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*THE INFLUENCE OF STRUCTURAL FACTORS ON THE INCOME OF
WOMEN ENTREPRENEURS IN BRAZIL: A CASE STUDY BASED ON
SECONDARY DATA¹*

**A INFLUÊNCIA DE FATORES ESTRUTURAIS NA RENDA DE MULHERES
EMPREENDEDORAS NO BRASIL: UM ESTUDO DE CASO COM BASE EM
DADOS SECUNDÁRIOS**

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ABSTRACT

Female entrepreneurship in Brazil has emerged as a significant economic and social force, reflecting women's pursuit of financial autonomy and leadership in the labor market. Despite recent progress, structural challenges persist, such as limited access to credit, the need to balance professional and domestic responsibilities, lack of support networks, and enduring gender biases. The COVID-19 pandemic exacerbated these obstacles, particularly impacting small businesses led by women in commerce, services, and the informal economy. On the other hand, the crisis also spurred the adoption of digital tools and social media as means of business reinvention. In this context, public policies focused on training, digital inclusion, and facilitated access to credit are essential. This study is characterized as a qualitative and descriptive case study, based on the Panorama of Female Entrepreneurship in Brazil (2024), aiming to understand the influence of structural factors on the income of female entrepreneurs and the meanings attributed to entrepreneurship. The study concludes that strengthening female entrepreneurship requires coordinated actions by the government, private sector, and civil society to promote equal opportunities and business sustainability.

Keywords: female entrepreneurship, gender inequality, public policies.

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RESUMO

O empreendedorismo feminino no Brasil tem se consolidado como uma relevante força econômica e social, refletindo a busca das mulheres por autonomia financeira e protagonismo no mercado de trabalho. Apesar dos avanços, persistem desafios estruturais, como o acesso limitado ao crédito, a conciliação entre vida profissional e doméstica, a escassez de redes de apoio e os preconceitos de gênero. A pandemia de covid-19 intensificou essas dificuldades, afetando especialmente os pequenos negócios liderados por mulheres nos setores de comércio, serviços e economia informal. Em contrapartida, observou-se a ampliação do uso de tecnologias digitais e redes sociais como estratégias de reinvenção. Neste cenário, políticas públicas voltadas à capacitação, inclusão digital e crédito facilitado tornam-se fundamentais. Esta pesquisa caracteriza-se como um estudo de caso, de abordagem qualitativa e descritiva, com base no Panorama do Empreendedorismo Feminino no Brasil (2024), buscando compreender a influência de fatores estruturais na renda das empreendedoras e os significados atribuídos ao ato de empreender. Conclui-se que o fortalecimento do empreendedorismo feminino exige ações articuladas entre Estado, iniciativa privada e sociedade civil, a fim de promover igualdade de oportunidades e sustentabilidade dos negócios.

Palavras-Chave: desafios, empreendedorismo feminino, políticas públicas.

INTRODUCTION

Women, undeniably and throughout history to the present day, are essential agents in the process of economic, social, cultural, and scientific transformation of society. However, their protagonism and important roles have not always received due recognition. Through memorable photographs, the representation of women in society has often been associated with domestic and family responsibilities, subject to exploitation and deprived of civil rights (Rodrigues et al., 2021).

It was only from the second half of the 20th century, especially after World War II, that regular changes in population lifestyles and social patterns became evident, prompting women to seek greater independence and visibility. It was during this postwar period that the first feminist movements emerged, as women



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began to fight collectively for rights and equal work opportunities (Rodrigues et al., 2021).

Thus, since the 1980s, there has been a global and significant increase in female entrepreneurial activity, attracting the attention of researchers and indicating a sustainable phenomenon, not just a passing trend (Oliveira, 2017). Duarte (2018) also mentions this scenario, noting the growth in research on women's participation in entrepreneurship, both in quantity and importance, as well as in areas of activity.

In this sense, the context in which women choose to undertake influences the type, industry, and market focus of their businesses. It is therefore essential to understand that the demands faced by female entrepreneurs are shaped by the intersection of various social categories (Global Entrepreneurship Monitor, 2024).

An important aspect to highlight is that many women choose to start businesses only when they find themselves unemployed, out of necessity, temporarily, or to reconcile family and professional life. Often, when women seek entrepreneurship, they do not receive support or are not initially motivated by self-fulfillment (Brandão, 2019).

These conditions frequently lead women to abandon their businesses before they can become established. Furthermore, another factor preventing businesses from moving beyond the initial stage is sociocultural aspects, such as the involvement in domestic activities by many female entrepreneurs (GEM, 2020).

In the past five years, entrepreneurship in general has been affected by the COVID-19 pandemic, which impacted various social, economic, political, and cultural spheres, causing both structural and cyclical unemployment. On the other hand, the pandemic boosted female entrepreneurship, particularly in the beauty



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and aesthetics sector, thanks to service and product adjustments (Nazario; Lobo, 2024).

