mature, at my age, there weren't many options for jobs. I needed to find a way to make money”.

Nanci owns an informal business and works from her own atelier in her house, selling her products through vendors. In 2017, her business celebrated its 31<sup>st</sup> anniversary.

Nanci's household in São Caetano comprises 8 people: her sister, her 2 nephews and their respective girlfriends and children. There was not a consensus by the household members about the household's level of income. Nanci classified the income level as Class C (from R\$ 1.957 up to R\$ 4.720 per month); oppositely, the other household members classified as Class D/E (up to R\$ 1.957 per month), based on their own personal incomes and how they contribute to the household expenses. Despite the lack of consensus on the level of income, all the household members cited Nanci's pension and business profits as the main sources of income.

*Box 6.4.9*

***Sonia - The “quick-learner” beauty entrepreneur influenced by her mentor and her small, entrepreneurial household***

**Sonia** is 39, identifies as White, and has a GCSE degree. Before being owning a beauty salon, she worked as an aesthetician for a beauty clinic for 10 years and attributes her professional knowledge and experience to said job and mentorship of another woman entrepreneur, her former boss, who gave Sonia her first job opportunity in the beauty field. S.A. states that her motivation to be an entrepreneur was

personal and started very early when she started working at the beauty clinic when she was just 18 years old. Under her advice, Sonia saved money and gained enough experience to move on to her own beauty salon. Another motivation Sonia cited was the financial gain she would get from being an entrepreneur: “you can make money, lots of money from beauty here in Brazil. You just need to work hard and focus on building your own business... I had to be bold and to be a quick learner, to take the opportunity”.

Sonia opened her beauty salon in 2006 as a formal business. The salon is open 5 days a week Tuesdays-Saturdays, but she only comes in whenever she has a client scheduled for massages, as the other services are performed by professionals employed by her.

Sonia resides in Santo André, with her husband. She has a 17-year-old son from a previous marriage, who lives with his father. Sonia’s husband is also an entrepreneur and owns 2 car dealerships in São Bernardo do Campo. Although her husband has been in business for far longer than she has (22 years), his stores are facing deep financial and legal trouble. In consequence, her husband is suffering from depression and seeking therapy, however, Sonia stated that such situation is taking an emotional toll on herself, her business and their relationship as the financial responsibilities of the household and his emotional health depend entirely on her.

Sonia’s household’s income is classified as Class A (R\$ 14.695 and higher per month) and they both listed her beauty salon as the main source income of their household.

## **6.5 Summary**

The present chapter aimed to describe in detail the data and characteristics of the sample from stages 1 and 2 of the data collection process composed of women entrepreneurs and household members. This chapter also draws attention to the role of context in making sense of entrepreneurial behaviour and practices, as this determines an individual’s personal choices and economic action. In the sample it is notable that the women’s journey and progress into entrepreneurship was different due to the variations among women in the sample according to factors such as level of education, age, social class, marital status, among other social categories. It was also clear that the households’ structure and composition were intrinsically connected to the enterprises’ income and age, for example.

Firstly, the characteristics of the data and the sample presented here effectively illustrate the ways in which entrepreneurship is nonetheless subject to the structural effects of social categorizations such as *class*, *age*, *gender* and *migrant status* due to their intersecting impacts on entrepreneurial actors. Second, the role of *structure and agency* in social life allows us to further understand women’s entrepreneurial behaviours in the Brazilian context as the agency of women entrepreneurs is interwoven within their entrepreneurial journey (Kabeer, 2012),

how they started and managed (or currently manage) their enterprises. Moreover, the strategies women employ to balance work-life (Coltrane, 2010), which also reflect their agency, will then be discussed in Chapter 7.

From a critical realist standpoint, the social categories identified in the sample are a starting point for analysis, drawing attention to the macro-level perspective that examines structural trends and constraints in women entrepreneurs' lives, while also illustrating micro-level aspects that show diversity within the group such as household composition, class and income. This dual-level analytical approach of critical realism informs the findings in the next two chapters which identify key structural trends amongst the sample and illustrate the effects of gender, social categorizations and life trajectories upon women entrepreneurs, their enterprises and households.

Finally, the next two chapters use a thematic analysis (Braun et al., 2019) to explore the effects of macro and micro-level factors in the experiences of participants, to address the two central research questions - **RQ1**. *How do the different configurations of the business-household nexus shape women's entrepreneurial activities and household dynamics?* (**Chapter 7**) and **RQ2**. *How does the business-household nexus of women's entrepreneurship contribute to shaping gender practices in the enterprise and household?* (**Chapter 8**).

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## ***CHAPTER 7: The Business-Household Nexus Shaping Household Dynamics and Women's Businesses***

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### **7.1 Introduction**

While in the field of entrepreneurship there is a vast number of studies on family businesses, the role of households in business venturing remains under-researched (Alsos et al., 2014; Carter et al., 2017) which reflects a trend to see enterprise and household as traditionally unrelated or separate social spheres. Nevertheless, in the past 20 years scholars have acknowledged that the two institutions are inextricably linked (Mulholland, 1997; Ram, 2001; Wheelock and Mariussen, 1997) and that businesses are inevitably embedded in the context of family and household<sup>69</sup> (Aldrich and Cliff, 2003; Stafford et al., 2001). Thus, investigating the business-household nexus offers an invaluable perspective to women's entrepreneurship as households are "where normative systems (e.g. affect, altruism, tradition) and utilitarian systems (economic rationality) are combined" (Brannon et al., 2013, p.111).

Currently, an increased number of women contribute to household income and thus, are in search of opportunities in the labour market through entrepreneurship or paid part or full-time employment. Many working women, such as women entrepreneurs, have assumed the role of breadwinner of their homes, acting as main providers of household income<sup>70</sup>, which raises questions about the extent of the influence and interconnection between home and enterprise. Consequently, a business-household perspective of entrepreneurship recognises the blurred lines between the interests and needs of the public (business) and private (household) spheres.

In this light, chapter 7 explores the effects of the business-household nexus in the experiences of participants, introduces the profiles of women's enterprises and households and then, offers detailed findings and analysis (Braun et al., 2019) of the 5 emergent themes below<sup>71</sup>:

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<sup>69</sup> See Chapter 3, section 3.3.1 - Entrepreneurial Embeddedness.

<sup>70</sup> See Chapter 6 – Women entrepreneurs, enterprises, and households.

<sup>71</sup> For the data structure diagram for these themes, see Appendix G.



1. *Motivations to transition into entrepreneurship;*
2. *Challenges in the management of the business;*
3. *Work-life negotiation tactics;*
4. *Household members/spousal support for women's enterprises;*
5. *Household and business income management.*

The analysis is prompted by research question number one (RQ1): *How do the different configurations of the business-household nexus shape women's entrepreneurial activities and household dynamics?* and sub-questions one (SQ1): *What configurations of the business-household nexus can be identified?* and two (SQ2): *Do these configurations shape women's entrepreneurial activities and household dynamics in significantly different ways?*

Thereupon, this chapter explores the business-household nexus of entrepreneurship, examining how women's entrepreneurial activities (from business start-up to management) are influenced both by household and family circumstances as well as by macro-economic conditions and that household members, dynamics and resources are also affected by women's enterprises (Carter and Ram, 2003; Welter, 2011). It also investigates the role of household resources (e.g. material, cultural, emotional, etc.) as central features that influence women's enterprises as well as key variables that create inequality both in business and at home, such as *social class, marital status, household labour division and childcare, financial responsibilities and support.*

Textual evidence from the data is used to illustrate findings, trends and to capture the perspectives of participants in their words.

## **7.2 Business-Household Nexus and Women's Transition into Entrepreneurship**

Even though the business-household nexus develops and changes over time, women's transition into entrepreneurship represents a critical moment in that process. This section discusses the findings regarding the different reasons that motivated women entrepreneurs to start a business and how these were related to household and family circumstances, as well as to the macro-level context.

Women entrepreneurs provided various reasons for engaging in entrepreneurial activities and these were strongly related to the household context at a particular time. Thematic analysis identified 3 sub-themes regarding entrepreneurial motivations and these sub-themes are not

mutually exclusive: 1) *necessity entrepreneurship*; 2) *opportunity recognition and exploitation*; 3) *self-actualization*.

The entrepreneurs' motivations are presented in their own words with quotes, thereby gaining insights into the variety of reasons related to the context of the household that motivated these individuals to set up businesses.

### 7.2.1 Necessity Entrepreneurship

Within the existing literature, the concept of necessity entrepreneurship<sup>72</sup> mainly focuses on the idea of 'survival entrepreneurship' or 'emergency entrepreneurship' when entrepreneurs must start a business in order to meet their own basic economic needs or for the survival and support of their families and households. The role of necessity entrepreneurship is widely acknowledged by policymakers and scholars as a solution or as a means by which marginalised, and socially disadvantaged individuals can become economically self-sufficient (Fairlie, 2005). This argument suggests that business venturing can provide "a route out of poverty and an alternative to unemployment or discrimination in the labour market" (Fairlie, 2005, p.223).

In the sample, 5 respondents (Zelita; Nilda; Maria; Nanci, Erika) stressed that the primary goal of their entrepreneurial activities was to ameliorate conditions such as poverty, under- or unemployment, not only for themselves but for their households. Two main motivations emerged: *a) lack of alternative employment option due to unemployment and the need for additional income* and *b) need for flexibility to look after their children/household*, which overlapped and were not exclusive.

#### **a) Lack of Alternative Employment Options: Unemployment and the Need for Additional Income**

Economic-based motivations to become an entrepreneur were identified and refer to the lack of suitable economic alternatives that force the individual to start a business, for example, being unemployed and facing difficulties in finding a job, being dissatisfied with one's salary at their current job, and/or needing to supplement the household income.

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<sup>72</sup> See Chapter 2, section 2.2.3 – Entrepreneurial Motivations: a Life Course, Embedded Approach.

This was the case of Maria who started a business as an economic alternative after being laid off from her long-time (10 years) employment in retail, working in a women's clothing store:

*My husband owns his IT business and when I lost my job, we were talking about the alternatives because we have two kids to support and I don't have a college degree and my work experience is very, very limited, I mean... I only worked in retail in the past 10 years... so I said, "well, maybe I should start my business", but I didn't think he would agree. In the end, he did and was really supportive, you know? (Maria)*

*[...] I think it was the only way, the only solution, to open my perfume store, because what else could I be doing in this economy? Risking staying unemployed for who knows how long? (Maria)*

It was evident that Maria did not believe she could find a good employment alternative with her limited professional and educational backgrounds and that she was fearful to remain unemployed for longer. Interestingly, Maria's idea of "risk" was to stay home looking for work, not taking a chance in entrepreneurship and investing all the money from her severance pay and household savings into her perfume business. The added pressure of having two children to support meant that she not only needed to continue to financially contribute to support the household but to do it as quickly as possible, given the uncertainty of the job market at a time of crisis in the Brazilian economy.

Two participants (Zelita; Nanci) first started in entrepreneurship by making and selling their products on a small scale to friends and work colleagues during their paid employment to supplement their household income. It was only with unemployment and the impossibility of re-entry in the labour market due to their age that they became "serious" about business venturing and started their businesses on a larger scale.

Nanci (age group 60+) was made redundant from her administrative job at a loan company at the age of 40 and afterwards, she could not find steady, formal employment in the job market. During her employment, she would sell her handicraft, embroidered products to friends and co-workers to have an extra income to support her home and extended family that live in the same household. Being unemployed, in her 40s, and unable to find steady employment opportunities, Nanci applied for an entrepreneurial government scheme at the jobcentre in São Caetano do Sul and then decided to start her arts and crafts business. The scheme offered her a space to showcase her products monthly, free of charge, an initial funding of R\$1,000 and basic training through workshops and online classes organised by the local administration:

*I used to work for a loan company... I worked there for more than 10 years. When I lost my job, due to being old, I couldn't find anything else. It was time to turn my embroidery work into a business to make more money, to do it seriously, not just as a side thing... the local government scheme came in handy because it gave me the money to start, and training also. (Nanci)*

Entrepreneur Zelita, during her formal employment at a fashion designer's company, also designed and manufactured textile products and sold them "on the side" for extra income. In her 60s and upon losing her job in 2011, she could not find any other alternatives for income. She then set up an atelier in her house and reached out to vendors she knew from her previous jobs in the textile/clothing manufacturing industry. It was then that Zelita started her textile manufacturing business, creating pilot pieces for women's clothing and other textile products:

*My youngest son passed away in 2011 and in that same year, I lost my job as a modelist in the fashion industry... I worked for Reinaldo Lourenço [a very famous, high-end Brazilian fashion designer]. He was a great boss, he didn't want to let me go, but his brand was struggling as well, you know? So, he had to let me go, but he was a great friend and great support for me in that difficult time (pauses) So... I had to start my own business because I knew, I just knew that I couldn't find another job at my age.... There was no other way. But I'm making good money now, years later... it took a while, but I can breathe a little more now... because you know, retirement money is nothing here in Brazil. (Zelita)*

Evident in the above accounts is the participants' engagement with an entrepreneurial activity as a means of income generation because they perceived there was no better employment option due to age, economic crisis, need for extra income or a need for flexibility between work and life duties. Moreover, these women had several elements at play in the nexus between their business and household that led them to engage in entrepreneurship. In these cases, it is striking how what was previously "extra income" household activity paved the way for business venturing, as it gave them the necessary knowledge and networks to, in a moment of financial necessity, turn this additional income activity into the main source of income for their households.

## **b) Need for Flexibility to Care for Children/Household**

The possibility of achieving greater time flexibility to care for their families, children and households was the dominant motivation for two participants (Nilda and Erika) who saw the possibility of time flexibility to care for their families, children and households. Conversely, those respondents who did not have children also perceived the flexibility of working from

home as a key benefit that enabled the possibility of reconciling an economic activity to household and caring responsibilities.

Nilda's motivations for starting a business were multiple - being away from the job market/underemployment; unemployed husband; children and household to support - but she particularly expressed the importance of achieving greater time flexibility. Nilda needed the flexibility to work from home, in order to care for her children and perform housework. After getting married she quit her job and became a stay-home mum and with being away from the job market for several years and she feared she wouldn't find a good job:

*When I married my husband, I had to quit my job at the bank. It's just how things were at the time. Years later, we had two young kids and he lost his job at the ceramic factory. And I had spent all those years at home, so I wouldn't find a good-paying job. We had no money and we couldn't wait until he found another job. So, I decided to step in and start my business, setting up my atelier at home. I had no money to rent a place [for the business] and I needed to care for the kids, so it was the only solution at the time. (Nilda)*

Thus, Nilda's only alternative was to start a home-based business in order to manage her childcare and household responsibilities as well as to earn an income to support her household. Significantly, quitting her job happened to fulfil an expectation that she would stay home and care for the family and not work, in line with dominant and traditional patriarchal gendered expectations regarding married women of that time.

Despite wanting to or previously having a formal, stable job, women were forced to quit such jobs due to traditional, sexist gender roles, thus, entrepreneurship became the only viable option to reconcile the need for an income with motherhood and household labour. Therefore, entrepreneurship was not an "attractive" option, but rather as Nilda stated "the only solution", the last resort for the survival of the household.

Another element that emerged from the data was the difficulty for married or single women with children to balance their family and work duties when their spouses have corporate jobs, due to their "rigid" schedules. This was the case of Erika and her husband Mario, and his corporate job. Despite the fact that Erika and her husband did not have any children and came from a higher social class than Nilda, Erika stated that starting a business was necessary due to her husband's move to a different city and his rigid schedule at his demanding corporate job as her home-based business allowed her to care for their household and family:

*[...] my husband is VP of HR at Unilever, so he travels a lot and then, the company decided to send him to the São Paulo office. Because of that move, I came back (to SP). And his schedule is rigid and crazy, so my schedule ends up the same. So, my business works perfectly for that, because I care for the house and the family... (Erika)*

*I have my business, but I also have other responsibilities at home, taking care of our home... I needed that flexibility, because of his [husband] work and the things I have to do at home, shopping, cleaning, those things... (Erika)*

These other entrepreneurs also described intentionally keeping their businesses home-based in order to simultaneously care for their children and/or grandchildren:

*I had to work from home, I had no one to look after my kids, as my husband was unemployed, and job-hunting and I had to start a business to keep us going until he found a job, and watch the kids and do the chores... (Nilda)*

*I'm divorced and I have full custody of my child and a full-time job. To run an event planning business, you don't really need a separate location, you can do it from anywhere, so it was convenient for me because of my child and my job. (Jéssica)*

When comparing the marital status and number of children in the households, the entrepreneurs with children at home tended to be disproportionately disadvantaged by arrangements intended to enable them to 'balance' their work-life as the fact that simply owning a business and operating it from home did not serve to relieve them of this 'double burden' (Bittman and Wajcman, 2000), as there were still childcare and household duties to tend to after working on their business ventures:

*You work from home, so you can't escape (laughs). You still need to look after the babies, and you're the only one there, everyone else is away at work. So, you do your work, your business and take care of the babies too... you can't run errands while someone else is not there to look after them (Nanci).*

In reality, the majority of the accounts of participants (5 out of 7) who had children at home and ran home-based businesses suggested the intensification of both sets of responsibilities rather than any achievement of balance with a confluence between the two.

### ***Inequality in Necessity Entrepreneurship: Household Resources and Capital***

Overall, regarding necessity start-up motivations, it is notable that the need to achieve greater flexibility for caring for one's family was evident across various business and household contexts. However, the nature of the 'necessity' in higher-income households was quite different given their access to greater material and cultural resources than those available in lower-income households. Being a young and educated woman in an upper-class household

and needing to start a business in order to perform household duties, without the added pressure of being a breadwinner and supporting one's children, is a qualitatively different situation than being an older, disenfranchised, migrant woman who needs to become an entrepreneur to be the breadwinner at home, as no other sources of work are available that allow an income alongside the performance of household and childcare duties.

In that sense, inequality was evident between necessity-driven entrepreneurs in the data. Out of 5 women, 3 (Nanci, Zelita and Nilda) had been the most affected by and vulnerable to employment precarity and had the fewest material, cultural, family or political resources, reminiscent of what has been described as necessity entrepreneurship (Block and Koellinger, 2009; Rosa et al., 2006). These women were older, belonged to lower social classes, and because of their age, lacked financial support from family/spouse or other forms of financial security, therefore, they occupied a lower social position and were relatively disadvantaged compared to the other 2 remaining necessity entrepreneurs (Erika and Maria). These were younger, had stronger professional/employment experience, had financial support from their husbands and occupied a social position that allowed access to more material, cultural and family resources and consequently, greater degrees of privilege (Martinez Dy, 2014).

Such differences among women in the sample demonstrate not only the effects of intersectional social categorisations, such as age and class in creating disadvantages and privileges for women entrepreneurs, but also that engaging in entrepreneurship in a situation of necessity can marginalise women and become a precarious, unstable, low-paying form of work performed without the advantages of pensions, benefits or job security and that will not necessarily result in social mobility or more access to resources in the future (Carr, 1996; Duberley and Carrigan, 2012).

The cases of necessity-driven entrepreneurs presented here show that even though these women and their households have a source of income through entrepreneurship, the business does not provide them with the material, social and cultural capital necessary for social mobility or for a future that is financially secure. This raises the question of whether entrepreneurship has the potential to improve socio-economic conditions, either as a route out of poverty or as a viable economic substitute for an established career that has been cut short, for example. If so, it must then be asked whether this is true for everyone, and if not, for whom it does work, and why. This is in consonance with the literature that highlighted the links between necessity

entrepreneurship and poverty (Byrne and Fayolle, 2012; Rosa et al., 2006) with Pines et al. (2010) finding it to be more prevalent amongst disadvantaged and marginalised groups, and Byrne and Fayolle (2012) concluding that the phenomenon was gendered, and disproportionately associated with the activities of women.

In sum, the findings demonstrated that necessity-driven and informal entrepreneurship can have both negative and positive aspects in the work-life of the entrepreneur, but in the case of these women, entrepreneurship became a way out of unemployment, poverty or a solution to balance household and family responsibilities. The previous accounts from necessity-driven entrepreneurs illustrate that entrepreneurship, especially when it results from a need for income, a need to survive, is the fruit of many changes in labour relations, employment, macro and micro factors influencing their lives.

### **7.2.2 Opportunity Recognition and Exploitation**

Business opportunity recognition and exploitation was a dominant factor with 6 participants (Cecilia; Emilia; Jana; Leila; Luiza; Sonia) who stressed the centrality of this factor to their entrepreneurial start-up and development. In the sample, only these 6 participants had knowledge of a specific business opportunity. This knowledge was idiosyncratic (Acs, 2003), acquired through each individual's own experience which included educational and professional backgrounds, job routines, social relationships and daily lives. It was this specific knowledge, largely acquired through personal experience, that led these entrepreneurs to insights profit-making opportunities in specific activity sectors.

In this regard, the value of personal experiences of social capital and networks to the discovery of a business opportunity was notably evident in 2 cases: Cecilia and Sonia. Cecilia discovered the business opportunity for a baby and toddler clothing store through her network of “baseball mums” in the Japanese community<sup>73</sup> herself and her family are part of when taking her children to baseball practice:

*By going to their [children's] baseball practice every week, I met a lot of moms, and one of them wanted to sell her store. She sold only baby and toddlers' clothing. It wasn't what I expected... (pauses) I didn't know anything about owning a store. But I liked the opportunity and the type of business too. (Cecilia)*

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<sup>73</sup> See Chapter 6 – Table 2 – Background Demographics - “Cecilia”.



Similarly, Sonia identified an entrepreneurial opportunity to open a beauty salon through her former boss and mentor:

*My mentor guided me, showed me there was an opportunity to make money, to grow in this business. I had been working for her for 9 years, and I learned everything. And when I spotted the opportunity to make my way in the Beauty business, I wanted to take it, to make a real business for myself. (Sonia)*

Cecilia and Sonia's cases illustrate the role of human and social capital in influencing recognition and exploitation of business opportunities. These cases demonstrated how one significant aspect of social capital – being a member of a specific social network – had a positive effect on women's engagement with 'opportunity-driven' entrepreneurship by identifying and exploring opportunities they might not have discovered otherwise. That is to say, participants' social capital or access to external knowledge through their networks was vital so they could develop the skills and acquire the knowledge to recognise new business opportunities (see also Ramos-Rodriguez et al., 2010).

It was striking how these 6 entrepreneurs were presented with and pursued very different business opportunities through different motivations related to their business-household nexus, that is, goals they had for their households interconnected with the business opportunity they seized. For example, Emilia, who previously worked as an HR manager at a multinational company<sup>74</sup> and belongs to the upper-class, identified an opportunity in retail and used it to work with an activity sector she prepared herself for and enjoyed more than her previous HR job, also willing to fulfil the goal she had for her family to spend more time together:

*It was an opportunity I identified and because I had this goal for myself and for my family, I chose to dedicate myself to it (to the business). (Emilia)*

*I decided what I wanted to work with, what I liked (household linens, embroidery), and went to prepare myself, to really understand the business. (Emilia)*

*I wanted to spend more time with my little daughter, my family. So, this business goal was also for my family... (Emilia)*

Emilia's desire to pursue a business opportunity that also fulfilled her goal to spend more time with her "little daughter" showed the significance of the life stage and the household's life course in the entrepreneur's motivation to start a business. That is, the work 'decisions' of entrepreneurs are connected to the family/household level and to the interplay of structure and

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<sup>74</sup> See Chapter 6 – Entrepreneurial Portraits – Emilia.

agency (Martinez Dy, 2014) as a woman's moment of transition to motherhood is often when her relationship to work (e.g. employment and entrepreneurship) changes and so do her choices related to this topic (Ekinsmyth 2013; Ekinsmyth et al. 2004) such was the case of Emilia. Thus, motherhood roles and household contexts are strongly related to work/entrepreneurial decisions.

### ***Opportunity Exploitation***

Another factor evident in the data was that, as the women evolved through the entrepreneurial process, they faced different obstacles related to the specific stage they were in (e.g. opportunity identification, opportunity exploitation and resource acquisition). These obstacles are diverse, and depending on their nature, only certain women were able to engage with entrepreneurship through an opportunity and succeed, which was the case of the 6 women in this category. For example, this was the case of Luiza, whose challenge was to identify a business opportunity and after struggling with it, she ultimately decided to buy the franchise of a patisserie which was suggested by the administration of the shopping centre in which is located:

*I thought I wanted (to open) a café, but that wasn't available at the mall. I was insecure, didn't really know which route to take, which way to go. Then, the shopping centre suggested this opportunity for a franchise patisserie. (Luiza)*

*[...] this franchise is from a company that has been in business for 57 years, and the founder passed away, so the shopping centre had this opportunity for a franchise. I chose to take it, to own a franchise from a company is already established in the market and known by the public. (Luiza)*

Another obstacle related to the exploitation of business opportunities for women was obtaining funding and start-up capital for the entrepreneurial project. This hindrance was evident in the account of both lower- and upper-class households and it brought to light the importance of financial household member/spousal and network support, illustrating one of the touchpoints of the business-household nexus in the sample. Upper-class married (Cecilia and Emilia) and single (Luiza) women explicitly brought up that they had savings and/or their partners had sufficient income to financially support their households without the profits from their entrepreneurial ventures, which was stated as a "relief", meaning they could spend more time and resources on their ventures without hurting the household income:

*We [herself and her husband] had savings. Because my family and my husband, we are 'Japanese', so there's this culture of 'if you earn 10, you save 7'. So, I've always felt like opening my business but didn't know what. So, we had these savings and*

*because of that we could buy the store without financing or risking anything.  
(Cecilia)*

*With my own savings, from my previous job. I thought about, maybe asking for a loan, but the banks usually have a lot of restrictions, so I started with just my savings and my husband's salary supported the rest, household expenses and all. (Emilia)*

*It is a relief, knowing I can put in the time and the money here, without... the [home] pressure (Luiza)*

Conversely, women in the lower classes had recognised a business opportunity but had no spousal or household financial support and savings and felt they “had” to make the business work, as financial and time resources were being taken away from the household to be applied in the enterprise:

*[...] I put everything into this, it is our main source of income for our family, so that means that it has to work, it has to grow, and it has to keep bringing clients in (Jana).*

*It's that situation where your business sustains the house and the house sustains the business (Sonia). I support myself and my husband financially, so I have to spend more time, more money, more focus on the place that is supporting everything, you know? (Sonia)*

The quotes above illustrate the embeddedness of women's businesses in the household's and family's financial structure, which also demonstrates that the women in the sample constructed their businesses around the financial needs and resources of their households and families. The difference between upper- and lower-class entrepreneurs in regards to funding and start-up capital showed that in regard to the more tangible business resources such as finance, which can represent a major obstacle to many, the provision of business start-up capital was influenced both by a range of factors such as household composition, class, gender, race and ethnicity (Brush and Manolova, 2004), as well as household income levels (Gentry and Hubbard, 2004).

