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*ECONOMIC AND SOCIO CULTURAL EXPERIENCES OF FEMALE
ENTREPRENEURS IN BRAZIL AND THE UNITED STATES: AN
EXPLORATORIAL AND EMPIRICAL ANALYSIS*

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A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF THE
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FOR THE DEGREE OF DOCTOR OF BUSINESS ADMINISTRATION

MARCH 2010

DBA THESIS

*ECONOMIC AND SOCIO CULTURAL EXPERIENCES OF FEMALE
ENTREPRENEURS IN BRAZIL AND THE UNITED STATES: AN
EXPLORATORIAL AND EMPIRICAL ANALYSIS*

*I HEREBY AGREE THAT THE WORK IN THIS DBA DISSERTATION IS THE
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EDUCATION.*

NEILA HOLLAND-NORONHA

ORANGEBURG, SOUTH CAROLINA, DECEMBER 10TH, 2009
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This work is dedicated to the loving memory of my father, Marsio Anchieta, and my dedicated family – my mother, Taimyrse Anchieta, my daughter, Heather Anchieta Holland, and my husband Valter E. Noronha. This work represents a dream that was possible because of my family's support, love, and prayers.

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ABSTRACT

Over the last twenty years female entrepreneurs have been increasing in numbers in economies of developing and developed nations across the world. But although female entrepreneurship participation rates have increased worldwide, it appears that economic and socio cultural patterns still prescribe whether a female can become or want to become an entrepreneur in her society. Some reasons are obvious such as lack of employment and opportunities; other are disguised in patriarchal culture that deters female entrepreneurship. Against this backdrop it appears that in less developed countries necessity and informal entrepreneurship are more prevalent than opportunity entrepreneurship. An explanation from economic nature for this phenomenon is perhaps the fact that with less job opportunities available in developing nations, the 'need' to become an entrepreneur seems to be the answer for females to make a living by creating their own jobs. At the socio cultural level, the motivation to become an entrepreneur out of need surfaces because of the socio cultural structure of certain nations that hinder females from finding work that brings them independence, self actualization and flexibility for work-life balance. This qualitative exploratory study investigates the phenomenon of female entrepreneurship comparing female entrepreneurship in two contexts: Brazil and the United States. The economic differences on a macro level between these two countries have been well documented and national socio cultural differences have been discussed. But very little has been focused at the individual level of

the female entrepreneur per se, that is, how they perceive and experience the economic and the social cultural macro environment with their businesses. This research attempts to fill this gap. This was done by first reviewing the literature and then by analysing the responses from face to face and telephone interviews with 34 female entrepreneurs in Brazil and 26 in the United States.

The findings indicated that female entrepreneurs in Brazil and the United States share similarities in motivation for starting the business in terms of pull factors, such as search for financial independence, want to be one's own boss, need for autonomy, and self actualization. The women from both groups also identified customer satisfaction and recognition from society as key elements for their business success. But business informality was a phenomenon only found among the Brazilian enterprises (the *informais*) a factor found to be directly related to economic necessity and the scarcity of waged jobs and opportunities. The perception of gender barriers was shared by both groups of entrepreneurs but other factors such as religion and the importance of faith to succeed in business were emphasized only by the Americans. Higher education was perceived by both groups as an instrument to gain recognition from society, but not important to grow their businesses; vocational training was perceived as more important. Networking was perceived as important, but different patterns of networking emerged among the Brazilians and the Americans. Definitions of success also differ among the women independent from their nationality. Some were more inclined to define success in financial terms, others simply define success in terms of flexibility and the 'got to be in control' syndrome.

This research contributed to an increased understanding of the processes of female entrepreneurship as it related to how economic and socio cultural forces influence these processes. The findings indicated that the female

entrepreneurship process becomes a combination of two processes: a *person driven process* and a *response to environment* process. Mentoring and coaching programs that assist women finding their path to entrepreneurship along with their own passions should be emphasized by local agencies. Although policy development was not the specific objective of this study, a number of issues have arisen that have implications both for future research and female entrepreneurship policies. For instance, in Brazil, higher taxes and the high cost of starting a business were perceived by the women as barriers to their businesses. It is suggested that Brazilian authorities and legislators continue with their efforts to streamline the business start process by introducing innovative and cost effective ways to formalize a business.

Key words: female entrepreneurship; informal business; women; cultural practices; social practices; opportunity entrepreneurship; necessity entrepreneurship; Brazil; United States.

CHAPTER 1

INTRODUCTION

1. The Research Problem

Over the last twenty years female entrepreneurs have been increasing in numbers in economies of developing and developed nations across the globe (Sharpe, 2000). But although female entrepreneurship participation rates have increased worldwide, it appears that economic and socio cultural patterns still prescribe whether a female can become or want to become an entrepreneur in her society (Jonathan & Da Silva, 2007). Some reasons are obvious, such as, a lack of employment and opportunities; others are disguised in patriarchal heritage that precludes female entrepreneurship (Jonathan & Da Silva, 2007). Against this backdrop it appears that in less developed countries necessity and informal entrepreneurship are more prevalent than opportunity entrepreneurship (GEM 2005). An explanation at the macro level for this phenomenon is perhaps the fact that with less job opportunities available in developing nations, the 'need' to become an entrepreneur seems to be the answer for females to make a living by creating their own jobs (Anderson, 2008). At the socio cultural macro level, the motivation to become an entrepreneur out of need surfaces because of the socio cultural structure of certain nations that hinder females from finding work that provides them independence, self actualization and flexibility for work-life balance (Anderson, 2008). Country cultural dimensions as identified by Hofstede (1980,1991) and research that followed (e.g. Trompenaars &

Hampden-Turner(1998), seem to impact individuals differently and various studies have examined the differences and similarities between samples of entrepreneurs in developed countries (Aldrich, 2000; Greve, 1995; Dodd & Patra, 2002; Johannisson & Nilsson, 1989). While the research on differences on a macro national level has received significant attention (Valtonen, 2007; Mazimoto et al, 2008) the literature regarding the impact of economic and socio cultural factors from the individual female entrepreneurs' perspective has received little attention.

This study explores the phenomenon of female entrepreneurship taking into consideration two very different countries in terms of economic and socio cultural contexts: Brazil and the United States. The economic differences on a macro national level between these two countries have been well documented in national and international reports (Perreault, McCarthy & Cannon, 2007). National socio cultural differences have been discussed in the works of Hosftede (1980), Trompenaars & Hampden-Turner (1998), and Machado et al (2000). But very little has focused at the individual level of the female entrepreneurs per se, that is, how they experience the economic and socio cultural macro environment; and at the time of this writing no comparative studies regarding female entrepreneurs in Brazil and the United States have been developed.

Why Focus on the United States and Brazil?

Based on the United Nations country classification system, Brazil is classified as a developing nation and the United States a developed nation. The UN classification system uses indicators such as per capita income and quality of life index to label a country either developed, developing or less developing. The

estimate per capita income for Brazil is \$3,090 and for the US is \$41,400 (Perreault, McCarthy & Cannon, 2007). The Brazilian culture is normally seen as macho dominated, risk averse and collectivistic (Hofstede, 1991). For centuries in Brazil, a generalized 'machismo' culture inherited from the Portuguese colonialism favoured male led enterprises (Jonathan & Da Silva, 2007). In the last decades, a number of bold female entrepreneurs entered the male dominated arena of the 'he entrepreneurs' but very little academic research has been conducted about them.

The entrepreneurial economic scenario in Brazil is many times informal driven, that is, many ventures operate outside the formal legal structure and a large number of female entrepreneurs fall into this category (Maloney, 2004). This phenomenon is linked to the level of economic development of Brazil (taking into account financial and economic indicators such as interest rates, GDP/capita, unemployment rate, etc.) which contrasts with the level of economic development of the United States. Moreover, the United States individualistic values (Hofstede, 1991) have been linked to entrepreneurial spirit and the economic scenario is more 'entrepreneurial friendly' with relatively low levels of taxation and streamlined start-up procedures (Hill, 2008).

The US Small Business Administration reports that women owned enterprises employ 27.5 million people and contribute 3.6 trillion dollars to the United States economy. The Centre for Women Business Research in the United States reports that approximately 75% of U.S. women entrepreneurs hold a college degree.

In Brazil there are approximately 6.4 million female entrepreneurs (GEM 2005). A few good attempts to collect and disseminate general statistics on Brazilian women entrepreneurs have been the work of SEBRAE- the Brazilian Service for

Micro and Small Businesses. Reports from SEBRAE reveal that most women led businesses in Brazil fall under the categories of micro or small businesses and a large portion of new businesses generated and led by women in Brazil do not follow a natural career path of professional choice; most businesses are created out of necessity to work (SEBRAE, 2003). In contrast, the GEM (2003, 2005) indicated that most women in the United States start their own business out of professional opportunity, career experience and education. Despite its international significance, little attention has been given in the literature to investigate and contrast the impact of economic and socio cultural factors on entrepreneurs between samples of female entrepreneurs from a developed and a developing nation. This study compares the phenomenon of female entrepreneurship where the women's businesses are situated in very different economic and socio cultural contexts. By interviewing Brazilian female entrepreneurs and American female entrepreneurs the researcher sought to understand what if any differences or similarities exist at the individual level.

1.2. The Research Question and the Purpose of the Study

The focus on existing research regarding female entrepreneurs in Brazil and the United States concentrates on either broad generic census type of data (GEM, 2003; SEBRAE, 2003, 2007) or generalizations of socio cultural differences on a macro country level where subjects were employed professionals of multinational companies (Hofstede, 1980, 1991, 2001). To further the existing understanding of differences among female entrepreneurs at the individual level, this qualitative study goes beyond generalizations and statistical data and utilizes the experiences, views and opinions of participants in Brazil and the United States in order to explore whether and how these women differ (if so)

despite possible differences in economic and socio cultural contexts at the national level.

As previously noted, Brazil is classified as a developing nation and its culture is normally seen as macho dominated, risk averse and collectivistic (Hofstede, 1980). A large number of businesses in Brazil are *informal driven* (Maloney, 2004). The country has a different economic environment to that of the United States, a country classified as developed, where individualistic values have been linked to entrepreneurial spirit, and the economic scenario is more 'entrepreneurial friendly' with relatively low levels of taxation and business informality.

The Purpose of the Study

This study investigates whether and how different socio economic and cultural factors on a macro level impact on the experiences of individual female entrepreneurship. Female entrepreneurs in the Brazilian and the United States contexts were investigated and findings were compared to determine whether differences exist and how these differences affect the entrepreneurial processes of individual female business owners.

Objectives of the Study

1. Consider the nature of the economic and socio cultural environments for entrepreneurs in Brazil and in the United States.
2. Investigate whether certain economic and socio cultural factors such as – business formality/informality, gender stereotypes, family support and education- within the countries' macro environment impact on the experiences of individual female entrepreneurs in Brazil and in the United States.

3. Establish how and in what ways these socio economic and cultural factors impact upon individual female entrepreneurs in Brazil and in the United States.
4. Make recommendations based on the findings.

1.3. Significance of the Study and the Justification of the Investigation

Very few studies have attempted to study female entrepreneurs in urban scenarios in developing countries; many studies in developing nations are directed largely to women entrepreneurs who are uneducated, working in rural areas and very poor (Shabbir & Di Gregorio, 1996). In addition, very little attention has been given to contrasting experiences of female entrepreneurs in developing nations with their counterparts in developed countries. Furthermore, at the time of this writing, no studies were found that directly addressed, on a micro level perspective, possible differences in experiences between women entrepreneurs in Brazil and the United States; therefore, this study addresses a gap in the literature.

This study contributes new evidence that provides a better understanding of how female entrepreneurs in two contrasting countries view their businesses and perceive their entrepreneurial efforts despite differences in economic and social cultural contexts. In the light of continued growth of female owned businesses worldwide the need becomes apparent to deeply understand women's motives and aspirations as individuals when it comes to entrepreneurship. So far, existing research has focused on either contrasting samples of entrepreneurs in developed nations that share similar economic and socio cultural dimensions (Aldrich et al, 1989).

This study uses a methodological stance based on a phenomenological approach which focuses on understanding experiences and will enable the researcher to

relate to and use the women's stories (experiences) to answer the research questions. The information generated from this study may be useful in building customized training and assistance programs for women entrepreneurs in Brazil and the United States. As a result of this research, educators involved in entrepreneurship education, government officials, funding agencies and policy makers may find useful to consider how their work and actions encourage (or discourage) future women entrepreneurs and consequently economic growth.

1.4. Methodology

This qualitative research applied the techniques of face to face and telephone interviews to explore possible impact of economic and socio cultural factors on a country level on individual Brazilian and American female entrepreneurs. This study searches for understanding on how the women contextualize their experiences and view their business in their respective economic and socio cultural environments. The investigation discovered typical themes that are similar across the individual cases of the Brazilian and American respondents. In order to answer the research question, the Brazilian context and the United States context were investigated, secondary data were reviewed and primary data were collected from 60 participants- 34 in Brazil and 26 in the United States. Then the findings were compared to determine whether typical themes that emerged from the data were either similar or different among the two groups of women.

The participants were selected with the help of judgement sampling techniques, also known as purposeful sampling (Marshall, 1996). In purposeful sampling the researcher actively selects the most productive sample in order to answer the research question (Marshall, 1996). The chosen sample of Brazilian and American female entrepreneurs exhibited the qualities the researcher wanted to

explore. Purposeful sampling was aided by 'snowballing sampling' (Patton, 1990)- asking respondents interviewed to help make contact with future respondents that also exhibited the qualities and felt under the category of female entrepreneurs. Thus, the respondents helped to shape the actual research from

the very beginning and this technique assisted the researcher in establishing a good rapport with the women. Patton (1990) encourages purposeful sampling in contrast to random sampling. The participants for this project were recruited purposefully not only because they could contribute relevant data for the research problem and share the criteria for choice of respondents but also because they could be compared with each other. Their responses had similarities and variation from each other, and allowed themes and patterns to be discovered and later interpreted.

From a philosophical and methodological viewpoint, the investigation was conducted with the adoption of a phenomenological research design. The adoption of this framework prompted the researcher to investigate what the phenomenon of female entrepreneurship looks like in two contrasting economic and socio economic environments and to recognize and describe the phenomenon through the eyes of the respondents. Phenomenology is among the three schools of thought (the other being ethnomethodology and symbolic interactionism) that are concerned with phenomena, that is, the things that we directly apprehend through our senses as we go about our daily lives; the emphasis is on qualitative as opposed to quantitative methods of research (Cohen, 1987). The phenomenological methodology is associated with interpretative inquiry as opposed to normative inquiry which is linked to quantitative methods (Cohen, 1987). The central theme behind the

phenomenological approach is to understand the subjective world of individuals (Husserl, 1970).

In order to capture the women's stories the face to face and the telephone interviews were conducted in Portuguese in Brazil and in English in the United States. The interview questions covered key topic areas intended to understand the women's experiences. The face to face interviews were conducted at the women's premises in Brazil and the United States.

The full rationale for selecting the research methodology for this study is explained in Chapter 4.

The analysis of the data was based on results from various interpretations based on the women's stories and what was provided by past studies in the literature review. The techniques for analysis included grouping the results based on pattern matching and clustering of themes under standard categories (Yin, 1994) using the method of thematic network analysis (Sirling-Attride, 2001).

The analysis of the data collected was conducted with a view to a) understanding the key issues presented by the participants, b) assessing the key issues with the use of the literature reviewed and c) discussing other points of view as perceived by the respondents d) developing conclusions regarding the experiences of the female entrepreneurs and relate it to the economic and socio cultural conditions prevailing in the United States and Brazil.

1.5. Definition of Terms

For the purpose of this study, the following terms have been defined:

- Female/woman entrepreneur- a woman who started a business, owns at least 50% of the business and leads and manages the operations of the business.

- SEBRAE- The Brazilian Service for Micro and Small Businesses
- Informal business activities- Business activities that are conducted outside the formal legalities (i.e. without payment of licenses, taxes or start up fees) required to open and conduct a business legally and formally. Often referred to as 'gray', 'black' or 'underground' businesses.
- Developing country- a classification by the United Nations to identify countries in the process of developing and are characterized by a growing economy with regional pockets of industrialization and income inequality. The classification is based on indicators such as per capita income, quality of life index, and economic diversity index.
- Middle income country- Many times referred as developing nation.
- Developed country- A country characterized by high quality of life index, income equality, a large middle class and economic growth. Also referred to as *industrialized country*.
- Advanced country- same as developed and industrialized country.
- PPP- Purchasing Power Parity. An economic theory that estimates the amount of adjustments needed on the exchange rate between nations in order for the exchange to be equivalent to each currency's purchase power (Hall, 2008).
- GNP- Gross National Product. The sum of all goods and services generated by a nation during a specific time period.
- GDP- Gross Domestic Product. The sum of all goods and services generated by a nation, less exports and imports, during a specific time period.
- GEM- Global Entrepreneurship Monitor Report

1.6. Limitations of the Study

The study was limited to female entrepreneurs operating businesses in Brazil in cities situated in the states of Sao Paulo and Rio de Janeiro and in the United States in the cities of Bamberg and Orangeburg, in the state of South Carolina. The sample of 34 female entrepreneurs in Brazil and 26 female entrepreneurs in the United States may not be representative for all female entrepreneurs in Brazil and the United States; the study does not attempt to generalize its findings across the countries of Brazil and the United States. The selection of participants in both countries enabled the researcher to explore possible differences among female entrepreneurs from the two groups but the results may not necessarily be generally applied to all scenarios where economic and socio cultural contexts differ.

Given the enormous differences in levels of economic and social development among developing nations, the results of this study are not intended to be generalized to the rest of the developing world based on the Brazilian sample. Similarly the results of this study are not intended to be generalized to other developed nations based on the results obtained with the United States sample. Although the study did not intend to search for implications of cause and effect, identification of certain conditions helped to understand how different economic and socio cultural environments of the United States and Brazil impact upon woman business owners and whether the differences exist between the two groups. Due to the nature of the sample, this research is generalizable to theoretical propositions only, not to the population of female entrepreneurs in Brazil and in the US. It is recommended that further cross country studies be developed in order to validate the findings. The study did not attempt to

evaluate or measure participants' business success or failure in terms of financial matters or other metrics.