According to the Instituto Rede Mulher Empreendedora (IRME, 2021), many women started their current businesses during the pandemic due to unemployment and lack of income. This period of health and economic crisis provided the ideal moment for many women to launch new businesses or strengthen existing ones, aiming to increase profits. However, it is important to note that female entrepreneurship faces many challenges in achieving stability (GEM, 2020).

Therefore, it is necessary to answer a particular question: What structural factors influence the average income of female entrepreneurs in different regions of Brazil? This involves identifying the main difficulties faced by women in this segment and how to overcome them, considering that many of these obstacles are common to most female entrepreneurs in Brazil. These situations can be addressed by analyzing the *Panorama do Empreendedorismo Feminino no Brasil*, published by the Ministry of Development, Industry, Commerce, and Services (MDIC), which provides an overview of female entrepreneurship in Brazil.

Thus, the main objective of this study is to analyze the influence of factors such as formalization, time dedicated, motivation by need, access to credit, mentoring, and education on the average income of female entrepreneurs. Specific objectives include: identifying the main challenges faced by female entrepreneurs in Brazilian regions; verifying the relationship between formalization and average income; evaluating the impact of social and structural variables on the economic performance of female entrepreneurs; and, finally, reflecting on public policies that can increase income and business sustainability for women.



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Given the advances and challenges of female entrepreneurship in Brazil, understanding the structural factors that influence the income of women entrepreneurs is essential for promoting gender equity, strengthening the economy, and guiding effective public policies. This study is justified by the need to provide support for the creation of strategies that foster the consolidation and growth of women-led businesses, especially in a context marked by regional, social, and economic inequalities.

ENTREPRENEURSHIP: SOME NOTES

Entrepreneurship is a widely discussed topic today, largely due to the studies and new types of interests emerging in society, driving the creativity of those who wish to build solid businesses. It is understood as the art of identifying opportunities and turning them into successful ventures, whether new businesses or existing ones (Gomes et al., 2011).

According to Dornelas (2018), the creation of the term entrepreneurship dates back to the 17th century, with economist Richard Cantillon responsible for the terminology and for distinguishing between an entrepreneur and a capitalist. This concept was emphasized by Jean Baptiste-Say, who saw entrepreneurs as people who take risks by investing their own capital in their businesses. Both were concerned not only with the economic field but also with the business and management aspects of these new business models.

Silva et al. (2024) explain modern entrepreneurship as an approach or activity that can be applied across various commercial and industrial sectors, always aiming for constant growth and the breaking of paradigms. It is an important concept for driving innovation, technology, and generating positive socio-environmental impacts, constantly evolving.

If in the past entrepreneurship was seen as an economic risk where the entrepreneur was willing to bet their own capital, today it is understood as a



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creator of social wealth and a means of identifying opportunities that are little or not yet explored (Dornelas, 2018).

In Brazil, this entrepreneurship is the result of transformations brought by the opening of the economy in the 1990s, leading to the creation of several agencies focused on this topic, such as Sebrae (Brazilian Service of Support for Micro and Small Enterprises) and Softex (Brazilian Society for Software Export), highlighting a new political-social environment conducive to assisting entrepreneurs in their journeys, as these bodies are responsible for providing advice and support to those who wish to undertake (Dornelas, 2018). In this context, Coleti et al. (2021, p.3) point out that “Brazil has a significant number of small entrepreneurs who actively participate in the country’s wealth generation, directly influencing business in Brazil.”

According to Sebrae (2021), entrepreneurship is not limited only to creating companies and small businesses but also involves innovative attitudes and the ability to transform ideas into practical solutions, regardless of the sector in which it operates.

According to the Global Entrepreneurship Monitor (GEM), in 2024 it was estimated that “46.9 million Brazilians, aged between 18 and 64, were involved with businesses in the initial stage or already established”, representing a Total Entrepreneurship Rate (TER) of 33.4% of the adult population, demonstrating the Brazilian people’s entrepreneurial character (GEM, 2024, p.8).

It is important to emphasize that in this process of undertaking, which, according to Silva et al. (2024, p.5), can be defined as a process “of identifying, developing and implementing opportunities to create value through innovation”, certain processes and steps must be followed, which go beyond identifying opportunities, including market research, business plan development, and obtaining funding for the creation and expansion of businesses.



Furthermore, it should be seen as a phenomenon driven by a series of factors, such as ease of access to information and government incentives. Entrepreneurship in Brazil is also linked to training programs and the spread of a culture related to individual leadership, facing several challenges, such as the tax burden, bureaucracy, and economic instability (Coleti et al., 2021).