Accordingly, the household/family entrepreneurial embeddedness approach was key to understanding women's decisions regarding the identification and exploitation of business opportunities within both micro and macro-level opportunity structures (i.e. structural, cultural and institutional). As Brush and Manolova (2004, p. 39) explain, “Household structure has an impact on venture creation because it is a direct determinant of the starting resource base for the entrepreneur” and the financial resources aspect of entrepreneurship is a very significant

one, as it will dictate not only the birth and death of an enterprise, the possibilities for growth, but especially, the time and capital entrepreneurs can devote to the business.

### 7.2.3 Self-actualization

In the data, starting a business due to a desire for self-actualisation was strongly related to the business-household nexus as the economic, social and cultural capital available in the household allowed these women to pursue entrepreneurship for self-improvement. They were able to configure their businesses around their household duties and motherhood roles rather than being forced into entrepreneurship to juggle these multiple responsibilities.

This process of self-actualization was most apparent in the case of 5 participants (Ana; Laís; Julia; Jéssica; Gesi). The main discourse that emerged here was the *'passion-turned-business'* – this path a central means of achieving personal fulfilment and an attempt to pursue a line of work that they found more meaningful and enjoyable. “Passion” was also a word constantly used by these entrepreneurs for the reasoning behind the creation of a business. Respondents identified that expressing themselves through a *'passion-turned-business'* was a way to self-actualization and to achieve joy and happiness:

*I am always fired up; nobody can deflate my 'dream-business balloon', nobody can destroy my passion... it gets me going. (Jéssica)*

In 4 out of the 5 cases in this category, comments related to 'self-expression' and 'passion' overlapped:

*I've always wanted to do this [entrepreneurship]; why not do it for a living and with passion? (Julia)*

*Yes, I always say that you have to make choices, where you'll dedicate yourself with happiness, open a business that will bring you joy. (Ana)*

*I've been an artisan, working with arts and crafts for 16 years, and this activity started as a hobby when I was younger... that I was actually good at it as well, and that I had skills that would fit this area of business. (Laís)*

Perhaps the most striking case of business start-up for self-actualization was of entrepreneur Gesi. For her, the business was a tool to recover from depression, to achieve wellbeing and rediscover her passion for Arts and Crafts, after suffering from mental illness for over 10 years. It was a milestone in her life:

*My whole adult life I had been a mother, a wife, a sister, a housewife... like I told you, Sarah, I'm in my late 50s. Before my house was always pristine, the kids always happy, at school, living their young lives... my husband always working. I had nothing. (sniffs) I let go of myself, to live for them, which caused my depression for 10 years. My therapist recommended I adopted a hobby... Then, after a therapy session, I suddenly realised that near my house there was an arts centre and shop. They gave classes and you could buy the materials... in the beginning I struggled even to leave the house... (pauses) then, when I started the Arts and Crafts lessons, I couldn't even stay until the end, just because my mental health was so terrible... then my daughter joined me for support, then my daughter-in-law joined us... and now, 12 years later, I have my business and they're partners as well. (Gesi)*

Coming from a middle-class household and without the added pressure of having to be the breadwinner to her home, Gesi had access to a therapist, which many women do not have access to due to financial reasons and also counted with had the emotional support from her daughter and daughter-in-law, which demonstrates that her access to financial, social and human capital placed her in a privileged position compared to other entrepreneurs in the sample.

Similarly, the influence of family was also present in Gesi's choice of activity sector for her business as her passion for Arts and Crafts, decorative and handmade products is something she learned from her two brothers and her father, as she always observed how meticulous and talented they were with handicrafts:

*They influenced me with their talent and attention to detail. Handicraft, arts, that was always in our family, our passion. Many years later, it was a bit ironic that I had to be severely depressed to find my way back into arts and crafts, and that arts and crafts were my salvation. (Gesi)*

Ultimately, she attributed her recovery from severe depression to her Arts and Crafts business as it became a way for self-expression and something positive to look forward to:

*With my health in such a precarious situation, my business became my way to express myself, to look forward to another day of work. If it weren't for me rediscovering my passion for art and later deciding to start a business, I – I don't even know. My health is great now, and I love doing what I do. (Gesi)*

It is notable that Gesi talked about the wellbeing and social aspects of entrepreneurship and how the business provided her with a much-needed break from depression, childcare, domestic responsibilities and the feelings of alienation and isolation that came from the motherhood and marriage roles and expectations. In that sense, the entrepreneurial project provided her with another identity, other than those associated with the household and caring roles she had performed for many years. Thus, role identity navigation is a key consideration in this study to

provide us to a deeper understanding of women's business venturing, especially in a developing world context that still adopts traditional, patriarchal gender practices that often constrain not only an individual's economic activity (Nilda), but also their sense of self, and their identity. That is also why it is important to adopt not only a critical perspective of women's entrepreneurship but also a family and household embeddedness view that shines light on the multiple roles of women in the home sphere and how these may evolve, change and most importantly, influence business start-up, management and success. In everyday life, individuals and households struggle in particular ways to combine activities of production and reproduction, and social roles in the work and home spheres (Ekinsmyth, 2011). When attempting to improve one self's life and skills, whilst still managing these roles, issues of role identity, boundary permeability, individual strategies of integration or separation of roles naturally arise or like in the case of Gesi, preceded and influenced venture creation.

A different factor emerged from women's accounts of 'self-actualization businesses', this time related to the financial rewards. Even though respondents stated that passion was the main motivation for starting a business, that is not what drives the enterprise nowadays, but rather the financial returns that turned it into a 'serious' activity:

*[...] doing what you have a passion for and earning your living for financial independence is very important... (pauses). This thing may have started as a hobby for me, but now I make the big bucks, and I take it very seriously. (Jéssica)*

*I started dedicating myself entirely to this business more recently when I was finally able to reconcile the arts and crafts passion to my job as a psychologist [...] making money from it, it is important. (Laís)*

The quotes demonstrate that the financial rewards of entrepreneurship are multi-faceted and include different types and amounts of rewards at different stages of the business' life course and the entrepreneur's life course. For example, Laís started to dedicate herself to making her business profitable once she managed to reconcile her job as a psychologist with the enterprise; and Jéssica that once the business started to be more profitable, she then started to take it more seriously.

Overall, in this category, most of the women's views and experiences highlight the positive effects business venturing had upon their lives in terms of stimulation, self-esteem and an alternative space to express themselves as individuals, outside the family roles they also play. Despite the fact that managing the business appears to be just as demanding as caring and

domestic responsibilities, entrepreneurship was more fulfilling as it gave women a sense of status and an alternative identity to that of mother, wife and partner and from a contribution standpoint, a way by which they make any tangible contribution to society and to their own fulfilment. This is in line with critical studies of entrepreneurship that highlighted the debate of ‘mumpreneurship’ and the devaluation of the so-called “work of love” (Rich, 1976 as cited in Ekinsmyth, 2013) such as childcare responsibilities, domestic tasks and household management. This “work of love” is trivialised because it is immaterial and gendered because it is often performed by the woman<sup>75</sup>, while entrepreneurship provided those women with an engaging, stimulating, non-mothering activity.

### ***Social Positionality as Entrepreneurial Foundation***

In sum, from the data collected in regard to business start-up decisions of participants, it is notable that there is a clear stratification between the groups of women entrepreneurs in the sample, in which those who began a business due to a lack of options for income generation such as unemployment or retirement occupied a lower social class/stratum than those who perceived business venturing for pleasure, self-actualization or business opportunity. Therefore, necessity- and opportunity-driven entrepreneurs in the sample belonged to different social classes, faced different financial and business challenges and had access to different resources, occupying different social positions. Those who could have re-entered the labour market but opted for an alternative means of income generation, alongside those who were gainfully employed but began a venture out of pleasure rather than necessity, tended to have had professional employment experience and a social position with access to more material, cultural and political resources as well as greater degrees of privilege.

It should be noted though, that intersections of age, class, professional experience, level of education also contribute to, but do not determine, the social position of these women in society and among each other. That is because the composition of social classes are the result of the intersection of multiple factors and external considerations like the Brazilian economic crisis and resulting contraction of the job market. However, even if made to seem invisible, the places occupied by marginalised actors in the ‘social order of things’ was crucial to not only their entrepreneurial experiences, but to all the opportunities available to them. Individuals and

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<sup>75</sup> See Chapter 8, section 8.3.2 – Division and Performance of Housework.

groups disadvantaged by their social position had access to fewer material, social and cultural resources, and their processes of opportunity pursuit were doubtlessly impacted as a result.

This evidence on business start-up decisions also illustrates the within-group diversity and heterogeneity of the circumstances leading Brazilian women to engage in entrepreneurship. Accounts from this data show how the interplay of external and internal factors and material and ideological factors shape women's attachment and attitudes towards entrepreneurship in a much more complex manner than individual and voluntaristic choice (Himmelweit and Sigala, 2004).

### **7.3 Women's Challenges in the Management of the Business**

This section highlights the conflicts and tensions in the management of the enterprise as women had competing demands of business, household and family. The main argument is that in the case of women engaged in entrepreneurial activities in patriarchal contexts, the support to (and choice of) work and the resources for reconciling business and household demands might prove particularly difficult to navigate and access.

As Humbert and Lewis (2008) argued, even though entrepreneurship may provide some degree of flexibility, the management of the business often entails longer, rather than shorter, working hours which is the case for the women in the sample. In that respect, challenges related to business and workforce management were especially present in the accounts of 11 out of 16 women entrepreneurs.

#### **7.3.1 Managing the Workforce**

Managing the business staff and workforce in the business represented a challenge for the women in the sample, especially those who had never occupied leadership positions before, had only worked for others or were new to entrepreneurship.

In the sample, there were 3 participants who were 'new' to business venturing and had only recently opened their stores and stated they were also adapting to the business' new demands



regarding opening hours and staff management. These participants stated that the young businesses required a lot of attention, financial and personal resources, but so did the household which made it harder to focus on the management of the enterprise. In that sense, many were the management demands for the business, especially the newest ones – from opening hours to staff, participants shared the issues they faced when running the enterprise:

*I have 4 employees. The business is new, I spend most part of my days here to know the customers, to learn more about the employees, to gain confidence about the business itself and to feel whether the employees are trustworthy or not and to manage it... (Ana)*

Ana highlighted the need to spend most of her days at her patisserie business because it is new, so there was a need to get familiar with the customers, to become more confident in regard to her products, to observe how employees were performing, and whether they were trustworthy.

Ana's husband, who works as a business consultant, reinforced the point that she does spend too much time away from home while managing the business, especially because her patisserie is new and located inside a shopping centre which operates 7 days a week:

*I mean, the business is in the shopping centre, so the hours are long even on the weekends, holidays. So, she spends too much time there, but I think, it's mainly because it's just started, you know? The business is new, so it needs her more now (José – Ana's husband)*

Just like Ana, when it came to staff recruitment and management, 11 out of 16 participants mentioned difficulties in finding trustworthy employees which led to hovering “*ficar em cima*” to observe the employees as they did not feel comfortable or confident they would do well without supervision:

*To get qualified, trustworthy professionals to work at the store. In this region of ABC, it is complicated to find such people. My other store (Itaim Bibi - City) runs itself because I have very active, qualified employees... But here it's been difficult. If I don't hover, nothing works. (Emilia)*

*I've faced problems with so many professionals that rented my spaces... from not paying the rent to even using drugs in the premises... the level of people I had the misfortune of bringing to work here... it's hard to find trustworthy, motivated people. (Sonia)*

Along the same line, *tracking employee time and attendance* was an issue when there was not a relationship of trust between the entrepreneur and employees. These issues typically result from the attendance tracking being paper-based, with employees manually signing in and out:

*Paper-based time and attendance tracking are very open to inaccuracies and dishonesty from employees... so I always pay special attention to that. (Emilia)*

Issues such as attendance tracking led to hovering or having to spend more time working in the business. This meant that these women had trouble delegating tasks at work which took time away from being at home with their families and performing household duties:

*I spend a lot of time here, hovering, to check on employees, the products, and everything... this definitely keeps me away from home and from the boys (sons) more, from things that I need to do at home, to keep everything working. (Maria)*

Women entrepreneurs and household members talked about the challenges they face with staff levels as both planned and unplanned absences can be an obstacle and really interfere with the household and family routines:

*I run my business based on my toddlers' sleeping routine (laughs). I have 2-year-old twins and when an employee doesn't show up to work, it messes up my whole day and babysitter planning, day-care, all because I have to fill in for that employee or find someone last minute to do it. And that takes time and money. (Julia)*

Staff demands are also dependent on projected demand during busy or quiet periods and vary depending on the activity sector. Unplanned absences can place unnecessary strain on the woman entrepreneurs due to the extra costs of covering the absence and the losses incurred while the absent employee is being replaced:

*[...] there are several different shift patterns requiring employees to be scheduled for different parts of the day and I have to tend to that constantly. But holidays and sick days are extra challenging because you can't leave the place unattended... you need last-minute replacements... and that costs more. (Luiza)*

Planned absences are simpler to deal with but still presented obstacles for the businesses as employees often wanted to take annual leave during the Summer months when the weather is hot. Demand for time off mid-year (Winter) was also quite high due to Brazilian school holidays taking place from the end of June to the beginning of August and that represented challenges for the women business owners as they needed to deal with such requests sometimes by replacing the employees themselves, or asking for a household member to help, which only increased the workload for the woman in both domains – business and household:

*Usually, it is not possible to accommodate everyone's holiday requests for the same time, in Beauty we work a lot in the holiday season, for example. So, it is often*

*necessary to stagger these requests to ensure that the salon still functions fully [...] (Jana)*

*My eldest son comes to help, sometimes, I tell him it's urgent, when an employee calls in sick, and he comes to the rescue (laughs)... my husband only sometimes, because he owns a business too. (Maria)*

In the data it became clear that challenges in the management of the staff hours and absences in the business were deeply related to the household, as women had to spend not only more time and financial resources on the business to tackle those workforce issues, but sometimes had to ask for help from household members when facing problems of this nature either to manage “emergencies” at home or in the business. It was also evident that the participation of family members in the business came only when requested by the entrepreneur during unexpected circumstances.

Nevertheless, in the topic of the challenges of managing the business workforce it is notable that when discussing how women balance home-work dual roles, negative experiences of work often become the focus, when gendered practices of housework and parenting should also be questioned, especially in the patriarchal context of Brazil. That is to say, women frequently need schedules and workloads that allow them to balance work and family because they are primarily responsible for domestic duties and childcare. The demands of the workplace are often depicted as intruding excessively into personal and family life and impeding individuals' quality of life, but this loses sight of the value and sense of fulfilment, satisfaction and economic participation women achieved from their participation within paid work/business venturing, as described by the women in this sample in the previous sections. Caregiving and housework duties and who performs it also requires re-evaluation, but women's entrepreneurial activities and paid work should not be constantly cast as the villain of the piece (Hyman et al., 2005; Lewis, 2003).

## **7.4 Work-life Negotiation Tactics**

Work-life balance or conflict can be defined as a generalized emotional state that is a result of the accumulation or succession of negative or positive daily events that individuals experience (Weiss and Cropanzano, 1996) throughout their lives. Thus, ‘work-life balance’ is a “complex and contradictory set of processes” (Wattis, 2013, p. 6) and this section examines the strategies applied by women to manage work/care boundaries and tasks along with the challenges,

advantages and contradictions involved in these negotiations. *Negotiation* (Al-Dajani and Marlow, 2010; Carter et al., 2017) refers to the lived experiences of women in combining business activities and household tasks and childcare. It refers both to process of negotiation with individuals in the household/private sphere (e.g. partners, husbands, household members) and the business/public sphere (e.g. domestic workers, employees). Furthermore, this notion also addresses individual negotiations women make with themselves, regarding their personal needs, preferences and abilities to manage their dual roles as business owners, mothers, wives and breadwinners.

In examining work-life negotiation tactics, 6 participants (Ana, Laís, Maria, Julia, Nilda, Erika) spoke of the advantage and benefits of becoming an entrepreneur, citing an expectation that it would enable them to achieve a better work-life balance. The respondents who did not have children (Ana, Erika) perceived the flexibility of owning a business as a key benefit that enabled the possibility to focus on personal needs and to have personal time when compared to their past roles as employees:

*When I worked as a consultant for a firm, it was very difficult, to have that freedom, to just go to the dentist appointment, to do my hair, to have lunch with a friend. I can do more of those personal things now because it's my business [...] The shopping centre hours are long, but then, if I need to go to the doctor, or get my hair done, I can do that, because I'm the boss. (Ana)*

*I worked for my uncle, at his firm, and he does PR for fashion brands. I worked weekends, holidays... now I make my schedule and I have more time for personal things. (Erika)*

Those who were mothers (Laís, Nilda, Julia, Maria and Sonia) stated that running their own business helped them work flexibly around household and motherhood responsibilities:

*[...] it does allow me to have that time, to work my job...prepare everyone's breakfast and so on. So, it's so much easier for women to have a home (based) business. (Julia)*

*It makes it easier for women because they can manage home-life, family life, and run a business because they make their own schedule. As a mom, it's easier, you can pick up the kids from school and take them to their various activities and so on... you don't need the permission of a boss. (Laís)*

In that sense, unlike their male counterparts, women managed multiple roles between home and enterprise and faced challenges in balancing the potentially conflicting demands of their enterprises, domestic and children, and eldercare. In this regard, scholar Caroline Gatrell (2004) argued that men and women experience the demands of work and family differently as

it is often women who assume greater responsibility for domestic tasks and caregiving whilst participating in paid work or entrepreneurship. For example, in the case of Julia, daily urgent activities that are related to work and home were occasionally expected to take place concurrently. When neither activity can be prioritized because both are urgent, working mothers addressed tasks from both domains through a complex juggling – when it is possible:

*The household duties only affect the business when there's an emergency. You have to work within a schedule, with a planner in hand. That's what schedules and planners are for. If I can't do it today though (housework), it'll have to wait until tomorrow. (Julia)*

In order to deal with such obstacles, they adopt individual-level strategies to solve the issues that may arise themselves, through postponement, rescheduling and work intensification. Embracing, rather than contesting, the role of 'mother', business practice recasts the boundaries between productive and reproductive work. Mothers in the sample negotiated their work boundaries in order to prioritise motherhood duties, and in doing so, sacrificed their own needs, and sometimes their own individual identity:

*It's constantly juggling all these responsibilities: being a mom, a wife, a business owner... but where am I in that equation? As an individual? (Sonia)*

The questioning made by Sonia in regard to her own positioning and self-identity suggests a loss of self-identity of women due to a total devotion to children and household responsibilities, also analysed by Sharon Hays (1998) in the context of *intensive mothering*. According to Hays (1998), described intensive mothering as a dominant form of mothering. This was evident within the Brazilian mother-entrepreneurs in the sample as the working and stay-home mothers in the sample had internalised the idea of being expected to sacrifice their own needs to those of their families and dedicate their time to the care of children, their education and leisure activities whilst at the same time running their businesses which was emotionally involving and time-consuming. The conversation between Julia and myself during her interview perfectly illustrates this:

*[Julia] Sometimes when my mom or the nanny can't look after my kids and I want to go to the gym for the Crossfit class, I have to take my boys with me, but the gym has a playground with a supervisor, so thank god (laughs). Ah, let me show you, my friend took this picture after class...*

*[Julia pulls out her mobile phone and goes to her social media account. She shows me a picture of herself and her twin boys after her Crossfit class. She's smiling,*

*wearing her gym clothes while simultaneously lifting both her babies in their baby seats.]*

[Sarah] *They are very cute! And you are very strong! (laughs)*

[Julia] *(Laughs) Yes, thanks. They are. It's... (pauses) complicated. But it's worth it. Because through my hard work, my sacrifices... I feel like they'll learn to have a good work ethic and value their mommy.*

The previous conversation demonstrates the interrelationship of gendered expectations and traditional notions of good mothering with the idea of total devotion to motherhood and household duties. This also meant that women were considered naturally responsible for looking after children even if it required them to quit their jobs as in the case of Nilda<sup>76</sup>. This was not the case for all mothers in the sample as hiring paid help was also the way they encountered to run the business whilst catering to their children's needs, like in the case of Emilia.

Nevertheless, not all women will perform according to the expectations of intensive mothering as this may be challenged in other societies, as motherhood is performed also according to cultural practices and ideologies (Arendell, 2000). Each society has its own rituals, beliefs, expectations, norms and symbols regarding the role of mothers and motherhood: "the good mother is reinvented as each society defines her anew in its own terms, according to its own mythology" (Thurer, 1994: xv). Not only culture, but other social structures such as class can considerably impact the extent and the ways in which women become mothers and how they view their motherhood responsibilities (Wattis et al., 2015).

### **a) The Spatiality of Work-life Balance**

Another important element brought up both by entrepreneurs and household members was the spatial aspect of the business venture, that is, the base for the enterprise (e.g. home-based or separate business premises) and how it influenced work-life balance and even psychological/emotional wellbeing. For the women entrepreneurs with young children, being home-based meant they can perform household tasks and look after the children and the elderly without leaving the home. This is more convenient, and allows for greater flexibility in the daily routine:

*[...] balance my job as a psychologist, plus my handicrafts business and housework responsibilities is only possible because I work from home, I have my business set up*

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<sup>76</sup> See Chapter 7, section 7.2.1 – Necessity Entrepreneurship.

*at home in a way that I can care for my little daughter and cook, help her with homework... so the fact that I don't have to commute is good. (Lais)*

For the women who ran their businesses from home, manipulating those physical boundaries between work and life, managing the space between enterprise and home created the possibility for segmenting or integrating both spheres in a positive way, that allowed them to accomplish all the tasks they were responsible for whilst spending time with their children and grandchildren:

*I care for my 2 grandkids almost every day of the week, and my children need my help with that, so if I had to go to work every day, face traffic, public transport to go work on my business, I wouldn't be able to help my children babysitting, and I wouldn't have time to spend with my grandkids, who are so little... (Nilda).*

However, for those with grown-up children, not having business premises represented a problem. Those entrepreneurs complained that from the household members' standpoint, a home-based business meant that:

*They think that I have to do more because 'oh, she's here all the time, she works from home, it's much easier for her to do house stuff'. (Gesi)*

*[...] (household members) don't take my business seriously because I work from home, my atelier is at home. (Nanci)*

Conversely, women entrepreneurs who were previously home-based and later adopted business premises outside the home noticed an improvement in family relationships:

*They (household members) respect me because I leave for work every day and they know how important and how much time it takes for me to run my store. (Leila)*

However, it was clear from the data that men's presence in the household did not automatically bring about an egalitarian division of household responsibilities, as for the married mothers or married women without children, the male presence in the home did not mean they shared in the performance of housework. This is in line with Mirchandani (2000) who argued that although men's presence in the household sphere could contribute towards a more egalitarian sharing of housework and childcare responsibilities, the gendered nature of home-based work affects men and women differently because women mainly undertake the responsibility of domestic and caring work in the family, thus, home-based work "poses little challenge to the gendered divisions of household labour. In some cases, in fact, women's greater proximity to the home may further entrench the assumed divisions of family work" (ibid., p.178).

## **b) Tension and Conflict in Work, Family and Personal Time**

If work-life balance is defined as the effective management of an individual's work responsibilities and personal lifestyle (Agarwal and Lenka, 2015), the accounts below were more likely to refer to work-life negotiation in negative rather than positive terms. The lack of boundaries between home and business and lack of 'help' from male spouses and partners experiences captured here highlight the evident tension between 'business work' and 'household work' which impact upon those individuals' quality of life:

*Where's my quality of life? Where's the help, the support? I don't know sometimes, honestly. (Sonia)*

Still reflecting upon the lack of quality of life, women's accounts showed that personal and leisure time away from both work and family was a marginal concern which most did not even consider:

*Pfft... leisure? Fun? I don't even know what that is anymore. A high school friend was in town the other day and asked for a recommendation for good restaurants. I couldn't think of any. All the places that came to mind were kids' places, playgrounds, those things... (Julia)*

Some participants were attempting to create some time for themselves and 'work' on their work-life balance:

*I love swimming, my sport is very important to me. I try to do it at least twice a week... it varies though... it's becoming harder and harder with my workload and responsibilities lately. (Sonia)*

*My husband and I take ballroom dance lessons and go to church. I try to make that time for me, for us. It's not always, though... (Nilda)*

However, it appeared that personal time was something women had to 'work' on and because of the effort required, positive effects were often lost:

*[...] my business takes so much of my time... I lost family relationships, friends. I barely see anyone... just my mom. My spare time, time for holidays, for social life is practically inexistent... has been inexistent since I opened the business. (Luiza)*

*She works so hard... I'm proud of her, proud that the business does so well...but also a bit sad. I wish... I wish she had more of a life outside her patisserie, her running that business. It's always just the two of us when she's home... but also thinking about it, she's never home. (Neide – Luiza's mother)*

This also demonstrates that negotiating business and household roles will inevitably have negative psychological consequences, such as stress and frustration not just on the



entrepreneur, but the household members as well (the case of Luiza's mother, Neide) if practical issues such as 'personal time' are difficult to resolve.

Furthermore, it was evident in the data, that working evenings and weekends was also a source of conflict for women, with significant implications for quality of life:

*At night customers call my mobile to schedule appointments... and it interrupts dinner or me helping my kid with homework... there's no 'me' time, no 'family' time. (Jana)*

Women also talked about how being an entrepreneur requires them to be available 24 hours – there are no days off in reality, as at home they talk about the business, answer calls from suppliers, look for materials and do research on weekends meaning that the business work does not end once they are home both during the week or weekends:

*I receive business phone calls on weekends, at night... people don't respect that time, you know? If I'm home with my mom after a long day at work, I don't want to talk to vendors and to the bank, right? It's like living to work. (Luiza)*

*Oh, I drive a delivery van (laughs). We have deliveries for the weekends sometimes, and delivery people charge more on weekends, so I usually go deliver my products to the vendors by myself. (Nanci)*

These cases also highlighted a crucial point: due to the management demands of the business, many women led busy lives and intense routines that often went from 5 in the morning to 10 at night, sometimes 7 days a week. An example of this was that only 4 interviews took place at the researcher's office in Santo André as most women could not take the time to drive to the office and then provide the interviews, hence most of the interviews happening either at the women's business locations, or at the interviewees' home as it was more convenient for them.

Some women with older children recalled their work care histories which had involved the desire to stay at home when children were young, however, once children started school, being a full-time, stay-at-home mother was viewed as unnecessary:

*My children are older now, my eldest just started college and my youngest is 10-years-old, so after I lost my job, even though I wanted to spend more time and be more present for them, I needed to make money and they're grown, have activities, friends, so I don't need to be at home all the time. (Maria)*

In sum, respondents talked about the negative emotional and psychological consequences to the constant attempts to negotiate work-life balance, such as not being able to relax when they go home. They highlighted the emotional difficulties of negotiating the demands and

boundaries of home and family when the lines between home and business have become “blurry”:

*Nowadays, the concerns and duties are more intense, the development of my business happens only if I dedicate, devote myself to it. When I come home, I do business and I take care of ‘home-stuff’ at the business. I feel like it’s inevitable that the boundaries become blurry... (Emilia)*

*My husband and I talk about business matters during dinner, even make decisions regarding my business during dinner... so I definitely bring work home and it can get heavy at times, emotionally because it’s hard to relax at home. (Ana)*

An example of the emotional difficulty encountered by these entrepreneurs was how sometimes they viewed themselves as inadequate mothers because they were unable to perform what they perceived as a sufficient caring role to their children.