Unit of Analysis

The fundamental problem in identifying the research 'unit of analysis' is defining what the 'case' for research is and what the researcher is specifically looking for. The unit of analysis can be an individual person, a community or both (Sharan, 1998). The unit of analysis of this research is not the individual female entrepreneur per se but the understanding of the interrelationship between the economic and socio cultural environment (community) and the women entrepreneur.

1.7. Summary and Outline of the Research

This study uses a qualitative approach to investigate whether and how country economic and socio cultural differences on a macro level impact the experiences of female entrepreneurs in Brazil and the United States.

Chapter 2 introduces the ontological and epistemological stances subscribed by the author in order to establish a theoretical framework to carry out the investigation.

Chapter 3 comprises the literature review and examines various theories and past empirical studies associated with the history of entrepreneurship, entrepreneurship in general, female entrepreneurship and entrepreneurship in Brazil and the United States. It also explores past studies on differences and similarities of economic and socio cultural aspects of countries at the macro level.

Chapter 4 describes the methodology used in this research and the research design, specifying how the phenomenological qualitative approach will be

operationalized. Methods and techniques used during the investigation are described along with discussions of the rationale behind choosing certain research instruments to conduct the investigation.

Chapter 5 presents the data and discusses the outcomes. It reports the key findings from the analysis of the data collected through interviews and qualitative surveys. This chapter discusses the stories told by the women and it looks for evidence by linking their experiences with issues identified in the literature review. Chapter 6 discusses the findings and Chapter 7 offers conclusions and recommendations.

The main issues included in this chapter were:

- To introduce the research problem, the research question, the research objectives and the purpose of the study.
- To discuss the significance of the study and the justification of the research.
- To introduce the methodology used.
- To discuss the limitations of the study.
- To define the terms used in the research, and
- To offer an outline of the research chapter by chapter

CHAPTER 2

THEORETICAL FRAMEWORK

2.1. Introduction

This chapter sets out to discuss the theoretical perspectives which underpin this project as well as to describe the researcher's philosophical, ontological and epistemological stances. It becomes necessary to clarify these issues since they influenced the way the research design was structured and how the overall project was conducted. This chapter also includes discussions on the nature of qualitative and quantitative research inquiries as well as a detailed explanation of phenomenology and its role in entrepreneurial research.

2.2. The Research Paradigm and the Development of a Theoretical Framework

Although there is little disagreement about the role of theory in quantitative research (Creswell, 1994), the literature shows no consensus in regards to *what is* the role of theory and what it represents in qualitative research (Anfara & Mertz, 2006). The role of theory in qualitative research has been divided into three different understandings. The first one argues that theory has little relationship with qualitative research; the second, claims that theory in qualitative research has to do with the methodology the researcher chooses to conduct his or her study, as well as the epistemology behind the methodology chosen; the third one maintains that theory in qualitative research goes beyond methodology and has a more pervasive role (Anfara & Mertz, 2006). Some authors advocate more than one position. For example, Brodio and Manning (cited in Anfara & Mertz, 2006), place the role of theory within methodological paradigms, but add that theory has a broader role. Others argue that

methodology plays an important part in the theoretical viewpoints that researchers adopt while continuing to address a deeper influence of theory on the whole research process (Anfara & Mertz, 2006).

While some lack of consensus related to where theory is in relation to qualitative research still exists, there is a large amount of work conducted on the relationship of theory in qualitative research with the methodologies used to conduct the inquiry and the epistemologies behind these methods (Anfara & Mertz, 2006). Denzin and Lincoln (2003) speak about inquiry paradigms and associate paradigms with theory. They claim that these paradigms contain the three basic elements that guide the researcher: epistemological, ontological, and methodological. The research paradigms (philosophical orientation) identified by Denzin and Lincoln (2003) are (a) positivism and postpositivism; (b) interpretivism, constructionism, and hermeutics; and (c) cultural studies models. According to Denzin and Lincoln (2003), the researcher 'approaches the world with a web of ideas, a framework (theory, ontology), that specifies a set of questions (epistemology), that he or she then examines in specific ways (methodology, analysis)' (p. 30). This represents a clear link between theory and methodologies and the researcher's work is widely shaped by this linkage (Anfara & Mertz, 2006). For Crotty (1998) 'philosophical stance informs the methodology and provides a context for the process and grounding its logic and criteria' (p. 3).

A researcher conducts his or her inquiry with a philosophical background that shapes the research. Ontology is an aspect of philosophy about the study of things that exist and the nature of being. Any logical theory has its own implicit ontology which consists of all the things that the theory assumes to exist

(Waterson & Preece, 1999). The rationale behind a chosen research strategy needs to be grounded in assumptions regarding ontology and human nature that define the researcher's view of the social world. Morgan & Smircich (1983) call these assumptions the 'researcher's paradigm' and claim that these assumptions provide the foundations of research practice, leading the researcher to see and interpret the world from one perspective rather than another. By identifying the research assumption about human beings and the world in which they live, the researcher identifies the basic paradigm that serves as foundation of his or her inquiry (Morgan & Smircich , 1983).

A researcher's work is also shaped by epistemologies which in turn shapes the methodological stances. Epistemologies are theories of knowledge such as objectivism, constructionism, and subjectivism that are embedded in theoretical perspectives (i.e. positivism, interpretivism and critical inquiry).

Methodology stances include a wide range of approaches that vary from experimental research to ethnography, phenomenology, grounded theory, and heuristic inquiry to action research designs that affect the choice of methods the researchers use for their studies, i.e. direct observation, case study, statistical analysis, and document analysis (Crotty, 1998).

Crotty (1998) affirms that the researcher's project is constructed based on the methodology that 'governs our choice and use of methods to the theoretical perspective that lies behind the methodology in question [and] the epistemology that informs this theoretical perspective' (page2).

This study explores a phenomenon- female entrepreneurship- that is experienced by the respondents and the researcher is interested in 'reading' the phenomenon and its processes through the women's own interpretations,

descriptions and concepts. The idea is to look deep into the respondents' world. The appropriate way to address the research question is by utilizing qualitative methods of inquiry that facilitate a holistic analysis of this complex and dynamic phenomenon. Based on this philosophical stance, the most adequate methods identified for data collection were in depth interviews and a qualitative survey with open questions on the women's experiences. This gave the researcher the opportunity to see what the phenomenon looks like by finding patterns within the respondent's words. The goal was to stay as close as possible to the construction of the world of participants as they originally experience it.

Patton (1990) conceived a set of theoretical traditions (a mixture of theoretical perspectives and methodologies in Crotty's categorization) such as ethnography, phenomenology, systems theory and symbolic interactionism.

These traditions come from the social and behavioural sciences therefore Patton (1990) argues that the close link between theory and methods can be perhaps translated into 'how you study the world determines what you learn about the world' (page 67).

Theory in qualitative research plays a key role in framing and assisting conducting almost every aspect of the study (Anfara & Mertz, 2006). But it is not uncommon for qualitative studies to be based on more than one theoretical framework, as researchers frequently discover that no single theoretical framework adequately explains their data (Anfara & Mertz, 2006).

Social science researchers have questioned the use of purely quantitative scientific approaches of formulating hypothesis and testing them. They argue that the scientific approach does not take into account the individual experiences and meanings of the participants, therefore losing value (Davis, 2005).

Quantitative research is based on statistical correlations that many times have no meaning for the group or culture under investigation. The post positivist approach with the utilization of qualitative data to address individual experiences, offers an answer to this criticism.

This argument is especially significant in studies that include international data collection (Davis, 2005) which is the case of this research. In international data collection the researcher has to pay close attention to aspects of language, customs and other aspects of culture; therefore there is a need to utilize qualitative research tools.

2.3. Understanding Female Entrepreneurship through Phenomenological Inquiry

It is important to understand a philosophical and theoretical framework through which researchers engage their investigation in order to understand which methods were chosen and why. The chosen paradigms shape the entire research process. For the purposes of this study the following stances were chosen:

- Ontological Paradigm- Phenomenology
- Epistemological Stances- Post Positivist, Interpretivist
- Favoured Methodology- Face to face and telephone interviews

While researchers argue that differences between qualitative enquires and non-qualitative studies are based on the fact that one addresses and describes qualities whereas the other does not, Eisner (2003) points out that both qualitative and quantitative inquiry address and describe qualities. Actually, the difference between the two rests in the forms used to represent them, the means researchers use to describe what they have found. Eisner (2003) uses the following paragraph to exemplify this difference:

consider the difference between heat and temperature. To describe heat is to describe the experience one is likely to have if something is, say, touched. Temperature, however, is a measure of heat. To describe heat qualitatively is to use words to engender imaginative experience. To describe heat quantitatively is to measure its magnitude with respect to a scale (page 20).

Phenomenological research is qualitative in nature and involves the description of phenomena in our world. This method of inquiry has its roots in the words of Edmund Husserl and it is one of the four major categories of qualitative research, the other being ethnographic research, grounded theory and case study (Lunenberg, 2007). In a phenomenological approach the researcher builds a holistic picture of the phenomenon, analyzes words, reports detailed views of respondents, and conducts the study in a natural setting (Creswell, 2003). Phenomenological research emphasizes understanding and discovery of meanings by closely examining the respondents' words and records, as opposed to a quantitative research approach that investigate such words and records at a statistically significant level (Lunenberg, 2007). The method calls for '*a broad approach for understanding rather than the narrow focus in trying to measure entrepreneurship*' (Anderson & Starnawska, 2008). In a qualitative phenomenological inquiry, the patterns of meaning that emerge from the data are often presented in the participants' own words in a narrative form. This research is about exploring meanings and gaining understanding of the respondents involved in processes of entrepreneurship in two contrasting economic and socio cultural environments; it is not about testing or measuring theory or their behaviours and actions. Therefore, the researcher adopted an interpretive approach (Creswell, 2003) to seek meanings with the involvement of the researcher as the one developing and guiding the research. By asking the respondents to share their experiences and stories with the researcher through

interviews and semi structured open ended questions with no definitive beginning or conclusion, the researcher sought to understand the meaning of what the respondents say (Kvale, 1996).

The approach selected for this study is phenomenological in nature because it attempts to capture the female entrepreneurs' stories to understand their experiences and relationships with their respective economic and socio cultural environments. It also attempts to make meaning out of their experiences as told by them (the respondents) and to interpret their perceptions in order to understand the phenomenon of female entrepreneurship in two contrasting economies: Brazil and the United States.

Other Methods Considered

Other alternative methods were considered for this qualitative inquiry but were discarded after careful consideration. One method considered was the case study (Patton, 1990). Case studies are specific explorations of individuals, groups, cohorts, cultures, communities or programs (Lunemberg, 2007). By gathering rich descriptions about a case through in depth interviews, the researcher obtains valuable insights about a unique event or outcomes of implemented programs or initiatives. But case studies look too deeply at a limited number of practices in context and our study required a wider view of the phenomenon researched. Moreover, the approach of this study is not to explore outcomes or to explore a case study in depth. Instead, the focus is on gathering the women's experiences in two contrasting economic and socio cultural scenarios. Therefore, the case study method was discarded.

Another method considered was ethnographic research. Ethnographic research requires that the researcher conduct fieldwork to become involved with the respondents or groups in a personal manner, using participant observation as a technique for gathering data for later tell the stories and experiences of the individuals via rich narrative description (Lunemberg, 2007). Due to constraints related to extended time commitment for the fieldwork (which would have resulted in multiple international trips), this method was not considered an appropriate approach. In addition, ethnography is considered more appropriate for anthropologic studies (Connelly & Clandinin, 1990).

2.4.Conclusions

Drawing on a phenomenological framework this qualitative study tries to understand the experiences of 34 female entrepreneurs in Brazil and 26 female entrepreneurs in the United States. The study will explore the women's own narratives and images of success and then define whether differences in economic and socio cultural contexts impact upon their experiences.

A qualitative stance was adopted since the study does not attempt to mathematically measure variables, but understand, interpret and make sense of the phenomenon of female entrepreneurship and its processes in two contrasting economic and socio cultural environments.

This chapter has discussed the following:

- The importance of developing a theoretical framework and a research paradigm.
- The issues related to the philosophical framework chosen for this study and the rationale behind the choice.

CHAPTER 3

LITERATURE REVIEW

3.1. Introduction

It has been recognized that entrepreneurship plays a major role in fostering economic development (Carree & Thurick, 2002). Since roughly fifty percent of the world's population is female, the part women play in entrepreneurship is extremely important for economic development throughout the globe. Past studies indicate that female entrepreneurship is embedded in society (Grannovetter, 1985), is linked to economic development (Lingelback, Vina, & Asel, 2004) and is impacted by national culture (Gundry, Ben-Yoseph, & Posig, 2002). Others demonstrated threads of similarities between female entrepreneurs in different countries (McClelland et al, 2005). A six country investigation addressed heterogeneous sources of motivation for starting a business ; these sources fell under 'push' or negative factors such as unemployment, frustration with previous job, and a flexible work schedule, and 'pull' factors or positive factors associated with desire for independence, self-actualization, using creative skills, and doing enjoyable work (McClelland et al, 2005). Muller (2004) suggests that in less developed countries with traditional cultures, gender stereotyping and traditional attitudes toward gender are evident and reflected in entrepreneurial activities.

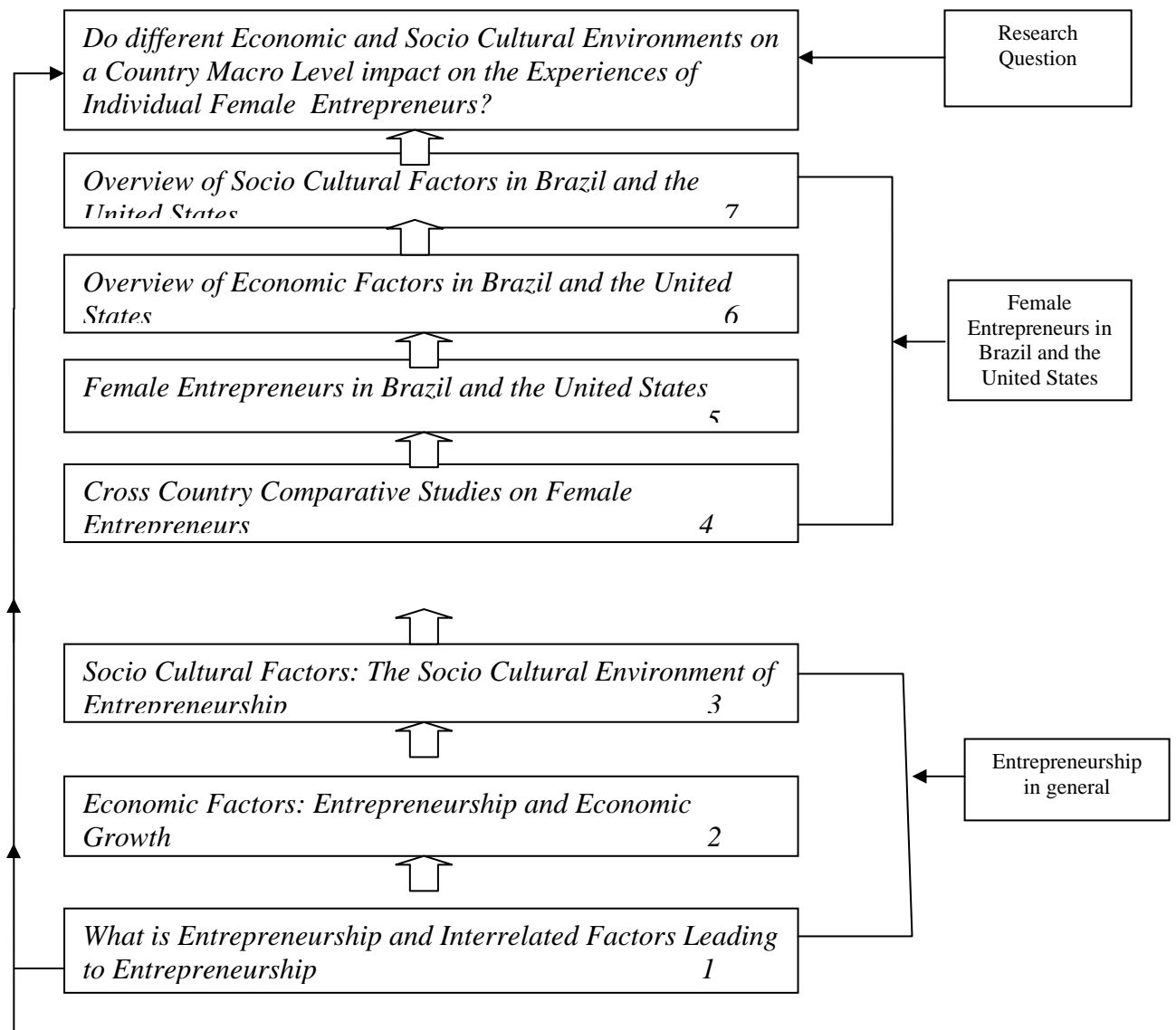
Within the socio cultural context of entrepreneurship, the role of family members has been noted as important to entrepreneurs and that they make use of family resources without necessarily embarking on family business (Anderson et al, 2005).

Despite the growth of female entrepreneurship, past research has indicated that women are still faced with some sort of stereotyping that Brush et al., (2001) call derogatory myths relating to women entrepreneurs. These myths are embedded in culture (Brush et al., 2001) and concern the following theoretical constructs: (a) human capital theory which deals with age, education and experience (Becker, 1993; Coleman, 1998; Gimeno & Cooper, 1997), and (b) social capital theory which examines networks (Adler & Kwon, 2002; Porter, 1998; Woolcock, 1998). According to Menzies et al (2004), some of these myths include (a) *women do not want to own high growth businesses*, (b) *they do not have the education or experience to lead high growth businesses*, (c) *they lack suitable networks*, and (d) *are not financially savvy* (page 90). No support was found for these myths in a study developed with Canadian female business owners (Menzies et al., 2004).