It is worth mentioning that, even with all the difficulties, entrepreneurship is a reality in several Brazilian regions, marking stories of structural and cultural transformations, especially among the most vulnerable populations who find in it a path to subsistence, leading to a huge number of ventures in the country. However, many difficulties are encountered along the way that diminish the success of these businesses (Silva et al., 2022).

Therefore, it can be said that there are different types of entrepreneurship in Brazil, making it necessary to carve out a more targeted focus for the objective of this work, which is to address the nuances of female entrepreneurship.

The female entrepreneurship: brief aspects

First and foremost, it is important to highlight that the entry of Brazilian women into the business world is deeply connected to social movements for equal rights and the evolution of the female role in society. This advocacy for equal rights has allowed access to the job market and entrepreneurship itself (Rosa et al., 2021). If in the past, women were limited to domestic spaces with restricted access to education and formal employment, today Brazilian women are among the groups that most undertake in the world (Silva et al., 2024).

During the 1990s, as a result of globalization and neoliberal policies, many women began to see entrepreneurship as a tool for generating income, especially in the face of structural unemployment and informality. Additionally, this period also saw the emergence of the first public policies and support



programs for women entrepreneurs, such as specific credit lines, training, and support networks, among others (Silva et al., 2022).

Considering the constant expansion of the entrepreneurial market, women have gained prominence in this scenario as owners of their own businesses. According to Carrijo and Ferreira (2017), most new ventures born in Brazil are conceived by women. This profile varies according to the socioeconomic context and the region in which they are inserted, as emphasized by Souza et al. (2025, p.6):

The diversity of profiles shows how female entrepreneurship is influenced by local factors, such as the level of schooling, available infrastructure, and economic opportunities. While some entrepreneurs see their businesses as an alternative to the lack of formal employment, others see them as an opportunity to explore new markets and develop specific skills.

For Silva and Oliveira (2023), female entrepreneurship has gained a lot of visibility not only for representing a significant segment of the population but also for the social, economic, and cultural impacts it brings. Female entrepreneurship is recognized as a form of financial autonomy and personal achievement, as well as a strong tool in combatting gender inequality. However, it should be emphasized that the number of women undertaking is much lower than that of men in similar conditions, highlighting that many of these problems - especially income inequality and discrimination - are still pressing in the business world.

In this context, female entrepreneurship can be defined as the activity carried out by women involving the creation, management, or innovation of businesses, aiming to generate economic and social value (Coleti et al., 2021). It is an action that seeks new opportunities, establishing and organizing essential resources that ensure the opening of businesses capable of improving lives and meeting needs and desires (Carvalho, 2018).



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According to Oliveira and Santos (2024), female entrepreneurship can be defined as the participation of women in the management and decision-making of independent businesses capable of increasing wealth and, consequently, reducing poverty and promoting greater economic and social development.

According to Sebrae (2025), women entrepreneurs generally start their businesses out of necessity, although there is a constant growth in the group that undertakes by opportunity; that is, they act by identifying market niches and promoting innovative solutions for the problems found. In this regard, women end up undertaking for two particular reasons: opportunity and necessity.

For Coutinho et al. (2019), necessity entrepreneurship happens as a direct result of the search for family subsistence, rather than the best work opportunity, while opportunity entrepreneurship follows the opposite path, arising when someone sees in the market the chance to create a successful business. "Entrepreneurship is often motivated by necessity among women, leading them to seek out an activity that will be carried out only until the improvement of family income" (Fernandes et al., 2023, p.5), adding:

A fact that well illustrates the scenario of necessity entrepreneurship among women is the recent pandemic situation that began in 2020. With the onset of the pandemic, many companies had their activities reduced, which impacted the unemployment rate in Brazil. Women were the most affected, with an unemployment rate of 16.8% in 2020, compared to 12.8% for men. As an effect of this unemployment rate, many women decided to start new ventures so they could contribute to family income. Data from GEM (2021) shows that the highest number of nascent companies in Brazil in 2020 was started by women, with a rate of 11.2%, while for men it was 9.2% compared to the previous year. Regarding established businesses, women experienced a reduction of more than 60%, while men did not even reach a 35% reduction rate (GEM, 2021).

Thus, it is clear that necessity-driven female entrepreneurship became much broader during and after the pandemic period, as a direct consequence of the need to increase family income for survival. One of the strongest



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characteristics of this type of female enterprise lies in seeking mechanisms for adjustment and increased income for their families (Araújo et al., 2018).

Female entrepreneurship also has its own distinctive features, such as a greater concern for social impact, seeking more collaborative management and a balance between professional and personal life (Rosa et al., 2021). This is corroborated by Oliveira and Santos (2024, p.3), who highlight female entrepreneurship as an agent of social change:

Female entrepreneurship stands out because women are agents of social change, not only for themselves but also for those around them. This is because female entrepreneurship stimulates the economy and helps change the reality of other women who can contribute to the economy and feel encouraged to act and break away from various paradigms related to gender, prejudice, and lack of opportunity.