*I spend so much time at my shop that it definitely affects me as a mom, makes me less present for my 2 sons. It’s not a good feeling when you look at them and they’ve grown up and you missed milestones. (Maria)*

Maria’s quote highlighted the emotional aspect of the previously discussed *intensive mothering*: women often presented negative feelings such as guilt, when missing milestones in the lives of their children due to having to run the business.

This highlighted the prevalence of gendered care ideologies and the way that household and enterprise continue to be viewed as separate spheres by some respondents, even though their practices show otherwise. Even though these women expressed the desire to continue their entrepreneurial activities, this was interspersed with feelings of guilt, which illustrates how women often face contradictory societal expectations regarding career success and motherhood, as quite often, they are expected to achieve both. These women use societal expectations as standards against which to understand and evaluate their own practices and experiences and construct their own ideas (Elvin-Nowak and Thomsson, 2001) of what a ‘good mother’ should be and should do.

However, the same feelings of guilt and inadequacy were also shared by a male entrepreneur:

*We’re both business-owners and parents and sometimes you can’t help but feel like it’s your job to be doing this, to be making money so she can stay home and spend more time with them, you know? We have two boys, and being a father, I don’t know, it’s a different type of relationship, I guess. (André-Maria’s husband)*

The above quote from Maria's husband, André, demonstrates that changes to the 'male breadwinner' model that has been widely adopted and spread across Brazilian culture, also affects men. Here it was apparent they wished the wife could stay home, that she did not have to work so she could spend more time with their children as it is "a different type of relationship", implying that the children needed the mother more than they needed the father.

In sum, work-life negotiation tactics of women in the sample demonstrated that a large part of the business activities of women is conditioned by the imperative of maintaining a dual presence at home and at work, regardless of marital status or having or not having children, women attempted to reconcile both work and home responsibilities. Domestic responsibilities have been found to encumber women in ways that limit the scope of their businesses and the intensity of work effort in them. However, women's priority to construct their business around their family lives (Aldrich and Cliff, 2003; Ekinsmyth, 2011; 2012; 2013), also meant that the notions of cultural and intensive mothering had added pressure of women's time and labour in the business venture and of "missing milestones" from their children's lives.

## **7.5 Household Members/Spousal Support for Women's Enterprises**

Examination of the cases demonstrated how the spheres of business and household were linked through reliance on the household and its members to provide finance, labour, networks and emotional support.

The findings on the nature of spousal and family support for the *business* were contradictory. In some cases, household members participated in the woman's business, by offering help and/or consistently working within the business, whilst in others, there was no active participation by household members, either by choice or because they also worked in their own enterprises or corporate jobs.

In the case of Emilia's household, her husband was highly emotionally supportive of her entrepreneurial activity, but did not actively participate in her business routine:

*She knows I'm always here for her, we talk about it [her business] a lot, every day. I work full-time at a multinational, so I don't have much time to go to her 2 shops to see*

*if she needs anything, but she's well supported with the employees too. (Thiago – Emilia's husband)*

In other cases, however, the spouse did not show any kind of support to the woman's business or her emotional needs, as observed by this woman entrepreneur:

*He is an engineer and entrepreneur and I understand that he travels and works a lot, but he doesn't help at home, and I don't get that business support from him also. I feel like, he sticks only to the fun part of playing with the boys and stuff... and even business advice, like, I don't get that from him, which is weird... because he's a business-owner too (Julia)*

The view from Julia's husband acknowledged the lack of support to her business and provided various justifications for this situation:

*I run my business in a different way, she has a partner, her sister, and they do things differently, so I don't really meddle. If she needs something, she can ask me, but I work a lot too, it's hard to be present and supportive all the time, right? (Francisco - Julia's husband)*

Similarly, Nanci hoped that she would have received more help from family members and was somewhat bitter about the lack of support, especially because the income generated from her business supports the household:

*I mean, there are so many of us living under the same roof, and my atelier is at home and they see me working hard, working late, and nothing is done, nothing is offered to help. 'Can I wrap this for you?' or 'Can I order that for you to save you time?'. No... (frustrated) and like, where do you think the money comes from, the money that basically supports all of them? From this business. (Nanci)*

Nanci's household members, however, viewed the situation differently. They stated they do not offer to help because she never asks for help and doesn't seem to like when people "intrude" in her business:

*She never asks for help and she's grumpy when I go to the atelier... so I just don't go anymore. (Claudio - Nanci's nephew)*

*I feel like that is her space, she closes the door and that's it. I understand, there are so many people in this house, I feel like she needs peace and quiet. So, I don't intrude. I see she's working, so I leave her alone... if she needs help, she can ask. (Carmen – Nanci's sister)*

*Oh no, she's busy, I leave her alone (laughs) she's very stressed out with her orders and business things, so I don't mess with it. And we all have our jobs and duties too, so there's not much time to help with her business stuff (Caio – Nanci's nephew)*

Julia also expressed resentment towards her husband, also an entrepreneur, for his lack of support on household duties and caregiving to their two children. She stated that her sister, who was a partner in the import/export business they owned, went through the same situation with her husband:

*[...] at work as business owners we [her sister and herself] run the operations and everything and at home, as mothers and wives, always worrying about keeping up with both 'jobs', taking care of the kids, keeping everything working, organised... we don't have the necessary support from our husbands... that makes everything harder and it's frustrating and overwhelming. (Julia)*

One dimension that emerged from the cases regarding support to the woman's business was how the home environment influenced the decision-making process. For example, the decision to create or expand an enterprise may be the outcome of a household, rather than an individual or a business strategy:

*My husband is very excited about the prospects of expanding my salon. He's actually dealing with architects, permits... it's the topic of our conversations at home... it was our family's goal to expand the business because it's kind of our business now, and he sort of joined in... we discussed it and it's happening. (Jana)*

*We had many discussions... the expansion became our goal, as a family, you know? (Marcus - Jana's husband)*

There were positive accounts about how household members' support either financially or emotionally or even as a social capital source, aided the business. Some entrepreneurs reported that family involvement in labour was key to the success of their business:

*My business influenced my home a lot because I went through situations when I needed urgent help from them [members of her household] in buying materials and machinery, delivering merchandise to customers, making bank payments, helping with packaging... and now they're more involved in the business, they help often... and then I feel like everybody wins. (Nilda)*

Nilda's household members reinforced that idea:

*My father and I help a lot in her business, my father more than me because he's retired, and I work full-time and have a child too, but I carry boxes, deliver the products, all do what she needs... even my girlfriend helps. It's only fair, I mean, we all live together. (Julio - Nilda's son)*

*I work a lot with her [his wife], I'm retired so it's good for me too. To do the heavier stuff, urgent deliveries, that sort of thing. (Osmar - Nilda's husband)*

Another example of family labour support in the woman's business was when they were short-staffed and extra help was needed:

*My company, I've had it for 16 years... even though I spend a lot of time there, I like to show her support, to offer help in her shop, when I can. Sometimes when an employee has a sick day or something, I go there to help. I think, working together, it's good for us sometimes. I like to go there, so she knows I care about how it's going [the business]. (André – Maria's husband)*

Moreover, Maria and Nilda advocated family and extended family involvement and importance in the process of starting and operating their businesses. For these respondents, family was 'everything' and family support of any form was an important part of their businesses. They perceived that spouses, siblings, children, and in-laws formed the foundations of their businesses and that it improved their relationships:

*I think my business is great for my family, we are all closer... happier and ready to work in this business. Despite it being my business, and my husband having his own, much older and more consolidated than mine, I feel like my family has been so supportive and really engaged with this. (Maria)*

*[...] in this world we live in, it's normal to conciliate work and family and very necessary because the role of women is growing with more responsibility, but we cannot forget our family, it is a very precious gift that God gave us. (Nilda)*

Concerning emotional support from spouses and household members, it was inconsistent throughout the sample. Where entrepreneurs received emotional support, they often regarded this as even more important than labour:

*To know he's there for me, my daughter is there for me, my mom is there for me, that's what keeps me going. At the business, if there's an issue, I'll solve it. I just need to know that my family has my back. (Emilia)*

With the exception of 1 household (Nilda) where the members not only participated and assisted her in business-related tasks but also shared the household duties equally all the while supporting her emotionally during her entrepreneurial journey. In that sense, it is important to remember that Nilda is one of the participants who has been in business the longest – 30 years<sup>77</sup>. Therefore, the role of household support in all fronts (labour, household duties and psychological/emotional) should not be underestimated, although, I am not suggesting that household support was the sole or main factor behind her business' success, it certainly played an important role so that she could have a more positive experience of entrepreneurship than other women in the sample.

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<sup>77</sup> See Chapter 6, section 6.2.2 – Characteristics of Women's Enterprises.

Like Nilda, other respondents who had positive experiences of work and emotional support from their household members were also more optimistic about the importance of the household dimension in their lives and enterprises, sharing that husbands and partners actually encouraged them to dedicate themselves to the business. As reported in the Entrepreneur Portraits<sup>78</sup>, some women entrepreneurs were inspired and motivated to become an entrepreneur by their parents and spouses:

*My mother is in her 70s now, but she's been always so supportive, emotionally, for me and my business. It's just me and her so it means a lot to me that she approves of what I do and that she's proud of me. That keeps me going. (Luiza)*

*My husband is very supportive, even though he works a lot, he encourages me to do something I like, that brings me joy, it's a great incentive. (Erika)*

The influence of older generations on the woman's business was apparent in a number of cases. While the older generation has seniority and strong influence over the household and family, the business opportunities sought were highly influenced by the skills and interests of the younger generation. In this case, the characteristics and strategies of the household may also influence not only the business motivations but its strategies and goals (Alsos, 2014). In the case of Leila, a senior figure, her father, was a major influence on her decision to open her venture. Leila's father was her source of inspiration not just because he is an entrepreneur, but also due to the success of his business and his strong work ethic.

*I chose that moment to open my business because I was mature enough and I was in a solid relationship with my then-boyfriend, now my fiancé. He supported me a lot in the process of opening the business... from the idea of buying the franchise, everything. But I think overall, I think, from watching my father run his business for so many years, I just really... that's amazing, you know? He's always the first one to arrive and the last one to leave. It's an inspiration. (Leila)*

Another important influence was her fiancé, who supported her business throughout the entire process. Leila's case reinforces the argument that families and households have a strong impact on women's entrepreneurial journeys. In the cases of Jana, Leila and Julia, the household and family influences were very strong in terms of both encouragement of entrepreneurial endeavours and providing start-up capital. This is in line with the findings of Brush and Manolova (2004) who identify several main areas in which households may influence

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<sup>78</sup> See Chapter 6, section 6.4 – Entrepreneur Portraits.

entrepreneurship including *potential start-up capital*; *social desirability* and *encouragement of entrepreneurial endeavours*; and *household commitments*.

For Jana, her husband was a major influence behind the business strategies of her beauty salon as she states that the expansion and success of her business would not have happened without him and was in fact, his idea:

*I started working really early in my life, I was very young when I started so I can say that this decision wasn't made by myself. I got married to a man who is from the same activity sector as me. I do wax, nails, hair styling and my husband is a hairstylist. If it wasn't for him, maybe the salon wouldn't be as big as it is today... he's Japanese and always motivated me to have my own beauty salon. (Jana)*

Similarly, for Julia, her multicultural family influenced her choice of business and the desirability of such business in the food import/export sector:

*But, well, our family is mixed, our grandparents and great-grandparents were from Syria, Europe and Israel... we're a culturally diverse family. And eating meals together was always part of our lives growing up, our family always got together because of food (laughs). So, I think that had a lot to do with it too, it inspired us. (Julia)*

Evident in the accounts of the participants were the many differences in types and degrees of emotional and financial support from spouses, family and household members. In homes where financial assistance to the woman was available, the entrepreneurs felt they could dedicate themselves to the business more, without having to worry about straining the household's financial resources (Cecilia, Emilia, Gesi, Erika, Julia). In those cases, the spouse and family's willingness to financially support the female venture and the household expenses and maintenance was critical to the creation and development of the venture. However, 4 out of these 5 women belonged to the upper classes (Classes A and B) where greater financial resources were available with one exception of Gesi (Class C). Significantly, 4 out of 5 of these cases were women of colour, whilst only 1 entrepreneur was White (Gesi)<sup>79</sup>.

In these cases, the domains of household and family were not only affected by gender practices but also by the intersection of ethnicity and class. If on the one hand patriarchal family structures were oppressive to both white and ethnic entrepreneurs regarding housework

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<sup>79</sup> See Chapter 6, section 6.2.1, table 2 - Demographic Profile of Women Entrepreneurs.



division and caregiving responsibilities<sup>80</sup>, families also supplied them with their closest and most supportive relationships, not least in relationships between female kin. In this regard, many white feminists have argued that family is a gendered institution, which favours men and oppresses women (Delphy, 1984; Hartmann, 1981; Lupri, 1983; Morton, 2009). However, black feminists (Jackson, 1997; Parmar, 1988) have challenged this perspective on the grounds that many black and ethnic minority women saw their families as a base for protection and support, which was evident in these cases as 4 entrepreneurs who received family and household support were women of colour (Coltrane and Adams, 2008; Erera, 2002).

The analysis presented above provides useful insights into how family support or lack thereof can shape women's businesses and provide differential support capacity (e.g. upper-class women who receive financial support from the household for their business compared to lower class women who do not). Nevertheless, as feminist authors argue, institutionalised and systematic gender inequality originated from the development of other systems of stratification, such as class (Jónasdóttir, 1994, p.12) which shape women's position not only in the family but also in the labour market and affect women differently. Black and ethnic minority women's experience and choices are different from those of white women and Black/ethnic minority men due to the complex and the multi-faceted nature of their identities (Crenshaw, 1989, 1991).

## **7.6 Household and Business Income Management**

During the start-up period, individual and household financial resources can be a key factor in a new entrepreneurial venture's resource base and are commonly a source of start-up capital (Kim et al., 2004). Beyond the immediate family, research on funding for women's SMEs suggests that one of the most meaningful sources of start-up capital for launching the venture are funds borrowed from extended family and friends (Van Osnabrugge and Robinson, 2000).

While the relevance of household income to business start-up is well-known, the financial role of the enterprises in the home sphere is less explored, as few studies (Carter et al., 2017; Gentry and Hubbard, 2004; Oughton and Wheelock, 2006; Pahl, 2008) focus on the uses and management of entrepreneurial income in the household. On this topic, participants talked about how intertwined the income of the woman's business, a second business, of pensions and salaries were. The majority of the households that participated in this study had joint bank

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<sup>80</sup> See Chapter 8, section 8.3 – Gender Practices in the Household.

accounts. In terms of expense management, household expenses were frequently mixed with business expenses - which made it harder to track with precision where the money came from (if from the business or other sources) and how it was spent:

*Actually, the... (pause) advice they give on training for entrepreneurs is to separate personal and business incomes and expenses... it keeps things organised, it's easier to plan... but we don't do that, unfortunately. (André – Maria's husband)*

*When my daughter started her business, it was hard to track the money... there were too many expenses, all that start-up capital, loans... I was helping financially so the money went from my business to the household, to her new business. It was a mess, really (laughs). (Moacir – Leila's father)*

An important point made by many of the participants was about the inconsistency of their entrepreneurial income. In comparison with wage and salary rewards derived from employment in the formal market, the income derived from entrepreneurship was both uncertain and irregular. This not only directly impacted the individual entrepreneur but had wider repercussions on household members who also sacrificed certainty and regularity in household income. This household talked about how saving was the strategy they adopted to manage the irregular income from Emilia's two shops, and her husband's salary from his corporate job:

*As an entrepreneur, I have to deal with irregular income, it's important to budget your household finances around that to make sure that you have savings that you can draw from in the leaner months... that's what we do at home. (Emilia)*

*You need to know that you can cover the essentials like housing, utilities, insurance, and food. So, add up those critical expenses and put aside enough to cover at least a couple months. (Thiago - Emilia's husband)*

Another strategy used by some households to manage inconsistent income and increasing household expenses was to re-negotiate business expenses, suppliers, and debts:

*Usually, when the money from my business comes, I pay off the line of credit immediately to avoid paying interest. I feel like smoothing out cash flow in your personal and household finances is just as important as smoothing it out in your business. (Luiza)*

*My husband is very conscious of our expenses, it's a big household. So his responsibility is to take care of our finances, to make sure we make it at the end of the month. He bargains a lot (laughs). (Julia)*

*I make sure to negotiate and re-negotiate everything at home and in my business. I contact credit card companies, suppliers... I contact everyone. Every day, new*

*vendors offer their services at competitive rates so I make sure to strike a conversation and pit my existing vendors against the new ones and that saves lots of money. (Francisco – Julia’s husband)*

These cases show that while entrepreneurial households can adjust expenditure to suit prevailing economic conditions, this is always tempered by the need for substantial savings in order to offset large future earnings risks.

### ***The Life Course in ‘Dual-Enterprise’ Households***

A life course perspective (Elder, 1994) allows us to better understand gender differences in entrepreneurial growth and earnings such as how men and women desire and choose to pursue higher growth entrepreneurship at different points in their careers. In the case of Julia and Francisco’s household, Julia’s adult life and business course were marked by marriage and motherhood at the age of 27, raising 2 children, running a business with her sister (also her business partner) who later became pregnant and quit their business. Julia had been running a struggling business by herself for months without family support, whilst still performing childcare and household chores. Therefore, focusing on business growth was not an option for her at the time, but rather attempting to keep the business afloat and focus on her family:

*I was managing everything by myself, she (her sister and business partner) left to have her baby, so I had to try and save this business... which really took a lot of attention... as well as my children, my home, my husband. Just... I had other priorities, so I had to just try and keep this business going. (Julia)*

Moreover, in ‘dual-enterprise’<sup>81</sup> households such as Julia’s, findings showed that earnings differed widely between the male and female entrepreneurs. In these cases, the men’s business not only had higher earnings but had also been operating longer:

*He’s been in business a lot longer than me, so it’s more established, and his profits are much higher than mine. But it’s also a very different sector, engineering consultancy. (Julia)*

*The income from my consultancy firm is much higher than her business’ income, which makes sense because she started only six years ago and in the first five years it’s basically trying to recover what you invested, with very low profits or none. (Francisco – Julia’s husband)*

Some of the differences in earnings and growth may stem from differential access to resources, such as equity capital (Alsos et al., 2006; Brush et al., 2004; Manolova et al., 2007; Marlow

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<sup>81</sup> See Chapter 6, section 6.3.2, item a) ‘Dual-enterprise’ households.

and Patton, 2005) but these can also emerge from distinct intentions for their businesses before they are founded, as stated by Francisco:

*I'm an engineer, and I've done this (own a business) for a long time and I had this primary goal to make the business grow over time, so for that, I mean, you have to invest, to grow... (pause) gaining experience, as you get older, you become more and more invested in this project, to make it bigger... and it supports our family financially, so it needs to make money. Lots of it (laughs). (Francisco – Julia's husband)*

In that sense, a life course perspective makes us consider why entrepreneurs might choose unrestrained growth for their ventures. As noted by Francisco, when adults age and acquire more skills, experience, knowledge, and capital this is reflected in the strategies they make for their business's growth. From a life course perspective, age changes are also associated with changes in the centrality of career, the sense of self-efficacy, and personal work values (Jennings and McDougal, 2007; Loscocco and Kalleberg, 1988). Rather than considering age as a continuous variable (Francisco is 10 years older than his wife, Julia and he has been in business for 12 years), life course theory argues that entrepreneurial growth intentions are related to discrete age-related career stages that involve chronological age and family and career transitions and the expectations and changes that come with such transitions.

### **7.6.1 Household's Source of Income and Expenditure**

In both stages of the data collection, the accounts of women and household members highlighted the growing financial contribution of the woman's enterprise to maintaining the household nucleus, especially in poorer households. From the 16 women entrepreneurs' businesses in the first-stage of data collection, 10 were the main source of income of the household and out of the 9 female businesses in the second stage, 5 were the main source of income in the home.

#### ***Woman as the Breadwinner***

For example, in Sonia's case, even though her husband owns 2 car dealerships and has been in business for over 20 years, his businesses were undergoing financial difficulties and ever since they got married in 2017, Sonia has been the breadwinner, the one who's been supporting their household with the income generated from her beauty salon. She also pointed out that even though she is the head of the household and main source of income, her husband still wants to control how she spends the money originated from her business (beauty salon):

*Financially, since his business is not doing well at all, I'm the only one bringing money into the house... he still controls it. Like, the other day, I wanted to buy my kayak, because I love swimming and a kayak is necessary for swimming in the river... and I bought it with his credit card, but I'm the one paying for the card balance. When I got home and told him about the purchase, he got really mad and yelled at me... and I was like, why? I'm the one paying for all the bills at the moment... and I can't even buy something that is important to me? He knows my sport is important to me. (Sonia)*

Sonia's husband shared that he felt he is more financially responsible than Sonia and even though his businesses are not doing well and he is not contributing towards the expenses of the house, he still feels responsible for managing the income of their small household:

*I've been in business longer and I have more experience, so I do my best to show her that money is important and should be spent on things that are priority right now. Our household is under a lot of pressure because of my businesses' poor performance, so I need to control it. She doesn't like it and I feel she's a bit irresponsible with that. (Wagner – Sonia's husband)*

Interestingly, as illustrated by Sonia's case, for women, being the breadwinner in the home did not automatically mean they were able to break out of male control. That is, women effectively deployed (material and non-material) resources and increased their human capital through entrepreneurship, but still followed spatial and sectoral boundaries of a patriarchal context such as not being able to control where the income generated from their business was being applied.

### ***Household Members as Breadwinners***

Conversely, in the 3 households that responded that "other household member's business" was the main source of income, the women's business venture income was just sustaining the business or contributing very little for the home's expenses, consisting basically of 'pocket money':

*My earnings, my profits from my business are mostly mine, so I buy my own things, and occasionally I buy groceries for the house. It's not much (the profits from her business), but it's enough to pay for my things, to buy things I want without having to ask for money from my husband... or my children. (Gesi)*

It is notable that for Gesi, achieving some control of the income generated from the business and being able to spend it on personal goods, was an important source of independence. As she no longer needed to ask her husband's permission to buy things she desired, or even have to ask her children for money, with a business income, regardless of how small, she was able to

make financial decisions herself and exercise some independence from household control over her spending.

A nominal, small income was also used towards paying basic personal and family expenses, or for personal savings:

*It's (her business income) mostly for myself and my fiancé, our expenses and also to pay for the shop's expenses, like rent, utilities, wages, things like that. (Leila)*

*[...] I support our home, for sure, with my 'garage' (auto parts retail shop), home expenses like food, bills, everything. (Moacir – Leila's father)*

It is notable that Moacir did not acknowledge that Leila and her fiancé pay for their own expenses with the income from her businesses, contributing financially to their joint household, as according to him, his business pays for “everything” in the household. It is necessary to question who decides how household income is divided, who spends it and who benefits from expenditure, as it can reveal deep and gendered inequalities in the control, management and distribution of household resources (Pahl, 1989). The household is a unit where each member has different interests, power bases, and goals, which are reconciled through complex processes including negotiation, coercion and bargaining. Thus, it is necessary to understand decision-making processes relative to income as it also represents power relationships at play within the household (Sen, 1990; Wilk, 2001).

For the 1 household that could not rely solely on the women's or other member's businesses for income, retirement benefits/pension was the key factor in paying for household expenses, which was the case of Nanci. Within her household, Nanci's sister, nephews and daughters-in-law do not have steady employment, usually doing temporary work, thus, Nanci's business profits, along with hers and her sister's retirement money are the main sources of income in their home, as the income generated by the other household members is insufficient and goes towards their own expenses, rather than the household's:

*My business and my retirement... and my sister's retirement money. That's how we survive basically, because everyone else at home is struggling and they have kids and personal expenses too, so it's all pocket money, their jobs. (Nanci)*

*My job pays nothing, it all goes to my kid and my girlfriend, our personal expenses. I'd say my aunt's business is the main source of income of our house. (Caio – Nanci's nephew)*

Nanci and Leila's households' accounts not only reflect the significance of the income generated by some of the women's businesses to the household's financial wellbeing, but also the importance of a diverse household income that includes a broad range of economic activities. The diversification of household income with alternative sources such as pensions and welfare enabled the household to 'patchwork' financially and reduce their dependency on the female enterprise for survival. Simultaneously, multiple income sources within the household can offer advantages to the woman's business, both by relieving the pressure to generate income for the home and by also providing a source of readily available external finance when required. This suggests the constant cross-subsidy between the business and the household and highlights financial resource interactions in which each institution supports the other. Existing research draws attention to the nature of household economies in emerging and developing contexts, the 'multiple economies' or multiple sources of income that households rely on, which has an impact on their access to resources and consequently on business development (Gentry and Hubbard, 2004; Kibria, 1994; Mulholland, 1997).

## **7.7 Summary**

The goal of this chapter was to gain an understanding of how the household can influence the birth and management of women's businesses, the ways in which household's characteristics and dynamics influence business decision-making, management and strategy and finally, the extent of the influence of household in women-owned businesses. Based on the evidence presented here, it can be argued that women's work-life choices are not static. The findings revealed some of the complex and dynamic processes whereby women made sense of the relationships between entrepreneurship, family and household. The findings also highlighted the influence of contextual factors and the usefulness of a life course perspective in analysing the embeddedness of women's entrepreneurship in a wider social context. As a result, this chapter revealed some unique ways in which multiple contexts (i.e. family, social, economic) played out in the entrepreneurial journeys of women. A fundamental part of these journeys is how women deploy agency within the opportunity and necessity structures to pursue work-life choices, which was also analysed here.

In that sense, this chapter explored how women's enterprises shaped the household and how the household shaped and impacted women's enterprises in turn. The analysis of findings

provided many examples of the nexus between the two spheres of household and business, touching on important elements and cases where this connection is the strongest, notably women's entrepreneurial motivations, business and household management challenges and income management.

Evidence presented in this chapter also directly challenged the popular notion within the entrepreneurship field that decisions about starting, developing, growing and managing business are taken solely by the individual entrepreneur who responds to a business opportunity with little consideration of the needs or preferences of the household (Kirzner, 1985; Schumpeter, 1934; Shane and Venkataraman, 2000). Entrepreneurial studies have traditionally focused on the entrepreneur and the enterprise and little attention has been given to the household and family context in which the entrepreneurs are embedded, providing both an artificial and incomplete view of the entrepreneurial process (Aldrich and Cliff, 2003; Alsos et al., 2014; Carter et al., 2017; Stafford et al., 1999). Increased levels of women's business ownership has increased awareness that business decisions are frequently influenced by family and household members and broader household issues (Litz et al., 2012; James et al., 2012), and brings a greater appreciation of the importance of context in the understanding of entrepreneurial processes and outcomes (Welter, 2011; Zahra, 2007; Zahra and Wright, 2011).