Although many studies that address economic (Maloney, 2004) and socio cultural issues (Carland & Koiranen, 1997; Thomas & Mueller, 2000; Anderson et al., 2007; Jack et al., 2006) impacts on entrepreneur were noted, very few were specifically addressed to female entrepreneurs. Moreover, the majority of these studies were conducted with women in developed nations although a few focused on contrasting female entrepreneurs in developing countries with their counterparts in developed nations (Verheul et al, 2006). A few others focused exclusively on female entrepreneurs in developing nations (McElwee & Al-Riyami, 2003; Pelegriño, 2005; Jonathan, 2005). Little empirical evidence addresses specifically the challenges of female entrepreneurs in Brazil as compared to their counterparts in developed nations such as the United States. This study is intended to make a contribution to filling that gap.

From this preliminary literature review a narrow focus on whether and how economic and socio cultural factors impact on the experiences of female entrepreneurs in developed as well as developing nations is observed. The sections of this chapter, which are illustrated in Figure 3.1., will present and explore the literature about issues in the context of certain economic and socio cultural elements and their possible impact on female entrepreneurs in Brazil and the United States. Researching these issues will illuminate the pathway to answer the research questions as indicated in Figure 3.1.

Figure 3.1. Sections of the Literature Review and their Relevance to the Research Question



Source: Developed by the author for this study

The chapter begins with the discussion on major concepts related to empirical and theoretical literature on entrepreneurship in general followed by discussion on past studies of female entrepreneurs with a focus on Brazil and the United States. Because entrepreneurship ‘has a plurality of topics and a diversity of disciplinary approaches’ (Anderson & Starnawska, 2008), this study offers a multidisciplinary perspective of the literature thus contributing to a richer

assessment of past research on the subject. Theoretical and empirical studies from various disciplines such as Economics, Anthropology, Psychology, Sociology and Business Administration were reviewed.

The purpose of this chapter is to look at some aspects of the literature regarding entrepreneurship, starting from the general (definition and categorization) to the particular issues related to this study, that is, economic and socio cultural factors at the macro country level and their possible impact upon individual female entrepreneurs. The author's journey through the literature review is an attempt to answer the research question by discussing past studies associated with the topic. Past research on comparative studies between Brazil and United States entrepreneurs, and more specifically between female entrepreneurs were also discussed. The chapter is concluded by summarizing the literature findings, offering a literature framework and by discussing how well the literature addressed and shaped the research question.

3.2. What is Entrepreneurship and Interrelated Factors Leading to Entrepreneurship

In order to answer the research question, it is important to discuss past research on certain interrelated factors in the entrepreneur's macro environment, either economic, socio cultural, or both, that influence the entrepreneurial process of individuals. Moreover, it is also important to search for a definition of entrepreneurship based on past studies. This section discusses the literature's attempt to define entrepreneurship as well as it investigates factors in the macro environment that may impact on entrepreneurs.

3.2.1. In Search of a Definition: What is Entrepreneurship?

Before discussing studies on the interrelationship between and the impact of external and internal factors on the individual entrepreneur, it becomes necessary to investigate what previous studies found on the matter of defining and conceptualizing entrepreneurship. It has been argued that before one researches a phenomenon there is a need to define it; but entrepreneurship is 'simply too broad to be constricted in a single, universal classification', (Anderson & Starnawska, 2008). Some authors tried to define entrepreneurship by focusing on certain individual traits and qualities, others by focusing on the individual ability to 'use' the environment in her or his own benefit in order to create a venture. For Herbert (1989), an entrepreneur is 'someone who specializes in taking responsibility for and making judgmental decisions that affect location, form and the use of goods, resources, and institutions' (p. 47). For Mitchell (1997) the entrepreneur is an individual that creates new enterprises through the use of extraordinary powers, implying a sort of mysticism around the entrepreneur's persona. For Schumpeter (1931) the entrepreneur is an innovative individual whose behaviour affects the form and the use of factors of production by transforming them into innovative products, processes and services. Schumpeter's (1931) approach is closely linked to the idea of entrepreneurs as creators of organizations and as individuals whose behaviour, not purely trait characteristics separate them from the non entrepreneurs (Gartner, 1989).

Most operational definitions of entrepreneurship are incomplete and cover single parts of the concept only (Karlsson et al., 2004). So, the arguments found in the literature do not seem to agree in terms of narrowing the definition of entrepreneurship simply because an operational definition is not possible for

such a broad phenomenon (Anderson & Starnawska, 2008) and because entrepreneurship means different things for different people (Sexton & Bowman, 1994). An answer to the problem of defining an almost 'undefined' phenomenon is to come up with a generic definition such as that entrepreneurship is 'the creation and extraction of value from an environment' (Anderson, 2000). This way, the attempt to defining entrepreneurship becomes less restricted and perhaps entrepreneurship 'becomes less of a definition and more of a category of behaviours' (Anderson, 2000) in relationship to the environment. It is important to analyse individual traits but also economic and socio cultural forces in the environment that interrelate and possibly impact on the behaviours of entrepreneurs. This seems to indicate that entrepreneurship does not exist in a vacuum. The act of *entrepreneuring* is linked to behaviours and individual activities in an environment where economic, political, cultural, and socio dimensions are interrelated and play a significant role in enterprising (Carree & Thurick, 2002). The next section will discuss how these dimensions interconnect among themselves, interconnect with individual entrepreneurs' traits, and contribute to economic growth and development.

As noted previously, entrepreneurship carries a series of behavioural characteristics of the person carrying out the act of enterprising. Wennekers & Thurik (1999) conceptualized a theoretical framework that defines certain conditions including culture and institutional elements (besides individual traits) that impact entrepreneurship as illustrated in Figure 3.2. As shown in Figure 3.2., the conditions leading to entrepreneurial activities (personal, cultural, institutional) are enhanced by intermediate linkages such as the nature of the competition (an external force), levels of innovation, variety (uniqueness of the

businesses products or services- an internal force) and individual entrepreneurial efforts (Wennekers & Thurik, 1999). The strength and positive interrelatedness of these linkages result in entrepreneurial success and economic growth (Wennekers & Thurik, 1999) suggesting that individual entrepreneurial success is directly related to economic growth and development of a nation. The next section will explore this linkage more in depth while discussing the literature on entrepreneurship and economic growth and development.

This section has reviewed various studies that suggested that conditions that lead to entrepreneurship activities are reinforced by intermediate linkages such as competition, innovation, variety and individual efforts. Next, past studies on the impact of economic forces on entrepreneurship will be investigated.

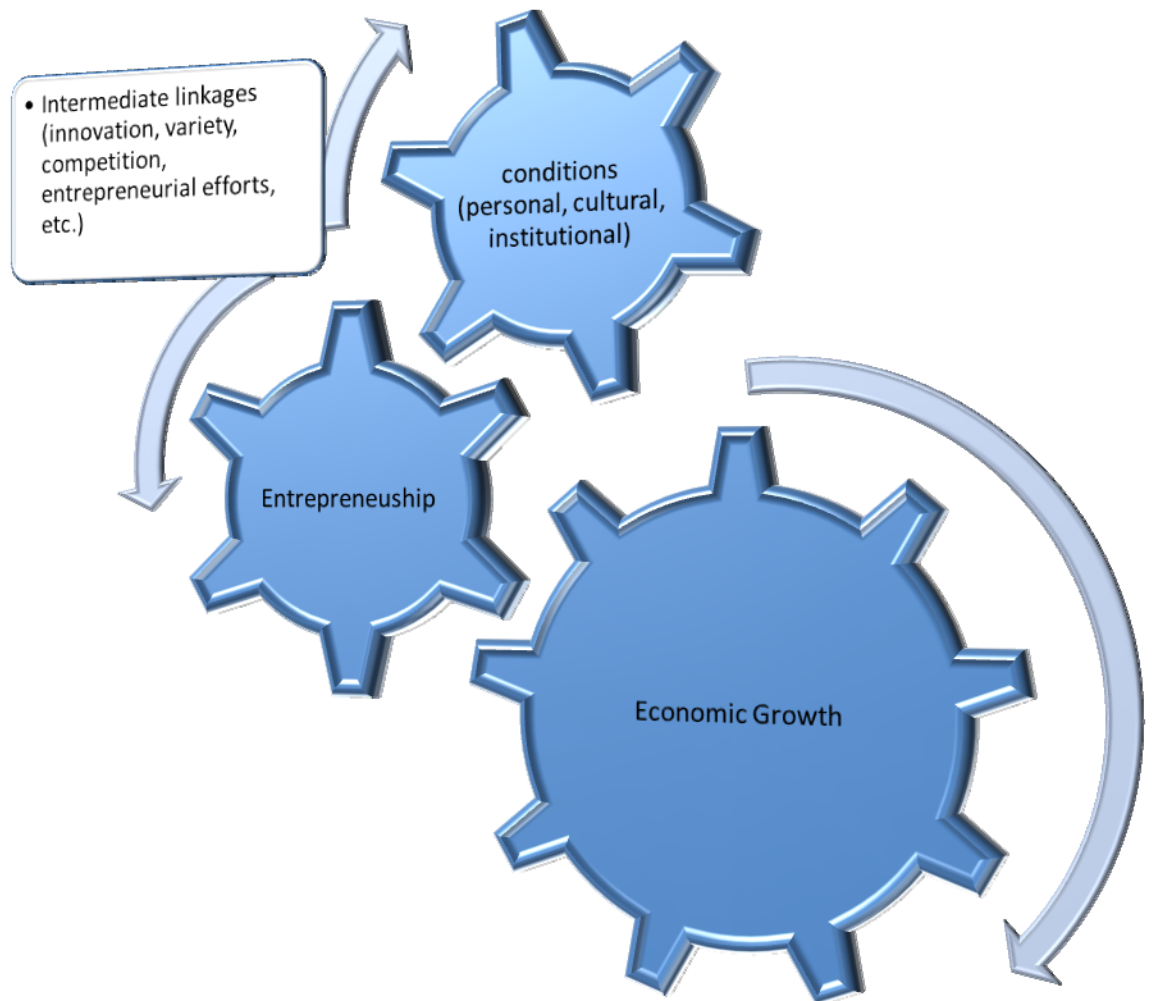
3.2.2. The Relationship between Entrepreneurship and Economic Growth and Development: Is the Relationship Similar in both Developed and Developing Nations?

Because this study involves contrasting the impact of economic factors on individual female entrepreneurship in two countries at distinct levels of economic development, it becomes necessary to discuss the literature that examines the issue of the conjunction between entrepreneurship and economic growth in both developed and developing nations.

Researchers question whether entrepreneurial activity plays a similar growth stimulating role in developed nations and in developing nations (Van Stel et al., 2003). It has been suggested that lower entrepreneurial rates in developing countries could be less of a sign of economic strength when compared to such rates in developed nations (Van Stel et al., 2003). In fact, high entrepreneurial activity may be a sign of substantial 'informal' sector in developing economies to compensate for lack of employment, suggesting that the impact of

entrepreneurship on economic growth differs for countries at different stages of development (Acs & Andretsche, 1990). Other studies suggest that perhaps other factors like education, culture, climate and protection of property rights may also explain economic progress, not entrepreneurship activities alone (Reynolds et al., 2002). Interestingly, in 2002, the Total Entrepreneurial Activity Rate (TEA) as defined as the percentage of the adult population (per 100 adults) that is actively involved in starting a new venture (Reynolds et al., 2002) for the United States is 10.5 whereas for Brazil is higher at 13.5. However, the higher TEA rate for Brazil in comparison to the TEA for the United States does not translate into higher economic growth. This might be because, as noted previously, many entrepreneurial ventures are 'informal driven' in Brazil; they constitute the 'invisible economy' (Maloney, 2004), do not officially exist, and do not show up in economic growth reports generated by governmental agencies.

Figure 3.2. The Entrepreneur, Intermediate Linkages and Economic Growth



Source: Adapted from Wennekers and Thurik (1999).

While more entrepreneurship activities could mean more economic growth, economic growth in turn could affect the individual choice between different

professional occupations; in this case, entrepreneurship rates could actually go down because there are more traditional jobs available (Dejardin, 2000).

Globalization, deregulation, increased technological innovations, increased competition and levels of uncertainty are causing a decentralization of industry structures, with a greater role played by small entrepreneurial firms. However, this shift is not identical in all countries. Certain institutions and policies in certain regions of the world have fostered a greater and faster response to technological changes, deregulation, globalization, and international competition while others stifle innovation. Some countries respond more positively than others by 'shifting to a less centralized and more dispersed industry structure than has been the case in other countries' (Carree & Thurick, 2002, p.2). These countries tend to show a higher rate of entrepreneurship levels.

Although it has been suggested that lower entrepreneurial rates in developing countries could be less a sign of economic strength when compared to such rates in developed nations (Van Stel et al., 2003) the questions posed are whether countries that have emphasized entrepreneurship and decentralization of industry through a vast number of small firms enjoy stronger growth; or perhaps it is the stronger growth that fosters entrepreneurial activities? What comes first?

In an attempt to clarify this issue, Carree and Thurik (2002) argue that there is strong evidence that since the 1970's and 1980's economy activity moved away from large companies and concentrated on the activities of agile small firms.

This shift was reflected on the employment share of the Fortune 500 companies that dropped from 20 percent in 1970 to only 8.5 percent in 1996 (Carlsson, 1993). A flexible marketplace with flexible entry requirements as in a free market economy fosters a Schumpeterian entrepreneurial 'creative destruction'

(Schumpeter, 1931), where the innovator entrepreneur comes up with new technological advances that turn obsolete products and services from competitors. The United States is a country that has produced entrepreneurs such as Michael Dell, Bill Gates and Mary Kay (Hill, 2008) and in the U.K., entrepreneurs like Anita Roddick, Virgin's Richard Branson and Stelios Hajilannou revolutionized the business world; these innovators have changed industries and the direction of entire sectors of the economy. On the other hand, Brazil has not yet produced a Branson or Gates. Why? Leff (1979) argues that deficiencies on organized economic factors in developing nations associated with socio cultural conditions that hinder entrepreneurship suggest a pessimism concerning the growth of entrepreneurial firms that will sufficiently expand to generate sustainable economic growth in the country.

For Michael Porter (1998), entrepreneurship is at the heart of a firm or nation competitive advantage. In Porter's competitive advantage diamond model interrelated factors such as competition, infrastructure, and innovation are all glued together by entrepreneurial strategies (Porter, 1998). Entrepreneurs and small firms create an important share of the newly created jobs and play a very important role in regional and national economies as change agents and sources of innovative activities. Therefore one can say that a wealthy economy fosters entrepreneurship that, in turn, fuels further entrepreneurial activity, creating a constant economic development cycle that benefits entrepreneurship in general. Another strand of research focuses on the 'reverse causality' of economic development influencing entrepreneurial activities. Reverse causality is an economic theory that, according to Grier (2008) states that economists are seldom sure whether the variables expected to cause economic growth actually do so or are themselves caused by growth. For the purpose of illustrating this

concept, for instance, some economists claim that financial development helps growth, but other argue that economic growth itself causes financial development (Grier, 2008). Entrepreneurial scholars that are advocates of the theory of reverse causality argue that sometimes economic growth is associated with a decline in the number of entrepreneurs relative to the number of waged employees (Iyigun & Owen, 1999). This situation happens when governments, for instance, promote large businesses and it is more lucrative for individuals to work for a corporation than to risk the starting of a new enterprise. This scenario occurred in Brazil in the seventies, the so called economic miracle decade in the country, when a centralized government nationalized companies and offered an abundant number of waged jobs. The entrepreneurial rate in Brazil during that decade was insignificant because qualified professionals were more attracted to stable jobs than to take risks involved in setting up entrepreneurial ventures (Arbix et al., 2005). But in today's economic scenario, with large companies downsizing their workforce, entrepreneurial companies once more become the centre stage in job creation. While large corporations are dismissing employees, the entrepreneur 'has risen from the dead' (Carree & Thurick, 2002, p. 7). The literature points out that unemployment stimulates entrepreneurship and entrepreneurs that follow this trend are somewhat considered economic *refugees* (Carree & Thurick, 2002). Economic refugee entrepreneurs are equated to necessity entrepreneurs to the extent that they do not really want to be there (become entrepreneurs), but do not have a choice since employment opportunities are scarce. Thus, they remain *in the waiting room* (Anderson, 2008) hoping for a job in the traditional sense while creating their own occupation in the meantime. The unemployed must find a way to earn a living and entrepreneurship becomes a must. It is here that necessity

entrepreneurship or 'push' entrepreneurship becomes prevalent.

Entrepreneurship due to economic necessity offers a possible response to inactivity (Estay, 2004).

This section has mentioned various studies that suggested that there is a strong link between a nation's economic development and entrepreneurial activities.

While a large number of studies stated that overall there is a direct link between a nation's economic growth and the rate of entrepreneurship, a few notable studies have suggested this link is different depending on the economic development level of countries.

Having reviewed past studies on economic forces and entrepreneurship, the next section will explore socio cultural factors and the socio cultural environment of entrepreneurship in order to answer the research question. It will investigate (a) some key literature which claims that country socio cultural differences shape individual entrepreneurs, and (b) key articles and texts that argue that country socio cultural differences at a macro level either impact or do not impact upon individual entrepreneurs.

3.2.3. The Socio Cultural Environment of Entrepreneurship

This section investigates some key literature that explores that the socio cultural environment of the entrepreneur may impact or shape entrepreneurial activities in possible different ways. The subjects of social contexts, family influences and social network will be addressed next.

3.2.3.1. Entrepreneurship as a Socially and Culturally Constructed Phenomenon

Studies on the sociology of enterprise conclude that entrepreneurial activities are 'primarily complex social processes' (Anderson & Smith, 2007). Anderson (2007) refers to entrepreneurship as a 'socially constructed phenomenon'. Society creates preconceptions and predetermined values that glorify or undermine the character of the entrepreneur in social cultural contexts. Thus, entrepreneurial practices may be influenced by existing myths and folk tales (Anderson & Smith, 2007) embedded in the society. For instance, the US society glorifies the self made man of rags to riches (Wyllie, 1954) whereas societies in economy in transition may consider entrepreneurs crooks and not trustworthy individuals (Skowron, 2007). In Brazil, entrepreneurs, especially industrialists, are most of the time considered respectable, rich and well to do individuals by society, but the same cannot be said for small business entrepreneurs, especially informal entrepreneurs who are viewed as illegal competitors to formal entrepreneurs (Pelegriño, 2005).