Over the past two decades, female entrepreneurship in Brazil has undergone a process of consolidation and transformation, changing the perspective that women were destined for domestic activities and child-rearing. These characteristics of women entrepreneurs are the result of a joint effort of actions carried out over time and the reconciliation of these new roles (Silva et al., 2022).

For Silva and Oliveira (2024), women entrepreneurs see the opening of their businesses as a better prospect than those found in formal jobs, especially regarding salary differences, not to mention the constant discrimination in the corporate environment. These are strong motivators for the protagonism and engagement of women in the world of entrepreneurship. It is important to point out that their businesses still have a positive impact on both the regional and national economies.

Therefore, it is clear that female entrepreneurship has become a way to improve family income, but also to bring greater independence to women. It is still an important economic and social mechanism for the places where they are present (Araújo et al., 2018). In other words, these businesses reflect the pursuit



of economic autonomy and social emancipation, directly contributing to the diversification of the local economy.

Building a Brief Profile

Data presented by Sebrae (2022) indicate that most Brazilian women entrepreneurs are heads of their households, have a good level of education, and are strongly represented in sectors such as beauty, fashion, food, and services. However, they face challenges like lack of access to credit, gender prejudice, work overload from domestic tasks, and insufficient institutional support, factors that hinder the growth of these businesses.

Santos et al. (2021) reinforce this point and classify female entrepreneurship as a major driver in the quest for financial independence, in addition to being a factor in overcoming socioeconomic barriers. Generally, this type of entrepreneurship displays a more collaborative management style, emphasizing the building of interpersonal relationships, with greater empathy and improved communication with employees (Cruz, 2023).

Another striking characteristic of this type of entrepreneurship is the pursuit of balance between personal and professional life, a situation that directly influences the types of business models chosen by many women entrepreneurs. Most are focused on the service sector or smaller-scale businesses, which offer greater time flexibility (Silva et al., 2024).

According to Sebrae (2022), the profile of Brazilian women entrepreneurs is quite diverse, covering different age groups, education levels, and specific socioeconomic contexts. It can be noted that most Brazilian women entrepreneurs are between 30 and 50 years old, have completed high school or higher education, and started their businesses out of necessity or to balance work and family care, though there is a significant number of businesses emerging by opportunity.



Another aspect of the female entrepreneurial profile concerns the fact that women tend to reinvest a significant portion of their profits in knowledge, training themselves and improving their businesses, which demonstrates a long-term strategic vision. They are also more open to structural changes and continuous training for their businesses (Cruz, 2023). “Women, in general, are naturally more sensitive, more empathetic, and demonstrate greater commitment to their organizations” (Carvalho, 2018, p.12).

The region where these women live also helps define their role and the type of business they choose to pursue: in less developed and more rural regions, they tend to be older with lower education levels. In urban centers, this profile changes to younger women with higher education, often trained in administration, technology, or communication (Souza et al., 2025). This point will be further addressed later in this research.

Souza et al. (2025, p.8) point to resilience and innovation capacity as further aspects to be observed in the female entrepreneurial profile, especially in times of crisis:

During the COVID-19 pandemic, many women entrepreneurs were forced to rethink their business models to adapt to new market conditions. Those who managed to innovate their products or services, invest in online sales, and adapt their marketing strategies not only survived but also thrived in a highly challenging environment. This period highlighted the importance of flexibility and adaptability as fundamental characteristics for the success of female entrepreneurs in a constantly changing market.

Thus, female entrepreneurship has well-defined characteristics that range from creativity to resilience, including multitasking capacity and greater communication skills and empathy with both customers and employees (Carvalho, 2018). The strong orientation toward interpersonal relationships and the focus on more sustainable results are important and unique factors in their businesses, with a tendency to operate in service sectors such as education, health, fashion, aesthetics, food, among others (Dornelas, 2018).



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Studies such as GEM Brazil 2022 indicate that Brazilian women entrepreneurs have a greater tendency toward innovation and a focus on social and environmental impacts, reinforcing their transformative role in the context of sustainable development (GEM, 2022). In her research, Marques (2016) was able to identify inherent characteristics of women entrepreneurs, including attention to detail, better preparation, ease of relationship building, sensitivity, and multitasking.

Fernandes et al. (2023, p.6) reiterate the relevance of resilience and innovation capacity in times of crisis for the role of Brazilian entrepreneurs, especially during the COVID-19 pandemic, when many were forced to rethink their business models and adapt to new realities and market conditions:

Those who managed to innovate their products or services, invest in online sales, and adapt their marketing strategies not only survived but also thrived in a highly challenging environment. This period highlighted the importance of flexibility and adaptability as fundamental characteristics for the success of female entrepreneurs in a constantly changing market.