Additionally, households contributed to the entrepreneurs' business start-up endeavours by, in some cases, providing a source of capital as well as encouragement and affirmation to women (Brush and Manilova, 2004). Regarding the more tangible business resources such as finance, household income levels also had an impact on the monetary resources the households contributed to the women's business start-up (Gentry and Hubbard, 2004). For more intangible business resources, it was similarly illustrated that in some households, family members provided to some extent, emotional support and sometimes also business guidance. In the households where that did not happen, a lot of strain was placed upon the women entrepreneurs affecting their finances, mental and emotional health and putting more pressure on their daily routines. However, it was shown here that while entrepreneurial households are a source of business opportunities and resources, these resources may be inappropriate and insufficient at times and do not guarantee that the woman's business will succeed in the long run.

The findings demonstrated that experiences of entrepreneurship are dependent upon not only micro characteristics, but also on several macro factors, such as social and political contexts



that precede and precipitate social conditions and thus, enable or constrain entrepreneurial activity (e.g. Brazil's economic and political crisis in the 1990s that pushed women's entry in entrepreneurship and Brazil's current socio-economic crisis that caused unemployment).

In terms of the private aspect of the business-household nexus, for the most part, the performance of household labour fell on the female figure - be it an entrepreneur, a relative or a domestic worker. Many of the women interviewees either feel too overwhelmed with their duties (both business and home-wise) or felt positive about it and found a way to accommodate all responsibilities by adapting their work and personal routines. Overall, these women excluded the figure of the man from sharing household and caregiving responsibilities, which proved it to be problematic and overwhelming for the women. There were signs of tension and dysfunction, regarding shared responsibilities for the housework, childcare, emotional support, among other issues related to the women's entrepreneurial activities and home-life. These tensions showed that the ABC Paulista's households interviewed in this study, though placid enough from the outside, were under pressure due to both internal and external, micro and macro-level factors.

From starting businesses with half the capital afforded to men (Kauffman Foundation, 2016) to running a company while operating on a "toddler's sleep schedule" as stated by the entrepreneur Julia, women entrepreneurs face stacked odds as they strive to achieve respect and acknowledgement they deserve on the business-household fronts - all the while attempting to run and manage a profitable business.

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## ***CHAPTER 8 – Gender Practices in the Household and in the Business***

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### **8.1 Introduction**

Beyond motherhood and marriage, women in Brazil are increasingly concerned with pursuing an education and find value in building a professional career to achieve an improved financial situation for themselves and their households, as well as realise different personal and professional goals they might not have considered before (De Arruda and Levrini, 2015). Nevertheless, despite their progress and the importance of their socioeconomic and cultural contributions, traditionally prescribed gender norms and expectations are still very much “present in the work-life and enacted daily” (Kelan, 2009, p. 26) by many women entrepreneurs in both entrepreneurial and household spheres.

The purpose of this chapter is to explore how women’s entrepreneurship shapes, challenges or reproduces gender practices at home and in the business. As explored in this work’s theoretical framework, women’s entrepreneurship must be understood as a gendered process (Bird and Brush, 2002) and the interviews with women entrepreneurs and their household members brought to light the structural barriers, discriminatory interactions and oppressive gender scripts, as well as their effects on the women themselves, their businesses, families and homes. In acknowledging women’s agency and resistance, this study analyses how women entrepreneurs conform, contest or negotiate patriarchal gender norms and constraints, and investigates the consequences of these actions for both the household and the entrepreneurial project.

Correspondingly, this chapter explores the effects of the nexus between business and household in the gender experiences of participants, offers detailed findings and analysis for each theme, as prompted by research question number two (RQ2): *How does the business-household nexus of women's entrepreneurship contribute to shaping gender practices in the enterprise and household?* and sub-questions three (SQ3): *What are the evident gender practices in the enterprise and the household?* and four (SQ4): *How are gender practices changing in the households of women entrepreneurs?*

With that in mind, this chapter explores the research findings in order to gain insights into the ways female entrepreneurship is shaping traditional gender practices and culturally imposed gender norms in the Brazilian household and entrepreneurial environments.

## **8.2 Gender Practices in the Business**

Women's entrepreneurship is embedded in multiple social contexts and structures (Ettl and Welter, 2012; Holland, 2014), thus, this study especially draws on insights from the embeddedness approach to explain how various cultural, institutional, material, familial structures and social relations shape women's experiences of business venturing (Aldrich and Cliff, 2003). Women's entrepreneurial activities are not only influenced by their time-space geographies, but also by gender ideologies and practices, therefore a feminist perspective is applied to understand how patriarchy and 'gender hierarchies' are maintained and reproduced at individual, interactional and societal levels, and assign different attributes to both men and women, which are aligned with a societal and cultural imaginary of appropriate and desired behaviour for both (Kimmel and Aronson, 2009).

The social world is produced by agentic individuals, but they do so as historically located actors and not under conditions of their own choosing (Giddens, 1984)<sup>82</sup>. This implies that social structures such as families, households, businesses and workplaces are co-created based on cultural norms and expectations (Sewell, 1992). In that sense, gender relations and entrepreneurial behaviour are grounded in their respective wider contexts, and that allows a deeper understanding of not only women's entrepreneurship as a whole, but the forces and elements at play and how they influence social actors (McAnulla, 2002).

This section aims to discuss findings related to everyday gender practices and how these shape and influence women's businesses and households. It also examines the ways women entrepreneurs manage gender norms and expectations - either conforming to, adapting or challenging gendered expectations and roles whilst building their own personal identities: entrepreneurs, mothers, daughters and individuals.

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<sup>82</sup> See Chapter 3, section 3.3 -Embeddedness: a contextualized perspective of entrepreneurship.

## 8.2.1 Activity Sectors

Societies assign to women ‘feminine’ roles related to family, childcare, household, which might influence occupational segregation in entrepreneurship, or it may also be the reason some entrepreneurs tend to choose feminised activity sectors to start their businesses (Brush et al., 2014; Marlow and McAdam, 2012; Smith-Hunter, 2006). The structural effects of gender were present both in the participation of most respondents in feminised activity sectors and in their accounts of their motivations to engage with entrepreneurship. This is because traditional gender roles may also lead women to self-restrict in their business and entrepreneurship activities to “feminised” sectors and business fields such as personal beauty services or care professions, industry sectors related to the gender stereotyping of women (Brush et al., 2014; Ahl and Marlow, 2012)<sup>83</sup>.

The accounts of 15 out of 16 respondents in the first-stage sample provided useful insight into the gendered divisions of entrepreneurship, as these participants’ businesses tended to occupy traditionally feminised sectors, such as arts and crafts, beauty, fashion and accessories, retail (e.g. gifts, baby and children’s clothing, fragrances, bed settings and household linen) and food (e.g. patisseries). This was a feature that emerged from the sample as there was no intention to focus upon women exclusively engaged in gendered activity sectors. Overall, women in the sample were overwhelmingly engaged with activity sectors that were related to gendered expectations of women.

Women’s choice of activity sectors for the enterprise was related to 3 main sub-themes – *a) past employment experiences; b) engaging with a new/previously unknown activity sector; c) target/market and customer base.*

### **a) Past Employment Experiences**

Participants tended to begin businesses in areas where they had skills or knowledge as a result of *past employment experiences*. 4 respondents started businesses in areas related to work they had done as employees in the past and all of them had worked in sectors considered traditionally feminine or feminised. There were the examples of Zelita and Sonia, who both choose to open businesses (textile manufacturing/women’s clothing and beauty salon, respectively) in sectors

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<sup>83</sup> See Chapter 2, section 2.3.2, Gender Stereotyping in Women’s Entrepreneurship: feminised activity sectors.

related to work they had learned and performed for a long time (11 and 9 years, respectively) in the fashion and beauty industries:

*[...] my job as a modelist (professional seamstress who designs and manufactures a pilot piece of clothing) in the fashion industry... I worked for Reinaldo Lourenço [a very famous, high-end Brazilian fashion designer] for 11 years. (Zelita)*

*I had been working for her (her mentor and former boss in Beauty) for 9 years, and I learned everything. [...] make my way in the Beauty business, I wanted to take it, to make a real business for myself. (Sonia)*

Just like in the case of Sonia, the beauty sector has especially been identified in the sample as a business activity with fewer limitations in terms of qualifications and skills, especially because these were mostly learned through previous employment socialisation. In terms of gender practices and ideologies, the beauty industry in Brazil also essentialises women, because physical appearance is perceived as naturalised and embedded in the Brazilian culture of body aesthetics and female bodies through gender socialisation, teaching women to be feminine by adopting a visually and behaviourally womanly and ‘beautiful’ appearance. Thus, involvement in this sector has been a predominantly female strategy in Brazil and such strategy comes from the embeddedness of entrepreneurship in Brazil’s patriarchal cultural values and gendered practices.

Here respondents began feminine and women-orientated businesses as a result of having worked in related feminine sectors in the past, which also illustrates the embeddedness of entrepreneurship in an individual’s life history and experience (Brush, 1992; De Bruin et al., 2007) of which gender socialisation is a key aspect. Zelita reinforced this argument with her statement about the gendered experiences of her childhood influenced her life and choice of business (women’s clothing/textile manufacturing):

*My father, he gave me a sewing machine when I was still a child and with that I even made dresses for my aunts, for my dolls, for my mother... It’s all I’ve ever known. (Zelita)*

It is notable that Zelita’s father’s choice to gift her a sewing machine when she was a child, which she would use to make clothes to her household members suggests a complex configuration of the way femininity and gender practices and ideologies are played out in Brazilian society from childhood, as stated by Zelita, sewing and making clothes was “all she’s ever known”. The way Brazilian women are raised or seen, under the lens of the household and

motherhood, might encourage and enable some of them to develop strategies that benefit from internalizing such patriarchal practices, turning it into a comparative advantage that is essential for their business sectors.

## **b) New Activity Sector**

From the 15 women entrepreneurs in the sample that were engaged in feminised business activity sectors, 11 started businesses in feminised industry sectors largely unrelated to their previous employment histories:

*I'm a psychologist, I have my private clinic and started my arts and crafts business 5 years ago. (Laís)*

*I was an HR manager at a multinational before being an entrepreneur [...] opening my first my household linen shop. (Emilia)*

*My job is in technology, IT [...] then I started my party planning business. (Jéssica)*

*I used to work at my uncle's PR firm, managing the client accounts [...]. He does PR for fashion brands, fashion designers. (Erika)*

*Before getting married and having my kids, I used to work in the sales department at Chrysler. (Cecilia)*

Interestingly, in the case of these 5 women, their previous employment experiences were not related to particularly 'traditional' feminine sectors (e.g. HR, IT, psychology, PR, sales) and yet, they still chose to start a business related to social roles and expectations for women, ascribed by patriarchal values related to household, motherhood and caregiving: Laís owns an arts and crafts business (party decorations); Emilia owns 2 household linens stores; Jessica owns a party planning business; Erika owns an arts and crafts (paintings, décor) business, and Cecilia owns 2 baby clothing stores.

Thus, in this category, despite not having previous employment experience in these activities, these 11 entrepreneurs still chose to engage in sectors related to feminine gender socialisation (e.g. arts and crafts, beauty and cosmetics, cooking/food retail) or sectors also related to their experiences of motherhood and childcare (e.g. baby clothing, party planning). This is in line with Mirchandani's (1999, p. 230) statement of how "gendered processes may shape the size of firms, or the tendency to focus on certain industries".

Women, households and their enterprises in the sample are embedded in wider social structures, thus, macroenvironmental considerations influence these women's choice of

activity sector. Their accounts shed light on ‘hidden’ institutional constraints, such as the historically consolidated distribution of roles between the sexes and the gendered expectations for the role of women in the family, in the nurturing of children and other dependent family members and, in performing household tasks. These traditional gender roles influenced self-perception of women entrepreneurs and restricted the recognition of the whole range of business opportunities available in different, even male-dominated sectors such as technology, for example. Moreover, given these stereotypical social roles, women in the sample may have been excluded from or were positionally disadvantaged in social networks and which caused information asymmetries that would make them less likely to identify opportunities in different sectors.

Nevertheless, these feminised sectors can offer less male-dominated entrepreneurial spaces for women to develop their skills and businesses. From this viewpoint, the key concern would be whether women can over time break out of these sectors to venture in different areas or whether they remain constrained within them.

### **c) Target Market/Customer Base**

Women entrepreneurs interpreted the *target market* and *customer base* as being the same concept; where the target market and customer base were composed of women, then they consider their business sector to be ‘feminised’. Even though 15 out of 16 women entrepreneurs interviewed in the first stage operated in feminised activity sectors, when asked about whether they believed they were operating in a female-oriented industry, there was conflict and confusion in the answers.

The activity sector in which their enterprises operated was once again related to feminine stereotyping – and women’s target market and customer base for their businesses were who they designed, developed and sold their products and services to, that is, men or women, children or adults.

In that sense, 8 women stated they own businesses that were identifiably gender-neutral due to catering to both female and male customers. For example, Sonia and Jana both own hair and beauty salons and even though their customer base is mixed (men and women), they both operate in a traditionally feminine business activity sector. They, however, understood that since they serve both men and women, their activity sector was gender-neutral:

*I think it's for everybody, isn't it? My customers are both men and women, so it's not a service exclusive for women, exclusively feminine, right? [confused] A beauty salon, I mean. (Jana)*

*Some men care about beauty just as much as women do, so I think yeah, I have clients that are men and women, so my business is not feminine. (Sonia)*

The remaining 7 participants stated their products and services were aimed solely at women, that is, these entrepreneurs considered women to be their primary target market and customer base:

*With a baby and toddler clothing, it is very rare to have dads come into the store (laughs). Only if it's a gift or something like that. So, I'd say women, mothers are my biggest customers, for sure. (Cecilia)*

These accounts show that the entrepreneurs' perception of whether their activity sectors were feminised or not was related to their customers/target market. To those who sold to both men and women, their interpretation was that the industry sector was not feminised. Oppositely, those who sold to a female customer base, then believed their industry sector was feminised. The presence of women in the beauty, arts and crafts, party planning industries, for example, laid on the social and institutional broader frame of gender roles and gender relationships, which define not only the supply but also the demand trends of the market and the customer base.

Women engaged in feminised activity sectors, however, did not see it as a disadvantage or a constraint, rather an advantage as they prioritised their heavily female customer base and felt they understood it better for being females:

*My crafts are directed to women, to a woman customer. That way, being a woman making products for women is an advantage for me. I know the customers, I know what they like. (Nilda)*

*It did, for sure, but mostly because my activity sector is mostly feminine, so I feel like it has only brought benefits to me. (Zelita)*

In these cases, interestingly, women entrepreneurs have used the predominant male image to construct an alternative ideology for their entrepreneurial activities, emphasising their 'natural feminine attitudes' when engaging in business and turning them into the central principle behind their entrepreneurial activities. Gender inequalities shape the women's experience of entrepreneurship in multidimensional ways, allowing some Brazilian women to partially



overcome discrimination by mobilising femininity in order to create a business niche and overcome male domination in business.

Regarding women's self-perceptions in the data, these were closely linked to the environment in which entrepreneurship took place, hence, in an emerging country context, business is typically considered a predominantly male territory, requiring so-called male 'qualities', such as strength and assertiveness. Consequently, in such circumstances, women's entrepreneurship would imply "breaking out of the norms" (Berg, 1997, p.265) of female behaviour. The way a society manifests its cultural traits and norms, traditions and religion directly influence roles assigned to men and women (Welter et al., 2006). In sum, to recognize the entrepreneur is to recognize the values embedded in culture, expressed in thoughts, attitudes, conduct and practices, with meanings that manifest in many spheres, such as in women's roles in entrepreneurship and household. Where cultural ideals interact with the economic aspiration of individuals, it creates niche markets but also gender and ethnoreligious hybrid identities.

Gender fundamentally informs how human beings identify, are identified, and operate in the social world. Thus, identification (or not) with a particular gender and conformity (or not) with its associated expectations (Butler, 1990; 1993) shapes one's life experience, interests, interpersonal relationships, career choices and business opportunities. In that sense, industry sectors and professions are gendered both symbolically and literally, meaning, there are important economic implications for the gendering of particular sectors as feminine, and corresponding structural constraints for women who work in them such as the size/diversity of the target customer.

Finally, the findings demonstrate that even though women's businesses sectors predominantly operated in feminised sectors, these provided them with opportunities to develop their businesses, earn an income and enhance their entrepreneurial skills, thus, working in these sectors provided them with solid economic and professional opportunities. Women transformed 'gender typification/segregation' in entrepreneurial activity sectors into business opportunities, and spaces to develop their skills and earn an income. In this context, the feminization of entrepreneurial activity sector can be positive if it means an advance in the process of female emancipation and thus minimizes the forms of patriarchal domination in the labour market and at home (Nogueira, 2014).

## 8.2.2 Business Management

Entrepreneurship is often considered a male-gendered concept and it carries masculine connotations<sup>84</sup> (De Bruin et al., 2007) and during the interview process, when discussing business practices, entrepreneurs and household members tended to uncritically separate women and men according to stereotypical concepts of femininity and masculinity and associate women with words with a feminine connotation and men with masculine connotations.

When carefully analysing the interview transcripts, characteristics such as *professionalism*, *assiduity* and *decisiveness* were identified as masculine, and *empathy*, *sensitivity*, *communication* and *understanding* as feminine. The popular gendered assumption that women are better than men at communication and relationship-building underpinned the comments of multiple respondents, who explained that a key benefit of being a woman business owner was being able to connect with customers in ways they supposed a man could not:

*Because in this business, you have to deal with people, with customers... you have to deal with people, talk... not that a man can't do that, they can... but I think men don't have as much patience as women do, you know? They're more objective, more practical than us women, right? Sure, some women are like that, but like, women have a better way of saying, of doing things, of solving a problem, with employees (points to her 2 female employees working in the store), with customers... women understand and care more about people than men, I think. (Ana)*

*Yes, I think, in a positive way, because in my field, in arts and crafts, women have advantages because the customers know we're more caring, attentive to detail... even though men can also be meticulous like my dad and my brothers, I feel that being a woman in my field only brought positive things. (Gesi)*

They also used femininity and stereotypical feminine traits as a way of promoting their professional integrity, or the quality of their products and services, aiming to achieve a specific business outcome – therefore, in a way, entrepreneurs viewed the stereotypical gender norms as beneficial to the business:

*Well, maybe, for being a woman I am more detail-oriented, I have a better way of handling customers and talking to people... I feel like we as women are more caring and have a better way of doing things. So, if there was an impact, I feel it's a positive one, especially because of the type of business I chose. (Jéssica)*

*I also think that when a person learns that a product was handmade by a woman, that person will expect a high level of detail and beauty. (Laís)*

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<sup>84</sup> See Chapter 2, section 2.2.1 – What is Entrepreneurship?

From the comments made by the entrepreneurs, it is notable that gender practices are both the product of self-determination (agency) and determination imposed by others (structure); and individuals act strategically through specific gender practices and ideologies aiming to achieve particular outcomes in the business environment. It is evident in the above accounts that the aspects of creating and managing a business do not preclude traditional and hegemonic notions of femininity and masculinity, which are central features of the social world, from shaping participant mindsets and impacting upon their experiences of entrepreneurship. Thus, it is necessary to observe both institutional influences and women's agency, which differentially position them in terms of how they address their gender subordination within their particular contexts (Shaw et al., 2009).

Women tried to add value with their feminine qualities such as 'meticulous', 'attentive to detail' within the business context where traditionally, womanhood has been seen as 'the other gender' that has to be fixed and adapted to a male norm. This was the case of Nanci who stated that being a woman working with embroidery added value, as men would not be seen as skilled in that area:

*I think it has, in a good way. Like, people pay you compliments, say you're meticulous, that you're talented, that you're attentive to details... I feel like if it were a man doing my embroidery work, maybe it'd be different. (Nanci)*

In the case of Emilia, she adopted a "male" tough attitude in the management of the business. She had to "toughen up" and be stricter especially towards her female employees in order to be "respected" as a female business owner and manager and as 'the boss':

*Here at the store is worse (than her previous HR job), because I have to be more strict (sic), more tough (sic) with the girls (female employees), like a man, like a boss [...]. I have to say no. To be respected as a businesswoman, I have to be tough. (Emilia)*

From the data analysis it was apparent that when managing staff, women did not challenge the traditional gender order of patriarchal ideas of masculinity/femininity, but either conformed to it or adapted these traditional ideas to their business practices and management such as "being strict" or "being tough".

## 8.2.3 Gender Bias: Discrimination and Harassment

Participant accounts had mixed reports on experiences of sexism and discrimination in entrepreneurship, with only 3 respondents (Luiza, Julia and Emilia) clearly naming it as an obstacle to business activities or as a particular experience they had while conducting business. Regarding sexual harassment, most respondents did not describe these kinds of experiences in the daily management of the business, or networking and other business events. Despite evidence from other studies that women and girls frequently experience sexism and misogyny in the form of sexual harassment and abuse in diverse sectors of society and workplaces few accounts of gender discrimination and harassment emerged from the data (Marshall, 2017).

### *Discrimination During Start-up Years*

Among the cases where women entrepreneurs did openly identify instances of gender bias in business, Luiza described the discrimination she suffered when she first started her business and how it affected her emotionally as well as in the management of her patisserie:

*Yes. Upon meeting with the new president and owner of the franchise, I had an awful experience, so much that I felt bad afterwards. What happened was that I was only the 2<sup>nd</sup> woman to buy and open a franchise of this patisserie. I think that because I am a woman... (pauses) it generated insecurity on the franchise owner's end... that bothered me so much in the beginning. (Luiza)*

*[Researcher] In what way?*

*Well... I mean, not only the first few meetings were awkward, and he seemed unhappy that I, a woman, was buying a franchise of his brand, but for the entire first year, can you believe it? A whole year, he came in EVERY MONTH (loud, aggravated) to check how my shop was doing. I was so angry that I decided to call someone else at the brand's office and ask if that procedure was done to other franchisees as well and they told me no. So, it definitely made me think that he was so suspicious of me and even wanted me to fail just because I am a woman. If it were a man entrepreneur that bought the franchise, he wouldn't be 'breathing on his neck' to make sure the business was doing well... I sent reports, always paid everything on time, I always sell a lot, my profits are consistent. Why did he do these "monthly checks" just on my business? (Luiza)*

She noticed the discriminatory behaviour and attributed it to her gender as her business was performing well and the franchise owner had no formal reasons to monthly inspect her business.

### ***Avoiding Sexism? Feminised Activity Sectors, Target Market and Networking***

Although most respondents stated that they did not feel being a woman necessarily ‘held them back’ in business, this may be because women comprised their primary target market. For at least 1 respondent, this was intentional, as she chose not to start a business in a male-dominated industry because she did not feel she could relate to men as customers:

*I wouldn't really target them (men) as clients or a male-dominated industry, because I like to deal with people that I understand... so I didn't notice any difference in treatment because it's mostly women in my business. (Sonia)*

For others, the fact that women were their primary target market was simply a result of the nature of their products. In these cases, it appeared that the feminised nature of the respondent's industry sectors<sup>85</sup> enabled them, overall, to avoid sexist treatment from their customers. However, this does not guarantee they will not encounter it from others, such as suppliers, business contacts, people at networking events, or even members of their own family.

An example is the sexism participants had experienced at male-dominated networking events, as a result of which they generally did not return to these events:

*And I've been to networking events, and I just find – I don't know if it's me being paranoid, but if I say oh, I own [business name], they just think you're a beautician. It's like no. I just find they don't take you that seriously. (Luiza)*

On the other hand, one respondent who reported feeling that the networking events targeted specifically at women were not beneficial either, due to the way the women attending appeared, in her mind, both overly emotional and to be placing themselves in a position of victims or lacking:

*And I remember this first networking event, everybody was kissing and hugging each other and the whole kind of session was like, 'aren't we these victims'...I think if you're in that environment where everybody's talking to each other and saying we're in a lesser position, then you're going to believe that, and it's going to affect your belief system and your confidence. So, I don't go to any of those events anymore. (Emilia)*

Emilia felt that the women-only networking events she had attended were not constructive because of the way they represented women in business as inferior or overly emotional, meaning she noticed not only the gender bias but also the conventional ideas associated with being female such as “victims” or ‘vulnerable’.

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<sup>85</sup> See section 8.2.1 - Activity Sectors.

## ***Sexism: Young Women Entrepreneurs***

Age also appeared to be a factor in 1 participant's account of sexism and feeling dismissed by men, particularly because she was in her late-twenties and early thirties. Julia commented that she and her sister (also in the same age group) experienced differential treatment because they were young women, which often led to feelings that they were 'not being taken seriously':

*Yes, I think so. Especially in my sector, food import/export, I feel it is very dominated by men... (pauses) More at the beginning of the business, right? My sister and I would go to meetings with big supermarket and store chains, we were the only women in a room full of men (laughs). And after the meetings, my sister and I would sit down and talk, and I remember how we felt like we had to 'sell our fish'<sup>86</sup> twice as hard. I had the impression that in the beginning, they didn't take us very seriously... like, who are these two girls trying to sell us stuff? (laughs) (Julia)*

Julia noticed discrimination, but found it difficult to attribute it to either age or gender as the main factor that caused men to question their legitimacy as entrepreneurs:

*It was more what we felt at that time, I think, in regard to just being a woman, you know? But I don't know, it could also be because we were younger than most people running companies like ours. I'm not sure. (Julia)*

*[Researcher] How do you mean? Being a female or being young?*

*I remember just feeling like, why is it so difficult for us? Or why is it more difficult for us? Because in this business, you talk, you meet people from other companies, even competitors. And you hear things. And it made Jana (her sister) and I question, like, why did they get that contract if they just opened their business? They don't know the product like we do. Like, we know that. And still, they got the contract. And they're men, older men. So, it could be age, it could be because we're girls, it could be just because they knew someone inside... (pauses) But, during the meetings, I just remember feeling like we had to prove ourselves twice as much for them to take us seriously, like I felt they were all thinking "they're just girls, they don't know this business. And we were prepared, every time, we knew the product, we had everything to get the contract and we didn't, so why? You know? (Julia)*

The above quotes from Luiza and Julia indicated the relevance of applying an intersectional perspective to understand the effects of simultaneous processes of categorisation that create disadvantage and discrimination not only in business but in gender practices. Women entrepreneurs that suffered discrimination like Luiza and Julia felt that their performance was not only constantly judged but they also perceived the need to continue to prove their commitment to the business venture along with their entrepreneurial skills and abilities.

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<sup>86</sup> "Vender nosso peixe" or 'Sell our fish' in Brazilian Portuguese means to strongly defend your point of view, to defend your products, interests, point-of-view, ideas, etc. To convince someone of something.