Classic theorists as Adam Smith, Karl Marx and Max Weber have discussed the role of cultural values in fostering economic and entrepreneurial activities in a society (Begley & Tan, 2001). Since entrepreneurship is considered desirable and essential for economic growth, it becomes imperative to raise the question whether and how culture actually contributes to entrepreneurship (Begley & Tan, 2001). The work of Begley and Tan (2001) with six East Asian and four Anglo Saxon countries tested the relationship between certain cultural values such as social status of entrepreneurship and shame for business failure and individual interest in starting a business. The authors concluded that individuals from cultures that place entrepreneurship higher in social status are more likely to express an interest in starting a business. From the individual entrepreneur's

point of view, Valtonen (2007) argues that entrepreneurial qualities are not universal and vary from culture to culture, therefore placing a heavy weight on the role of culture on entrepreneurship. Other studies revealed that different cultural contexts produce different entrepreneurial actions but do not affect the individual entrepreneurial attributes that society values in general (Wilken, 1979).

3.2.3.2. Socio Cultural Factors and Informal Entrepreneurship

A link associated with socio cultural factors and informal entrepreneurship has been identified by a few scholars. Pelegrino (2005) argues that the labour market in Brazil is characterized by non-inclusion and selectivity which promotes social inequality and a platform for an increase in informal self employment particularly among women, 'a historically vulnerable group' (p.1). But these self employment entrepreneurial activities are marginal to the business mainstream scenario and even better levels of education among the women have not been sufficient to reverse the situation (Pelegrino, 2005). Perhaps *survival entrepreneurship* is used here as a tactic to 'create' a job by the 'informais' (Portuguese for informal female business owners), and not as a way to celebrate their professional achievements. Pelegrino (2005) adds that this type of business ownership is a disguised form of unemployment, a result of social structures and inefficiencies of public policies, and not necessarily of economic origin. The entrepreneurial activities of the Brazilian 'informais' – beauticians, exercise/dance instructors, event planners and bakers ('doceiras' and 'boleiras'), are strongly influenced by social and cultural aspects in the environment that historically in Brazil have designated these activities as 'women's activities'. Women only pursue these activities out of need (Pelegrino, 2005) not

necessarily out of a desire to accomplish professional success. Pelegrino's (2005) qualitative exploratory research was conducted with a group of 'informais' in the state of Rio de Janeiro, Brazil and her findings suggested that many of these women would rather be involved in a better income generated entrepreneurial activity. However, they lack access to incentive programs and financial resources to turn their dream into reality. Many of them cannot grow their business for lack of capital, not a lack of hard work or persistence.

Within the same strand of research, a study developed by Fonchingong (2005) links historically factors embedded in the society with types of female entrepreneurship activities. Fonchingong's (2005) study with women in the country of Cameroon found that women's entrepreneurial activities are concentrated in petty trading and selling of food items. Gender identity stereotypically regards selling of food 'as extension of women's care giving roles' (p. 247).

Clearly the literature indicates that the act of *entrepreneuring* is deep rooted in social and cultural contexts and it is surrounded by societal preconceptions and possible stereotypes. Because of the interdependency between the act of entrepreneurship and the social environments where the entrepreneurial activities take place, it becomes necessary to examine how entrepreneurs interact with the environment in terms of successfully using the external resources in the environment for the benefit of their own enterprising process. In order to clarify this issue, we examined several major studies that dealt with the subject of social capital. The next section will discuss these studies.

3.2.3.3. Social Capital and Social Networks

The concept of social capital refers to the individuals' relations as a product of his or her networking abilities. Birley (1983) argue that to fully understand entrepreneurship one needs to appreciate the social networks in which the entrepreneur is involved. Social networks build social capital which in turn acts as a strong support for the entrepreneur and helps the individual to reach his or her business aim. Social capital translates into contacts, emotional and financial support, learning opportunities and other resources for the entrepreneur (Welter & Trettin, 2006).

Overall the literature seems to indicate that there is a consensus regarding the important role of social capital in entrepreneurial success. The development of social capital through network building provides access to possible financial capital, suppliers and customers (Welter & Trettin, 2006). Social capital also allows the acquisition of skills necessary to build or grow one's business (Estay, 2004).

Lyn (2004) argues that social capital depends on three elements: (a) social relations network, (b) the position of the entrepreneur in the hierarchy of this network and (c) the strength of the links (p.8). The resources in the community along with the social contacts enable the entrepreneur to succeed (Burt, 1992; Julin & Jacob, 1999).

Entrepreneurs can accumulate social capital either through social interactions with family members or through business networks, volunteering, and formal employers and professional colleagues. Social capital accumulation is the 'final product' resulting from these interactions (Anderson et al, 2007). But this 'product' is an abstract one, a resource or commodity that is different from more tangible resources such as cash or natural resources; but because this abstract

'product' can be transformed into opportunities and subsequently cash, social capital becomes the abstract key for resources, not the concrete resources themselves (Anderson et al, 2007). A society's cultural environment provides the background for the development of social capital because its accumulation depends on successful social interactions. Since entrepreneurship is a socio economic process as indicated earlier in this chapter, belonging to a social and business network where rich interactions take place, has a positive link to entrepreneurial activities (Anderson et. al, 2007). Entrepreneurs are embedded in socio cultural situations and can take advantages of these social interactions for the benefit of their venture (Kim & Aldrich, 2005).

Thus social capital is a network phenomenon (Anderson et al, 2007) and is about collecting social interactions between individuals (Loury, 2000). In a study developed with new high tech entrepreneurial firms in Scotland, Anderson et al (2007) found that social networks developed by the entrepreneurs brought about the notions of (a) connectivity, (b) credibility, (c) market opportunities as result of and (d) network links and contacts as results of market interactions. Connectivity and social ties to others can lead to resources for the entrepreneur. This connectivity can happen through business ties but not unusually happens through family ties, thus the importance of building social capital through family members. This issue will be discussed later in this chapter. Credibility was associated with building reputation in the market place through social interactions. That is, the entrepreneur through social interactions, builds credibility for himself or herself and the business as well as seeks out credibility in others (Anderson et al, 2007). But credibility many times comes by accident when entrepreneurs do not purposefully seek out mechanisms for credibility but they seem to be in the right place at the right time. Market opportunities may be

the product of the social interactions. Since social interactions must exist for accumulation of social capital, the more the interactions, the more the probability of tapping into market opportunities, such as acquiring new clients and customers, hiring good employees and finding and developing successful business partnerships. The role of contacts is critical in social capital building. Entrepreneurs emphasize the importance of contacts especially because their contacts allow them to be part of the social community and avoid isolation which is, for many entrepreneurs, part of the entrepreneurial process (Anderson et al, 2007).

A strand of research on social capital argues that perhaps a better terminology for the social capital phenomenon is 'networking capital' due to its relational nature (Anderson & Jack, 2002). In fact, interpersonal relationships play a major role in the success of entrepreneurs (Coleman, 1998) thus social capital has been recognized as 'both the glue that binds to create a network and also the lubricant that eases and energizes network interaction' (Anderson & Jack, 2002, p. 193) in entrepreneurial processes.

Entrepreneurship is a creative process that operates in an environment that may present constraints (Anderson & Jack, 2002). In order to overcome some of these constraints, the entrepreneur through interpersonal relations and ties take advantages of resources and knowledge that exist outside his or her entrepreneurial venture. This pool of resources or networks is a solution for lack of supply of internal resources (Anderson & Jack, 2002).

The earnings of social capital are access through interpersonal ties (which may include family ties). Networks and social capital are related in terms that, for instance, social capital accumulation can be obtained through networks created by entrepreneurs while attending business development meetings of professional

associations and by volunteering, for instance. Network intensity has even been found to be associated with business survival (Watson, 2006). Watson (2006) argues that by networking entrepreneurs can have access to resources not directly under their control. Watson's longitudinal study found that there is a significant positive relationship between networking efforts and business survival. But are there international differences or similarities in entrepreneurial networking? Past empirical studies have considered the differences and similarities between the characteristics of entrepreneurial networks in different countries (Aldrich et al, 1989; Greve (1995); Johannisson & Nilsson, 1989). These studies suggested that the national samples exhibit a number of similarities and that some aspects of business networking are generic (Dodd et al, 2002). On researching the networking characteristics of Scottish entrepreneurs as compared with the characteristics of seven different countries (Japan, Canada, Ireland, USA, Italy, Sweden, and Greece), Dodd et al(2002) suggested that although some similarities exist across the board such as that entrepreneurial activities appear to be male dominated, the study found some strong differences. For instance, the Scottish entrepreneurial networks are more interconnected and present stronger ties than the other countries. The authors suggested that this was probably a product of 'the substantial number of kin counted as entrepreneurial strong ties' (p. 217). Another difference found was that the Scottish entrepreneur spends less time developing new contacts than on sustaining the relationships that already existed within his or her network (Dodd et al, 2002).

The literature seems to indicate that entrepreneurs do not network and subsequently do not build social capital quite in the same manner across international environments.

However, from a macro point of view, some general studies did argue that some social environments at large are more prone to offer possibilities of building social capital than others (Estay, 2004). For instance, while Latin societies (including Latin European societies and Latin American societies) emphasize the family -also a source of social capital and a great source of social capital accumulation which will be discussed in detail later in this chapter- the Anglo-Saxon culture seems to stress the accumulation of social capital through community interactions outside the family. For the Anglo-Saxon society, the community culture is advantageous for business and fosters innovation, while the 'family cantered culture' stifles innovation (Estay, 2004). Perhaps this difference in socio cultural environment may help to explain the different level of entrepreneurship activity in the USA and Latin American and Latin European countries (Estay, 2004).

Studies on cultural and social macro dimensions have stressed the importance of investigating whether and how countries differ in terms of risk taking (Hofstede, 2001), another possible socially and culturally embedded phenomenon. Palich and Bagby (1995) argue that willingness to take risks is the same for entrepreneurs as for the rest of the population. For Estay (2004) a risk averse society would proportionally generated fewer entrepreneurs than a society that welcome challenges and risk. But the difference between entrepreneurs and the rest of the population is that entrepreneurs have a better sense of opportunities than non entrepreneurs (Estay, 2004) and they will strive whether the societal values are *non risk taking* oriented or *risk taking* oriented. If the cultural context accepts failure as a learning process and not as a shameful situation, entrepreneurs will only abandon their entrepreneurial ideas for lack of time or money, not because of risk aversion values, a common phenomenon in the US

cultural context. But not all cultural contexts view business failure as a learning outcome. Certain cultural contexts stigmatize failure, as in the case of Germany (Wagner & Sternberg, 2004). These arguments seem to indicate that selected elements of the cultural environment a person lives and works impact entrepreneurial behaviour. As it relates to risk taking many times building strong social capital and networks can be the entrepreneur's mechanism to cope with risk and its financial consequences (Wagner & Sternberg, 2004).

Family has been considered a primary reference group for individuals (Hall et al, 2001) and entrepreneurs capitalize on building networks and resources embedded in his or her family, even the ones that not necessarily embark on a family business. Since family is a significant factor in the socio cultural environment, in the next section we will discuss the role of family and its impact on entrepreneurial activities.

3.2.3.4. Family

A number of studies investigate components of the socio cultural environment, including education and family and their impact on business creation (Estay, 2004; Lyn, 2004; Burt, 1992; Julian & Jacob, 1999). Family has always been considered the backbone of the society and the most important support system for its members but 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 role of the family (Estay, 2004), some studies suggest that too close family ties within a business can become a disadvantage (Renzulli et al, 2000), and too many people from the family involved in the business may refrain the business from growing. Other authors argue that high level of family bonds may result in lack of innovation and

competitiveness (Greene & Brown, 1999). This perspective suggests that internal conflicts between family members regarding expenditures, profits, and expansion may actually hamper the growth of the business. Other studies suggest that while some entrepreneurs see a need to keep the family out of the businesses, others use the family members as a form of social capital (McKeever et al 2005).

Aldrich and Cliff (2003) recognized the importance of the role of the family on entrepreneurs when they state

The family embeddedness perspective on entrepreneurship implies that researchers need to include family dimensions in their conceptualizing and modelling, their sampling and analyzing, and their interpretations and implications (p.240)

Family changes in composition have also been the subject of studies as it relates to individual entrepreneurs. On examining the changes in family composition in the United States, Aldrich (2000) argues that recent different family composition impacts the traditional family business and consequently entrepreneurship.

Social historical transformations over the last century in the institution of the family triggered by higher rates of divorce, low rates of marriage and low birth rate, have many implications for the emergence of the entrepreneurial firm. The changes may cause a weakening in the social bonds between family members and therefore alter the meaning of 'family business. Aldrich (2000) argues that over a century ago business meant *family business* and the adjective *family* was redundant (Aldrich 2000). Aldrich (2000) affirms that today there seems to be a trend to warrant a separation between family and business, disengaging the whole family system from the entrepreneurial process. Aldrich cautions against this trend and advocates the embracement of a family embeddedness

perspective on the study of entrepreneurship. Anderson et al (2005) seem to agree with Aldrich when they affirm that

Family are frequently integrated into entrepreneurial business, even when their involvement falls outside the broadest definition of the family firm (p.136).

3.2.3.5. Family and Network Support

Entrepreneurs capitalize on family resources to develop a network support.

Studies have found that entrepreneurs utilize resources embedded in their families as a starting point to develop their businesses, even 'beyond the formal traditionally defined boundaries of the family firm' (Anderson et al, 2005, p. 135). A study developed with Scottish family firms by Anderson et al (2005) demonstrated that contacts obtained through family members that work outside the family firm, are important resources, either affective or professional, for the entrepreneurs.

In order to illustrate the role of family in entrepreneurial businesses, Birley et al. (1999) developed a typology of relationships between the family and the entrepreneur after researching 500 entrepreneurs. The study generated three types of family business clusters: (a) "family rules", (b) "family out", and (c) "family business jugglers". In the first group, family and business are seen as a single unit. In the "family out" group, family and business should be kept as separated entities. In the "family jugglers" group, entrepreneurs are interested in balancing the interests of the family and the business. According to Birley et al's (1999) typology, this last group's businesses are not considered family businesses per se but the role of family is still significant because they generally employ at least one member of the family and this member may bring network contributions in the form of professional contacts and friendship that can

generate business deals. Since entrepreneurial networks are a complex mixture of various social and professional contacts and ties, the role of these family members are important in supporting entrepreneurial enterprises.

Moreover, the dependency on family members for labour has been emphasized in the literature. Employment of family members bring to the entrepreneurial firm a family culture embedded in social relations and its influence on the practices of the business, thus augmenting the importance of family in creating and sustaining the business (Ram, 1994). Economic activities are embedded in social contexts but this is especially so for entrepreneurs (Anderson et al, 2005). Employment of family members increases the realm of social contexts, creating entrepreneurial networks and building alliances for entrepreneurs that would not be possible without the building of 'virtual organizations' with the help of family members.

The literature indicates that family network support is significant important for new entrepreneurial firms. Many times the initial assets (capital as well as and other resources) come from family members. This view is affirmed by Reynolds et al, (2002) when they state

In some instances an entrepreneur's family or extended family not only provides needed capital, but provides other resources such as access to markets, sources of supply, technology, and even new ideas (p.215)

Family and network support and its importance in the establishment of new firms have been pointed out by Bruderl and Preisendorfer's (1998) study with 1,700 new business ventures in Germany. The study revealed that new businesses that receive much support from their family network are more successful than others that do not. Another study that reinforces the usefulness of family support at the early stages of the businesses is Chrisman et al (2002)

with a sample of 3,619 pre venture clients of the US Small Business Administration. The findings indicated that among several dimensions of culture examined (i.e. region, ethnic mix, urbanization and family involvement) only family involvement had a consistent impact on the performance of new businesses. In this study different cultural dispositions were not the predominant factor in determining the level of family support; the age of the businesses played a more important role- the younger the business, the more important the role of the family.

The literature also shows that the role of the family is associated with opportunity recognitions, venture creation decision, opportunity emergence and resource mobilization (Aldrich, 2000). Regarding resource mobilization, a shrinking family size may encourage risk taking -individuals find it easy to quit their regular jobs because they are not financially responsible for children- or it can work the other way around – individuals within a small family may find difficult to discuss financial mobilization or networking with family members (Renzulli & Aldrich, 2005). Some studies indicated that individuals from small families may actually perceive that they do not have adequate potential resources from family members to start a business (Renzulli & Aldrich, 2005). Family members may not represent the actual mobilization of financial resources but could make it easier to obtain resources through networking (Renzulli & Aldrich, 2005).

The exposure to entrepreneurship through family and friends has been a subject of research for many scholars. Children of entrepreneurs are more likely to become entrepreneurs (Altonji et al, cited in Kim et al, 2003). This is especially true with male self employment and father's self employment (Kim et al, 2003). The offspring entrepreneur benefits from the exposure to an entrepreneurial

environment which includes developing entrepreneurial skills to building social networks through their parents (Kim et al, 2003). The development of social networks through their parents (social capital building through family) helps the entrepreneurs cope with the risks associated with starting their own business (Kim et al, 2003). But family exposure does not necessarily mean only exposure to parents, but also to relatives within families and significant others (Kim et al, 2003). Siblings, cousins, aunts and uncles can significantly influence individuals' attitudes towards entrepreneurship and their expertise and past entrepreneurial experiences bring useful information for the entrepreneur (Kim et al, 2003).

The articles and texts examined seem to agree that family is a strong socio cultural factor that influences individual entrepreneurs in various different ways. But, do these influences differ when macro socio cultural contexts change? In order to continue with our path to answer the research question, it became necessary to examine comparative studies conducted in diverse societal scenarios as in the case of a developed (i.e. the United States) and a developing nation (i.e. Brazil) that dealt with the subject of family and its impact on entrepreneurs. Moreover, although the argument that entrepreneurs are embedded in social contexts and relationship have been well researched (Aldrich & Cliff, 2003; Renzulli & Aldrich, 2005; Kim et al, 2003), it became necessary to examine the literature that takes into account differences in patterns observed in developed and developing nations and their possible influences on entrepreneurship; and even more specifically, on female entrepreneurs in Brazil and in the United States.

Later in this chapter, more specifically on Section 3.3.2.3. , these issues will be discussed.