According to Carvalho (2018), female entrepreneurship is able to adapt and reinvent itself in the face of challenges, displaying considerable innovation. Furthermore, it is worth highlighting other distinctive features in their businesses, which allow for a more flexible environment focused on employees' well-being, making women stand out more in the business world.

In this context, there are many peculiarities present in the construction of the female entrepreneurial profile. However, it is necessary to emphasize that this profile is constantly changing, often driven by socioeconomic, technological, and cultural shifts. "The growing digitization of the economy has opened new opportunities for women across the country, allowing many to expand their businesses beyond local borders and reach national and international markets" (Souza et al., 2015, p.11).



Still regarding this female and entrepreneurial profile, it is clear that women play an increasingly important role in their families. By becoming business owners, they take on a role once reserved for men, acting with more freedom and independence in caring for their families (Souza et al., 2025). Another important point is that women entrepreneurs tend to hire more women for their businesses (Silva; Oliveira, 2023).

In light of this scenario, it can be summarized that the female entrepreneurial profile has unique characteristics linked to the ability to create businesses that consider not only the economic sphere but also the social one, employing more women in their establishments, improving their families' income, and being more proactive and resilient in the face of difficulties.

METHODOLOGY

This research is characterized as a descriptive case study with a qualitative approach, aiming to deepen the understanding of the influence of structural factors on the income of women entrepreneurs in Brazil, with a focus on interpretative analysis and the identification of contextual patterns and relationships. The objective of the study is to gather and analyze the meanings attributed to female entrepreneurship, identifying the main motivations that lead women to undertake entrepreneurial activities and, finally, to highlight the challenges faced in this context.

As pointed out by Gil (2017), the main goal of this type of research is to describe the characteristics of a given population or phenomenon, establishing relationships between variables. This is only possible after the initial study, followed by the analysis of the chosen object, with the data being recorded and interpreted at the end.

The research will use secondary data extracted from the report "Overview of Female Entrepreneurship in Brazil" (2024), a document that



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consolidates statistical and analytical information about the situation of female entrepreneurship in the country, disaggregated by region.

As for the procedures, the analysis will be conducted through the interpretative examination of regional data related to structural and economic variables such as regional patterns and factors of inequality; relationships between levels of education, formalization, access to credit/mentoring, and income variations; impacts of entrepreneurial motivation (opportunity/necessity) on economic outcomes and, finally, indications of structural inequality, considering factors such as region, degree of formalization, and support for entrepreneurship.

In this way, the aim is to understand the elements that influence the income of women entrepreneurs, which is essential for proposing more effective public policies, strengthening female entrepreneurship, and reducing social and economic inequalities.

ANALYSIS AND DISCUSSION

Driven by various social, economic, and cultural changes, female entrepreneurship in Brazil has gained significant prominence in recent decades. For women, entrepreneurship means financial autonomy, empowerment, and personal fulfillment. This is demonstrated by the Panorama of Female Entrepreneurship in Brazil, published in 2024 by the Ministry of Development, Industry, Commerce and Services (MDIC), which is the focus of this research.

According to Rocha and Reis (2024, p.257), even with the difficulties, female entrepreneurship has been showing strength, evidencing that women have conquered more space and prominence in the business world. They emphasize that many “have completely transformed their lives and those of their families by becoming business owners, whether as collaborators in companies or as owners of their own businesses.” However, they highlight informality as one of



the greatest challenges faced by these women, since their businesses often operate in such conditions.

It should be emphasized that women entrepreneurs still face significant challenges to consolidate their businesses in an environment historically marked by gender inequalities. According to SEBRAE data (2023), around 10.3 million women are at the head of businesses in Brazil, representing 34% of the country's entrepreneurs. Despite this growth, female-run enterprises are still mostly small-scale, with lower revenue and concentrated in traditionally female sectors, such as beauty, fashion, and food. This scenario not only shows the strength of women in the market but also the limits imposed by sociocultural issues.

According to the Panorama of Female Entrepreneurship in Brazil (2024), women who are employers and self-employed earn on average 20% less than men with their businesses, a significant difference given that women tend to have higher levels of education. The same report (Brazil, 2024, p.20) states:

[...] Women who work on their own have an average income of R\$ 1,459, while for employers it reaches R\$ 4,818. Based on this, it is estimated that the average monthly income of women entrepreneurs, that is, the self-employed and employers, is R\$ 3,139, a difference of almost 25% compared to the income of male entrepreneurs.

It is also necessary to consider the difference in these incomes depending on the region where the female-led business is established. For example, there is a discrepancy between the South and Southeast regions and the others, with the North region showing the lowest value, as indicated in Table 1.

