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*FEMALE ENTREPRENEURSHIP IN BRAZIL: CHALLENGES AND
PERSPECTIVES FOR ECONOMIC AND SOCIAL SUSTAINABILITY¹*

**EMPREENDEDORISMO FEMININO NO BRASIL: DESAFIOS E
PERSPECTIVAS PARA A SUSTENTABILIDADE ECONÔMICA E SOCIAL**

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ABSTRACT

This article analyzes female entrepreneurship in Brazil, focusing on the challenges faced and the opportunities to promote economic and social sustainability. Using recent data from the SEBRAE report and a review of scientific literature, the study examines the economic-financial, socio-anthropological, and gender-psychological dimensions that influence the trajectories of women entrepreneurs. The conclusions highlight the need for public policies that address structural barriers and promote formalization and financial support to strengthen female entrepreneurship as a driver of sustainable development.

Keywords: female entrepreneurship, sustainability, economic challenges, public policies.

RESUMO

Este artigo analisa o empreendedorismo feminino no Brasil, com foco nos desafios enfrentados e nas oportunidades para promover a sustentabilidade econômica e social. Utilizando dados recentes do relatório do SEBRAE e revisão da literatura científica, o estudo examina as dimensões econômico-financeira, socioantropológica e gênero-psicológica que influenciam as trajetórias das mulheres empreendedoras. As conclusões destacam a necessidade de políticas públicas que abordem barreiras estruturais e promovam a formalização e o apoio financeiro para fortalecer o empreendedorismo feminino como um motor de desenvolvimento sustentável.

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Palavras-chave: empreendedorismo feminino, sustentabilidade, desafios econômicos, políticas públicas.

INTRODUCTION

Female entrepreneurship in Brazil reached a remarkable milestone at the end of 2023, with more than 10 million women leading businesses in the country. This historic record not only highlights the growth of entrepreneurship among women but also underscores female resilience, which intensified even after the challenges brought on by the COVID-19 pandemic.

Women's participation in the entrepreneurial market is growing significantly, although the field remains male-dominated. Women are increasingly present in business activities, which represents an important advance in terms of gender equality. Despite the increase in participation, women still face significant barriers, such as gender-related social difficulties, lack of financial support (including difficulty obtaining large loans), and cultural stereotypes that assign women secondary roles both in the labor market and in the domestic environment (Teixeira et al., 2021).

This article aims to analyze the main challenges and opportunities for female entrepreneurship in Brazil, connecting data from the technical report on Female Entrepreneurship by the Brazilian Service of Support for Micro and Small Enterprises (SEBRAE) with scientific articles on the subject, while also proposing directions for public policies that can strengthen this form of female empowerment.

Data from the SEBRAE report (2023) were analyzed descriptively and compared with scientific literature. For this purpose, a bibliographic search was conducted in the digital collections of academic publications on the SciELO (Scientific Electronic Library Online), BDTD (Brazilian Digital Library of Theses and Dissertations), and Google Scholar platforms, using the descriptors "female entrepreneurship" and "challenges." The results were categorized and discussed



in three axes: Economic-Financial Challenges; Socio-Anthropological Challenges; and Gender-Psychological Challenges.

ECONOMIC-FINANCIAL CHALLENGES

Analysis of sectors of activity shows that the majority of female entrepreneurs are concentrated in the service sector (55.9%), followed by commerce (25.4%). Their smaller presence in industry (12.1%) may indicate both a preference for sectors that traditionally offer greater flexibility and structural barriers to accessing capital and technologies, more prevalent in industrialized sectors. This sectoral distribution may also reflect the need to balance work with family responsibilities, a factor that remains predominant in women's lives (Bandeira et al., 2021).

Teixeira et al. (2021) point out that women tend to concentrate more on early-stage ventures, while men dominate established businesses. This concentration in smaller and more recent ventures may be attributed to the lack of social and financial support, which limits women's ability to scale their businesses and reach more advanced stages of business development.

As for education, the data show that 37.2% of women entrepreneurs have completed high school and 27.5% are in or have completed higher education. This relatively high level of education among entrepreneurs demonstrates that education plays a crucial role in empowerment and business management capacity. According to a study by Santos, Campos, and Dornelas (2018), before starting their own businesses, most of these women worked as employees under CLT contracts, demonstrating that they were already seeking space in the labor market, often balancing professional and family responsibilities.

The fact that many of these women pursue or have completed higher education can also be seen as a strategy to overcome barriers they encounter in the formal labor market, reinforcing the importance of educational policies aimed



at strengthening female entrepreneurship (Ferreira, Bohnenberger, Schmidt, 2022).

This aligns with the observations of Teixeira et al. (2021), who suggest that women face additional difficulties in obtaining financing, preventing them from competing on equal terms with men in the world of established businesses. This difficulty is exacerbated by the double burden many women face, dividing their time between business management and domestic responsibilities, as evidenced by the fact that 52.1% of female entrepreneurs in Brazil are heads of household.