## ***Generational Differences***

Despite not reporting any harassment incidents due to being female, the vast majority of entrepreneurs (14) associated gender bias in business to a different, older generation and older customs. This was the case for female members of their households (Luiza's mother), the entrepreneurs when talking about their mother (Leila) and also the entrepreneurs reflecting on their daughters (Nilda):

*No, I think that I haven't faced any negative experiences, no prejudice as a woman entrepreneur. All I can say is that it is different when compared to my mother's generation, for instance, her generation was of stay-home moms, being a mother, a wife...if they went against that, there was trouble... she told me herself that. She never worked, but she told me that women that wanted to make a name for themselves, a business or a career... they'd be called names, or men would be dismissive toward their efforts, right? (Leila)*

*Back in my young days (laughs), when you got married, you had to quit your job... I did. It just didn't look good to your husband if you carried on working, I mean, like, people would say, "why isn't he paying the bills?" or something more toward the woman, like, "she's the one that wears the trousers" or even "she doesn't do anything at home". Thank God nowadays it's different. I mean, my daughter is an IT manager at IBM. How things changed, thank God. (Nilda)*

The accounts from Millennial and Generation X entrepreneurs acknowledged the generational differences between themselves and their mothers (Baby Boomers) in regard to the harassment and gender bias these older women faced in the workplace and the "trouble" they might have encountered had they defied prevailing ideas of femininity of what it meant to be a mother, wife and woman.

This generational divide in terms of gender practices, discrimination and harassment shows that while Baby Boomer had more explicit experiences of harassment and patriarchal gender practices, Millennial and Generation X still face those challenges, but these barriers are more subtle, like in the example of the networking events previously cited by entrepreneur Emilia.

Despite these differences in gender practices with women increasingly becoming the head of household in Brazil, the accounts demonstrated the similar effects of discrimination and harassment in the workplace on their professional, personal and economic lives. Traditional gender practices that instilled the idea that men should be the breadwinners forced women out of jobs and impacted their career attainment. Being forced to leave one's job, like in the case of Nilda, can have detrimental effects particularly on women who were just starting their

careers or becoming more established in their field. As demonstrated in the case of older women entrepreneurs, these career disruptions can lead to a loss of income and/or push them to engage with entrepreneurship<sup>87</sup>.

### ***Migrant Status***

The intersectional aspect of oppression and subordination was also present in the accounts of the entrepreneurs who reported discrimination due to being migrant women from impoverished states from Brazil. As seen in *Table 2*, 5 out of 9 women entrepreneurs interviewed in the second-stage were migrants from impoverished states of Brazil. All migrant women entrepreneurs in the sample shared that they faced discrimination when they first moved from their home states to the ABC Paulista, especially in respect to job opportunities, or in their personal lives.

Some even stated there was a stigma around “Nordestinos” (Northeastern) and “Mineiros” (from Minas Gerais in the South East) and how they were unfitted for labour or even called “lazy”:

*I moved here from Pernambuco as a teenager, you have an accent, so they'd know right away that you are 'Nordestina' so, in the beginning, I remember it was hard, finding work, being called names - 'Nordestinos are lazy' and 'you wouldn't know how to do this', they'd say. (Zelita)*

*It was difficult, being 'Nordestina', moving somewhere new and knowing they don't want you there. It was hard for jobs, or making friends, finding a boyfriend. You had to stay in your group, right? (Maria)*

However, the 5 migrant women in the sample managed to overcome this categorization and its negative effects in everyday interpersonal and business encounters by using their origin as an advantage, by connecting it to their products and activity sector. For instance, handicrafts and embroidery are very traditional to the Northeast<sup>88</sup> of Brazil and have the highest level of craftsmanship when compared to products from other locations. The North and Southeastern migrants in the study mentioned that their origins and traditions serve as a “selling point” and this enabled them to negotiate their social positioning between discriminatory associations as

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<sup>87</sup> See chapter 7, section 7.2.1 – Necessity Entrepreneurship.

<sup>88</sup> Since the 1950s, the process of migration from the North east to Greater São Paulo was marked by prejudice, divergence and hostility, as migrants faced animosity in their everyday experiences. Migrants from Minas Gerais (South east) and North eastern states tended to be homogenized and they all suffered from discrimination (Fontes, 2016).



“Nordestinas” and “Mineiras” and the positive connotation of their migrant origins as it is linked to an image of craftsmanship and “handmade, beautiful” works:

*Being Nordestina, I think it's a benefit now, you know? Because my products are traditional to my home, so I can sell it that way, people see it's the best quality because it's what we do, where I'm from... it's all about handmade, beautiful things... People in São Paulo like that it is traditional (her products) and they can find it without having to travel there... I think I see it as something good, being a migrant from Pernambuco. (Nilda)*

They took advantage of this latter resource to inscribe their businesses into the multicultural consumer spaces in the neighbourhoods of the ABC Paulista:

*In Pernambuco, women learn, as children, to sew, to cook, to make lace, wicker furniture, to make a dress, all of those things... so as a modelist, making women's clothes, the 'Paulistas' [customers] know the quality of my work, they like that it's traditional from Pernambuco. (Zelita)*

*They [customers] know 'Mineiras' like to look good, hair is always done, the nails... they know our culture, they value that. They come to my salon and know where I'm from, and that brings value to my work. (Jana)*

The above accounts converge with this study's goal to consider the historically produced structural circumstances of women's accessibility to entrepreneurship while also paying attention to their agency and how it is situated in interdependent categorizations with gender as the primary focus, as well as its intersections with racial/ethnic and class-related categorizations. Women of colour and migrants grappled with the fact that, for them, discrimination and harassment was often combined with racism. As illustrated by the quotes, this multifaceted oppression has had personal and socio-economic implications for these entrepreneurs.

In general, to the extent that one's business activities require interpersonal interaction with clients and colleagues, it is evident that sexist perceptions and unequal treatment are still features of the experiences of many women entrepreneurs. As they question gender specific difficulties within the business realm, targeting solely women as customers or being more selective about what networking events they attended were some of the 'solutions' or ways to cope with the gender stereotyping and discrimination women entrepreneurs suffered in their journeys. Overall, discrimination did not receive extensive mention in these interviews as women ignored and/or did not recognise situations of gender discrimination or harassment in their experiences of business and household. In the case of those entrepreneurs who experienced gender discrimination or bias in their business and social environments, they did

not emphasise it as constraining their business growth or performance. For the women in the sample, the existence or perception of this bias seemed to create a challenge more so than an obstacle.

### **8.3 Gender Practices in the Household**

One of the most important institutions in the lives of individuals is the household as it consists of a basic unit of society where people both cooperate, share and compete for resources (Alsos et al., 2014). It is also a primary place where in which individuals confront and reproduce societal norms, values, power, and privilege (Kabeer, 1997). Gender norms expressed within the household are reinforced and reflected in larger institutions of society (Diaz-Garcia and Welter, 2011). Social, cultural and legal structures directly or indirectly affect and are affected by the household and gender relations, and hence the importance of exploring intra-household gender dynamics.

Currently in Brazil, the household is an institution constantly strained and in flux as the vast economic, social, and political restructuring has not necessarily translated into increased and more equal economic opportunities for all<sup>89</sup>. These changes have touched core values about gender practices and ideologies, gender power, and gender relations within the household domain, questioning concepts of what it means to be a man, a woman and the head of the household. Similarly, traditional and patriarchal values and relations are being contested and renegotiated in the home-life.

This section discusses not simply a story of the woman entrepreneur, her household and its members, but the shaping of gender practices by larger institutions, and the ongoing participation of family members in creating new or adapting to the existing gender norms.

#### **8.3.1 Decision-Making in the Household**

Regarding household management and decision-making, findings demonstrated gender ideologies and the continuation of patriarchal, ‘machista’ ideas propagated in Brazilian society since the colonial period, such as the need to get married and have the husband make the

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<sup>89</sup> See Chapter 5, section 5.2 - The Brazilian Transition and Crisis: impacts on society and business.

decisions for the woman and for the household. For example, Neide, expressed the desire for her daughter Luiza, who is an entrepreneur in her 40s and single, to have a husband to help her make decisions and manage work-life responsibilities:

*[...] I think, it would be good for her [Luiza] to have someone because she works too much, she helps me, she has to make all of these decisions by herself, because I'm old and sick, so I can't help. Having a husband, someone to make those decisions, it would help her. (Neide - Luiza's mother)*

Similar to Neide's idea of a male being the decision-maker, such ideas still permeated many of the participants' responses when it came to decision-making in the household. On the one hand, for 5 out of 9 of the married women entrepreneurs interviewed in the second-stage, despite their achievements as business owners and their financial contribution to the household, the husband and the father were still defined as the decision-makers and were either solely responsible for making decisions or partially sharing the decision-making process with the woman:

*Financial decisions, decisions about what car to buy, taxes, he even tries to interfere with the school for the boys, school issues, but I always fight him on it. I draw the line there, I'm the mother, I also have a say. (Julia)*

*My dad, he decides things at home. My brother helps him and gives advice as well. I think when I move into own home with my fiancé it will be different, then. I think. (Leila)*

On the other hand, acts of chivalry are still linked to 'masculinity' and to traditional gender practices related to 'how to be a man' and 'man of the house'. For example, Emilia stated that despite being the 'boss' in her household making both financial and domestic decisions on her own, her husband:

*[Researcher] So, you just said you're the sole decision-maker in your home? What about your husband... (Emilia interrupts the researcher)*

*Yes, my husband still is the 'man of the house' [...] he still opens the car door and pulls out the chair for me at the table at the restaurant. (Emilia)*

These women's narratives are contradictory; they appear to break away from patriarchal relations while at the same time compensating for their earned independence with a strong conformity to expectations of femininity with respect to decision-making and household management. These accounts are consistent with the literature regarding the construction of "new femininities" (Budgeon, 2014) that reconcile traditional femininity with new forms of self-entitlement, self-reliance and individual freedom (Budgeon, 2014, p. 320):

*I actually prefer that my husband makes all of the decisions at home, I like it to just be the grandma, mom and the wife sometimes, you know? When he takes control of the decisions and the situations that require attention at home. He doesn't really ask me about it (Cecilia).*

It is worth noting that Cecilia's children's clothing stores are her household's main source of income, making her the head of household in financial terms – however, her husband still makes all of the decisions at home, even though he is not the one performing most of the domestic tasks either.

Accounts such as these relate the ingrained nature of the male stereotype of 'decision-makers' even when they are not acting as the breadwinners or heads of the household. Even though the male role as the main provider for the home is being economically challenged by the changing environments, the socially defined gender roles of men and women contrast deeply with that socio-economic reality.

### ***Gender Practices Between Women***

For this participant, the fact that her business is in a feminised activity sector making "simple" products has an influence in her position and authority over her daughter, which demonstrates that gender norms are not only being reinforced in the household between men and women but also between women and women.

*My son and my husband are very supportive and help me in the business as well, but you know, my daughter works at IBM and sometimes I feel like she doesn't see my work is as meaningful or as 'stressful' like hers. She, like, maybe because I make art, crafts, simple, "girly" stuff, she doesn't take me or what I say seriously? Like, I don't have that much authority, even though my little business paid for all her education [...] (Nilda)*

A household's power dynamics and decision-making can also be influenced by the nature of the woman's business, due to outdated beliefs about gender practices and the 'jobs' and work women are allowed to do or should pursue. This gender segregation in economic action can not only hold women entrepreneurs back from identifying and exploiting business opportunities in different sectors, but it can also have an impact as noticed by Nilda in one's authority in the household environment.

## **8.3.2 Division and Performance of Housework**

Despite the growing participation of women, there are many factors that restrict how much a woman can work and contribute to the family income. These factors include a woman's

responsibility to her family and domestic chores and caregiving responsibilities (e.g. children, elderly parents and in-laws) which demonstrates that women's entrepreneurial endeavours are also limited by family responsibilities. Understanding Brazilian attitudes towards family and household<sup>90</sup> is important to help us investigate gender bias, especially regarding household labour as living arrangements and household composition may affect the gender division of household labour in the home. This section analyses whether women's entrepreneurial activity is changing these gendered divisions in any way.

Overall, in the second-stage sample, the number of hours women entrepreneurs dedicated to the completion of household tasks was far higher than their male counterparts: 35 hours per week looking after the household compared to an average of 14.5 hours for men.

### ***Caregiving and Housework: Assistance from Relatives***

Regarding household labour, on the one hand, for the couples that shared their household with parents or in-laws it meant that they also had to take care of the elderly who were ill or too old to look after themselves, which increased the hours spent in caregiving responsibilities:

*My father-in-law lives with us, he's been living with us for the past 6 years since my mother-in-law passed away. He's elderly but healthy, and I usually have to leave work to take him to the doctor for his check-ups, or to buy things he might need, and if I can't, my husband goes with him. (Jana)*

*My dad lives with our family, and we care for him. He's a widower, and I'm an only son, so it was the only way to care for him properly as he's elderly. (Marcus - Jana's husband)*

*My mother lives with us. She's been ill for a long time, and I have to be there for her, care for her, check her medicine, doctor's appointments, meals to make sure she eats right. It's like having another child. (Emilia)*

On the other hand, the amount of time that married men and women spend doing housework and childcare may be reduced because of the helping hands from their parents or parents-in-law, in particular, mothers or mothers-in-law:

*I babysit for my daughter. She's divorced and is an executive for IBM, so she travels a lot and works too much. She hires a lady to care for my granddaughter, but when this lady can't come or needs to leave early, I help and babysit. (Nilda)*

*My sister and I babysit our nephews' children when they're all at work or out and need the help. (Nanci)*

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<sup>90</sup> See Chapter 5, section 5.5 – The Brazilian Household.

*I have a cousin that comes to my house once or twice a week and she babysits my son when he's not at school or has an activity, soccer practice. She also helps with laundry, pressing shirts, school uniforms, those types of things. (Jana)*

Nevertheless, since housework fell on the shoulders of married women in the upper- and middle-classes, I found that the help of mothers-in-law or mothers in performing caregiving or housework tasks constructed and bolstered the gender inequality in the household labour as these responsibilities were passed on to yet another female figure instead of being equally shared with the male members of the household<sup>91</sup>:

*My mom is the one that does most of the cleaning, cooking... (Leila)*

Consequently, Brazilian women entrepreneurs were likely to receive help with housework from other female family members such as mother or mother-in-law. Getting help with housework from members of an extended family reduced the amount of the time that couples spend doing housework.

### ***Men and the Household: Housework and Caregiving***

Most of the husbands/partners interviewed would rely on the woman to do what they did not have time to do. From the children (sons) interviewed, they performed more household tasks than the father, including childcare, when the oldest son looks after the younger one(s):

*My eldest son is 18, so when he's home from college, he babysits my youngest who is 9, and helps him with the homework, makes dinner if I haven't had the time to make it. (Maria)*

*I mostly take my little brother to soccer practice, babysit, help him with homework... (pause). If my mom didn't have time to cook dinner, then I make it. (Junior – Maria's son)*

From the 3 sons interviewed, interestingly, 2 performed more household tasks than their fathers, including childcare, with the oldest son looking after the younger one(s). That usually happened when the mother demanded it or due to the mother's business commitments or other responsibilities.

In the case of dual-earner couples with young children at home, particularly the women entrepreneurs spent more time doing housework than women entrepreneurs without young children at home, that is, young children were likely to increase the need for household labour

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<sup>91</sup> See Chapter 7, section 7.4 –Work-Life Negotiation Tactics.

and the care of women. Additionally, some studies have found that additional children reduce a husband's contribution to housework (Greenstein, 1996a). For example, when questioned about household duties and childcare, Francisco, Julia's husband, deflected and mentioned the fact that they hire a housekeeper and have the assistance of Julia's parents with babysitting:

*I mean, the boys go to day-care for a few hours and my in-laws babysit so Julia and I can work. It's a lot, but I'm a business owner myself and I don't see how we can manage without hiring someone and this lady that comes in 3 times a week helps around the house. (Francisco – Julia's husband).*

The interviewees described that women were responsible for traditional women's household tasks, including preparing meals, shopping for groceries, cleaning the house, and doing laundry while the men 'helped' cleaning after themselves with occasionally mopping floors, washing their own dishes, driving family members to work, school, doctors' appointments and performing occasional household repairs. Overall, women were still responsible for the traditional women's housework as the quotes below demonstrate:

*The domestic and household things such as cooking, cleaning the house, are my responsibility. The rest is shared between my husband and me, who takes the kids to school, to the doctor, dentist appointments and stuff... he's the driver (laughs). (Maria)*

*I mostly drive the kids to school, activities, things like that. I run my own IT business as well, so the hours are crazy, so I can't do much more than that at home. (André – Maria's husband)*

Economically-active women, often found themselves under the burden of a 'double shift' and faced challenges of combining work with family responsibilities and this finding matched the literature that argues that most women entrepreneurs practically work two jobs – one in managing the business and the other with domestic and caregiving tasks (Hays, 1996; Hochschild, 1997; Rouse and Kitching, 2006) as corroborated by Sonia's story:

*The other day he [her husband] spilt coffee on the tablecloth before I left for work in the morning. When I got home in the evening, the dirty tablecloth was still there. I yelled at him, but I still cleaned it, I was tired after a long day, but I still do everything at home. (Sonia)*

From these interviews, it is notable that, in the upper classes (A-B) men maintain the traditional gender division of labour at home and that is also reflected in what expectations they have of their wives and the roles and tasks they should be performing. That is, while these men believe that women can work and be business-owners, they also expect their wives to be in charge of all of the housework and taking care of the family, as those are "feminine" tasks:

*I'm not good at organizing closets or stuff like that, so I can't do it... that's more of a woman, a feminine thing, right? (Wagner – Sonia's husband)*

*I don't know how to cook, my mom cooked for us, always. Then when we got married, my wife did and still does it. I personally don't think men are usually good in the kitchen, that's more (sic) something for women (José – Ana's husband).*

*I'm not good at cleaning or organizing, to be honest (laughs). Women are way better at that, that's why my wife and the lady that works here do it (laughs). (Leandro – Erika's husband)*

The use of paid help such as maids and babysitters reinforced those gendered norms and expectations, transferring the work to other female figures. Some men also expressed the desire to be the sole earner for the home so that women could spend more time with their children. It is notable that throughout the interviews, men did not seem to have been bothered by the fact that wives, girlfriends, mothers, aunts and housekeepers (all female figures) performed most of the housework and childcare, even though these women sometimes also worked longer hours than they did:

*I know she works a lot, in the business and here at home too, and I just go to work... (pause) we both work. But it's just how it is, you know? What can you do? (Thiago – Emilia's husband)*

Conversely, in lower classes (C-E), men perform their share of the housework, as professional paid help such as maids and housekeepers are too expensive, thus, unavailable to their income level, and households were also larger than in upper classes, with more members to share the duties with. Thus, the work performed in lower class homes was agreed between all parties, presenting a fairer division of labour and responsibilities if compared to the upper-class households in the sample, as discussed in the following section.

### **a) Outsourcing: Housework and Childcare**

Generally, in Brazilian culture's traditional patriarchal values, mothers can work and own businesses, however, men still are expected to be the providers for the household. Thus, the societal expectation, for the most part, is that since men are the breadwinners, women should be responsible for the home sphere, regardless of their work and business responsibilities (Portal Brasil, 2013).

In this light, when reflecting upon the household labour division, women entrepreneurs from upper classes (classes A-B with incomes of R\$4.720 and higher/monthly) and that possessed stronger financial resources, regularly purchased domestic services and employed female



domestic workers as a solution to cope with the housework, as the male support was lacking. Hence, these entrepreneurs shared or transferred the responsibility of domestic tasks and childcare to yet another female figure<sup>92</sup> – even though husbands, partners were present at home. Thus, the respondents were making more use of domestic workers in order to be able to manage both entrepreneurial and household responsibilities, meaning that engaging in entrepreneurship did not allow for more time or more flexibility to cater to the needs of both home and work – hired help was necessary so the respondents could take care of all responsibilities.

### ***Domestic Workers and Upper and Middle-class Households***

Maids, housekeepers, gardeners, babysitters are relatively inexpensive labour in Brazil. Domestic workers are generally regarded as unskilled workers, and their wages are low if compared to other occupations, thus, they are accessible to many families (Barroso Ribeiro, 2014). In the cases examined, for those women entrepreneurs and households who could afford domestic workers, they were willing to pay for the services and the government obligations that came with it (e.g. health insurance, social security, overtime pay) in order to avoid the burden of housework as illustrated by the quotes below:

*I have to be here [at the business] every day... the routine is so intense that if my household had to rely on me to do everything it just wouldn't work... I'm almost never at home, so we split between my mother, myself for the grocery shopping and the girl that I hire that comes in weekly. (Emilia)*

*Without the lady that works at my house 3 days a week, I wouldn't be able to run the business, look after the twins, do the housework... it's the only way, to hire someone. (Julia)*

Without the active participation of her husband in the household labour and because Emilia is “almost never at home” due to her long hours working on the business, the alternative was to share the domestic responsibilities with her elderly mother and with the hired help of a “girl”, a young female domestic worker. The situation repeats itself with Julia, whose husband also does not share the domestic responsibilities and childcare with her, which forced her to hire a female housekeeper, so she could run her business, care for her children and still perform housework. Interestingly, only in Julia’s case, the husband has a higher income, as both of Emilia’s businesses are the main source of income to her household, and her husband’s income is lower.

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<sup>92</sup> Domestic workers in Brazil are mostly females from poorer areas (favelas, slums and rural areas) or migrant from impoverished states of the North and Northeast (Barroso Ribeiro, 2014).

Overall, in the sample, husbands with higher income in wealthy households did little or no housework either because their wives are more likely to perform the work themselves and/or because they employed domestic workers to help their wives with household tasks. However, in wealthy households where the husband had a lower income than the woman, they also did not perform more housework:

*Right now, my business is supporting my fiancé and I, our expenses, while we save money to buy a new flat... his current job doesn't pay very well [...] I run my business from 10am to 10pm so there's not much time for household chores. And I do the chores in the evenings, with my mom and we also have a girl that helps us cleaning and pressing. (Leila)*

*I'm an organised person, I don't leave a lot of mess around me. And I'm out working every day, so I don't really do housework. It's mostly my mother-in-law and my fiancée, Leila that handle that. And we have a lady that comes in on weekends to do the heavy cleaning. (Paulo – Leila's fiancé).*

These accounts illustrate that for busy women entrepreneurs, outsourcing domestic tasks and childcare to a female housekeeper, babysitter, or even to a female relative becomes a gendered solution to a gendered issue where dichotomizing gender roles perpetuated patriarchal systems in the households: 'men work, women do housework'. This contributes to the entrenchment of misogynistic and sexist attitudes in the domestic sphere and most importantly, these traditional gender practices remain largely uncontested by the women entrepreneurs who choose not to challenge the husband's lack of support whilst hiring other women from lower social classes to perform the housework.

Women entrepreneurs "adapt" and worked around the business demands to cater to the household needs, even those who could count on a "lady" (female domestic worker) to assist with those tasks:

*There's this lady who helps me at home, and my mother helps too. My daughter goes to school and her activities by a hired private van... You have to adapt. If there are resources, professionals available, you have to use them to save time. (Emilia)*

Most of the husbands/partners interviewed would also rely on the woman to do what they did not have time to do, their own personal tasks such as shopping for clothes, for example.

### ***Lower-class Households and Shared Housework***

Oppositely, for lower-income women entrepreneurs and their households (classes C–E, monthly income of R\$ 1.957 and lower), the system was more 'individual' and each household

member was responsible for their own expenses and housework, especially because these households were larger, with extended family, an average of 6 people sharing the same house:

*In my house, all the tasks are split between us, you do your share. It's the only way, with 7 people sharing the same space, imagine? It'd be too much work for just one... (Nanci)*

*[...] cleaning, grocery shopping, washing, cooking... This is the fairest way for everybody to contribute to the wellbeing of the family. (Nilda)*

*I do the groceries, every week. I can't cook, but I do the dishes, mop the floor, do the laundry. My son and his girlfriend help too. (Osmar -Nilda's husband)*

*My boyfriend and I work, but when we get home, it's the kid's laundry, our laundry, cooking a quick meal for everyone, or takeout. (Bruna – Nilda's daughter-in-law)*

For that reason, each member performed their share of domestic tasks such as cleaning, cooking, grocery shopping, among others or as a participant stated “*cada um faz o seu*” (each person does their own thing). In these cases, male participation in household chores and caregiving responsibilities was higher than in high-income households.

## **b) ‘The Second Mother’**

I use the term ‘*The Second Mother*’ to describe households where entrepreneurs largely used another female figure to perform or share housework and childcare responsibilities. The ‘paid help’ (a domestic worker), or the ‘unpaid help’ (a female relative such as a grandmother) assisted with raising children, cooking, cleaning, and generally caring for the family and household, roles and tasks usually assigned to *the mother* by society. Thus, in addition to the woman entrepreneur who works on her business, sometimes on her day-job as well, there was the figure of ‘The Second Mother’, a woman to whom household responsibilities were transferred to.

### ***Paid Help: Domestic Workers in Brazil***

Regarding the ‘paid-help’ for childcare, domestic workers played a fundamental part in raising the children of entrepreneurs in the sample. Here, ‘the second mother’ centres on this emblematic figure of the Brazilian society, the hardworking housekeeper, who after a long time living and working in a household becomes a mother figure to her employer’s child (children). Tensions originating from two mother figures (the domestic worker/woman entrepreneur) were expressed in the accounts of 3 female participants:

*[...] the lady that cares for my daughter spends more time with my her than me, like a mother, a grandmother [...]* (Emilia)

*[...] (working) as a psychologist, being an entrepreneur, it's hard. There's not enough time for me to spend with my kid, so he ends up spending more time with the girl who looks after him and cleans the house... she's always at home, so... (pause) I guess he spends too much time with her, more than me.* (Láís)

*She [her daughter] acts out sometimes, has an attitude, and then when Marcia [the babysitter] asks her to listen to me and do as I say, she'll do it (sighs). It's frustrating sometimes for me as a mother, but she [her daughter] sees this lady as a mother, almost... I mean, I understand, she has worked for me for years, caring for Catarina exclusively, so there's a motherly connection there.* (Jéssica)

Jéssica's account illustrates the tension and frustration she feels as she takes pains to admit to the tender bond that exists between the babysitter and her child who does view her long-time maid/nanny as a second mother. 'The Second Mother', the female maid, who performs a gendered and stereotypical role, also presents us with conflicting and competing models of what it is or means to be a "mother" as indicated in the quote.