Table 1 - Overview of female entrepreneurship

Region	Average Income	Formalization (%)	Weekly dedication <40h (%)
Southeast	R\$ 2.706,00	41	49
Northeast	R\$ 1.852,00	24	59
South	R\$ 2.600,00	38	50
Central-West	R\$ 2.500,00	36	51
North	R\$ 1.900,00	26	58

Source: Brasil, 2024.



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In this context, when considering the weekly working hours, women entrepreneurs from the North and Northeast regions end up dedicating more hours to their businesses; however, the average income does not reflect this number.

Another challenge for women-run businesses lies in the low income available for creating or maintaining the establishment. According to Souza (2024), these businesses tend to be small, with little initial capital, which usually comes from family savings.

This highlights one of the main challenges for women entrepreneurs: the lack of access to credit, as there is greater difficulty compared to men, whether due to structural barriers or lack of guarantees. There is a certain mistrust toward these businesses, especially regarding their capacity to survive and grow. The Panorama of Female Entrepreneurship in Brazil (2024, p.23) mentions that startups founded by women receive less than 12% of incentives and investments in the country. About the difficulty in obtaining credit, it is further stated:

These women have less access to the traditional banking system than men, which implies less access to credit. For example, a survey by Instituto Rede Mulher Empreendedora (2021) shows that 42% of the women entrepreneurs interviewed who applied for credit had their requests denied. This difficulty is intensified by the guarantees often required by banks, to which women have less access, since properties are frequently registered in the husband's name.

For this reason, they rely on family income or even loans from friends and, in particular, from their husbands. Not rarely do they feel discouraged for not always getting this family support and having to seek credit by other means to make their businesses viable (Souza, 2024). According to Barone and Zouain (2019), this lack or limitation of access to credit is a decisive factor that can hinder or even prevent the growth of these small businesses, being one of the main reasons for their extinction.



This problem creates a gap: the subsistence entrepreneurship of these women distances them from financial institutions, making them less comfortable applying for this type of credit and engaging in financial loan negotiations (Brasil, 2024). This is shown in Table 2.

Table 2 - Access to credit denied (in percentage) to female entrepreneurs by region

Region	Access to credit denied (%)
Souhteast	35
Northeast	42
South	36
Central-West	38
North	44

Source: Brasil, 2024.

Another challenge faced by women managing their own businesses is gender inequality, a social and cultural issue that still limits the recognition of female leadership and directly affects their confidence and business growth. Such situations often make it difficult for a woman to exercise her leadership role within the enterprise or even to be seen as a leader by others (Souza, 2024). In the words of Silva et al. (2024, p.7):

Additionally, gender stereotypes persist in the business world, which can harm female entrepreneurs, as they may be perceived as less capable or less serious compared to male entrepreneurs. This perception can affect their business opportunities and access to resources. Another difficulty relates to the structural inequality faced by women, such as maternity leave, wage gaps, and lack of access to influential professional networks, all of which can impact their ability to start and grow a business.

At this point, according to the aforementioned authors, lack of financial credit is a direct consequence of gender inequality. Thus, women end up facing a series of additional cultural difficulties in creating and establishing their businesses.

Moreover, studies indicate that the previously mentioned regionality is strongly linked to racial issues. White women from the South, Central-West, and Southeast regions have greater representation among entrepreneurs when compared to the North and Northeast regions, as shown in Table 1. Data from



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the Panorama of Female Entrepreneurship in Brazil (2024, p. 29) indicates that in the North and Northeast, entrepreneurship is more common among women with lower levels of education, which can be related to necessity-driven entrepreneurship, motivated by the low availability of formal jobs for these women. The report continues:

In the Central-West and Southeast, there is no significant relationship between years of schooling and likelihood of entrepreneurship. In the South, women with 12 or more years of education participate more in the entrepreneurship segment, which may indicate a stronger presence of opportunity-driven entrepreneurship. Compared to female entrepreneurs in other regions, those in the Northeast have lower income and run smaller businesses, represent the majority of women running informal businesses, and show lower levels of subjective well-being.

Racial issues, for example, condition opening businesses out of necessity. Black women start more businesses for this reason compared to white women, at rates of 50% and 35% respectively (Sebrae, 2021). According to PNADC (2021) data, businesses run by black women are smaller and have lower rates of formalization, with significant differences between black and white women entrepreneurs. "While 24% of businesses run by black women are formalized, the proportion of formalized businesses among white women reaches 41%". This factor directly affects the survival of these businesses and social security coverage. "In total, 49% of white women contribute to social security, while only 27% of black women do." (Brasil, 2024).

Women entrepreneurs also face the double shift, as they accumulate business responsibilities and household chores, as well as child-rearing and caring for the elderly. These factors impact both their productivity and mental health due to the overload, generating a work-family conflict (Silva, 2021).