Because our study involves understanding female entrepreneurship from two countries at different stages of economic development and different socio cultural factors at a macro level, it is important to review cross country comparative studies on female entrepreneurs. Various studies addressed this topic and the following section will cover the most significant ones.

3.2.4. Cross Country Comparative Studies on Female Entrepreneurs

Although not specifically focused on female entrepreneurs, a study developed by Lingelbach et al (2004) suggests that entrepreneurs in developing countries face a different set of circumstances than their counterparts in developed nations when it comes to mentorship and role modelling offered by larger and already established businesses in the community. Because of ill developed and possible corrupt economies (Lingelbach et al, 2004) entrepreneurs in developing countries and emerging markets (the country of Brazil is a developing country and it is also considered an emerging market) lack the mentorship from leading companies that do not necessarily serve as the best guides or mentors for new entrepreneurial ventures. Corruption, gray markets and business informality in certain economic sectors are predominant practices (Maloney, 2004). On the other hand, entrepreneurs from industrialized nations benefit from certain skill sets that are domestically available such as financial management (Lingelbach et al, 2004) and stimulus from the general business knowledge available from the community.

Contrary to common perception that women primarily start their businesses from hobby related activities, it was found that women own organizations in various industry sectors, not necessarily the ones particularly found to be 'feminine' (Carter et al, 2002). Following a six country investigation (Canada,

Singapore, South Africa, Australia, New Zealand, and Ireland) on understanding the pathways of female entrepreneurs and more specifically the types of businesses they run (McClelland et al, 2005), it was found that in Australia and New Zealand, the majority of the female entrepreneurs own businesses in the retail/wholesale sector, mainly in the fashion industry. However, entrepreneurs in Ireland, Canada and South Africa, own businesses across a variety of industries including the ones that might be considered to be predominantly male dominated industries (McClelland et al, 2005). It has been suggested in the literature that females are more motivated by the social aspects of their businesses and the desire to make a difference in the society (Orhan & Scott, 2001; Still & Timms, 2000). It is apparent that across the six countries investigated a strong link in the nature of businesses owned by the women existed to the extent to which these businesses can be described as 'socially oriented' and were many times designed to help the overall community (McClelland et al, 2005). A study developed by Scheinberg and MacMilland (1998) with 11 countries found that 'communitarianism' or socially oriented factors, was important for entrepreneurs, independent from the national culture. However, in some countries, 'money' was more important than 'communitarianism'. For instance, Australia, Great Britain, the United States and Finland scored high on 'money' and low on 'communitarianism'. South Africa is very high on communitarianism with women seeing their businesses as an opportunity to create work for people in rural areas and to improve the community in general. The literature seems to indicate that women blend their venture's relationships with other relationships in their lives, including family relationships and other social relations. This is supported by Brush (1992) who argues that a key motivator for women to start a business is an interest in

helping others. One female entrepreneur in Australia cited that she started her business determined to find a product that did not damage her daughter's sensitive skin (McClelland et al, 2005).

Push and Pull Female Entrepreneurship across Countries

The 'pull' or the so called considered positive factors for becoming an entrepreneur are associated with factors of choice and the desire for entrepreneurial aspirations (Orhan & Scott, 2001; Deakins et al, 2002). These factors are associated with wanting to go into business because of a desire for independence, self fulfilment, autonomy, self actualization and being her own boss in an enjoyable work situation. The pull factors are also associated with social status and power achieved through the entrepreneurial activity (Alstete, 2002; Orhan & Scott, 2001; Schwartz, 1976). Negative or 'push' factors are associated with the fact that women might seek entrepreneurial ventures for lack of employment, frustration with previous employment, flexible work schedule (reflective of the family caring role associated with being a woman) and the need to earn a reasonable living (Alstete, 2002; Orhan & Scott, 2001; Carter & Cannon, 1992). Deakins et al (2002) argue that push factors associated with becoming an entrepreneur are more prevalent with entrepreneurs coming from minority groups that may face discrimination, including women. However, contrary to Deakins et al view (2002) in the six countries investigation conducted by McClelland et al (2005) it appeared evident that push or negative factors were not important for most of the women. Flexible working life and using a hobby to create a feasible business opportunity are listed in all countries

investigated. All female entrepreneurs listed a "critical incident"- a critical moment in their lives that triggered the creation of their businesses.

Scheinberg and MacMilland (1988) indicated that across different cultures in eleven countries investigated, similar pull factors seem to prevail among entrepreneurs. Indicators of motives to start a business were for instance, need for approval, and need for personal development and independence. However, the importance of these motives varies systematically across cultures; in less developed countries, push factors seem to be more prevalent than pull factors (McClelland et al, 2005).

Cultural Barriers faced by Female Entrepreneurs across Countries

Culture shapes work activities in every society and social structures reflect the expectations embedded in a society's gender roles system; these expectations may prescribe individuals' behaviours that are stereotypically male or female (Baughn et al, 2006). Achtenhagen and Welter (2003) argue that career choices are shaped by what a society considers desirable and 'correct' for one's sex. Even after advances gained in terms of gender equality in the last fifty years, in many societies women's roles are primarily associated with domestic obligations and children and relative responsibilities even if they work equal or longer hours than their husbands (Greer & Greene, 2002; Marlow, 2002). Therefore, females experience hard choices when they try to balance domestic with work roles (Gilbert, 1997). In many societies entrepreneurs are considered to possess traits such as boldness, aggressiveness, and risk taking abilities which are traits usually associated with males (Ahl, 2003). This masculine stereotyping may not only discourage females from considering entrepreneurship but may also affect

the business community such as potential suppliers, customers and banking institutions (Langowitz & Morgan, 2003). In a number of countries this factor may contribute to females experiencing lack of respect for their businesses or not being taken seriously as among the barriers that they perceive having faced in business (Bliss et al., 2003). Stereotypes and gender roles perceptions shape the extent to which women are represented equally in the work force. Even when gender equality is protected by law, as in the case of the United States and other industrialized countries, gender inequality treatments may be reflected in wage gaps among males and females. Carter and Marlow (2003) ascertain that in many countries participation of females in entrepreneurial activities may be the result of their increased participation in the labour market as a whole but can also be a result from labour market discrimination 'glass ceiling' practices. A 'glass ceiling' practice occurs when females are not promoted in their jobs in organizations as the same pace as their male counterparts (Hellriegel, 2007).

Gender Inequality as a Push Factor

Past studies indicate that the movement into entrepreneurial activities around the world reflects the rigid structure of opportunities in the labour market place (Dyer, 1994; MacDonald, 1996; Shapero & Sokol, 1982). In countries with economic and institutional deficiencies, self employment is looked as a survival strategy (Woldie & Adersua, 1994). In some countries, a female's entry into entrepreneurship may be perceived as easier than overcoming barrier to entering the formal job market. Mroczkowski (1997) argues that many women in Poland began their entrepreneurial ventures to escape unemployment.

In societies where child care and labour saving household appliances are not available, self employment for females can be an answer for providing flexibility in work scheduling (Birley, 1989; Brush, 1992).

While many authors argue that frustration originated from gender inequality and lack of opportunities are push factors for women entrepreneurs, the strength of on the job discrimination as a push factor for entrepreneurship is not clear. For instance, in the United States, Buttner and Moore (1997) did not find discrimination on the job to be a major motive in women's reasons for exodus into entrepreneurship. However, in Israel where occupational segregation and gender inequalities are more prevalent, women look for entrepreneurship as a way to achieving economic parity (Lerner et al, 1997).

Gender discrimination and perceived socio cultural norms that tend to confine females to a more traditional career path which does not include entrepreneurship was found on a study with women from Tunisia (Harbi et al., 2009). The study revealed that even among young educated people, there is a general negative attitude toward female entrepreneurship. Interestingly the study suggested that the role of the family, especially that of fathers does not act as a constraint to female entrepreneurial activities. A negative attitude toward female entrepreneurship was more prevalent among their male counterparts (Harbi et al., 2009).

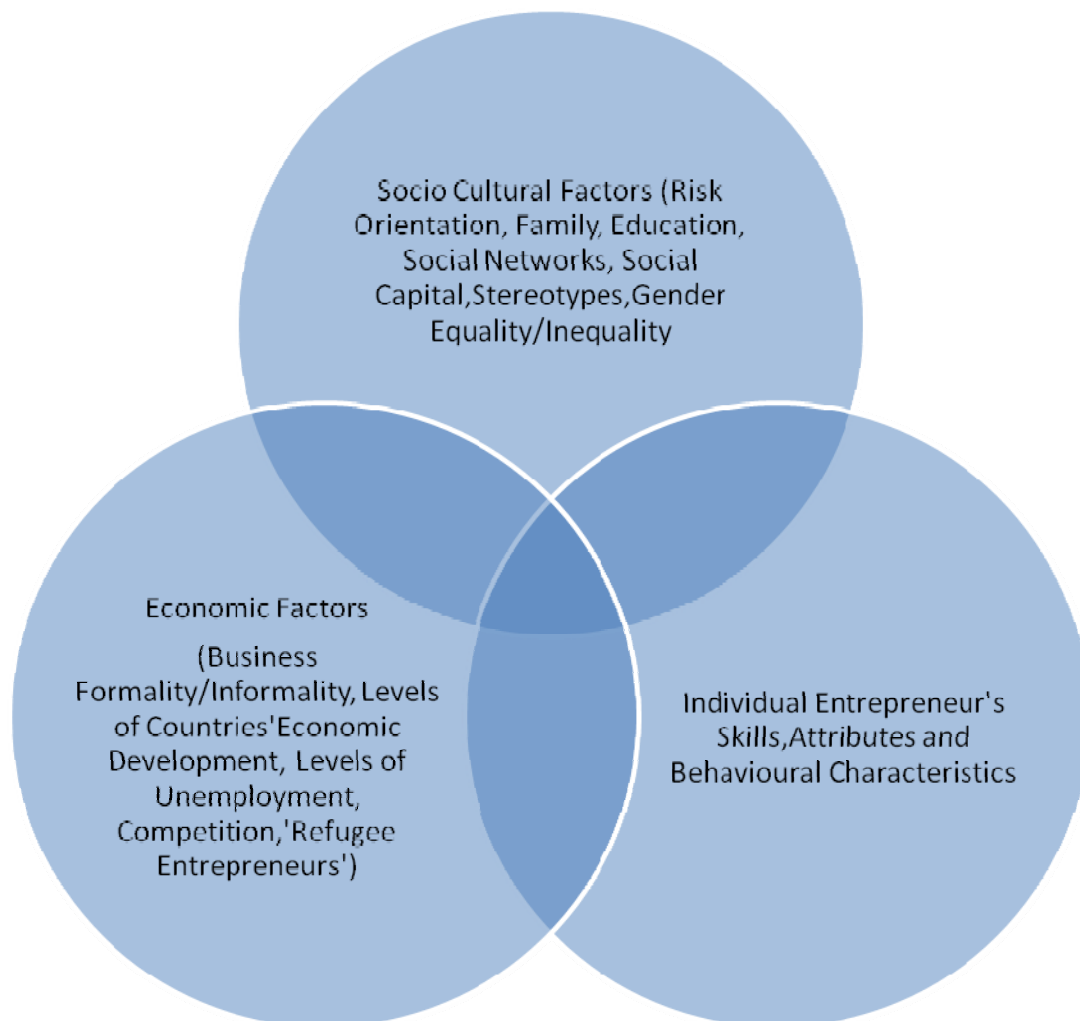
The cultural barrier of gender discrimination in the country of Oman is overcome by the women with the use of intense networking to facilitate the business process. (McElwee & Al-Riyami, 2003). Because the Omani cultural context is characterized by a patriarchal collectivistic society, female entrepreneurs use their family and relationship with colleagues and business associates to seek business advice (McElwee & Al-Riyami, 2003).

This section addressed the issue of cross country comparative studies on female entrepreneurs and the issues highlighted from studies conducted around the world gave us a better understanding on how socio cultural and economic factors impact on female entrepreneurs internationally, thus contributing to answer our research question.

The foregoing discussions allowed us to draw the following tentative conclusions:

This section has reviewed many studies that suggested that economic and socio cultural forces in the environment do not seem to impact entrepreneurship on an isolated fashion, but they interrelate with each other, forming a network of integrated factors that impact on the creation of an enterprise as illustrated in Figure 3.3.

Figure 3.3. Economic and Socio Cultural Interrelated Factors in the Entrepreneur's Environment



Source: author

The bulk of the literature on general entrepreneurship seems to indicate that a complex web of economic factors (i.e. business formality vs. informality, levels of countries' economic development, levels of unemployment and competition) as well as socio cultural factors (i.e. risk orientation, family, education, social networks, social capital, stereotypes and gender equality/inequality) greatly impact on entrepreneurs and their ventures. But how do these factors specifically affect upon individual female entrepreneurs and more specifically

upon women entrepreneurs in Brazil and the United States? The next section offers an overview of past studies that attempted to look at women entrepreneurs in Brazil and the United States, narrowing down our literature review.

3.3. Female Entrepreneurship in Brazil and in the United States

3.3.1. Introduction

This section investigates some key literature on women entrepreneurs in Brazil and the United States starting with an overview of current economic scenarios of both countries as a backdrop for the literature review. The differences in the economic contexts between the two countries in question are highlighted; this provides a general picture of economic scenarios before 'branching out' to the specifics related to the aim of this research.

3.3.2. Overview of Economic Factors

3.3.2.1. The Brazilian Economic Macro Environment

Brazil is the leading industrial power in Latin America and the largest economy in the continent as well as the ninth largest in the world in terms of purchase power parity (www.imf.org). Although the country is a market oriented economy, small businesses in Brazil are still heavily taxed and regulated (Balbi, 2005). The current government is led by President Ignacio Lula who is a self proclaimed socialist leader but has been criticized for benefiting large private groups and alliances with right wing economic elites while neglecting concrete assistance to the creation of small businesses (Clemente et al, 2008). Brazil suffers from an unequal distribution of income and economic inequality is large even during phases of economic growth (Telles, 2003). The Gross Domestic Product per capita was \$10,300 in 2008 and the GDP composition by sector in

2008 was 66% in services, 28.5% in industries and 5.5% in agricultural activities. The commercial bank prime lending rate was 43.72% (ranked the fourth highest in the world) reflecting a very high cost of money which directly affects business creation since may deter borrowing (Instituto Brasileiro de Geografia e Estatística, IBGE, 2008). Despite economic inequality Brazil has now a growing diversified middle income economy with wide variations of development levels (Telles, 2003). In terms of land, Brazil is smaller than the United States and it has a population of approximately 196 million people (Instituto Brasileiro de Geografia e Estatística, [IBGE], 2008, the official Brazilian Institute of National Statistics). The average age for Brazilians is 28.3 years and school life expectancy is 14 years. (IBGE, 2008).

Large industries are mainly located in the Southern and Southeast states with the city of Sao Paulo being the largest and the most industrialized city in South America. The Northeast of Brazil is the poorest region of the country and suffers from frequent drought and high unemployment rates in comparison with other regions (IBGE, 2008). Unemployment in 2008 was 9.6% but the GDP has been growing steadily since the economic reforms of the 1990's, from a growth of 0.2% in 1999 to 5.2% in 2008 (IBGE, 2008).

After going through years of economic instability with economic ups and downs, change of national currencies and hyper inflation periods, the Brazilian entrepreneur is now seeing a light at the end of the tunnel (Cassia, 2008).

Despite high interest rates, a report developed by SEBRAE (2007), shows a prosperous economic scenario that favours entrepreneurship and economic development of the country as a whole. This longitudinal study entitled *Sobrevivencia e Mortalidade das Micros e Pequenas Empresas*, surveyed 13,181 entrepreneurial firms throughout Brazil between 2003 and 2005 and concluded

that 78% of the businesses that were opened during the period are still alive.

This index is considerably higher than the 50.6% registered in a survey developed from 2000 through 2002 (Cassia, 2008).

Based on the *Cadastros Nacionais de Pessoa Juridica* (CHPJ), the national business centre register in Brazil, over 5 million entrepreneurial firms are formally registered, representing 20% of the Brazilian gross domestic product and employing 56% of urban employees (Cassia, 2008). Although these official numbers seem high, many Brazilian entrepreneurs still opt to do business informally as discussed in Chapter 1 (Maloney, 2004).

Brazil is ranked number six among the most entrepreneurial countries in the world (GEM 2005). Among males and females, opportunity entrepreneurship is slighter higher (53%) than necessity entrepreneurship (GEM 2005). However, 68% of the female entrepreneurs in Brazil are necessity entrepreneurs, compared with 49% of the men.

3.3.2.2. The U.S. Economic Macro Environment

The United States of America is the largest economy in the world (www.cia.gov).

The country is a capitalistic, market oriented economy, and it has been the world's largest economy since the 1870's (Hill, 2008). In 2008 the population of the US is approximately 303 million, the GDP capita is \$48,000, and the median age of an American citizen is 36.7 years. The GDP composition by sector is 79.2 % services, 19.6% industry and 1.2% agricultural. It is important to cite that at the time of this writing the commercial bank prime lending rate was at 4.83% (www.cia.gov) , a very low rate compared to the Brazil rates. School life expectancy is 16 years (www.cia.gov).

A central point of the American economy is the reliance on private decision making in business (www.cia.gov). Relatively low levels of regulation, taxation and government involvement has been enhancing the US economic scenario since its inception. The country's entrepreneurial spirit, vast natural resources, unified market and supportive political and legal systems, are some of the factors that contribute to make the United States a producer of a quarter of the world's economy (Hill, 2008). Although the Gross Domestic Product is growing slower than it was in the 1990's due to a soaring trade deficit, rise in oil prices and other economic and financial factors beyond the scope of this study, GDP growth in 2008 was still 2.2%. At the end of 2008, unemployment was at 7.9% (US Department of Labour, Bureau of Labour and Statistics, 2008) a major increase from 4.9% in March of the same year.

Entrepreneurship is a widespread activity in the United States (Reynolds et al, 2002). It has been suggested that 10.1 million new entrepreneurs are attempting to establish 5.6 million new companies in the United States (Reynolds et al, 2002). There were 2.4 million marriages in the US in 1997 and 3.9 million live births, therefore, 'the creation of new firms is more widespread than the creation of a new household or the birth of a baby' (Reynolds et al, 2002, p. 14).