In that sense, the entrepreneurs sometimes cited material comforts as an attempt to overcompensate for their absence, as this can sometimes be overwhelming for the children:

*[...] She (her 8-year old daughter Catarina) doesn't like it that I work this much, but she has everything, she can't complain. I work hard and always give her the best, toys, dresses and education... all of the things I didn't have because my parents, well, they couldn't afford it.* (Jéssica)

*My daughter goes to school by hired van, and then she gets out at 5pm, so the lady is there to pick her up, take her home, take care of her until I come home later, sometimes, 6pm, sometimes 8pm... my husband is there before me some days. But it's worth it. Because I can afford to give her everything.* (Emilia)

When I reminded Emilia that in a previous interview, she told me how starting a business was a way to spend more time with her family, and asked her thoughts on that previous statement, she replied:

*It is conflicting... But since I opened my second store, I knew I needed to spend more time here until it could run on its own. So, I expected not having time (for her daughter).* (Emilia)

Another aspect of these tensions surrounding mother figures, the one who raises the children versus the one who gives birth to them, was the ongoing socio-economic changes of Brazilian society from within the household/family unit. As discussed previously in this thesis, most Brazilian domestic workers are not only females but migrants, as they left the impoverished Northeast region to work in the Southeast, more precisely Greater São Paulo. There is a

historical cycle characterised by housekeepers who become ‘second mothers’ to upper- and middle-class children but cannot raise their own and must drop their own child off at a day-care centre in the morning, then spend the rest of the day caring for someone else’s child. This situation was even mentioned by one participant who employs a babysitter who has children of her own:

*[...] in the morning I drop my daughter off at school because she (Marcia, the babysitter) has 2 kids who are toddlers still, so Marcia only arrives around 10 am because she has to drop them off at the public day-care and only then she goes to my house [...]* (Jéssica)

The class factor is especially notable in this quote from Jéssica. Marcia, the babysitter, must leave her children at the public day-care centre on weekdays, before going to work at Jéssica’s upper-class household. Public day-care centres in Brazil are free and run by state government, thus, only families from impoverished backgrounds that can prove their low income are able to secure a place there for their children. This reflects the hierarchical differences between two different socio-economic backgrounds and social positions as explicit in the quote from Julia who revealed the impoverished background of her sons’ babysitter:

*[...] it takes a while for her to get here because this lady (babysitter) commutes from the community of Heliópolis (the largest favela in São Paulo) to look after my twins.* (Julia)

Also explicit in Julia’s quote is the condition of many domestic workers in Brazil and in the households of this study. An interesting element of this ‘silent’ hierarchy between entrepreneurs and domestic workers is that, throughout Chapter 7 and the present chapter, *none of the participants* used the words ‘servant’ or ‘babysitter’ or ‘housekeeper’ but rather referred to the domestic workers as “this lady”, “this girl”, “she’s almost part of the family”, as stated by Jessica in the following quote:

*[...] and she (Marcia, the babysitter) started working for me and my ex-husband when Catarina was born, so basically 8 years ago... it’s like she’s almost part of the family, she’s very trustworthy and loves Catarina for sure.* (Jéssica)

This careful choice of language reflects the patronizing way domestic workers are sometimes treated by their employers, who still view them as servants, however, attempt to ‘disguise’ that hierarchy by not using the job titles such as “housekeeper”.

Moreover, the socio-economic differences between ‘the second mother’ and the woman entrepreneur were also expressed in the spatial context of the household. Interestingly, in many of the houses and apartments of the upper and middle-class households interviewed in this study, there was an extra room named “quarto de empregada” or “quartinho de empregada”, in English, the “maid’s room”. This space, often a small room at the back of the employers’ house, is arguably a legacy of the nurses and nannies from Brazil’s colonial and slavery past (Marchandeu Conde, 2016), and the recurrence of this practice in Brazilian society has especially impacted the architecture and conception of upper and middle-class apartments, which led to the creation of the ‘maid’s room’ (De Luca, 2017). This results in domestic workers living on-site and thus, not counting their hours of work in the house (Marchandeu Conde, 2016). As a Brazilian woman raised in an upper-class household, I myself witnessed this practice as my parents’ home did have a separate house, built and equipped for a domestic worker to live in. Even though my parents never employed a ‘live-in’ domestic worker, only those who lived externally, the structure was present in my childhood house for that purpose. In that sense, the spatial interiors of the upper and middle-class Brazilian households are imbued with social hierarchical meaning (Brites, 2007; Marchandeu Conde, 2016). The “maid’s room” illustrates class conflict because it reflects a veiled and silent class hierarchical structure which conveys that this woman, often considered part of the family, is, in fact, a migrant, poorer, and ultimately a servant. Such use of clearly demarcated spatial separation (the maid’s room) also illustrates the ever-present class conflict in Brazilian society, where the possibility of social mobility is inaccessible to these domestic workers.

### ***Unpaid Help: Female Family Members/Relatives***

A different type of ‘second mother’ that emerged from the data were the women who helped entrepreneurs with childcare. Regarding the ‘unpaid-help’, in households where the entrepreneur could not afford to hire domestic workers, they resorted to asking mothers, mothers-in-law and other female relatives to care for their children while they were away working on their businesses:

*I have a younger cousin, this girl who watches my son, when I’m here at the salon and it’s a school break (Jana).*

*When my oldest son is busy with college activities and can’t watch my youngest boy, my mother-in-law watches him for me. She goes to my house to watch him. (Maria)*

As in many other societies, the joint family system or extended family system is a very dominant family structure in Brazil. Consequently, women drew on their wider relations particularly their female relations - sisters, cousins and in-laws family members to help with childcare and sometimes with the performance of housework. Hiring a domestic worker was not financially possible to lower-class households, so the role of the 'second mother' is performed by other female family members, who already have a strong bond with the children:

*[...] My aunts (Nanci and her sister) care for my son when my girlfriend and I are at work at the same time. It's not all the time, but when we're both busy, they (his aunts) watch him, which is such a relief. They love him and he loves them... they spoil him for sure (laughs). I think in the same way they spoiled me because they helped raise me as well, so that is cool, that now they help with my son... (Caio -Nanci's nephew)*

*I watch my grandson, because my son and his girlfriend work in the city, so they definitely need someone to watch him... he's such a calm, sweet boy. I think it's more fun for me because I get to spend all day with him, and he goes everywhere with me. It's how I'm able to do my work and everything else when he's with me (laughs). (Nilda)*

The idea of a 'second mother' is a new and relevant insight to an ongoing discussion about the intersectional effects of class, ethnicity/migrant status and gender in creating disadvantage in a patriarchal context where privileged women are responsible for propagating structures that oppress other women from disenfranchised backgrounds.

As I have described, through the conscious exploration of the business-household nexus of women's entrepreneurship, I identified tensions in the context of the household resulted from gender practices and gender power struggles not only between men and women but between women from different socio-economic backgrounds. Questions of gender practices and class revolve around the tension within the family unit, especially in relation to the mother figure. The inclusion of domestic workers belonging to the lower classes into the heart of the upper- and middle- class family, charting social transformations from within the family unit, suggests that Brazil as a nation is still negotiating how the 'mother' figure should be conceived. Accordingly, the household unit and space and the gender practices that take place in it need to be understood in the context of the social and economic changes that Brazil has undergone over the past 20 years.

## **8.4 The Business-Household Nexus Shaping Gender Practices**

Throughout this chapter the changes in gender relations and degree of emancipation and liberation of Brazilian women from traditional gender practices, sexism and machismo in their experiences of work and life were discussed and analysed. The findings reflected the heterogeneity of the women in terms of their levels of autonomy and independence in relation to gender roles through engaging in small business. The changes in gender relations and female empowerment were found to be linked with the business ownership and control as through the entrepreneurial activity, women accrued human, social and economic capital, more access to resources and their ability to exercise power, agency and autonomy in their career paths.

### **a) Breaking with Traditional Gender Practices**

Regarding changes or breaking away from patriarchal practices, women resisted the gender ideologies of their families and communities through financially breaking out of male control and changes especially occurred when women assumed the role of breadwinner through the income of their enterprise, which, in some households changed positively the division of labour in their family, with men and other family members taking on more responsibility for domestic work and childcare in lower-class households. However, in high-income homes, entrepreneurs breaking with traditional gender practices regarding housework was done by hiring female paid help in order to be able to work on their businesses, as the male household members did not perform their share of housework or childcare.

Women's ability to exercise power and control in business was found to be linked with gendered power relations in the household, which often defined women's work roles and a position inferior to men, particularly in upper-class households, where housework and childcare tasks were responsibility of the woman because such tasks were deemed "feminine". Nevertheless, women increasingly took part in domestic and business decision-making processes:

*We definitely discuss my business, problems I might have, and he helps look for solutions, but it's still my business. And at home, I make all the domestic decisions.*  
(Ana)

*I mean, she's the boss (laughs) (José – Ana's husband)*



Women reported that accessing income allowed them to make decisions in the household or at least have more influence on decision-making:

*I feel like I'm heard more, you know? I decide as well. My business gave me that, that power. (Leila)*

Overall, through entrepreneurship, women found a way to be financially independent, to be the breadwinner, or to contribute towards the financial wellbeing of the household, which would have not been possible a few decades ago in Brazil<sup>93</sup>. Additionally, women found in the enterprise the key to regaining their mental health, to exercise their creativity by doing something they loved and still make a profit and find meaning in work, which would not have been possible previously.

Most importantly, women's transition from 'workers' or 'stay-home mums' to 'business owners and leaders' capable of making strategic decisions for the enterprise and for their careers, positively reflected their agency in overcoming cultural, social and structural constraints that placed Brazilian women in a subordinate social position when compared to men.

### **b) Conforming to/Reproducing Traditional Gender Practices**

The women in the sample constructed their femininity drawing on prescribed cultural and gendered norms, especially in the household sphere. At the personal level, the majority of the female respondents identified with traditional patriarchal assumptions of what it means to be a woman – *emotional, caring, meticulous, artistic, patient, good mother, good wife*. Several lines of thought can be subsumed within this concept.

The findings also showed that women played an important role in perpetuating patriarchal gender ideologies through their interactions with and perceptions of other women in their household and communities, and the roles and spaces they 'should' occupy, such as the household and the family. Even in the cases in which the women entrepreneurs themselves were able to gain financial independence and make decisions both in business and at home through their engagement with entrepreneurship, their interactions with other women

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<sup>93</sup> See Chapter 5, section 5.6 – Women in Brazil: patriarchy, gender practices and inequality.

attempted to re-establish traditional gender scripts and hierarchies and reflected gender practices that associate women with motherhood, marriage, family and household duties:

*We were raised to get married, so in a way, we want our kids to get married too. (Neide – Luiza's mother).*

*[...] before, you didn't see that many women out and about, we'd be home or studying, taking care of our family, busy, now you see so many women at bars and I don't get it. (Carmen – Nanci's sister)*

*I get stuck in traffic when I go to work, then I'm late, but it's like, of course, I'm behind a woman, that's why. (Sonia)*

*Family is the greatest gift God gave us, and some women don't see it that way or don't care. (Nilda)*

Women entrepreneurs and their household members encountered inequality in their interactions with other women in the form of perceptions and discourses that minimize the role of women in society or mistreatment and discrimination based on gendered ideas (e.g. Sonia's quote implying women are bad drivers). They may experience traditional gender identities as constraints – or resources – to their new entrepreneurial experiences. All structural, interactional and identity constraints are considered interrelated.

Conforming to patriarchal gender practices could explain some of the observed contradictions as women conformed to these outdated elements of patriarchy to contest other women's place in society and to also obtain legitimacy for their businesses (e.g. feminine qualities add value to the products and services offered). The evidence showed that when women conformed to patriarchal gender practices, they preferred to adhere to traditional notions of femininity that place motherhood and the household/family as women's main social roles and spaces.

Women entrepreneurs still hold the main financial and domestic responsibilities for the family and the household; therefore, they see a balanced life as entrepreneur and wife or mother as utopian, which also informs their belief that women have to place their own careers and businesses in the background to favour of their husbands' or in response to maternity, or to a family need. A variation of this argument was used by those women entrepreneurs who tried to equally balance and combine business and private lives despite recognising their important role within the household and the family. They also perceived a specific *social protocol* to which they had to adapt to when relating with others, in business or at home; they embraced

several gendered ideas by undertaking domestic tasks while at work, catering to the households need by themselves, whilst still playing the role of mothers and wives. Consequently, this illustrates that the households of women entrepreneurs are reorganising gender roles for paid and unpaid work, which challenges and might undermine in some cases, the “power base of men as breadwinners” (Wheelock, 1997, p. 104).

The fact that women were entrepreneurs, worked in a sector they enjoyed and have talent for, and worked long hours in running their businesses did not mean that patriarchal and ‘*machista*’ norms and expectations in the home sphere did not exist, quite the opposite: what was apparent was that gendered divisions remained mostly the same, regardless of any advances the women may have done in the work/career sphere through entrepreneurship.

Moreover, the effect of gender in entrepreneurial activity, specifically in the areas of feminine socialisation and gendered expectations of women and mothers in particular, explains the feminised sectors of many of the businesses, the low number and service nature of the technology businesses in the sample, and the tensions expressed by many of the participants around homeworking and work-life balance. Furthermore, these women’s participation in informal, home-based businesses with low returns and low growth expectations had also reinforced and reproduced gender inequality, as poor business returns had increased their dependence on welfare, pensions or a husbands’ support, which lowered their chances of gaining empowerment and being financially independent.

Even though in some cases the households of women entrepreneurs were reorganising gender practices for paid and unpaid work, which challenges and might undermine in some cases, the “power base of men as breadwinners” (Wheelock, 1997, p. 104), the findings also demonstrated that patriarchal, traditional social and gender norms in the households of Greater São Paulo are remarkably tenacious and very much still present, regardless of how much progress or success the woman has achieved in her business venture. Even in the face of changing gender practices, freedom and autonomy, rigid gender norms still ground these men and women in unrealistic expectations both at home and in the business.

## **8.5 A Typology of the Business-Household Nexus in Greater São Paulo**

An important means of generating increased theoretical and empirical understanding of the connection between entrepreneurs, their businesses and households is through the development of a typology, which consists of a classification based on certain key differentiators (*see also* Goffee and Scase, 1983; Cromie and Hayes, 1988; Langan-Fox and Roth, 1995; Mitra, 2002). As discussed in the Methodology chapter<sup>94</sup>, one way of increasing generalizability in qualitative research is through the development of a typology. The development of a typology therefore provides a key means of linking women's entrepreneurship to the theoretical model presented and identifying practical implications that arise from the study<sup>95</sup>. For these reasons, based on the findings presented and discussed in Chapters 7 and 8, a typology of the different forms of business-household nexus was developed, situationally representative of the households of Greater São Paulo, Brazil.

This typology is structured to consider the position, function and relationship between the enterprise and the household. In the analysis that follows, the business-household nexus is characterized through the roles and relationships that take place within the two spheres and between family and household members.

These are dynamic relationships that evolve over time; therefore, the relationship of the women's business and the household are not fixed as they move between types influenced by the life course. A notable driver of this dynamism is the ever-changing nature of the household's life course<sup>96</sup> due to the many transitions and trajectories in the lives of its members and the life course of the woman entrepreneur herself. In this sense, the life course of the household and woman entrepreneur is the principal internal driver of change in the relations identified in this typology over time, although an array of external economic, political and social changes also contribute to this dynamism. That is because the life course of the household reflects the way each individual trajectories and transitions are linked to the lives of significant others, with the interdependency of generations being one such example.

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<sup>94</sup> See Chapter 4, section 4.6, item c) Generalizability.

<sup>95</sup> See Chapter 9, section 9.2 'Implications for Practice'.

<sup>96</sup> See Chapter 3, section 3.4.1 'The Household life course and the enterprise'.

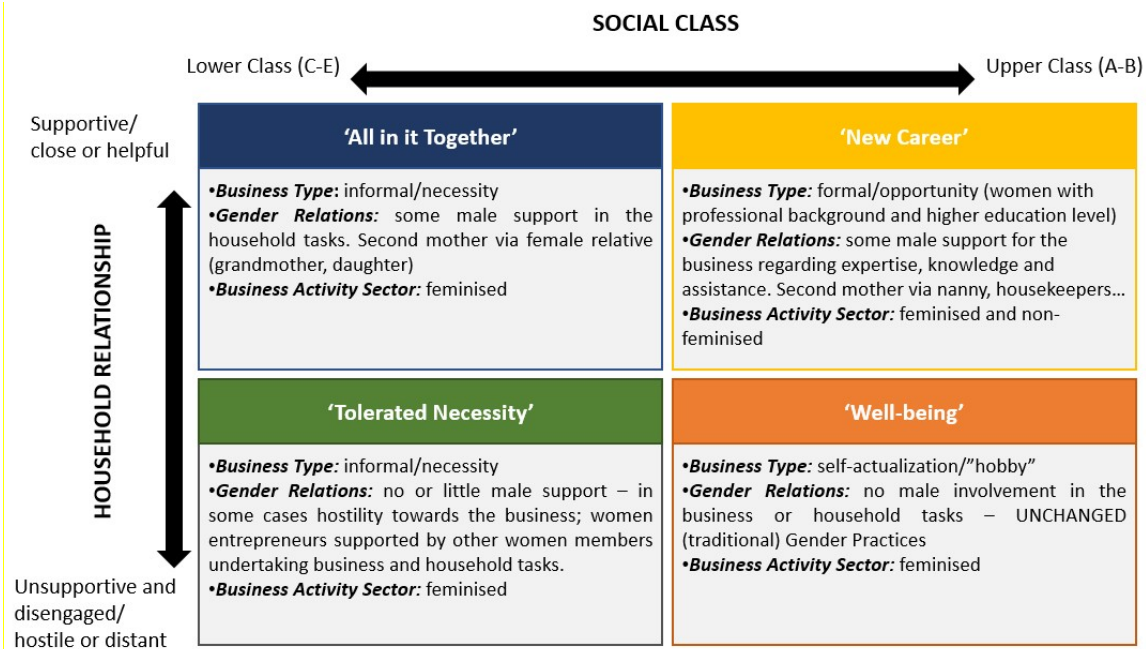


Figure 8.1 A typology of Business-Household Nexus

The theoretical importance of this typology is that it sorts the entrepreneurial households in the study into meaningful subgroups on the basis of key findings that emerged from the study (e.g. role of social class; significant differences in household support to women’s business activities) and increases generalisation from this qualitative study’s findings. As illustrated by figure 8.1, this typology is based on the interaction between the state of the relationship between household members and the female enterprise and their social-economic situation (social class), and relates these to individual/familial behavioural and business characteristics for each archetype.

The importance of the classification is beyond just defining different groups – the four archetypes identified are connected to distinct behaviours, practices and relations within the business and domestic spheres and hence identifies different configurations of the business-household nexus. Since the matrix focuses on types of business-household nexus, the key elements under each type refer not only to the characteristics and practices related to the female entrepreneurs but to the families and household members as well.

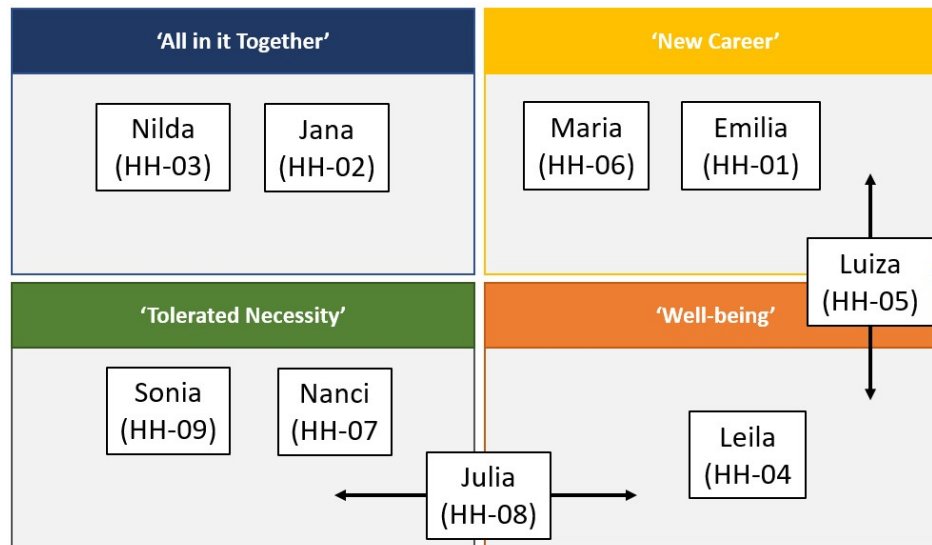


Figure 8.2 Cases within 4 Archetypes

The cases studied empirically are variously located across this typology. Whilst some are core exemplars of particular archetypes, others occupy positions towards the boundaries of the typology (Luiza and Julia). Hence the typology allows the identification of important generalizations relating to the configuration of the business-household nexus from the study cases, however through consideration of boundary cases, also permits sensitivity to the diversity of cases and a nuanced understanding of the interplay between business and household and how this evolves over time given the changes in the life course (marriage, motherhood, retirement, etc.).

### a) Key Dimensions

As this work moves forward to address the business-household nexus in an interconnected way, the objective of this typology is to look across the households that participated in the study using key dimensions that led to the identification of four broad types of business-household nexus. These key dimensions are:

*Social Class* - was a major determinant of the resources available to both the woman entrepreneur and the household (e.g. physical, human, social and financial capital) and differences in social class between households influenced elements such as gender relations, business type, and activity sector. For example, upper-class households notably possessed more capital and overall resources to support the development and growth of the woman's enterprise.

*Household Relationship with Women's Enterprises* - there were meaningful differences among entrepreneurial households in relation to the emotional nexus and support between the household and the woman's enterprise. The nexus of emotions in the family business refers to the way emotions bind the household members/family and the woman's business together and were expressed and translated through behaviour and attitudes. In this sense, household relationships ranged from being close and supportive to distant and unsupportive, including sometimes hostile attitudes and behaviours being demonstrated towards the woman's enterprise.

In each archetype there were commonalities and differences regarding key elements of the business and household. These included the type of business (whether formal or informal; necessity or opportunity), the business activity sector (feminised/non-feminised), and the nature of gender relations and practices (men's and women's roles within the household). These factors illustrate the various underlying dynamics and gender relations that affect the business-household nexus in each type identified.

## **b) The Four Archetypes**

Four types of business-household nexus were identified among entrepreneurial households<sup>97</sup> - *'All in it Together'*, *'Tolerated Necessity'*, *'New Career'* and *'Well-being'*. According to their characteristics and dynamics, these entrepreneurial households fell into the following:

### **1) 'All in it Together'**

Here, household and family members considered the woman's enterprise the business of the household, thus, there was a closer and more supportive attitude towards the woman's enterprise, where relational support and male assistance in the business and in household was present albeit limited. Male participation in housework was limited to certain tasks such as doing laundry, driving children to school and appointments and doing the dishes, thus, the role of domestic tasks and childcare still remained mostly a female responsibility, via the work of the women entrepreneurs themselves and/or the 'Second Mother'<sup>98</sup>, a female relative (e.g.

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<sup>97</sup> See Table 4 – '9 Households sorted by class'.

<sup>98</sup> See Chapter 8, section 8.3.2, item b) 'The Second Mother'.

granddaughter, mother, daughter) who helped the entrepreneur with childcare and housework.

When compared to the other three types, in the ‘All in it Together’ households, there was a higher participation of male household members in housework and business tasks, especially because these were lower-class households who could not afford to employ domestic workers. Thus, household members had to share in the responsibilities of domestic work with the woman entrepreneur and the ‘Second Mother’ while supporting her in business tasks either by offering knowledge and advice or by making deliveries, buying supplies and other business-related tasks.

The closer and more supportive relationship between household members/family and the female enterprise allowed for blurred boundaries between home and business, by providing free labour to the woman’s business when needed, or by inspiring and motivating women to continue and/or expand their entrepreneurial activities. This showed some positive changes in gender relations towards a more egalitarian household with less traditional and patriarchal values, where the woman entrepreneur is being supported in her entrepreneurial endeavours and is receiving help regarding housework.

An example of this case is Nilda’s household (HH-03),<sup>99</sup> where her husband and son often provided her with assistance to her business by buying materials and machinery, making payments and delivering merchandise to her customers<sup>100</sup>. Nilda stated that in her household, all members also performed housework as many people share the same house and must take responsibility for their tasks.

## 2) ‘Tolerated Necessity’

Operating small-scale businesses, these are income-driven entrepreneurs who were motivated to engage in entrepreneurship by personal and household financial needs or for the need for flexibility to look after the family and home. Even though these households were almost entirely financially supported by the

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<sup>99</sup> See Chapter 6, section 6.4, box 6.4.3 – Nilda.

<sup>100</sup> See Chapter 7, section 7.5 ‘Household Members/Spousal Support for Women’s Entrepreneurial Activity’.



woman's business, little or no support was offered and there was often a negative, unsupportive attitude and hostile behaviour towards the woman's enterprise.

Household members were more concerned with the performance of domestic roles by the woman and regarded their businesses as secondary or irrelevant, thus, offered little or no support to the enterprise. These disengaged households and families had rigid boundaries and members were more preoccupied with their own wants, needs and interests, and did not offer any kind of support to the woman's business. Within these households, the threshold for stress was enormous and a great deal of negotiation between women entrepreneurs and household members was often required before members mobilized mutual support for one another.

By considering their attachments to entrepreneurial values and traditional gender practices, these women entrepreneurs were highly committed to both entrepreneurial and domestic tasks which left them feeling overwhelmed and underappreciated. With a distant and disengaged relationship between household members and the female enterprise, gender relations remained unchanged both at home and in the business.

The household of Nanci (HH-09)<sup>101</sup> is an exemplar of this type. Her embroidery business was the main source of household but Nanci did not receive any kind of encouragement or assistance from her nephews and other household members to her business, even though she expressed to them the desire and need for assistance. Since she could not afford domestic workers such as babysitters, Nanci who was already in her 70s, often had to babysit her nephews' children whilst still having to work on her business.

### 3) 'New Career'

In these middle- and upper-class households, the woman's enterprise was the household's main source of income and this was acknowledged by the household members. The relationship between household and the woman's business was supportive and close and male household members often provided the

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<sup>101</sup> See Chapter 6, section 6.4, box 6.4.8 – Nanci.

entrepreneurs with business advice/expertise and encouragement (emotional) and financial support.

Nevertheless, domestic workers were employed, along with the ‘Second Mother’, to help the woman entrepreneur cope with the performance of household and childcare duties as the men did not share in the responsibilities for these tasks, unless strictly necessary. In that sense, the fact that these households could afford domestic workers acted to constrain any changes in gender relations regarding housework and childcare.

However, the financial and emotional/expertise support provided by the men in these households allowed women to move from professional careers in the labour market to start a business without having to worry about financial concerns, and to dedicate their time to their entrepreneurial activities. Even though gender relations regarding household labour were not more egalitarian, the relationship between household members and the woman’s business in the ‘New Career’ is notably closer and more supportive than in other types.

In the case of Maria’s<sup>102</sup> household (HH-01), it was evident that her husband and oldest son were highly supportive of her perfume business. They offered advice and even worked at the store when she was short-staffed or when an emergency happened. Nevertheless, in regards to housework and childcare, only Maria and her oldest son performed these duties, as her husband did not share in those responsibilities, he only drove the children to appointments and to school.

Conversely, the case of Luiza’s household demonstrated interesting differences when compared to the other ‘New Career’ cases. There was no male presence in her household, but traditional gender practices remained due to the generational differences between Luiza and her mother, who is elderly. Luiza’s mother’s mindset and opinions reflect traditional gender practices in Brazil– for example, she wishes Luiza would marry so that a man could help her make decisions regarding her business and other domestic responsibilities. This reflects a patriarchal idea that the man should be the ‘head’ in the household’s decision-

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<sup>102</sup> See Chapter 6, section 6.4, box 6.4.6 – Maria.

making. Interestingly, this showed that traditional gender relations can persist in a household without men, reflected on the perceptions women from older generations have of younger women, what they should do and their place and responsibilities in society.