Finding balance between professional and personal life proves to be a major challenge for these women, as they often seek ways to grow their businesses without neglecting family care, a factor that can lead to criticism due



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to numerous cultural and social barriers regarding women's roles in society, resulting in discouragement in pursuing business opportunities (Silva et al., 2024).

According to a study by Instituto Rede Mulher Empreendedora (2022), 70% of female entrepreneurs identified caring for the home and children as one of the main difficulties in expanding their businesses. This overload is a reflection of the gender inequality that persists in family and social relations.

The Panorama of Female Entrepreneurship in Brazil (2024, p.23) presents the following data on this perspective:

In fact, PNADC 2021 data reveals that female micro-entrepreneurs dedicate, on average, 17% less time to their businesses than male entrepreneurs. Women entrepreneurs are also affected by increased fatigue, stress, and insufficient time to devote to their business and training courses that provide management tools and knowledge.

As previously addressed, gender issues in the business and financial environment are significant barriers to consider. Women frequently face disbelief in their ability to lead and innovate in their businesses, which makes it harder to attract investors and partnerships. According to the IBGE research "Gender Statistics: Social Indicators of Women in Brazil" (2021), there is still an underrepresentation of women in leadership and decision-making positions, which reinforces stereotypes and limits growth opportunities for this group.

In addition to the already structured social and cultural challenges, it is important to point out that the COVID-19 pandemic also intensified some problems related to entrepreneurship. Research by Sebrae in partnership with Fundação Getúlio Vargas (FGV, 2021) found that during the pandemic, 55% of female entrepreneurs had to temporarily suspend their activities, compared to 50% of men. This reveals the vulnerability of women-led businesses, which are often smaller and have less working capital.



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On the other hand, the health crisis created opportunities by accelerating digital transformation, enabling many women to use social networks as a sales tool and to improve customer relationships (Lucena; Rodrigues, 2022). According to data from Instituto Rede Mulher Empreendedora (IRME, 2021), 73% of women entrepreneurs began using digital channels during the pandemic, boosting creativity and innovation in business models and demonstrating adaptability and vision to recognize opportunities amidst this scenario.

However, it is necessary to highlight two obstacles regarding the use of technology by women in their businesses, such as internet coverage issues in the country and low digital literacy. These factors prevent all enterprises from benefiting from these new forms of entrepreneurship (Brasil, 2024). Still, according to the “Panorama of Female Entrepreneurship in Brazil,” digital inclusion helps overcome limitations related to time and physical mobility, assisting in balancing the dual social and family roles of these women.

Thus, in the post-pandemic period, new configurations for female entrepreneurship have emerged, marked by the pursuit of autonomy, digitalization, and appreciation for conscious consumption (Lucena; Rodrigues, 2022). However, it is clear that these obstacles imposed during this period also exposed the need for public policies that promote gender equity in entrepreneurship and strengthen training programs specifically for women.

For Silva and Oliveira (2023), these opportunities will only be fully realized when adequate investments are made in public policies that promote digital inclusion, professional training, and reduction of gender inequality in the entrepreneurial environment. Only then can more equitable and promising scenarios for female entrepreneurship in the country be built, strengthening both the economy and the role of women as agents of social transformation.



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This is reiterated by the Panorama of Female Entrepreneurship in Brazil (2024, p.26), which emphasizes the benefits that technology and internet use can bring to women's businesses:

In this sense, it should be highlighted that women, after the pandemic period, were the ones who most invested in digital knowledge. There is, therefore, an opportunity to continue fostering this movement, providing women, particularly entrepreneurs, with resources to fully explore the opportunities that the online environment offers in terms of education, citizenship, and labor market inclusion.

In other words, for these changes to be consolidated, it is essential to formulate public policies that promote equal opportunities, access to credit with favorable conditions, and specific support programs for women entrepreneurs, especially those in situations of social vulnerability (Silva, 2021).

One such initiative is the “Ela Pode” program, developed by Instituto Rede Mulher Empreendedora with support from the NGO Mulheres, which promotes training and support for women in vulnerable situations who wish to become entrepreneurs (IRME, 2025). Additionally, several incentives created by the Brazilian government aim to support and improve the entrepreneurial ecosystem, such as the InovAtiva Brasil program (2014) and Pronampe (2021), which provide financial support and consulting for business development (Fleitas et al., 2024).

It is important to emphasize that a crucial step for these projects is mapping best practices in supporting female entrepreneurship, which can subsidize promotion policies for these businesses (Brasil, 2024).

Among these initiatives, one can also mention the ‘Estratégia Elas Empreendem’ (Brasil, 2024), which aims to encourage social inclusion and strengthen the role of women in economic development, assisting in their businesses and has the following objectives: foster a business environment favorable to the development of enterprises and companies led by women;



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promote increased income, productivity, and sustainability of businesses led by women; facilitate women's access to entrepreneurship policies and public services; promote an institutional and regulatory environment favorable to female entrepreneurship; and encourage the production of data and dissemination of information about female entrepreneurship.