Education in the United States is positively correlated to entrepreneurship, especially among minorities including women, Blacks, Hispanics and Native Americans (Hill, 2008). Individuals from minority groups in the United States perceive that educational credentials give them more credibility as entrepreneurs. This perception leads to the pursuit of degrees in higher education among minorities that dream about becoming entrepreneurs (Reynolds et al, 2002). The literature states that individuals with higher incomes

are more likely to be involved in entrepreneurial activities (Reynolds et al, 2002); but entrepreneurship is a social and economic activity in the United States and all social and economic groups are involved in starting up companies one way or another (Reynolds et al, 2002).

It is widely argued that entrepreneurial activity is highly associated with the economic growth of the United States (Reynolds et al, 2002). Examples of new entrepreneurial companies that did not exist 25 years ago and are now strong contributors to the US economic prosperity are Microsoft Corporation, Apple Computers and Dell Computers.

Contrary to speculations that individuals start new business out of desperation because they cannot find other sources of income (Reynolds et al, 2002), reports on US entrepreneurship have documented that individuals not involved in the labour force are less likely to be involved in entrepreneurial start ups than those with full time or part time jobs (The Panel Study of Entrepreneurial Dynamics, 2002).

Entrepreneurial Assistance in the United States

The United States offer a system of assistance to entrepreneurial activities that is much more formally structured than in Brazil with the US Small Business Administration playing a stronger role than its Brazilian counterpart SEBRAE (IBGE, 2008). The US legal system is less constricting when it comes to open up a business venture and it takes approximately 5 days to open and incorporate a business as opposed to approximately 3 months in Brazil (Estay, 2004). In addition, financial assistance from US authorities could mean millions of dollars per business at a lower cost of money as compared to Brazil (Estay, 2004).

In terms of general economic growth, the literature seems to indicate that the United States has been experiencing a strong continuous economic growth since WWII, whereas Brazil has experienced erratic economic growth (www.cia.gov). The social environment in the United States plays a significant role in the lives of entrepreneurs, since individuals may simultaneously belong to several communities – church, sports, and neighbourhood associations. All this interaction brings an enormous opportunity for future entrepreneurs to develop networks that can benefit their business ventures. In Brazil, the emphasis is more on interacting with the extended family members than with any other type of organization or community (Maloney, 2004).

As in Brazil, although to a much lesser extent, costs of compliance with regulations, lack of documentation for illegal immigrants, competitive advantage and desire for hidden income are some of the factors that lead US entrepreneurs to go 'informal'. At the moment there is not a database of informal businesses in the US but it is estimated that many millions of people in the country lead informal businesses especially in undocumented immigrant communities (The Aspen Institute Report, 2007).

In an attempt to better analyze the fragmented data found on macro economic dimensions for Brazil and the United States and to offer a better picture of the differences between the two countries, it may be useful to organize the data for easy comparison. Table 3.1 summarizes selected differences found in the literature as it relates to economic indicators and population between the countries of Brazil and the United States as of 2008.

Table 3.1 Selected Differences in Demographic and Economic Indicators for Brazil and the United States

Indicators	Brazil	United States
Population	196,000	304,000
Median Age	28.3 years	36.7 years
GNP/capita	\$10,300	\$48,000
GNP composition	Services: 66% Industry: 28.5% Agriculture: 5.5%	Services: 79.2% Industry: 19.6% Agriculture: 1.2%
Unemployment rate	9.6%	7.9%
School life expectancy	14 years	16 years
Commercial bank prime lending rate	43.72%	4.83%

Sources for indicators: IBJE, IMF and CIA World Fact Book. Table developed by author for this study.

Having reviewed studies on the first four major components of our literature review sections- *What is Entrepreneurship, Economic Factors, Socio Cultural Factors and Cross Country Comparative Studies on Female Entrepreneurs* (see Figure 3.1.), the next section will discuss studies related to female entrepreneurs in Brazil and the United States, thus narrowing down our discussion with a view to answering our research question.

3.3.2.3. Studies on Female Entrepreneurs in Brazil and the United States

The majority of past research on female entrepreneurship in Brazil and the United States focus on broad statistical analysis at a national level (GEM, 2003; SEBRAE, 2005). Few comparative studies were developed (Machado et al, 2000) but none specifically concentrated on comparing subjects of Brazil and the

United States at the individual level. An attempt to reach deep into the individual female entrepreneur level was a transactional study conducted by Machado et al (2000) with women from Brazil, Canada and France, which was centred on the topic of business creation by women. The investigation attempted to understand the creation of business ventures as it relates to motives and other factors that contribute for the women's decision to start a business. This comparative study involved ninety women in the cities of Maringa (Brazil), Montreal (Canada) and Paris (France) and although it was not specifically addressed to women in Brazil and the United States, it is worth discussing its findings because of certain similarities that exist between the Canadian and the United States cultural scenario. The findings revealed that the major motive for women to start a business was personal satisfaction followed by dissatisfaction with previous non entrepreneurial careers and occupations. Moreover, the researchers concluded that the high level of education of the participants may contribute to the fact that personal satisfaction was a major motive to start a business. Other motives were (a) dissatisfaction with the way men manage business and a desire to do it better, (b) socio cultural factors such as the existence of good female business role models in the family, (c) entrepreneurship by chance or circumstantial entrepreneurship after the successful growth of a hobby into a business, and (d) entering entrepreneurship after retirement.

Machado et al's (2000) work is instrumental in identifying variables that contribute to women's motivation to start a business; however the study does not mention whether the three groups of women in Brazil, Canada and France scored differently on the impact of socio cultural factors such as family support and societal values on their business.

While a body of theoretical formulations based on cross country studies on entrepreneurship in general and female entrepreneurship exist (see section 3.2.7) the literature clearly lacks comparative studies specifically on the subject of understanding and comparing female entrepreneurs in Brazil and the United States. Thus, as previously cited, the purpose of this study is twofold: (a) to answer our research question, and (b) upon answering our research question, offer contributions in order to understand and compare female entrepreneurs from Brazil and the United States.

The next section will discuss studies that explore the link between necessity entrepreneurship, informal entrepreneurship and economic development in Brazil and the United States.

3.3.2.4. Necessity and Informal Entrepreneurship Linked to Economic Development in Brazil and the United States

The literature indicates that economic necessity entrepreneurship tends to be more prevalent in developing countries (GEM 2003) where economic contexts with lack of employment force women (as well as men) to pursue entrepreneurial activities. But necessity entrepreneurship is not only common in developing nations such as Brazil but it has also been linked to informal entrepreneurship. According to the World's Women 2005 Report published by the United Nations, many women in developing countries start and operate informal business that are not legally registered as an official business. Left with little or no choice to support themselves and their families, many of them embark into informal enterprises as their way to economic survival.

It has been argued that a considerable portion of production and distribution of goods and services in the developing world takes place outside the formal

system (Sethuraman, 2006). Half of the employed population in the developing nations in Latin America, including Brazil, works in the informal economy and the proportion of informal occupations in the total women employment is higher than that of men (Maloney, 2004). In Brazil, a significant factor that 'pushes' women into informal entrepreneurship is the high taxes imposed on small businesses; consequently, the incentive to evade taxes and become an informal enterprise is tempting (Maloney, 2004). Non payment of taxes and start up costs, give the entrepreneur the perception that profits will be larger (Maloney, 2004).

But necessity has been pointed out as not only as of 'economic nature' but also as of socio cultural nature. For instance, an important aspect of 'necessity' entrepreneurship that is not linked to economic factors in Brazil is the women's 'necessity' to open their own businesses to reconcile family and work. This topic was highlighted in a study developed by Lindo et al (2007) with twenty female entrepreneurs in the state of Rio de Janeiro. The study found that even in the case of the women entering entrepreneurship as a career opportunity, not economic need, work schedule flexibility and self realization are still the main motives to start a business. Entrepreneurship is not only an answer to the conflict work/family but also the best way for these women to grow professionally (Lindo et al, 2007). This fact derives from the social role that society practically imposes on the women in Brazil, a role associated with family responsibility and care of children (Lindo et al, 2007). This situation does not seem to differ in the United States according to past studies developed by Parasuraman et al, (1996).

The next section will highlight socio cultural practices in Brazil and the United States with a view to reviewing previous studies on these practices as they relate to women in Brazil and the United States.

3.3.3. Overview of Socio Cultural Practices at a Macro Level in Brazil and the United States

The purpose of this section is to highlight specific patterns regarding socio cultural practices at a macro level in Brazil and the United States. The literature was reviewed with an attempt to identify general studies as well as comparative studies between the Brazilian and the United States socio cultural contexts and practices.

3.3.3.1. Cultural Factors and Size of Female Businesses

It was noted in Brazil as well as in the United States that females try to maintain a slow growth of their businesses with a view to preserving their quality of life (which means taking care of family while pursuing career) and keeping a close contact with employees and clients (Grosselind & Grise, 1990; Lindo et al, 2007). Because of this behaviour, female entrepreneurs tend to not be taken seriously by society and are many times not considered a 'true business' (Grosselind & Grise, 1990).

3.3.3.2. Education and Business Informality in Brazil and the United States

Education has been consistently linked to entrepreneurship in other countries (Reynolds et al, 2002; Iyiguen & Owen, 1999; Echeverri-Carroll & Brandazza, 2005; McElwee & Al-Riyami, 2003). For instance, the majority of women entrepreneurs in Oman enter entrepreneurial activities after acquiring knowledge obtained from formal education (McElwee & Al-Riyami, 2003) and positive

female attitude toward entrepreneurship in Tunisia are influenced by the women's degree of education.

The Organization for Economic Cooperation and Development (2003) points out that education and experience are very important to fostering widespread entrepreneurial activities whether in a developed or a developing country.

Women's high education levels have been related to motivation to form an enterprise as well as to entrepreneurial success (Echeverri-Carroll & Brandazza, 2005; Decol & Santiago, 2004).

In Brazil, a study of forty nine female entrepreneurs revealed that 51% of the participants held a higher education degree (Jonathan, 2005). Studies in Brazil showed that the educational level among Brazilian 'informais' - women entrepreneurs that do not 'formally' register their business as a legal entity- is very low, with 65% with elementary education, 22% with some kind of technical training and only 4% with college education (Soares, 2006). Most of the respondents operate alone, without partners or employees, and only 22% of the businesses generate a maximum of two jobs (Soares, 2006). The 'informais' are also nicknamed *guerilla entrepreneurs*, a term coined by Chris Zimmerman (2006) to explain the type of entrepreneurship that have been occurring in Brazil as a result of lack of job opportunities and the intense competition (thus the 'guerilla tactics') for market niches among informal businesses.

On the other hand, in the United States, where opportunity entrepreneurship seems to be predominant (Raijman & Tienda, 2000), informality among female entrepreneurs is still found. The agility and the relatively easy process to start a new venture in the United States, coupled with the lost cost of formalizing a new business, serve as catalysts for business formalization of new ventures (Estay, 2004); but this in no way implies that American female entrepreneurs do not

operate informally. Many women work full time on a regular 9 to 5 job and own an informal business 'on the side', usually as a result of a successful hobby or interest. For financial security purposes, they do not leave their 'day job' until they feel comfortable enough with the earning generated from their own businesses. Then, and if their business grow, they become self employed through legally formalizing their business. This phenomenon may suggest that economic factors may delay formalization in the United States, but do not cause informality. For these women, to become officially self employed is an economic risk, especially for those who had stable and secure jobs that pay for their health insurance, retirement, and other benefits (Raijman & Tienda, 2000).

Pockets of informality are also prevalent in the United States among less educated immigrants and undocumented workers, either male or female (Raijman & Tienda, 2000). For these workers, there is a desire and a need for hidden income. The fear of being deported by law enforcement and the cost of compliance with regulations (although lower than in other nations) both force these immigrants into informality. Some simply do not have any interest in formalizing their businesses and others feel that informality is a competitive advantage because their success depends on being able to price their services or goods below the formal market (Raijman & Tienda, 2000).

Upon reviewing this section on the link between education (or lack of) and business informality in Brazil and the United States, the literature seems to indicate that the role of education in female entrepreneurship is thought to be important (Mizumoto et. al, 2008) and many times lack of education is linked to business informality not only in Brazil but also in the United States. However

little has been done when it comes to understanding whether possible national differences in practices related to education impact upon the individual female entrepreneur. Moreover, no specific comparative study was found where the subjects were Brazilian female entrepreneurs compared to US female entrepreneurs thus indicating a gap in the literature.

3.3.3.3. Gender Inequalities, Stereotypes and Perceived Male Entrepreneurs' Characteristics in Brazil and the United States

The literature contain references to studies conducted to determine whether and if certain cultural practices linked to stereotypes and gender inequalities impact upon female entrepreneurs. For instance, Vishal et.al (2005) explores the relationship between gender-role stereotypes in entrepreneurship and entrepreneurial intentions. The study highlighted that entrepreneurs are perceived to have predominantly male characteristics (i.e. aggressiveness and competitiveness), and that women also perceived female entrepreneurs as having these characteristics. Additional studies of this nature were previously discussed in section 3.2.7. But this section is concerned with studies that addressed women in Brazil and the United States and possibly comparative research.

A study developed about female entrepreneurs in Rio de Janeiro (Jonathan, 2005) revealed that women tended to be optimistic and assertive in business entrepreneurship, characteristics many times associated with male entrepreneurs in Brazil. Most respondents acknowledged that entrepreneurship requires a 'lack of fear' to succeed. Fear was usually associated with financial risk as well as future business growth and survival factors. Very few women revealed that they have experienced barriers because of their gender; but the perception of discrimination because of their gender was revealed by the women

as a source of dissatisfaction with the business opportunity. The women described that the perception of being discriminated against was successfully triumphed over by 'getting used to it' or by working extra hard to compensate for the problem and be recognized as a successful entrepreneur despite their genre. Jonathan (2005) concludes that although Brazilian female entrepreneurs show assertiveness in terms of dealing with being a woman in business, the elimination of discrimination and stereotypes against women in business in Brazil is still a work in progress.

Some stereotypical literature was found as it relates to types of business women run. Some studies point out that women's ventures are traditionally classified as 'crafts- oriented' businesses, a 'traditional' business embraced by women (Telles, 1993). Others found no relationship between gender and the industrial sector of the women's business (Gomolka, 1977).

Gender differences in terms of business recognition, ability to secure funds and skills acquisition have also been identified by various studies. For instance, some studies revealed that women are taken less seriously in business than men (Hisrich & Brush, 1985); face challenges and problems obtaining funds from their banks (Pellegrino & Reece, 1982), and they suffer from lack of business training and skills (Hisrich & Brush, 1985). But these studies were conducted in either the United States or Western Europe; none were conducted in developing countries. Moreover, there is no comparative study of this nature with the women in Brazil and the United States, indicating a gap in the literature.

3.3.3.4. The Family Influence on Entrepreneurship in Brazil and the United States

Family influence on entrepreneurs' decision to start a business has been a topic of interest for scholars. Thomas and Mancino (2007) studies on family influence

upon the decision to become an entrepreneur generated mixed signals when half of the participants considered that the family had only a small influence on their decision, whereas the other half considered family influence a decisive factor.

Kirkwood (2007) conducted a research on the role of parents play in the formation of young entrepreneurs in the United States and the study found that the role of parents play in trying to 'ignite' entrepreneurship may be gendered. Moreover, the result of the study suggested that women entrepreneurs are more prone to look for their parents for advice, support and encouragement than male entrepreneurs. Male entrepreneurs desire more independence from their parents (Kirkwood, 2007) and fathers played the main role in the new venture creation decision while mothers played a secondary role.

Pelegriño (2005) found that family emotional and financial supports are crucial for the success of female businesses in Brazil. This support is more significant when it comes to the business of the 'informais'. The support comes not only from the members of the female's immediate family (brothers, sisters, children and significant others) but also from individuals from the extended families such as second cousins, brothers in law and fathers in law (Pelegriño, 2005).

No specific comparative study on the role of the family on entrepreneurs between Brazilian and American female entrepreneurs was found. This indicates a gap in the literature that can be addressed by this present study.

3.3.3.5. Religion and Entrepreneurship in Brazil and the United States

Culture and Religion

Religion has been considered an important component of culture (Hill, 2008).

The United States society has been considered a religious-traditional society (Valtonen, 2007) and the spirituality of the American people is reflected in many American successful female entrepreneurs as Mary Kay and Estee Lauder (Valtonen, 2007).

The main religions of Brazil and the United States are Roman Catholic in Brazil and ramifications of Protestantism in the United States (Hill, 2008). One of the strongest pillars of the Protestant work ethics is the glorification of God through hard work and the achievement of wealth (Hill, 2008). From that perspective, one can argue that religion and entrepreneurship have an interdependent relationship (Carswell & Rolland, 2004) with the protestant ethics elevating entrepreneurship to a high status (Carswell & Rolland, 2004). Perhaps this perspective differs from other work ethics where other religions are prevalent.

For instance, the Roman Catholic religion which is the prevalent religion of Brazil emphasizes non material aspects of life such as free time for entertainment and family as opposed to hard work to accumulate material wealth (Hill, 2008).

Perhaps this cultural context as related to religion might pose a threat to levels of entrepreneurship. But a study developed by Carswell & Rolland (2004) revealed that increasing ethnic diversity in today's societies and associated religious value systems do not reduce entrepreneurial levels. The authors concluded that diverse religious values tend to increase the rate of entrepreneurial activities in a society not to deter them.

The literature does not contain specific comparative studies addressing religion and its link to female entrepreneurs in Brazil and the United States. Because

religion is an important component of culture it is important to understand this link; therefore this topic will be addressed in our empirical study in order to answer the research question.

3.3.3.6. Brazil and United States Cultural Studies on Business Values

Professor Geert Hofstede (2001) developed a comprehensive study on how values in business are influenced by culture. This study is particularly instrumental to this research since one of our objectives is to highlight possible differences and similarities in cultural values between the Brazilian and the American contexts. Hofstede's study incorporated 100,000 individuals in 50 countries that were employees of IBM. Hofstede's cultural studies dimensions resulted in parameters that are now widely used to measure and compare certain cultural components of a country. His cultural dimensions were defined as PDI (Power Distance Index), IDU (Individualism index), MAS (Masculinity Index), UAI (Uncertainty Avoidance Index) and LTO (Long Term Orientation Index).