This scenario highlights the importance of policies that not only encourage female entrepreneurship but also provide adequate support, such as access to childcare, financing, and mentoring programs, so that these women can expand their businesses without compromising their families' quality of life (Natividade, 2009).

Geographically, the concentration of women entrepreneurs is higher in the Southeast (44.4%) and South (16%) of the country, with Santa Catarina standing out as the state with the highest rate of female entrepreneurship (13.8%). This regional pattern may be related to greater access to resources, markets, and support networks in these areas compared to other regions of Brazil. However, this concentration also points to the need for policies that encourage female entrepreneurship in other regions, promoting a more equitable distribution of opportunities.

In terms of diversity, about 49.8% of women entrepreneurs identify as Black (both Black and Brown). This representation is significant but also highlights the need for public policies that continue to promote racial inclusion in entrepreneurship. Black women entrepreneurs face unique challenges arising from a social structure that traditionally associates entrepreneurship with majority groups, such as white men. This reflects both the search for economic



alternatives and the potential of entrepreneurship as a tool for social inclusion (Veiga et al., 2024; Aguiar, 2022).

A study sought to understand how peripheral Black women turn to entrepreneurship due to multiple forms of oppression. According to the authors, these entrepreneurs have low incomes, started businesses without their own resources, relied on third-party help, and received no formal financing. In addition, participants reported other concerning challenges, such as racism, economic vulnerability, and social invisibility (Ferreira et al., 2023).

The analysis of SEBRAE data (2023) reveals that 87.5% of female entrepreneurs in Brazil are self-employed without formal employees, while only 12.5% are employers. This highlights the prevalence of female micro-entrepreneurship, which faces significant challenges such as limited access to credit and working capital (Barbosa et al., 2019). Informality, often seen as a solution to avoid wage segregation and discrimination in formal employment, ultimately limits the sustainable growth of women-led businesses (Bandeira et al., 2021).

This reality reflects the need for public policies that promote business formalization and provide adequate financial support. The lack of institutional support prevents many women entrepreneurs from expanding their operations and achieving economic stability (Natividade, 2009).

Araújo et al. (2018), when discussing challenges faced by female entrepreneurs, particularly in Northeastern Brazil, suggest that microcredit programs could help overcome financial barriers, thus promoting the sustainability of women-led businesses.

Although the potential for women's emancipation through entrepreneurship is undeniable, it is evident that this process is deeply conditioned by a social structure still permeated by gender inequalities. Furthermore, the fragility and inefficiency of government programs designed to



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more actively encourage female entrepreneurship further exacerbate this situation. Therefore, it is crucial that public policies be restructured and that continuous efforts be made to combat gender inequalities, promoting a more equitable and favorable environment for female entrepreneurship (Nogueira, 2019).

SOCIO-ANTHROPOLOGICAL CHALLENGES

Brazilian women entrepreneurs face a series of challenges that reflect the complex interaction between family responsibilities, gender prejudice, and lack of social support. According to SEBRAE data (2023), 52.1% of women entrepreneurs in Brazil are heads of household, highlighting the importance of entrepreneurship as a family livelihood strategy. In addition, the report revealed that, although partner support is important for entrepreneurial success, it is unequally received between genders: 68% of men report receiving more support from their partners, compared to 61% of women.

Although this difference may seem small, it can have significant implications for women's ability to manage their businesses, as partner support often translates into greater freedom to focus on business activities (Abreu, Campos, 2023). Abreu and Campos (2023) interviewed women entrepreneurs in Unaí/MG and highlighted barriers related to gender issues, such as limited schedule flexibility, lack of support from family and friends, motherhood, domestic responsibilities, lack of leisure time, and prejudice (including bureaucracy in opening a company).

The literature also points out that women tend to become entrepreneurs out of necessity (Silva et al., 2020) and to choose sectors that allow greater schedule flexibility, such as services and commerce, where women entrepreneurs predominate (Bandeira et al., 2021). As noted by Araújo et al. (2018), most female entrepreneurs are concentrated in the clothing sector (46%),



highlighting clothing sales as a viable option. In addition, 27% choose to diversify their store products to remain competitive, and 13% emphasize the importance of beauty services to boost self-esteem. Motivations for starting a business include unemployment (43%), prior sector experience (19%), opportunity recognition (19%), and other reasons (19%).

In the agricultural sector, the reasons that drive women in Chapecó, SC, to engage in rural productive activities are often related to the continuity of family businesses and the search for better living conditions, but they face a lack of resources and investments in this area (Maia, Gielda, Maia, 2019).