Highlighting the importance of creating public policies aimed at assisting this group, especially in strengthening support networks and training, one can also mention “Prêmio Sebrae Mulher de Negócios,” “CAIXA Pra Elas,” and “Brasil Para Elas” (Sebrae, 2025). In addition, civil society organizations' initiatives, such as mentoring programs, qualification courses, and networking networks, have played a fundamental role in maintaining and recovering women's businesses (IRME, 2021).

It is also noteworthy that the growth of female support networks has been fundamental in strengthening the entrepreneurial ecosystem of women in Brazil. The importance of digital transformation must also be considered, as it has helped democratize access to management, sales, and marketing tools, allowing women to run businesses from home while balancing them with other responsibilities. Platforms such as Instagram, WhatsApp Business, and digital marketplaces have been important allies in boosting female businesses, especially after the COVID-19 pandemic (Fleitas et al., 2024).

According to Silva et al. (2014, p.8), even with all the difficulties and challenges faced by female entrepreneurship, it is important to recognize that these women continue to overcome these barriers and thrive in this business sector, emphasizing the need to create and implement appropriate public policies.

Implementing policies and programs that promote gender equality and offer specific support for women entrepreneurs can help address these challenges and foster a more inclusive and fairer environment for female



entrepreneurship. To talk about entrepreneurship is to consider the environment in which people are inserted, regional characteristics, difficulties, and opportunities that involve that context.

Thus, female entrepreneurship in Brazil, both driven and impacted by the COVID-19 pandemic, presents itself as a complex phenomenon that requires a multidimensional approach. It is necessary to recognize and address the challenges faced by women who choose to become entrepreneurs, while also enhancing emerging opportunities - essential factors for building a more just and sustainable environment for entrepreneurship in the country.

In summary, women entrepreneurs in Brazil follow a path marked by resilience, creativity, and innovation, but also by structural challenges that need to be addressed with effective public policies, entrepreneurial education, and the promotion of gender equality. The future of female entrepreneurship is intrinsically linked to building a fairer society that values and empowers female leadership in economic and social development.

FINAL CONSIDERATIONS

It is undeniable that female entrepreneurship in Brazil represents an important force for the country's economic and social development, and this becomes clear when analyzing the "Panorama of Female Entrepreneurship in Brazil." Considering the main objective of this research, which is to understand the influence of factors that determine the female entrepreneurial profile and the creation and longevity of their businesses, it can be noted that women face numerous challenges in their entrepreneurial journey.

Thus, formalization, access to credit, mentoring and training, income depending on the geographic location of the business, among other factors, are all factors that hinder the ability to undertake and maintain businesses established by women. For example, when comparing businesses run by women,



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the level of education directly influences the type of businesses they will build. There is also a difference in profits and income depending on the region where the enterprises are established, with higher incomes for women who own businesses in the South and Southeast regions compared to those in other regions.

Furthermore, according to data presented in the "Panorama of Female Entrepreneurship in Brazil", female entrepreneurs must deal with other obvious challenges, such as the persistence of gender stereotypes in the business world, the lack of adequate institutional support, difficulty obtaining credit for investment, the overload of tasks related to family care, and the lack of training, among others. These situations hinder the creation, growth, and, most importantly, the sustainability of their businesses.

Although the aforementioned challenges hinder the entrepreneurial lives of these women, this type of business is a steadily growing phenomenon driven by women's pursuit of financial independence, creativity, and resilience. This, combined with the ability to reinvent themselves in difficult times and the desire to positively impact society, are factors that lead many women to become entrepreneurs even in the face of challenging and, often, discouraging circumstances.

However, despite progress, there is still a long way to go before equal opportunities and fair conditions for women entrepreneurs are achieved. Direct investment in public policies specifically for this group, facilitated credit, entrepreneurial education, and support networks capable of ensuring that female entrepreneurship continues to evolve as a tool for social and economic transformation in the country are required.

Especially because, as discussed throughout this study, strengthening female entrepreneurship not only benefits women but also contributes significantly to income generation, innovation, and social inclusion in the country.



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Therefore, it is essential to recognize, value, and support women entrepreneurs as agents of transformation in Brazil's economic and social reality, promoting a more just, diverse, and sustainable ecosystem.

Regarding the limitations of this research, there is a lack of studies and data that would allow for a deeper exploration of the structural inequalities affecting women-led businesses, especially when seeking additional insights into their subjective experiences and the social impacts of these ventures.

Regarding future studies, we recommend expanding the approach to better explore how social class, race, and location influence the entrepreneurial trajectory of Brazilian women. It is also necessary to investigate the role of public policies and entrepreneurial education targeted at this group in particular and how they impact female entrepreneurship.



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