The study has been criticized by some scholars as not a robust way to investigate entire national cultures since it was done with subsidiaries of only one company (McSweeney, 2002). The study has also been criticized as prejudiced (Trompennars & Hampden-Turner, 1998). Hofstede's answer to its critics was that his study was intended to measure differences between national cultures using only certain cultural dimensions not entire cultures. Despite all the criticism, Hofstede's research was the first serious attempt to investigate cross cultures in a business scenario and it has been widely used as a parameter for comparisons between national cultures. Truly the study only includes five

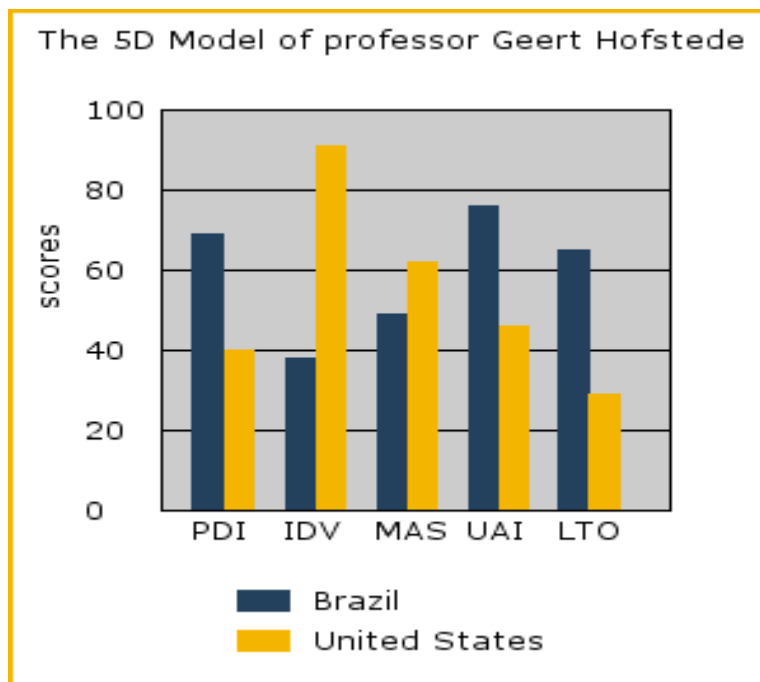
dimensions; however, it brought significant contribution to the field of cross cultural analysis.

Figure 3.3. illustrates Hofstede's comparative studies on the culture of Brazil and the United States which suggested the following results:

- Power distance (PDI- the extent to which the society values distance between 'bosses'/leaders and subordinates/followers; this index has been linked to inequality). Brazil scores approximately 70% whereas the United States scores 40%. This finding perhaps indicates that there is more inequality in the Brazilian society than in the American society.
- Individualism/Collectivism (IDV) – the extent to which a country places a high value on individual's pursuit of his or her own economic interests as opposed to a more collectivistic approach to economic matters. It is an "I" mentality as opposed to a 'we' mentality. Individualism is predominant in societies in which ties between individuals are loose and everyone is supposed to look after him or herself. In collectivistic societies, people are more integrated into strong, cohesive groups. In individualistic societies family ties are concentrated on immediate family members whereas in collectivistic societies ties are spread out throughout members of the extended family. The IDV index has been linked to capitalism since individualistic oriented societies show higher degrees of entrepreneurial activities. Brazil scores less than 40% on IDV, whereas the United States scores significantly higher with over 90%. According to this finding the Brazilian society would present itself as a less entrepreneurial oriented than the American society and family ties are supposedly stronger in Brazil.

- Masculinity (MAS) – the extent to which a country values masculine traits in business and other spheres of the society (i.e. aggressiveness, goal orientation, practicability, assertiveness) more than feminine traits (caring, participatory management, nurturing). Woman in ‘masculine’ countries are assertive but not as assertive as men. The difference in scores between Brazil and the United States is not very significant, with Brazil scoring around 50% and the United States slightly over 60%.
- Uncertainly Avoidance (UAI- the degree to which individuals value predictability and a high degree of certainty in business. Ambiguity is not valued as much as certainty and risk aversion. Countries that score high on this dimension tend to display a lesser degree of entrepreneurship and free market orientation than countries that score high on this dimension). Brazil scores over 80% whereas the United States scores slightly over 49%. This result seems to indicate that the Brazilian society is less entrepreneurial than the American society.
- Long Term Orientation (LTO- the extent to which a country values long term strategies, investments and goals as opposed to ‘instant gratification’ and immediate results and profits). Brazil scores approximately 65% whereas the United States scores approximately 30%.

FIGURE 3.4.
The Five Cultural Dimension Model of Geert Hofstede
Comparisons between the countries of Brazil and the United States



Source: www.geert-hofstede.com

Previous international culture studies have been developed with the purpose of measuring countries egalitarian/decentralized or hierarchical/centralized oriented cultures (Trompenaars & Hampden-Turner, 1998). An egalitarian society tends to use an informal style of business, is fulfilment oriented when it comes to business creation, fosters entrepreneurship through innovation and largely demonstrates a friendly attitude towards change; a centralized society tends to demonstrate a *mechanicist* view of business, is highly hierarchical, task and formal oriented and tends to stifle innovation (Trompenaars & Hampden-Turner, 1998). The United States falls into Trompenaars & Hampden-Turner's egalitarian theoretical framework whereas Brazil falls in the centralized framework.

Centralized societies tend to show patriarchal and chauvinistic values whereas decentralized societies are mostly gender blind (Trompenaars & Hampden-Turner, 1998).

Hofstede (2001) and Trompenaars & Hampden-Turner (1998) studies are significant for this project because they offer a theoretical foundation for a macro view of cross country comparative socio cultural values that serve as a theoretical 'umbrella' that aid in answering the research question.

3.3.3.7. Definitions of Success

Past studies commonly define business success in financial based terms but some authors believe that assessment of success for entrepreneurial business ventures should take into consideration different motives for males and females (Marlow & Strange, 1994). Cromie (1987) argues that in general men and women share some common areas of motivation for business success. For instance, men and women usually look for autonomy with their entrepreneurial venture but women place more emphasis on the needs of childcare and family while men place more importance on financial success (Cromie, 1987). Marlow & Strange (1994) argue that if the women can combine waged labour with remaining at home and make sufficient profits to give the business continuity, the business is described as successful.

Other objectives measures such as increased sales and employment are predominant indicators of business success or failure (Marlow & Strange, 1994). However, Marlow & Strange argues that self employment for women performs an important role for women and for many of them success cannot be measure in these traditional terms. It is true that businesses must be financially viable to continue to exist, but for many female entrepreneurs business functions as a 'coping strategy' for work/life balance and this coping strategy is a reason for success. As indicated by Carter and Cannon(1992), "women generally regarded

success in terms of how well the business met individual needs rather than in conventional terms of profitability and income gained”(p. 50).

No specific comparative studies regarding definitions of success among Brazilian and American female entrepreneurs were found. This indicates a gap in the literature and the need for further research to understand this factor. This study will therefore attempt to fill this gap.

3.3.4. Conclusions: What does the literature tell us?

The majority of research on economic factors was conducted at a macro level either through reports (GEM, 2003; SEBRAE, 2007; IBGE, 2008) or through more specific literature on empirical and theoretical studies (Reynolds, et al, 2002; Maloney, 2004) which dealt with links between economic development and entrepreneurship. But very little is known about the impact (if any) of these economic forces on the individual female entrepreneurs in Brazil and the United States. There is a lacuna in the academic research arena regarding comparative studies of female entrepreneurs in Brazil and in the United States thus the need to conduct additional research to understand if and how economic factors at the country level impact upon individual female entrepreneurs; therefore the significance of our study.

In terms of socio cultural factors, although the literature offers some light on empirical and theoretical studies on selected cultural dimensions and female entrepreneurship in Brazil and in the United States (but no specific comparative studies) such as educational practices (Maloney, 2004) gender barriers (Jonathan, 2005) religion (Valtonen, 2007), comparative business values (Hofstede, 1990; Trompenaars & Hampden-Turner, 1998), and definitions of success (Marlow & Strange, 1994; Cromie, 1987) we still do not fully understand

the extent to which these 'macro' contextual dimensions impact upon the individual female entrepreneur in Brazil and the United States; nor specific comparative studies were found at the individual level that were directly related to women entrepreneurs in Brazil and the United States.

With globalization, rapid economic development of developing nations such as Brazil and with women representing fifty percent of the world population, if women are not encouraged to fully participate in the entrepreneurial process independent of the economic development status of the country they are in, this could hinder economic development as a whole, perpetuating economic disparity between 'north' and 'south' . Therefore, the aim of this study, the answer to our research question- Do different economic and socio cultural environment on a country macro level impact on individual female entrepreneurs? - becomes significantly important.

Moreover, the literature at the macro level is rather fragmented but can be integrated to gain a comprehensive view of the macro differences in socio cultural dimensions between Brazil and the United States. Figure 3.3 is a framework that offers a schematic integration of various fragmented studies found in the literature conducted at the macro level on selected socio cultural elements as it relates to differences between Brazil and the United States. The framework shows that there are certain socio cultural dimensions that differ between the two countries at a macro level, but does not tell us anything about possible differences found at the micro level. However, this framework is noteworthy because, first of all, identify and organize macro differences found in the literature and secondly it serves as a theoretical backdrop for our empirical study since the questions remain: Do certain 'core' factors remain unchanged at the *individual* level when macro contexts differ? Do we know whether the

composition of female entrepreneurs change when countries' socio cultural and economic scenarios differ? The answer to these questions will provide a better understanding about female entrepreneurs in Brazil and the United States at their own individual level. Are the Brazilian entrepreneurs different from their 'sisters' entrepreneurs in the United States? If so, how differently do they score? The data displayed on Table 3.2. were used as a starting point for the empirical study which results are shown on Chapter 5.

Table 3.2. Schematic Integration of Various Fragmented Past Studies on Socio Cultural Elements as it relates to Female Entrepreneurs in Brazil and the United States at the Macro Level

Selected Socio cultural Elements	United States		Brazil	
	High	Low	High	Low
Risk Taking (Hofstede, 2004; Palick & Bagby, 1995)	X			X
Individualistic; emphasis on free enterprise, 'rags to riches' (Valtonen, 2007; Hofstede, 2004)	X			X
Religion and Entrepreneurship (Valtonen, 2007)	X			No studies found
Emphasis on human capital(education and training); (Iyigun & Owen, 1999; Estay, 2004)	X			X
Emphasis on social capital – family (Renzulli et al, 2007; Estay 2004; Aldrich, 2003; Kim, 2003);Bruderl & Preisendorfer (1998);Chrisman,Chua &Steier (2002)		X	X	
Emphasis on social capital other than family (Wetter & Trettin, 2006; Estay, 2004; Burt, 1992; Watson, 2006; Julien & Jacobs, 1999)	X			X
Business Informality (Maloney, 2004;)		X	X	
possible social and gender inequalities/'machismo' (Hofstede, 2004; Trompennar, 1997; Maloney, 2004; Pelegrino, 2006)		X	X	
Masculinity trait in business values/assertiveness (Hofstede, 2004)	X		X	
Definition of success (Cromie, 1987; Carter,S. & Cannon, T. (1988); Marlow & Strange, 1994)				No comparative studies found
Long term orientation (Hofstede, 2004)		X	X	

Source: Developed for this study by the author

This chapter has provided a discussion on main issues in the literature related to female entrepreneurship in order to answer the research question. The following topics were discussed and analysed:

- Definition of entrepreneurship and interrelated factors leading to entrepreneurship.
- The link between economic factors and entrepreneurship and how these factors differ in developing and developed countries.
- The link between socio cultural factors and entrepreneurship.
- Cross country comparative studies on female entrepreneurship.
- Studies on female entrepreneurship in Brazil and the United States.

CHAPTER 4

METHODOLOGY AND RESEARCH DESIGN

4.1. Introduction

This study set out to investigate whether and how different economic and socio cultural environments on a macro level impact upon individual female entrepreneurs. The Brazilian context and the United States context were investigated and findings were compared to determine whether differences exist and how these differences affect individual women entrepreneurs.

In order to achieve the aim, the following objectives were set:

- a) Consider the nature of the economic and socio cultural contexts of entrepreneurs in Brazil and in the United States.
- b) Investigate whether certain selected economic and socio cultural factors that emerged from the literature review such as – business formality/informality, gender stereotypes, family support, religion, and education – within the countries' environment, impact upon individual female entrepreneurs in Brazil and in the United States.
- c) Understand how these economic and socio cultural selected factors impact upon individual female entrepreneurs in Brazil and in the United States.
- d) Make recommendations based on the findings.

The purpose of this chapter is to outline the methodology and design followed in the research. The chapter will explain the selected research method, details of the research design and research implementation. Limitations and ethical issues will also be discussed. This chapter will not cover the philosophy of the researcher since this subject was already covered in chapter 2.

4.2. Research Design and Implementation

This section outlines the key elements of the research design and implementation and includes: a) the sampling method, b) interview protocol, c) pilot project, d) participants selection, e) transcription and coding, and f) data analysis.

Davis (2005) argues that there is not one procedure that one can follow that will 'lead to the single best design for a particular question' (p. 135). In addition, each research approach and design has its merits and needs to be evaluated against the advantages and disadvantages to arrive at the best possible design for the investigation (Davis, 2005). This study is exploratory in nature and in order to achieve the research objectives a qualitative approach was adopted. The multiple sources of data collection were literature review for secondary data, and semi structured in depth qualitative interviews for primary data.

The Qualitative Interview

The advantages of the qualitative interview were pointed out by many authors. Weiss (1995) argues that through qualitative interviews researchers can make clear to each respondent when they need further examples or explanations. They can also establish an understanding with the respondents that it is their full story that they want to explore and not simply answers to standard questions (Weiss, 1995). Because each respondent is expected to provide a great deal of information, a study based on interviews is likely to rely on a sample very much smaller than the samples used by survey study. Weiss (1995) affirms that because the fuller responses obtained by qualitative studies cannot be easily categorized, the analysis relies less on counting and correlating and more on

interpretations. As in the case of this study, findings of a qualitative study generated from a face to face interview are supported more by quotations than by tables of statistical measures (Weiss, 1995).

Interviews allow for collection of in depth material with each respondent providing more information than brief answers to surveys. It has been argued that those who opt for quantitative research know more about the statistical packages used throughout the research than about the topic of the study per se (Weiss, 1995).

Interviews are considered of great value as contributors to knowledge (Weiss, 1995). Qualitative interviews have provided descriptions of phenomena that could have been learned about in no other way but through the respondents' experiences; this is particularly true with social and managerial sciences which is the case of this study.

Although qualitative research has been employed by a number of studies in the managerial and social sciences (Cho & Trent, 2006), concerns about validity in qualitative research have been raised (Bradbury & Reason, 2003; Atkinson et al., 2003). These studies suggest that scientifically based research has to be based on the testing of hypotheses and the employment of data analysis techniques with a view to replicating the research. For instance, Cho and Trent (2006) note that in the United States an increased attention to quantitative research that generally discredit qualitative research is reflected in a government educational initiative *The No Child Left Behind Act of 2001*, a document proposing educational reform that calls for:

Scientifically based research [defined] as the application of rigorous, systematic, and objective procedures to get reliable and valid knowledge. The research must employ rigorous data analysis to test the hypothesis... The definition includes the expectation that the studies are replicable. (page 319)

In qualitative research, replicability and testing of hypothesis are not common terms in the qualitative researcher's vocabulary (Cho & Trent, 1996). But despite all the criticism there are some approaches to the validity of qualitative research techniques that are widely used. One of such approaches is the *transactional approach* which is embedded in active interaction between researchers and participants by way of 'member checking' (Guba & Lincoln, 1989). This transactional approach involves '*achieving a relatively high level of accuracy and consensus by means of revisiting facts, feelings, experiences, and values or beliefs collected and interpreted*' (Cho & Trent, 1996, page 321).

Transactional validity is embedded in this study through the use of précis to validate respondents' answers to the questions from the qualitative interviews. Details on how the researcher used interview précis will be offered later in this Chapter.

The qualitative interviews for this study were conducted from January 2008-August 2009 with a total of 60 women, 34 Brazilian female entrepreneurs and 26 American female entrepreneurs. Forty interviews were face to face (twenty four in Brazil and sixteen in the United States) and twenty interviews (ten in Brazil and ten in the United States) were over the telephone. The purpose of the interviews was to collect the respondents' individual perspectives and to explore their rich experiences, feelings and interpretations with the intent to understand the impact of economic and socio cultural factors on their enterprising processes. The interview protocol (a list of questions for the interview protocol is provided later in this chapter) provided the overall direction of the semi-structured

questions. The language used in the interviews was Portuguese when Brazilian female entrepreneurs were interviewed, and English when American female entrepreneurs were interviewed. The researcher is a Portuguese native speaker but also fluent in English, so that the précis taken by the researcher and reviewed by the respondents were in Portuguese (for the Brazilian participants) and in English (for the American participants). The use of interpreters was not necessary, thus avoiding the disadvantage of misinterpretation.

Sampling Method

Sampling techniques can follow under the categories of probability and non probability samples. In a probability based sample, participants are chosen on a probability basis to provide a useful range of instances (Weiss, 1995). Probability sampling is more appropriate for quantitative studies where statistical inferences, representations and generalizations are made. With a probability sample, generalizations are straight forward and based on mathematical arguments (Weiss, 1995). The problem with non probability samples is that the research may not have good bases for generalization. But Weiss (1995) argue that even with non probability samples in qualitative research, respondents may be able to judge the extent to which other in their situations behave similarly or differently and have the same or different experiences. Weiss (1995) calls this phenomenon "knowledgeable appraisal"; the question is whether the respondent is in position to know. To make his point Weiss (1995) argues

I would trust an executive who says that most executives check around to learn the size of the end-of-the-year bonus being given to others; it is something an executive would be likely to observe... sometimes the respondents can offer evidence for their appraisals; they have talked with others or observed their behaviours (p. 390)

Although our study is of exploratory nature and the size of the sample is too small for generalizations, because of the experience of the female entrepreneurs in the sample, we cannot discard the possibility of occurrence of 'knowledge appraisal' (Weiss, 1995), but this will be discussed later in chapter 6.