These data reflect how entrepreneurial choices are influenced by socially determined gender factors. Another aspect that aggravates this situation is the time dedicated to household tasks and family care. On average, women spend 3.1 hours per day caring for family members, compared to 1.6 hours spent by men. In addition, women spend 2.9 hours daily on household chores, while men spend only 1.5 hours. This difference reflects an unequal division of domestic responsibilities that places additional pressure on women entrepreneurs, limiting their ability to fully dedicate themselves to business and, consequently, to achieve the same level of success as their male peers.

As discussed by Santos (2020) and Lucas and Ancelmo (2022), networking and social support are crucial for women entrepreneurs' success, offering not only growth opportunities but also emotional support.

These data highlight the persistence of gender inequalities that directly affect the performance and sustainability of women-led businesses in Brazil. The overload of family and domestic responsibilities, combined with gender prejudice and lack of self-confidence, creates a challenging environment that prevents many women from expanding their businesses and achieving the economic stability necessary to compete on equal terms.



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The analysis of these challenges suggests that, to effectively promote female entrepreneurship, it is essential to develop public policies and support programs that recognize and address these structural inequalities, providing women with the tools and support they need to thrive in the entrepreneurial environment.

GENDER-PSYCHOLOGICAL CHALLENGES

In addition to family pressures, women entrepreneurs face challenges related to self-confidence and the pursuit of their dreams. Data suggest that men tend to be more self-confident than women in most situations, which can directly impact how women run their businesses and face adversity. This self-confidence deficit, coupled with the reality that around 25% of women have experienced gender bias in their businesses and 42% have witnessed another woman being discriminated against, creates a work environment that can be hostile and discouraging for women entrepreneurs.

Motherhood emerges as a crucial factor in the decision to become an entrepreneur, according to SEBRAE data, with 68% of women stating that this responsibility strongly impacts their choices, compared to 56% of men. The overload of responsibilities is evident, with 76% of women reporting difficulties in balancing family care and business management, compared to 55% of men. This overload is reflected in the frequent need to sacrifice personal time: 61% of women give up doing something for themselves to take care of family members, while this renunciation is reported by 48% of men.

Overall, this renunciation of personal time to meet family needs not only contributes to stress and exhaustion but also affects women's ability to fully dedicate themselves to the development of their businesses.



Motherhood not only motivates many women to pursue entrepreneurship as a way to balance work and family, but it can also place additional weight on them (Souza et al., 2024; Strobino, Teixeira, 2014; Teixeira, Bonfim, 2016).

A survey conducted in Belo Horizonte and its metropolitan region revealed that women's paths toward entrepreneurship are also marked by a lack of knowledge, particularly a lack of financial planning and market knowledge. These deficiencies directly impact business management, making sustainability and growth difficult. For the authors, it becomes imperative that women entrepreneurs develop strong determination, persistence, and willpower to overcome these barriers and remain competitive (Silva et al., 202).

In short, the lack of self-confidence, combined with experiences of prejudice and the overload of responsibilities, creates an environment where women face additional difficulties in expanding and consolidating their businesses. To mitigate these challenges, it is essential to develop public policies and support programs that specifically address the psychological and emotional needs of women entrepreneurs, promoting a more inclusive and equitable business environment.

The creation of support and mentoring networks, in addition to awareness campaigns to combat gender prejudice, can be decisive in strengthening women's confidence and ensuring they have the same opportunities for success as their male peers.

FINAL CONSIDERATIONS

This study analyzed female entrepreneurship in Brazil, highlighting the challenges faced by women entrepreneurs and the opportunities to promote economic and social sustainability. Through the analysis of socio-anthropological, gender-psychological, and economic-financial challenges, it



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became evident that female entrepreneurship in the country is deeply influenced by a combination of structural and cultural factors.

Women entrepreneurs, often motivated by the need to balance family and professional responsibilities, find in entrepreneurship an alternative to achieving autonomy and flexibility. However, this journey is often marked by an overload of domestic and family responsibilities, which not only limits the time and energy available for the business but also imposes significant psychological challenges, such as lack of self-confidence and experiences of gender prejudice.

Despite these obstacles, female entrepreneurship has proven to be a powerful tool for social inclusion and economic development. Women are taking on an increasingly central role in the Brazilian economy, especially in sectors such as services and commerce. However, for the full potential of these entrepreneurs to be realized, it is essential that public policies be improved to provide adequate support, including microcredit programs, support networks, and initiatives that promote gender equality in the business environment.

Thus, although female entrepreneurship in Brazil faces significant barriers, it also offers a unique opportunity for the promotion of economic and social sustainability. For this opportunity to be fully realized, it is imperative that women entrepreneurs receive the necessary support to overcome the challenges imposed by their double workload and the gender inequalities still present in Brazilian society. Only with a more inclusive and equitable environment will it be possible to strengthen women's role in entrepreneurship and ensure that they can contribute fully and equally to the country's development.



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