#### 4) 'Well-being'

Here, household and family interest were prioritized before the woman's business, which operated more like a 'hobby', or as an activity for self-fulfilment and joy that was not the main source of income of the household. These disengaged and distant households had rigid boundaries and members were more preoccupied with their own wants, needs and interests, and did not offer any kind of support to the woman's business. Gender relations remained unchanged as these households placed high importance on conventional roles for women (e.g. being a wife, daughter, sister that cares for the household members and for the household interests), and women still performed the housework by themselves or with the presence of the 'Second Mother'.

In the case of Leila (HH-04)<sup>103</sup>, her business was not the main source of income for her household members, as it is only generated enough income to support her own expenses. However, it did give her a sense of fulfilment and self-actualization as she always wanted to work with 'pretty things' and start a gift shop. Moreover, Leila placed high importance in her role as a daughter and wife, in supporting the other members of her household, even in detriment of her own business' needs.

#### *Variation Over Time*

As discussed previously in this section, it is notable that households shift between the four archetypes presented here, as the life course of the entrepreneur, the household and household members is dynamic and influenced both by internal and external factors. The case of Julia's household (HH-08) is illustrative of such variation as she started her Mediterranean foods import/export business due to her family's cultural heritage and her passion for food and culture. As the time passed,

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<sup>103</sup> See Chapter 6, section 6.4, box 6.4.4 – Leila.

her household and business shifted from ‘Well-being’, a passion-business, and turned more into a ‘Tolerated Necessity’, as she receives no support from her husband with housework and childcare and her business’ income was not financially supporting the household. Thus, even though her business/household started off in the ‘Well-being’ archetype, with time it shifted to a different position in the business-household nexus given changes in her life course (marriage, motherhood, business going through financial difficulties).

## **8.6 Summary**

This chapter has focused on investigating how gender as a structure maintains gender inequality in the household through its effects at the individual, family and household levels. First, analysing the individual level illustrates how men and women think about traditional gender practices, housework, childcare and how they construct the relationship between being a man or a woman and what the responsibilities should be, as well as what tasks they should share. Second, analysing the institutional level of gender practices in Brazil shows how interviewees still think about the traditional gender norms and expectations in which men are primarily breadwinners and women are caretakers, regardless of the economic role they both play in the household. Simultaneously, the institutional level showed gender inequality in the entrepreneurial arena through business funding, when attempting to develop networks, or obtaining clients.

The typology developed and discussed here also illustrated the ways in which female entrepreneurship is nonetheless subject to the structural effects of social categorisations and their intersecting impacts upon entrepreneurial actors. The effects of social class, household support and resources, level of education, age and marital status explain much of the within-group diversity amongst women entrepreneurs regarding the household resources and the support they have available to them and whether they can represent themselves as entrepreneurs and their businesses satisfactorily in the Brazilian entrepreneurial environment. The effect of gender, specifically in the areas of feminine socialisation and gendered expectations of women, businesswomen and mothers, explains the feminised nature of the activity sectors of the ventures, and the tensions expressed by many of the participants around business venturing, household labour, motherhood, and work-life balance.

Although the factors of gender, socio-cultural values, and agency can be counteractive, it is agency that creates space for female entrepreneurship and provides women with a means to navigate structural inequalities. The women entrepreneurs in this study engaged in compliance and defiance strategies to strengthen their identities and to expand the boundaries of what is socially permissible for women in Brazilian society.

It is visible in this study, through women's concerns about their involvement with the entrepreneurial market, the price of having to balance their own businesses and the responsibilities of childcare and household duties. They expressed concerns that have an underlying message that if they dedicated themselves excessively to the markets, leaving behind some of the other duties, they would be less of a mother, or a wife, and consequently, less of a woman.

Finally, analysing the household (interactional) level suggests how gender inequality in household labour, childcare, finances and emotional support is maintained through daily interaction between generations as well, mothers, daughters, granddaughters and fathers, sons. In that sense, it is the gender structure at the interactional and institutional levels that creates gender inequality in business and in the household spheres, even in the absence of gender structure at the individual level.

Indeed, although entrepreneurship itself might not be enough to produce complete gender equality and totally reshape gender practices in the households of the ABC Paulista, women entrepreneurs participants in this research are using business venturing as a tool to redefine themselves, gain independence and even contest their subordination to male norms in business and in the home spheres (Ahl, 2006; Calás et al., 2009; Hanson, 2009; Hughes et al., 2012; Modarresi et al., 2016). However, there is also strong evidence on women's preferences to adhere to traditional notions of femininity that understand motherhood and family welfare as a woman's main social role (Farah Quijano, 2009). Indeed, when women entrepreneurs in the sample adapted or challenged gender practices, they still did so by using traditional feminine roles and traits as strengths and resources (Leung, 2011). In that sense, the roles they played in the household (i.e. mothers, wives, daughters, sisters) were not a constraint but a motivation for engaging in entrepreneurship.

Once again, this demonstrates how intertwined the spheres of home and business are – the needs, resources and influences are constant and ever-changing. In this sense, the typology of the business-household nexus introduced in this chapter assists us in understanding how certain key elements of social class and level of household support, create particular configurations of of the business-household nexus which influence gender practice. Developing such generalizations from the data also enables consideration of the varying policy, legal and regulatory support needs that women entrepreneurs exhibit. In the following and concluding Chapter 9, the implications for policy and practice support for women entrepreneurs based on the typology developed here and the four business-household nexus types that emerged from the data, will be considered further.

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## ***CHAPTER 9: Conclusion***

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This final chapter presents the conclusion to the study. It discusses the theoretical and empirical contributions related to the research findings and reflects upon the methodology, limitations, implications for practice and policy and suggestions for future research.

### **9.1 Contributions of the Research**

#### ***Theoretical Contributions***

While female entrepreneurship is a growing phenomenon in the Global South, there is a lack of studies focused on women's business activities in those transition, emerging and developing countries (Minniti and Naudé, 2010; Molina et al., 2017; Vossenber, 2013; Welsh, 2017) from an 'embedded-approach'. In that sense, the present work offers three main contributions: *a) the focus on the business-household nexus of women's entrepreneurial activities; b) the Brazilian/Greater São Paulo/emerging economy context and c) the methodological exploration of the woman entrepreneur within the household setting.*

This thesis has addressed these gaps in entrepreneurship scholarship regarding women's entrepreneurial activities in the Brazilian context. First by investigating the business-household nexus in Greater São Paulo, or the mutual impact between women's enterprises and the home sphere, as well as the effects of women's enterprises in shaping traditional gender practices in a traditionally patriarchal culture. Second, this research offered new insights about female entrepreneurship occurring at the 'periphery', Brazil, the Global South, bringing the lived experience of these Brazilian entrepreneurs and their households to the entrepreneurial arena discussion.

Third, this work sought explanations for how women entrepreneurs and their household members apply their entrepreneurial practices, gender practices and discourses, (social) creativity, and novel organizational skills to maintain communal, organizational, household and personal wellbeing. Speaking from spaces different from the familiarity of dominant Global North contexts, this study brought out the imaginary, the narratives and the inventiveness of female small and medium Brazilian entrepreneurs and their journeys into focus to discuss the business-household nexus and gender practices at home and in business.

Entrepreneurial activities in such developing contexts are often marginalised and stereotyped, with the voices of ‘others’ such as women and minorities being either patronised or eulogised. The ironies and puzzling ambiguities of entrepreneurial activity being at one and the same time, both part of the armoury of ‘free’ market regimes, promoting individualism and competition with the aim of reducing the dependence of the ‘poor’ on retreating states; and on the other hand being a means of resistance and cultural sustenance for many of the world’s poor, highlights why entrepreneurship is a rich field for research on women. It is also a research field where greater interdisciplinary research between sociology, anthropology, psychology, development studies, political economy and organisational studies can contribute more together, than separately to provide a deeper understanding of entrepreneurial activities in the Global South (Reveley and Down, 2009).

In that sense, in keeping with a critical, interdisciplinary approach, it was possible to provide a thoughtful exploration of the ‘entrepreneur[ing]’ of women from São Paulo, that is, the entrepreneurial practices and narratives of individuals who live primarily in marginal, poor and excluded places and contexts. Thus, this thesis offered new insights about the levels of creative and often under-discussed entrepreneurship occurring in Brazil, bringing these women’s lived experience of household, gender practices and business centre stage.

Another contribution of this work was the multidisciplinary theoretical framework adopted here. Building on feminist, life course and entrepreneurial embeddedness theories, this is the first study that has attempted to explore the business-household nexus experiences and the impact of women’s businesses on gender practices in the emerging, patriarchal country context of Brazil, Greater São Paulo and the ABC Paulista. The study highlighted the complexity and diversity of experiences that women entrepreneurs confront while making work-life choices through acknowledging the role of human agency because such choices were not only socially embedded but also individually constructed. In addition to human agency, this study underscored the role of life timings, linked lives and socio-cultural location in time and place in shaping the experiences and choices of women entrepreneurs.

Therefore, the subjective and original experiences of women entrepreneurs contributed to our understanding of women’s entrepreneurship from not only from an emerging country’s perspective, but from the largest and most influential country in South America. Since women’s entrepreneurship and their experiences are socially constructed phenomena (De Bruin et al.,



2007; McGowan et al., 2012), it is difficult to predict how their choices will be shaped in the future. Implicit in this assumption, the study showed the need to explore how the perceptions of women entrepreneurs with respect to work-life choices are influenced by the changing socio-cultural context, particularly with respect to the political, economic and demographic transitions taking place in Brazil. In doing so, I sought to question the predominant conceptualisation of entrepreneurship with the developed Global North thereby bringing into focus female stories of entrepreneurship from the emerging cultural and socio-economic contexts of the Global South.

Furthermore, the use of a Critical Realist epistemology to study women's entrepreneurship, households and gender practices was also relevant as the number of Critical Realist studies in entrepreneurship is still very limited. This novel critical realist positional perspective is valuable because it avoids simplistic understandings of social categories while still preserving their usefulness as starting points for investigation and analysis. Its attention to a macro-level perspective uncovers structural trends and constraints, while simultaneous attention to the micro-level reveals within-group diversity. For example, drawing upon critical realist theory allowed me to identify how unequal social positionality and access to resources appeared in the entrepreneurial experiences of participants, and how these inequalities also affected their experiences of business and household. This was illustrated in the Typology of the Business-Household Nexus presented and discussed in Chapter 8. Through the four archetypes (configurations) of the business household nexus, it was possible to see how social class, positionality and household relationships and support positively or negatively affect women entrepreneurs and their businesses and in turn, their opportunities and outcomes.

This work sought to question the predominant conceptualization of entrepreneurship with its 'Western heroics' and break down its 'grand' narratives into fragments and narratives from the neighbourhoods of Brazil and thereby bring into focus creative snapshots of entrepreneurship in different cultural and economic contexts. While attempting on the one hand to elevate stories of women entrepreneurs from Brazil as counter-point to the universalising totality of the 'white male' dominant discourses of heroic individual heroism (Schumpeter, 1934), I have also given space to future analyses that may directly challenge the political and hegemonic nature of the Global North mainstream entrepreneurship discourse.

## ***Empirical Contributions***

The empirical analysis of women entrepreneurs in Greater São Paulo, Brazil, were driven by the research objectives and research questions and sub-questions as follows:

- ✦ ***RQ1.*** *How do the different configurations of the business-household nexus shape women's entrepreneurial activities and household dynamics?*

***SQ1*** – *What configurations of the business-household nexus can be identified?*

***SQ2*** – *Do these configurations shape women's entrepreneurial activities and household dynamics in significantly different ways?*

- ✦ ***RQ2.*** *How does the business-household nexus of women's entrepreneurship contribute to shaping gender practices in the business and household?*

***SQ3*** – *What are the evident gender practices in the enterprise and household?*

***SQ4*** - *How are gender practices changing in the households of women entrepreneurs?*

The research objectives were:

1. *To examine the nexus between enterprise and household and how these distinct but interconnected social spheres influence one another;*
2. *To explore how the development of women's entrepreneurial activity in Greater São Paulo, Brazil contributes to changing gender practices in households and women's enterprises;*
3. *To address the theoretical and empirical gap in existing entrepreneurship literature on women's entrepreneurial activities in Brazil from a household perspective.*

The following items *a* and *b* will detail how the thesis addressed these objectives and questions.

### **a) The Business-Household Nexus Shaping Women's Enterprises and Households in Greater São Paulo, Brazil**

In order to answer *Research Question 1 and Sub-questions 1 and 2*, this thesis focused on the household influence in women's businesses and how these enterprises affect the home in return. The thesis investigated household dynamics, kinship relations and the role of the household in identification and exploitation of entrepreneurial opportunities, its influence in necessity-driven female entrepreneurship and how these households and families provided resources to new and existing female-owned ventures. Moreover, the thesis also demonstrated

that while households may be a rich source of business resources for small and medium female businesses, there are costs involved for both the woman and the household members. Not only is it possible that the resources available within the household are inappropriate or insufficient for the business' needs, but also that the effects of entrepreneurship on the household could be socially and economically detrimental. The findings in Chapter 7 pointed out that in comparison with wage and salary rewards derived from formal employment, the financial rewards of entrepreneurship were both uncertain and irregular, which affected both the woman entrepreneur and household members who also sacrificed certainty and regularity in household income and often had to rely on pensions, welfare and other sources of income such as the salary of a household member to be able to manage the expenses of the business and the household.

This research also demonstrated that the home-located production is intrinsically diverse and multifaceted, and it showed the various ways in which the two spheres of household and work overlap to create a complex mosaic of social and power relations. These power relations especially reflected on the way women entrepreneurs did boundary work relative to their business/family responsibilities using negotiation strategies that may or may not be shared by other members of the household as showed in Chapter 7.

### ***The boundaries and interaction between business and household routines***

The analysis of the boundaries between business-household allowed me to delve into the negotiation strategies women employed to reconcile entrepreneurial and household responsibilities and to examine the gender power relations at play within households. By analysing women and household/family members' ways of negotiating household, financial, business and caregiving responsibilities, this work has provided insights about the conditions of work and family life that contribute to or inhibit the satisfactory mediation of activities by women in each of these social spheres. In this respect, Chapter 7 examined financial and non-financial resources available to women for their enterprises, how such resources flow between or are withheld from the household and the management and allocation decisions regarding business income and household income allocation and expenditure. This financial dimension was one of the examples that demonstrated the interconnection between the business and household spheres.

The critical realist perspective applied here was also paramount to examine women's entrepreneurial activities through a household lens and it allowed me to identify the role of macro and micro-level context influencing women's work/household lives, such as the Brazilian crisis (macro-level) and household financial needs motivating women's entrepreneurship (micro-level). A critical realist approach also recognised the intersectional impact of social categorisations such as *class, migrant status, gender and ethnicity* in women's entrepreneurial journeys. That is to say, as women do not form a homogenous group, their experiences of inequality, their household context, personal interests and needs were different from each other.

In that sense, in the context of this study, gender inequalities intersected with other systems of subordination and oppression, including social class and migrant status, exacerbating the injustices associated with them (Kabeer, 2012). The evidence presented in Chapters 7 and 8 supported the literature emphasising the relevance of social positionality and life conditions to entrepreneurial activity, and in particular, the works of Jayawarna et al. (2014) on the impact of social class and life course pathways, and Marlow and McAdam (2013) on how women's gendered socio-economic positionality gives rise to business growth and performance constraints.

It complemented these investigations with an explicit intersectional perspective that qualitatively illustrates Jayawarna et al.'s (2014) findings that class privilege is also mediated by gender. Not only does the Typology and the thesis as a whole corroborate such findings, but it also extends them in two important ways – first, by illustrating how they apply in the realm of women's businesses in Greater São Paulo, and second, by offering insight into other ways in which social categories intersect – for example, class privilege mobilised in the household workforce through the employment of domestic workers who are disenfranchised due to migrant status, class and education level – as demonstrated by the idea of the “The Second Mother”<sup>104</sup>. Thus, this power relation in the context of the household was mediated by migrant status, class and gender, leading to simultaneously classed and gendered employment histories affecting the business-household nexus.

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<sup>104</sup> See Chapter 8, section 8.3.2 Division and Performance of Housework, item b – The Second Mother.

Thus, a closer look at Brazilian women in this work exposed differences across class, gender, migrant status and age group which led to a variety of entrepreneurial experiences and outcomes. As seen in Chapter 7, upper- and middle-class women in the sample were as more likely to possess resources that are highly valued in the modern market economy, such as substantial schooling and skills, financial resources such as personal savings, a household member's income, or the creditworthiness needed to access financial capital through market-based institutions, such as a national bank or investment firm. Since a strong class position is generally equated with a strong market position, it stands to reason that upper- and middle-class Latino women are as favourably predisposed to successful business ownership, when compared to working-class or poor Latino women. These findings were particularly important to study Latino women's entrepreneurship in Greater São Paulo, Brazil because the dominant approach to 'ethnic entrepreneurship'<sup>105</sup> often employs a monolithic and homogeneous treatment of ethnicity, in particular, it presumes that members of the same ethnic group (in this case, Latino, South American women) possess the same resources and support, or social capital and consequently, share the same entrepreneurial outcomes, which this thesis showed as being untrue – regardless of being Latino women entrepreneurs operating the same macro-context (Brazilian/Greater São Paulo/ABC Paulista), the entrepreneurial outcomes and household dynamics and resources were diverse.

From a macro-level context view, Brazil's political conflict that led to an intense socio-economic crisis also takes place against the backdrop of much deeper issues such as the discrediting of institutions due to endemic corruption, the worsening of living standards and increase of poverty, and cuts in public services and the welfare state. In that sense, vanishing welfare support and 'spending cuts due to neo-conservative state governance' have promoted calls for local, ethnic, indigenous, and other forms of more socially oriented enterprise as forms of economic development and entrepreneurialism that might attempt to remedy chronic social inequality (Mitchell et al., 2002), which was reflected in the trajectories of necessity-driven entrepreneurs and their households in this work. However, post-colonial critical analyses of such approaches (see also Banerjee and Tedmanson, 2010; Wood et al., 2012) point out the continuing effects of colonial repression and how the largely unquestioned dominance of

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<sup>105</sup> By 'Ethnic Entrepreneurs' I refer to Latino women entrepreneurs using the following working definition "... a set of connections and regular patterns of interaction among people sharing common national background or migration experiences" (Waldinger et al., 1990, p. 3).

Western epistemological, economic, political and cultural representations continue to negate and silence these communities located in the 'periphery'.

While structure may condition the social and entrepreneurial position of women, it alone does not determine the outcomes of their households, businesses or life chances as these are integration between structure and agency. As shown by this study, women have some agency to solve the potential conflict of their different social categories. Women can claim a new place in the business realm by identifying new dimensions, going beyond the 'male and female' comparisons. As suggested by Giddens (1984), structures are generally quite stable, but when people ignore, replace or reproduce them differently, they can change them as an (un)intended by-product of their actions. For instance, in this study, disadvantaged Latino women often engaged in entrepreneurship with insufficient material and social resources and household/family support. Often the motivation for this activity was rooted in a vulnerable labour market situation (e.g. unemployment or underemployment, need for alternative sources of income). Thus, what became clear from an intersectional approach to women's enterprises in Brazil is that even though all participants in the study could be classified as 'Latino-Brazilian' entrepreneurs, their common cultural identity did not explain their divergent lives, households and business chances.

Moreover, entrepreneurs have expectations for the business, not only regarding performance and profits, rather, the benefits of more independence in life, with more accommodating schedules and professional satisfaction (McClelland, 2005). However, many times, such expectations were over-optimistic and represented a constraint not only to the enterprise itself but to the entrepreneur's emotional wellbeing. In that sense, many women in the sample had not only unrealistic work-life balance expectations for the venture and were not fully aware of the many financial risks that entrepreneurial activity entailed and how it would affect the household finances. For example, the findings in Chapters 7 showed how many women expected the business venture to provide flexibility of schedule and the possibility to spend more time with their families, when in reality, these women had not had a holiday since the business started and spent more time away working on the business than enjoying time with their loved ones. Therefore, it is vital that a more realistic view of business ventures is transmitted to the individuals who wish to entrepreneur and what it takes to own a business.

## *A Typology of the Business-Household Nexus*

When reflecting upon the contributions of the business-household nexus approach to women's entrepreneurship adopted in this thesis, perhaps the most important one is that it challenges the individualism that permeates a great part of the mainstream entrepreneurship theory and research (Jennings and Brush, 2013) and proposes not to consider the entrepreneur in isolation, but to look instead at the entrepreneurial process that also involves family, household and kinship. As shown in Chapter 7, the decision to set up a new venture is also influenced by mechanisms and structures such as socio-economic, familial, cultural and political conditions and the entrepreneur's ability to operate in a competitive arena, that is, social and institutional structures may foment or hinder entrepreneurial activity, hence the need to understand the extent of the influence of contextual factors in the business venturing process.

The typology contributed towards an understanding of how the connection between entrepreneurship and household affects the lives of individuals in both similar and different ways, influenced by social class, family and kinship relationships and emotional, financial and psychological support provided by the household to the woman entrepreneur. While women and men may view these processes out of disparate sets of experiences, their location within the same institutional and social structures also produces overlapping experience on the basis of structural commonalities like migrant status, age and class.

Moreover, the level of support (e.g. financial, emotional, social capital) that these female entrepreneurs received from household and family members played an important role in their own wellbeing and in the success of their enterprises as those who did not have access to household support and capital were at a disadvantage when compared to the entrepreneurs who were supported by their households and family members.

Although the household as a necessary and relevant entrepreneurial context is central to this research, my aim was not simply to explore the household context but specially to understand the gendered dynamics that take place within entrepreneurial households. The goal, therefore, was to examine the interconnection and boundaries of women's home-life, and between the household and the entrepreneurial activity. In that sense, the business-household nexus influenced gender practices and the women's enterprises because it is a matter of internal and external boundaries and the permeability of said boundaries.

## **b) Women's Entrepreneurship Shaping Gender Practices at Home and in the Business**

In order to answer *Research Question 2 and sub-questions 3 and 4*, this thesis approached how women's entrepreneurship shapes gender practices in the social spheres of home and enterprise within the Brazilian context. The analysis of findings presented in Chapter 8 focused on the distinctive conjunction of the production and reproduction of gendered practices and power relations this entails or the juxtaposition of these two sets of relationships within the households of women entrepreneurs in the ABC Paulista.

Gender is historically contingent and constructed, simultaneously embedded in material relations, social institutions, and cultural meanings and in this study, I have drawn on a culture and political-economy perspective, integrating the analysis of cultural meanings with a dissection of political issues and material realities. Thus, by looking at women's entrepreneurship as a gendered and contextual process, the study presented the challenges and advantages encountered by women entrepreneurs as a result of patriarchal gender ideologies. It documented structural barriers, discriminatory interactions and oppressive gender scripts and their effects on the women, households and businesses.

It is evident that due to the interrelation between entrepreneurial activity and the contexts in which it takes place, it was necessary to examine how men and women interact with local gender practices, how gender affects power relations in the business and in the household and how it may also impact the opportunities available to the woman entrepreneur. This study has especially focused on the role of cultural perceptions and social interactions in the perpetuation of inequality and the influence of these in institutional practices and in the construction of women's personal and entrepreneurial identities. Special attention was given to the potential of household and business spheres as spaces of negotiation of gender practices and ideologies and this demonstrated the role of structures and mechanisms as well as women's agency play in the production or reproduction of gender practices.

Findings discussed in Chapter 8 each illustrate important points about the role played by women's entrepreneurial journeys in the production and reproduction of gender relations of power within the business and household. Regarding gender practices in business, in the findings it was evident that for many of the women who engaged with entrepreneurship in feminised activity sectors (e.g. arts and crafts, beauty), conforming to feminine 'qualities' and



traits (i.e. meticulous, caring, loving, better at communication) was a business strategy that aimed to add value to their products and services and as a competitive advantage. For women who entered in entrepreneurship for self-actualization, the business was also an activity capable of positive personal, financial and professional change that moved against the grain of orthodoxy in order to realise spaces of freedom and otherness (Essers et al., 2017; Essers and Tedmanson, 2014), where men and masculinity was previously the standard. Indeed, although entrepreneurship itself might not be enough to create complete gender equality, some women used entrepreneurship as a tool to redefine themselves, gain independence and contest their subordination in the household sphere, where the role of ‘mother’ and ‘wife’ is no longer sufficient and they wish to expand their horizons and also become financially independent.

In that sense, women in the sample sometimes accommodated gender in parallel with other actions that show a certain level of resistance to old-fashioned ideas of what women should be or do. Indeed, women recreated their identities by contesting some gender scripts while conforming to others. For example, as discussed in Chapters 7 and 8, women entrepreneurs adopted what may be considered masculine traits in business (e.g. being strict, tough) when managing employees; however, they did not contest traditional feminine traits and sometimes used them to add ‘value’ to their products and services (e.g. being meticulous, caring). For those participants who were mothers, they chose to embrace, rather than contest, the role of ‘mother’ and the responsibilities of motherhood and used their businesses to recast the boundaries between productive and reproductive work, finding new ways to perform their ‘main role’ of mothers. Thus, notions of intensive and traditional mothering created pressures and demands on women’s enterprises and households.

Additionally, the participants’ changed the status quo of gender practices by combining gender, class, migrant status, and ethnic identities to access and use market and social capital differently. For instance, by adding value to their products using the label that it was authentic, traditionally handmade by a migrant from the Northeast. These multiple dimensions shaped the entrepreneurial outcomes of these women because their position in society is not only determined by one but by the intersection of many social categorisations.

Conversely, women’s businesses also contributed towards gender inequality by perpetuating unequal relations of power within their households and enterprises (Curran and Blackburn, 2001; Essers et al., 2017) and in the everyday interactions between women. Gender ideologies

such as machismo, as a local form of patriarchy, assigned men the roles of protecting and providing for the family (Pardo et al., 2013) and emphasised male power over women and masculine strength and superiority and those values were reflected in the judgmental and patronizing way women saw and judged other women.

As illustrated by the typology, in regard of changes in patriarchal gender practices, women gained some financial resources and independence with increased human capital, but their enterprises had moderate or little impact on gender relations in their households. For instance, in the case of upper- and middle-class married women, marriage was found to still consist of a major source of subordination especially in terms of decision-making as many women despite being head of household, still allowed the husbands to make financial and domestic decisions by themselves. Moreover, in the particular cases of upper-class households, men still controlled women's productive labour in terms of income allocation.

This thesis also highlighted gender practices from a macro-level standpoint of culture and institutions. Structural transformations within political economies, changes in the local and regional economy in the context of emerging countries, capitalism and postcolonial societies have transformed households, families, workplaces and daily lives. These, in turn, lead us to re-evaluate gender within colonial and postcolonial societies and to examine issues of change in gender power relations at home and in business, and alternative forms of portraying human agency and women's resistance to or conformity to gender practices. In that regard, the findings offered a clear critique of the typical overly-optimistic public and government rhetoric that entrepreneurship is a solution, a 'fantastic opportunity' for women to develop their talents and improve their personal and professional lives, where in fact this rhetoric is masking the bad economic conditions and systematic gender discrimination in the labour market, which is deeply interconnected with the lack of childcare options and provision and rigid gender ideologies still ingrained in the Global South where a man's career and business is seen as more important than women's career projects and goals.

Taken as a whole, this research contributed towards an understanding of gender configurations taking place in women's homes and businesses, through the integration of cultural constructions of gender and the economic forces that are shaping these gender relations. This work demonstrated that gendered practices and perceptions in Brazil are transformed or

reproduced by those who control hegemonic institutions *and* by workers, clients, family members and other individuals affected by these institutions.

Considering women's agency and possibilities for resistance, the study contributes to the field with an analysis of how women entrepreneurs and households conform to or challenge gender practices and the consequences of these actions. Additionally, as this work analysed gender practices in women entrepreneurs' daily experiences of household and business, more attention was given to women in different positions within the same society (e.g. wives, single women, highly educated women, women with an incomplete education, lower-class women, upper-class women, migrant women). I emphasised that material conditions, cultural and political realities that shape the gender practices that men and women forge daily within Brazilian households, and I stressed the importance of human agency in breaking away from patriarchal ideologies and practices. Despite the boundaries imposed by race, age, nationality, work or family, men and women construct cultural meanings in their everyday lives which interconnect the domains of home and work. Thus, the analysis of gender is paramount for understanding recent global processes and the importance of culture in everyday lived experience.

This work also demonstrated that the male experience of business venturing can no longer be the standard to which females are subject to as the representation of their experiences of business, household and gender practices. These can only be fully explored through plurality: class, gender, race and ethnicity, socio-economic status as these elements modulate the circumstances of the entrepreneur, the business and the household. There is a latent need to move on from generic notions of gender and the predominant objectivist epistemology in the women and entrepreneurship literature to favour a contextualized perspective to women's entrepreneurship in order to challenge mainstream entrepreneurship theory.

Finally, gender inequality still is a reality in the contemporary Brazilian society, despite the increasing participation of legal, political and socio-economic of women in all sectors of society. The struggle for female rights as equal citizens continues. Thankfully, the feminist movement has put a spotlight on the necessity to create new policies to mitigate gender discrimination, to fail old conceptions of gender and to fortify the new roles of women in the world, hence the new policies to foment women's entrepreneurship in Brazil.

## **9.2 Reflections on Methodology and Limitations**

This study is of a qualitative design which helped explore women and households' experiences of entrepreneurship, gender practices and the nexus between enterprise-home in the light of the socio-cultural settings of Brazil. Thus, the qualitative approach adopted here enabled the researcher to move beyond quantitative facts, in particular, developing a 2-stage qualitative method in order to interview household members allowed for a deeper understanding of the household and family context of women entrepreneurs in the ABC Paulista. This helped me analyse how household dynamics impact women's entrepreneurial activities and how these are influenced in turn. Moreover, it also enabled me to see how gender practices played out in private and public spheres in the ABC Paulista. Women accomplish their entrepreneurial work by dealing with their identity construction and enacting different practices in the household and in the enterprise. The participation of household members in the study highlighted the vital role the private sphere of 'home' plays in entrepreneurial outcomes, challenges and opportunities and how these affect home-life in turn.

Reflecting upon my experience with interviewing household members, there were methodological and ethical challenges that required specific attention to issues such as sensitive and open questioning, researcher self-disclosure, the correct timing of interviews to fit the family's schedule, a comfortable interviewing environment and the integral role of significant others in the interviews, partners, children (over 18 years old) and family members. I personally found that interviewing couples and household members separately allowed me to give an equal voice to all participants. If I had chosen to do joint interviews instead, it may have happened that one individual silenced the other or it would have alternatively facilitated passivity, resulting in partial and fragmented data. In addition, joint interviews could have generated tension between members of household and harm the quality of relationships. Thus, I was very satisfied with my choice to interview each household member and the woman entrepreneur separately in both stages of the data collection process, as it allowed each person to have a voice, and to avoid conflicts within the household unit, even though this process took much longer than it would have if I had chosen to do joint interviews.

Reflexivity in the research process requires us to identify and acknowledge the limitations of the research process and the researcher, and the ways in which future research can fill those

gaps. Although I found the research process very enriching, I identified some limitations regarding methods and techniques. Regarding generalisability, the findings of the study cannot be generalised to the larger Brazilian population due to the small size of the sample, drawn mainly from urban areas, which may not be representative of women entrepreneurs either running home-based or with businesses established in rural areas.

In terms of sampling and methods, the development of a typology to introduce conceptual and theoretical innovations, drawing together multiple lines of investigation or traditions of analysis, allowed me to generalise the findings in a theoretically informed manner, and which can be used to inform the study of other comparable contexts. Nevertheless, it is likely that an empirical realist approach using random sampling and quantitative methods, collecting data via tools such as surveys, text or data mining would be useful for making broader claims about the phenomenon. I equally acknowledge that there are other methodologies that generally have been given less attention in the gender and entrepreneurship field but also recognise the importance of context, such as narrative or life history research. These approaches were not feasible due to time and resource constraints, but they would also have provided rich accounts of women and households' journeys of entrepreneurship.

While methodological limitations and the value of different approaches for exploring various aspects of the phenomenon are certainly acknowledged, the choice of methodology for this thesis was driven primarily by the two research questions and I would like to emphasise the need for qualitative studies in gender and entrepreneurship research, especially those focused on the Global South, so the subjective and heterogeneous elements of women's entrepreneurial journeys can be captured in its a more holistic manner, taking into consideration the context, agency and life course elements at play in female entrepreneurship.

### **9.3 Implications for Practice**

The analysis presented here has identified the complex and varying relationships between the business and household domains. The typology presented in Chapter 8 illustrated the different configurations of the business-household nexus in four broad archetypes, and this provides a means to direct the thinking of scholars, practitioners and policy makers into considering the varying needs of women entrepreneurs and the types of policies and programmes most appropriate to meeting these.

In that regard, as discussed in Chapter 5, the current policies and programs of support to women entrepreneurs in Brazil were mostly provided by the private and third sectors with Google and WEConnect as the main organizations providing the strongest sources of entrepreneurial education and technical support, from import/export assistance, to networking and teaching leadership skills. With the political and economic crisis happening since 2014, the federal government made cuts and did not spend the capital available to create policies and programs in entrepreneurial education, training, or technical and personal assistance to women entrepreneurs. Even though the federal government made R\$30 billion available as a credit line for entrepreneurs in Brazil, successful policies for women entrepreneurs require more than only access to financial capital

Financial access, while a basic step in women's socio-economic and personal empowerment, cannot alone help grow the enterprises of women who face multiple binding constraints from a household and societal perspective. For that reason, below are the implications for practice that emerged from the present study which prioritise the various needs of women entrepreneurs in Brazil, keeping in mind the four archetypes identified in the typology.

### ***Policies to Support Brazilian Women Entrepreneurs and Households***

#### ***Work-life balance***

The typology discussed in Chapter 8 emphasises the need to pay attention to the differences in the business-household nexus of women's entrepreneurial activities, otherwise normative assumptions and decisions relating to policy and practice are likely to be based on incomplete understanding of the world (Calás et al., 2009) and of the experiences of the women entrepreneurs. For instance, policymakers need to be aware that many women are engaging with entrepreneurship with the intention of developing a better work-life balance and finding that this is not the case as cultural gender practices and the lack of household and family support make the 'double-burden' a constant reality, like in the case of the '*New Career*' and '*Tolerated Necessity*' archetypes.

Especially in the case of lower-class households such as the '*Tolerated Necessity*' and '*All in it Together*' that had a higher number of household members, including young children, this also indicates that the Brazilian government must invest in greater availability of childcare. Women would then be able to increase the focus of their time and resources on the development

of their enterprise, as well as any form of participation in the labour market. The right to free or low-cost childcare allows women to manage work, business, household, and motherhood thereby providing more time with which they can meet the time intensive demands of entrepreneurship. In the absence of this, in many cases, entrepreneurial activity becomes unsustainable over the longer term.

Even though some such childcare provision does exist in Brazil, it is very limited geographically and is insufficient to meet current demand. In that sense, the right to free or low-cost childcare is paramount, especially within emerging economies such as Brazil, where the aim is to increase the number of formal, opportunity-driven entrepreneurs.

### ***Entrepreneurial Training and Education***

Providing business skills training is a basic step toward empowering women entrepreneurs, but to truly achieve transformative change, training programs need to address deeper psychological and social constraints facing women, especially those associated with gender practices. Three of the common traits of successful skills interventions include demand-driven (provided skills that are missing and binding to enterprise performance), market-centric (provided trainings which taught identifying new market opportunities or addressed existing market failures), and consideration of the entrepreneur (e.g. gender lens) to leverage strength and address specific constraints.

Policymakers also need to focus on the expansion of training opportunities and capacity building for women seeking to start a business, especially those who do not possess a professional or a higher education level. For those women entrepreneurs from a lower socio-economic class and who have lower levels of formal education, which was the case of several women in the sample such the *'Tolerated Necessity'* and *'All in it together'*, there is little or no access to existing training services. It is especially important for the government and the private sector to support organizations that offer training targeted at those women entrepreneurs currently bypassed by existing provision. In developing such education and training, there is a need to conduct research on the particular needs of women entrepreneurs operating within particular economic contexts, given that existing provision lacks sensitivity to such difference.

In the case of *'Well-being'* women entrepreneurs, for example, better entrepreneurial and business management education would help them develop diverse social networks that could

in turn, present opportunities to meet investors, business partners and creatives, as well as like-minded women entrepreneurs. Stronger support networks also have the potential to assist women's emancipation from the patriarchal gender practices at play in their households, and which currently limit their resources and possibilities for success in entrepreneurship.

### ***Access to Capital***

While advances in technology, in-kind grants, and some entrepreneurial-skills training programs assist female entrepreneurs in keeping their professional and personal savings accounts safe and separate, and address key saving and investment constraints, there is a widespread concern about microcredit and access to financial capital among women entrepreneurs in Brazil. Notably, the access to and type of loans (e.g. size, terms, interest rate and type of financial institution) define the success, cost-effectiveness, and attractiveness of microcredits for women. The conversation needs to shift toward making credit markets work better for women, especially those who are breadwinners for their households and need to support their families such as the *'Tolerated Necessity'* and *'All in it Together'* archetypes.

### ***Activity Sectors***

The strong orientation of activities within the feminised economic sectors demonstrated within the *'Tolerated Necessity'*, *'Well-being'* and *'All in it together'* archetypes also points to the need to encourage more women to develop entrepreneurial activities within the emerging growth sectors of the country's economy. These include many non-feminised activity sectors, including technology and industrial sectors (e.g. transport, communications, oil and gas, education, and science) as well as manufacturing and agriculture. Whilst there are many strong business opportunities for women entrepreneurs within growing markets serving women and children in Brazil, in order to develop the scale and scope of women's entrepreneurship in Brazil, and to maximise the growth opportunities of the economy as a whole, there is clearly a need to encourage women entrepreneurs to break-out of feminised sectors and operate broadly across diverse sectors and markets.



## **9.4 Suggestions for Future Research**

While this research valued context and women's agency, it is notable that women are not solely responsible for "addressing their own subordination" (Marlow, 2014, p. 105). Future studies should explore the ways in which local and global organizations, as well as communities, can contribute to or impede change in patriarchal and oppressive gender practices. In that regard, researchers could pay special attention to the construction of the so-called 'new masculinities' in the context of the periphery and especially in Latin American countries where machismo still permeates society (Marlow, 2014; Mirandé, 2018).

Furthermore, entrepreneurship is not only a social construct but also functions as a political ideology which can be used to reproduce conservative assumptions and behaviour and confuse, distort and shape public policy and public perception in ways that serve conservative political or economic (capitalist) ends.

When discussing hegemonic discourses of entrepreneurship as ideological mechanisms in Brazil, a critical realist paper by Costa and Saraiva (2012) argued that entrepreneurship is an ideology of the 'new capitalist spirit' that needs to be questioned. The authors identified the orders of discourse that are emerging from existing entrepreneurial discourses within 'Junior Enterprises' in Brazil, assuming that the inter-discursive relations regarding business venturing ideologically contribute to the construction of the contemporary capitalist enterprise as the 'only possible' model or an alternative for the generation of wealth in society. That is to say, the neo-liberal capitalist entrepreneurial model should not be uncritically promoted as a solution to generation of wealth, inequality and poverty and the absence of feasible alternatives to the contemporary capitalist model should be examined.

In that sense, my suggestion for future Critical Realist research on women's entrepreneurship in the Global South is that more studies critically question the premise of 'entrepreneurship as a solution', especially for vulnerable women in developing, emerging and transition countries. This also leads me to suggest that scholars problematize the white, male, heterosexual hegemonic discourses on entrepreneurship and propose that entrepreneurial research aim to intensify and refine the conversations between critical realism, intersectionality and development theory in the Global South.

Finally, throughout the thesis, it was highlighted that women are not a homogeneous group. The recognition of diversity among these women is pertinent to investigate gender and inequality in entrepreneurship as in each community, entrepreneurs experience different sets of constraints related to *social class, ethnicity, migrant status, age* or *nationality*– thus, for future research it would be interesting to choose and focus on one of these dimensions in order to investigate gender inequality in entrepreneurship.

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# *Appendices*

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## **Appendix A**

### *First-stage Interview Schedule (Women Entrepreneurs)*

#### **The Business Venture**

<b>Questions</b>	<b>Probes</b>
1. What is your business sector and why did you choose to start a business in this specific activity sector?	e.g. hobby? your personal/professional skills? easy market entrance?  How many years have you been in business?  Do you work alone or you have staff/employees working for you? How many?
2. Is your business registered?	Formal? Informal?
3. What were your motivations to start your own business at this specific time in your life?	How has your business developed over time? Why?
4. Before being an entrepreneur, what was your work background?	Was it related to your current activity sector?
5. Did anyone in your family own a business?	What did you learn from them about business?  Did it help you in your business?
6. How did you finance your business?	Did you have access to credit from financial institutions?  Was it easy to have access to funding?

#### **Household and Work-life balance**

<b>Questions</b>	<b>Probes</b>
1. Can you please tell me what your household composition and marital status are?	Did your household composition/marital status influence your decision to start the business?
2. Do your business' demands influence your home-life?	How so? What are the advantages and disadvantages of that?
3. Do your household duties/chores influence the business?	Have the duties changed over time? How so?
4. How is the household labour divided in your home?	e.g. grocery shopping, dishes, childcare, cleaning and other domestic tasks
5. In regard to childcare and household tasks, do you receive any support from relatives?	e.g. who provides support? In-laws? Parents? Friends?
6. Has your work-life balance evolved over time?	How? Why? What were the triggers?

### Gender Practices

Questions	Probes
1. Has the fact that you are a woman ever impacted your entrepreneurial activities?	When? Discrimination? If so, how did you cope with it?
2. Who is mainly responsible for making decisions at your household?	Financial, and household decisions?
3. As your business has developed, has your role in the household changed?	If so, why do you think that is?

### Household and Business Income

Questions	Probes
1. What are the main sources of income in your household?	Is the business income separated from the other sources of income?
2. How relevant is your business as a source of income?	How has that changed over time?

#### Income Level

I am going to show you a table with 5 classes according to monthly income. This classification was developed by IBGE. Thinking about your household's total monthly income, can you please tell me out loud, in which of the following classes does your household fit?

Class A, B, C, D or E	Class A R\$ 14.695 and higher	Class B R\$ 4.720 – R\$14.695	Class C R\$ 1.957–R\$ 4.720	Class D/E R\$ 1.957 and lower

## Appendix B

### *Second-stage Interview Schedule (9 Households)* **Business-household Nexus and Work-life Balance**

Topic	Questions	Probes/Scenarios
<i>The impact of business in the household routine and dynamics</i>	<ol style="list-style-type: none"> <li>1. What do you think of hours and work your wife/partner/mother/daughter devotes to her business?</li> <li>2. And about yourself? How many hours do you spend at work? Do you have the time for yourself and for your family?</li> <li>3. Do you and your family talk about the business, its challenges, successes, development at home?</li> </ol>	<p>Do you feel they have enough time for themselves? And to the home? Do you think she spends enough time with the family?</p> <p>If not, how can that be improved in your opinion?</p> <p>How does that feel? Do you enjoy discussing the business venture with her at home? Or would you rather not? Why?</p>
<i>The impact of household in the business</i>	<ol style="list-style-type: none"> <li>4. How are household, childcare, financial and domestic responsibilities and decisions shared in your household?</li> <li>5. At your household, do you hire professionals such as maids, housekeepers and nannies for household tasks and childcare?</li> <li>6. How involved are you in her business?</li> </ol>	<p>Why is it split that way? Is that working for you? If not, why?</p> <p>If so, how often? Why are their services needed at your home?</p> <p>Are the other household members involved? In what capacity?</p>
<i>Work-life balance (priorities)</i>	<ol style="list-style-type: none"> <li>7. What does work-life balance mean to you?</li> <li>8. Is there a work-life balance in your household?</li> </ol>	<p>In regard to your wife/mother/sister... business, your job and your household, do you feel there is a work-life balance?</p> <p>If so/if not, why? Leisure, support from relatives on household tasks and childcare?</p>
<i>Multiple social roles</i>	<ol style="list-style-type: none"> <li>9. Who is the head of household in your home?</li> <li>10. How do you cope with having multiple social/life roles? being a husband, father, brother, worker...?</li> <li>11. Does that affect your work or home-life?</li> </ol>	<p>Responsible for financial, domestic and parenting decisions?</p> <p>Positively? Negatively? What techniques do you use?</p> <p>In what way?</p>

### Gender Practices and Ideologies

Topic	Questions	Probes/Scenarios
<i>Influences on gender ideologies and on gender practices</i>	<ol style="list-style-type: none"> <li>1. Regarding household tasks and financial or domestic responsibilities, how did your parents divide up childcare and household tasks when you were growing up?</li> <li>2. Did anyone else play a major role in the household or in childcare?</li> <li>3. How did this childcare/household style impact you and currently impacts your household?</li> </ol>	<p>What kinds of parenting and household asks did your father do? And your mother?</p> <p>What about in the financial responsibilities of the home?</p> <p>Why do you believe your parents split those responsibilities that way?</p> <p>Did that division of tasks change over time?</p>
<i>Gender practices</i>	<ol style="list-style-type: none"> <li>4. Do you consider yourself a traditional male/female or non- traditional?</li> <li>5. How do the gender practices practised in your home affect your own views of what it means to be the 'man of the house', or being the 'boss'?</li> </ol>	<p>In what way? How does that influence your role in your household?</p>

### Household and Business Income

Topic	Questions	Probes/Scenarios
<i>Household source of income</i>	<ol style="list-style-type: none"> <li>1. What are all of the sources of income in your household?</li> <li>2. How relevant is your income to the household? Where is your own income applied?</li> <li>3. What would you say is the biggest source of income in your household?</li> <li>4. Has that changed with time?</li> </ol>	<p>Do you have your own income?</p> <p>What is the most relevant/biggest expense? Is it financially necessary to have more than one income in your household? Why?</p> <p>Why?</p>
<i>Income management in the household</i>	<ol style="list-style-type: none"> <li>1. Who would you say makes the financial decisions in your home and in your business?</li> <li>2. Do you and your significant other/ members of the household share a bank account? Or do you have an individual bank account?</li> </ol>	<p>Are there discussions during the decision-making process or are the financial decisions one-sided?</p> <p>Why is it set up that way?</p>
<i>Business bottom-line/ household</i>	<ol style="list-style-type: none"> <li>3. How important is your wife/sister/mother's business to your household in terms of income?</li> <li>4. Where is the income generated by the business applied?</li> </ol>	<p>How does the business financial performance affect your household? Can you give an example?</p> <p>Household expenses? Pocket money? Business expenses? Savings?</p>



## Appendix D

Map 1

*ABC Paulista in relation to the state of São Paulo*



Map designed by Sarah Sampaio



## Appendix E

### *Background information sheet – Interviews*

#### Interview Information

Interview ID	
Researcher	
Location of the interview	
Interview date	
Interview recorded	Yes    No    Partially (reason)
Recording #	
Language of the interview	Portuguese    English
Other people present at the interview (other than the interviewee)	Yes    No

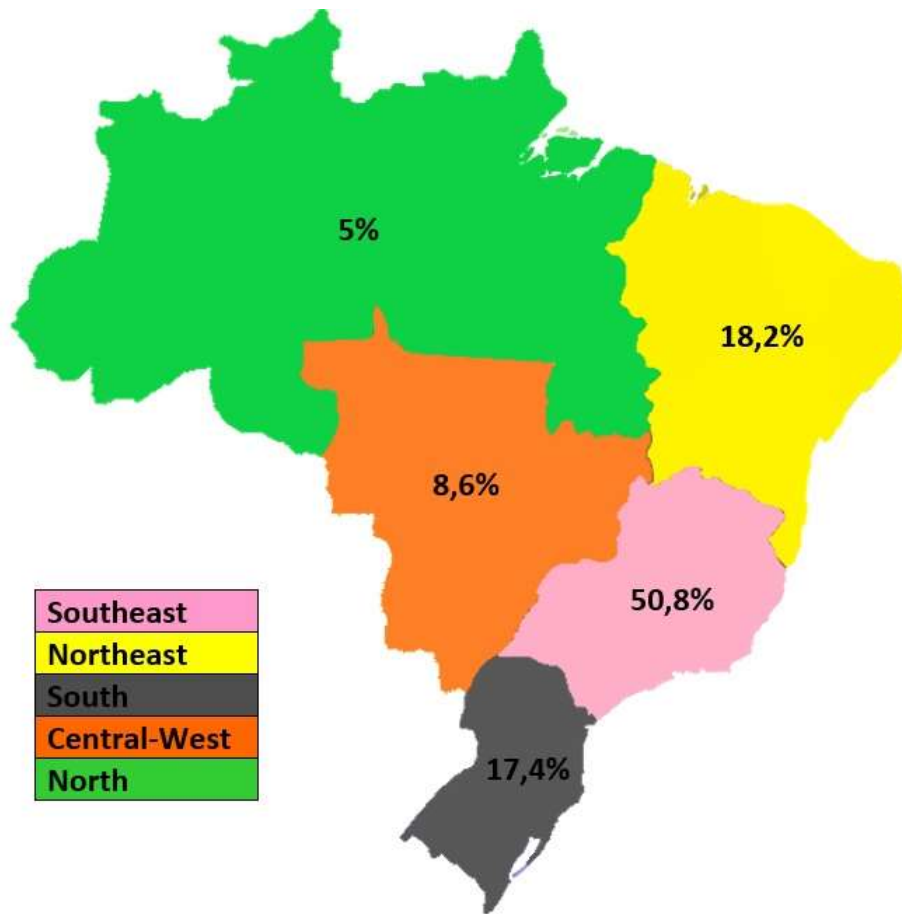
#### Background Sheet

<u>Name</u>					
<u>Age Group</u>	25-30	30-40	40-60 and older		
<u>Ethnicity</u>	White (Branco)	Black (Preto)	Asian (Amarelo)	Mixed (Pardo)	Native (Indígena)
<u>Resides in</u>					
<u>Education Level</u>					
<u>Marital Status</u>	Single	Married	Divorced	<u>Number of Children</u>	
<u>Household Composition</u>					

## Appendix F

Map 2

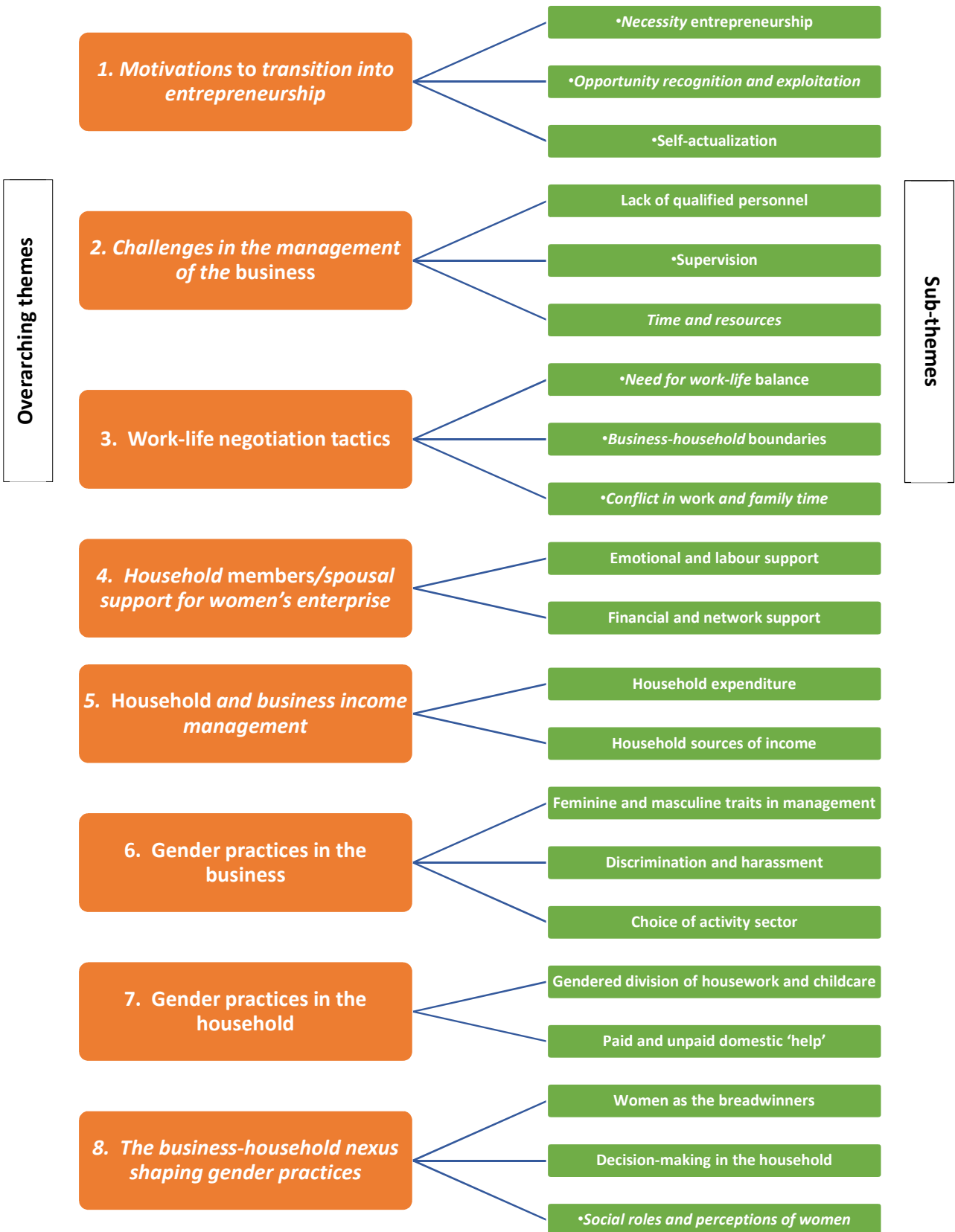
*Percentage of MPEs (SMEs) per region*



Map designed by Sarah Sampaio

# Appendix G

Overarching themes and sub-themes – Chapters 7 and 8



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