The technique of non-probability sampling was used for this study, since the focus of this research is on gathering in depth quality data rather than representative data (Miles & Huberman, 1994). The researcher took the opportunity to attend two events for female entrepreneurs- one in Brazil and one in the United States- in order to meet potential participants for the study. Ten respondents were recruited from each one of these events with the help of the event coordinators that were familiar with this study and the remaining were identified by the first group of participants, a technique which is known as snow ball sampling (Newman, 1994). The Brazilian respondents had knowledge about who were the other Brazilian respondents but had no knowledge about who were the American respondents. The American respondents had knowledge about who were the other American respondents but had no knowledge about who were the Brazilian respondents.

The businesses in Brazil were located in the states of Rio de Janeiro and Sao Paulo. The businesses in the United States were located in the state of South Carolina. The Brazilian sample in Sao Paulo was drawn from female owned businesses that were members of the Associacao de Mulheres Empreendedoras de Franca, a city located in the Northern part of the state of Sao Paulo. The Brazilian sample in the state of Rio de Janeiro was drawn from a group of female business owners in the city of Niteroi located 25 miles from the city of Rio de Janeiro. A large percentage of the female entrepreneurs in Niteroi were considered 'informal' entrepreneurs (70 percent). For the purpose of this study,

informal enterprises are businesses that for economic, socio and cultural reasons, do not become legalized, do not pay taxes and practically invisible in the market. The United States sample was drawn from a list of participants who attended the Entrepreneurs' Source Self Employment Seminar' sponsored by the Bamberg County One Stop Program in the city of Denmark in South Carolina and who were already running a business.

The Brazilian and the American samples consisted of merchandise retailing and service retailing businesses and the criteria for participation in the study were the following:

- The woman had opened the business
- She owns at least 50% of the capital
- She manages and leads the company
- Business can either be formal or informal

The general data collected about the businesses were:

- Age and type of business
- Whether the enterprise is a family business
- Number of employees either full or part time

The general data about the respondents that were collected were:

- Marital status
- Age
- Education (either technical, university level or courses of specialization)

Table 4.1. offers a list with the details of the participants.

Table 4.1. List of Key Characteristics of participants

Respondent	country	Age	Interview Location	Type of	Interview
First Name		Group		Interview	Month
Ana Maria	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Ana Rosa	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Anisha	USA	30-49	Orangeburg, S.C.	face to face	May. 09
Anita	USA	50-69	Orangeburg, S.C.	face to face	May.09
Anne	USA	50-69	Orangeburg, S.C.	face to face	May.09
Bridget	USA	30-49	Orangeburg, S.C.	face to face	May.09
Carolina	USA	50-69	Orangeburg, S.C.	telephone	Aug.09
Carolyn	USA	30-49	Orangeburg, S.C.	face to face	May.09
Charity	USA	50-69	Orangeburg, S.C.	face to face	May.09
Cici	USA	30-49	Orangeburg, S.C.	face to face	May.09
Clarice	BRAZIL	50-69	Franca, S.P.	telephone	Aug.09
Cristina	BRAZIL	30-49	Rio de Janeiro	face to face	Jan.08
Deatrix	USA	30-49	Orangeburg, S.C.	face to face	Aug.08
Donna	USA	50-69	Orangeburg, S.C.	face to face	Aug.08
Fatima	BRAZIL	50-69	Rio de Janeiro	telephone	Aug.08
Filomena	BRAZIL	50-69	Rio de Janeiro	face to face	Jan. 08
Flavia	BRAZIL	30-49	Rio de Janeiro	face to face	Jan.08
Geiza	BRAZIL	50-69	Franca, S.P.	face to face	Jan.08
Glaiza	BRAZIL	50-69	Rio de Janeiro	face to face	Jan.08
Gloria	USA	30-49	Orangeburg, S.C.	face to face	Jan.08
Gustava	BRAZIL	30-49	Rio de Janeiro	telephone	Jan.08
Iyonia	USA	20-29	Orangeburg, S.C.	face to face	Feb.08
Jane	BRAZIL	50-69	Rio de Janeiro	telephone	Aug.09
Kathy	USA	30-49	Orangeburg, S.C.	face to face	Aug.09
Lucia	BRAZIL	30-49	Rio de Janeiro	telephone	Aug.09

Ludmila	BRAZIL	20-29	Rio de Janeiro	face to face	Jan.08
Luiza	BRAZIL	20-29	Franca, S.P.	face to face	Jan.08
Lynnell	USA	50-69	Orangeburg, S.C.	face to face	Aug.09
Mara	BRAZIL	30-49	Franca, S.P.	telephone	Aug.09
Mared B.	BRAZIL	50-69	Rio de Janeiro	face to face	Jan.08
Maria Alice	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Maria Cecilia	BRAZIL	30-49	Rio de Janeiro	face to face	Jan.08
Maria Helena	BRAZIL	50-69	Rio de Janeiro	face to face	Jan.08
Mariah	BRAZIL	20-29	Rio de Janeiro	telephone	Aug.09
Mariana	BRAZIL	20-29	Franca, S.P.	telephone	Aug.09
Marietta	BRAZIL	50-69	Franca, S.P.	face to face	Jan.08
Marize	BRAZIL	50-69	Rio de Janeiro	face to face	Jan.08
Maxine	BRAZIL	39-49	Franca, S.P.	face to face	Jan.08
Melinda	USA	50-69	Orangeburg, S.C.	Face to face	May.09
Melinda R.	USA	30-49	Orangeburg, S.C.	Face to face	Aug.09
Michelle	BRAZIL	30-49	Franca	face to face	Jan.08
Ms Noble	USA	50-69	Orangeburg, S.C.	telephone	May.09
Ms. Evelyn	USA	70+	Orangeburg, S.C.	face to face	May.09
Nancy	USA	30-49	Orangeburg, S.C.	telephone	May.09
Neiza	BRAZIL	50-69	Rio de Janeiro	telephone	Aug.09
Rebecca	USA	30-49	Orangeburg, S.C.	telephone	Aug.09
Sandra	BRAZIL	50-69	Franca	telephone	Aug.09
Soraiah	USA	30-49	Orangeburg, S.C.	telephone	Aug.09
Sari	USA	30-49	Orangeburg, S.C.	telephone	Aug.09
Simone	BRAZIL	50-69	Rio de Janeiro	Face to face	Jan.08
Singh	USA	30-49	Orangeburg, S.C.	telephone	Aug.09
Tania	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Tata	BRAZIL	20-29	Rio de Janeiro	face to	Jan.08

				face	
Tatiana	BRAZIL	20-29	Rio de Janeiro	face to face	Jan.08
Tereza	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Terezinha	BRAZIL	30-49	Rio de Janeiro	face to face	Jan.08
Valdeci	BRAZIL	30-49	Franca, S.P.	face to face	Jan.08
Wanda	USA	50-69	Orangeburg, S.C.	telephone	Aug.09
Wendy	USA	30-49	Orangeburg, S.C.	telephone	Aug.09
Yolanda	USA	30-49	Orangeburg, S.C.	telephone	Aug.09

total	60 respondents
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Interview Protocol and Process

A research protocol was used to provide an overall direction for the interviews, ensured that the research issues were addressed in order to answer the research question, and enabled consistency across the interviews (Patton, 1990).

However, the researcher allowed enough flexibility to modify or add questions during the interviews in order to gather more in depth data relevant to the research topic.

The purpose of this study is to understand whether and how economic and socio cultural factors impact on individual female entrepreneurs in Brazil and the United States. Therefore, the interview protocol included questions about the respondents' perception of being a woman in business, their expectations for their businesses and their own definitions of success. Since the review of the literature revealed a strong focus on gender stereotypes and other cultural barriers, the respondents were also asked if they perceived any stereotypes as barriers for the success of their business. At the beginning of the interview, there was a number of questions about the respondent's age, marital status,

education, type of business, whether the enterprise was a family business, and number of employees either full or part time. This was regarded as the structured part of the interview. At the end of each interview there was an open session in which the women could talk about what concerned them most and additional insights. This session was very valuable because it gave them a real opportunity to talk about their businesses and show their passion for what they do. This session was guided by the researcher with a few open ended questions to guide the respondent. For instance, in order to discuss the factor 'definition of success', the following open ended questions were included in the interview:

- (a) "As it relates to your business, what does 'success' mean to you?"
- (b) 'In your opinion, what is the key to your business success?'

Potential respondents, even though already briefed about the purpose of the study through an introduction letter distributed by the coordinators of the two events in Brazil and the United States that helped recruit the participants, were informed more in detail about the sample questions and procedures of the interview by the researcher through e-mails and phone conversations at least two weeks prior to the interview. This was important because respondents had their questions about the procedures and the interview questions per se clarified in advance by researcher. They also became aware of the purpose of the research since this is important for validity (Yin, 1994).

Thus, two weeks in advance the women were sent via e-mail a description of the purpose of the study, a letter of confirmation of confidentiality, and a sample list of questions showing them the key areas that would be discussed during the face to face interview.

The face to face interviews , both in Brazil or the United States, lasted approximately 30 to sixty minutes and were conducted, when possible, at the

respondent's business premises in Brazil and in the United States. Although some authors strongly suggest the use of a tape recorder (Patton, 1990), others suggest that the use of tape recorders is more a matter of preference rather than an absolute need for the interview process (Yin, 1994). Based on previous conversations with the participants prior to the interview, tape recorders were not welcome, and therefore were not utilized in this study. For the phone interviews which also lasted approximately 30 to sixty minutes, the researcher placed a phone call to the respondent's business premises on a date and time previously arranged between researcher and respondents. The researcher recorded the data through notes from the respondents' answers and later, the interview précis was sent via e-mail to the participants to ensure accuracy. If the participant felt that the interview notes did not reflect their answers, they were free to change them and communicate their changes to the researcher. The respondents were satisfied with the précis and no changes were made on the notes sent to them. To ensure confidentiality, only respondents' first names were disclosed.

Since the focus of this study was to gather information to understand perceptions and feelings, the interview protocol was designed to enable a free flow of experiences, stories and views about the research topics but the questions were not expected to follow a linear direction. Only the structured part of the interview which had the purpose of gathering demographic data followed a linear direction. Overall, all questions in the interview were target to yield valuable contributions with a view to answering the research question.

Pilot Study

Formal field pilot testing allows for testing of length, and relevance of the questions in the interview (Patton, 1990). Researchers have been using the experience generated from a pilot study to frame research questions, collect background information and adapt the research approach (Fuller & Yumiao, 2006). Sampson (2004) argues that being pilot-less is like entering the research field 'blind' and it is considered dangerous. Reflecting on her positive experience with pilots, the author adds

A pilot might have allowed us as a team of researchers to collectively reflect in greater depth on the nature of the activity in which we were engaged ... where it is possible, even on a small scale, it became clear to me that some kind of pilot study deeply advantages qualitative inquiry of all forms (p.390)

Pilots help the researcher to being prepared for the main study. Researchers learn lessons and things that they had not anticipated. A major part of the pilot project is to test the research tools and to try to access and find ways to minimizing bias (Sampson, 2004).

In order to ensure that the interview design and bilingual structure were adequate for the main project, a pilot study was conducted with four female entrepreneurs, two in Brazil and two in the United States. This sample for the pilot study consisted of volunteer participants that share the same characteristics as the sample for the main project and their businesses followed under the criteria for participation outlined earlier in this chapter. The pilot interview was conducted with the women face to face and participants were informed of the purpose of the study beforehand, as in the case of the main project participants. All participants were appreciative of the research and indicated that the questions were appropriate and easy to respond to. The women provided insights on their perception of how they felt being a woman in

business, the importance of customer service, family involvement and their own definitions of success (i.e. financial, flexibility, self actualization, caring for the customer, etc.). They also provided insights on whether their business was formalized or not.

A session asking respondents to reflect upon the interview as a whole and to consider any omissions or unnecessary elements was built into the testing interview. The session also asked participants to report back on how they had experienced the interview as a whole in order to check whether the process was too demanding or evasive. This practice of asking participants for their feedback has been used by other researchers seeking to test the validity of their research before even venturing into the main project (Bloor et al, 2001; Whyte, 1996). It takes much of the guesswork out of developing adequate questions for the interview. The pilot participants stated that the interview was fully comprehensive and adequate for the topic. No respondents stated any omissions, although one reported that she did not understand correctly the meaning of the word 'stereotype' and another advised to get information on the business income something that it was deliberately avoided fearing it would be regarded as too confidential. Despite the request for feedback (the women were advised that their feedback could be made through a phone call or e-mail), none of the test pilot respondents ever followed up with a critical evaluation. One Brazilian woman did send feedback stating that she was happy to participate in the project and requested a copy of the results.

General Direction of the Questions and Interview Protocol

Based on the issues identified in the pilot study and the review of the literature, the general direction for the questions in the interview was developed and an interview protocol for the main study was planned.

The set of questions used in the interview protocol had the purpose of exploring how economic and socio cultural factors in the society impact upon the female entrepreneurs in Brazil and the United States. Therefore, the main questions that guided the exploration were:

- As it relates to your business what does success mean to you?
- In your opinion, what is the key to business success?
- How does it feel being a woman in business?
- Do you feel that there are a lot of resources such as financial assistance in the society for women business owners?
- Do you find any stereotypes in your culture that may or may not act as barriers to your business success? For instance, do you find that society believes that men are better entrepreneurs than women? If so, please explain.
- What is your opinion on the process of formalizing a business? (in the United States, in Brazil)
- What is the importance of family for your business?
- Do you find that the business environment where your business operates offers good conditions for female entrepreneurs? For instance, do you find easy to network?
- Do you think that your business is recognized by society?

- What is/was the role of your education in your business? Does it have anything to do with your business success?
- Would you like to comment about some additional factors in your own culture that impact on your business?

Questions on the women's demographics and the characteristic of their businesses were also asked and formed the 'structured' part of the interview. The semi structured interviews were designed to capture their personal experiences and views to answer the research question and were planned to last approximately 60 minutes. In reality, they lasted approximately 35 to 40 minutes.

The researcher met with the Brazilian women in Brazil (Rio de Janeiro and Sao Paulo) either at their business premises or at restaurants and coffee shops. The American women were interviewed at their business premises in South Carolina. The interviews were scheduled at the women's convenience except in Brazil when a time frame was arranged to coincide with the researcher's trip to the country in January 2008. The interviews started with a brief explanation about the purpose of the study, although the participants had already received information about it. Only the researcher and the participant were present during the interview.

The participants were encouraged to talk about their business and tell their own stories in relation to the research topic guided by the questions developed by the researcher for the interview protocol. These questions were a guide only. The women were free to offer their own opinions and the researcher was merely a facilitator. Good interviewing rules were suggested by Armstrong (1985) when the author suggests that the researcher should never introduce his or her own ideas in the opening of the interview in order to avoid bias and manipulation

from the researcher. The researcher should only guide the interview along the research topics to collect experiences and views by asking questions from general to particular and avoid derailing the interview (Armstrong, 1985). For example, after a woman affirmatively replied to the questions whether there are stereotypes in her culture that act as a barrier to her business success, the researcher asked her to provide practical examples. The role of the researcher in this exploratory study was to dig into the answer for real experiences and probe for the women's stories, views and perceptions.

Sandelowski (1994) argues that the interview transcript must be an accurate reflection of the respondent's spoken words. The women's responses were extensively written down by the researcher during the interview. This was done carefully to avoid any missing topic. The researcher was also very careful to continue to give the women the proper attention and eye contact during the interview as she wrote down the answers. The answers for a topic were extensively discussed with the women and clarified by the researcher with the women before putting them into a précis. Later, minor editing without changing the meaning was done to improve readability. All précis were approved by the respondents.

4.3. Validity, Reliability and Research Quality

Validity Concerns

Validity has to do with the effort of limiting research errors in order to generate results that are accurate and usable (Davis, 2005). Internal validity can be defined as the 'degree of confidence that the results are true given the study situation' (Davis, 2005, p. 149). There are too many sources of internal invalidity and 'the best the researcher can hope for it that the major threats to validity are isolated and at least recognized in the study's design' (Davis, 2005,

p. 150). Some sources of internal invalidity in this study were participation and selection procedures. The simple act of being chosen to participate in the study could have biased a respondent's action. For instance, because some of the women in Brazil felt special just for participating in the research, this could have altered their responses and contributed to a Hawthorne effect (Mayo, E., cited in Franke & Kaul, 1978) possibly altering the results of the study. Elton Mayo (cited in Franke & Kaul, 1978) conducted a study with female workers at the Western Electric Company's Hawthorne plant in Chicago between 1924 and 1933 and found that just by giving the employees special attention (making them feel special just by being chosen for the experiment) the employees improved their performance and productivity. The selection procedure can have an artificial effect on the results since the respondents were conveniently selected. Our sample was a purposeful sample that has the attributes the researcher sought to examine. Although generalization was not possible, this sampling procedure helped to ensure validity and reliability. As Patton (1990) posited "purposeful sampling involves studying information –rich cases in depth and detail; the focus is on understanding and illuminating important cases rather than on generalizations from a sample to a population". Patton(1990) also suggest that in order to add rigor to a purposeful sample, the study should involve a two state sampling process where an initial 'pilot' purposeful sampling is done on a possible group of participants to determine its suitability prior to a commitment to the main study.

External validity can be defined as 'the degree to which the study's results can be generalized across populations, settings and other similar conditions (Davis, 2005, p. 151). A major source of external invalidity in this study was 'setting interactions'. The effects that were created by the specific settings of this study

(the women were interviewed at their own business locations) created settings that cannot be duplicated or may not be generalizable to any other situation.

Reliability and Quality Concerns

It has been argued that there is no rule available for what constitutes a reliable research tool (Davis, 2005). The reliability of this qualitative research study stems from the careful examination and interpretation of the appropriate literature, and from carefully structuring and organizing the data to ensure a descriptive evaluation. Prior to the main study, the questions on the interview protocol were pretested in the pilot project and the researcher encouraged suggestions and criticisms from the respondents in order to improve reliability levels. The questions were modified as necessary before the conduction of the major project.

Denzin and Lincoln (2003) suggested certain techniques to enhance the quality of a research study. The following practices were based on Denzin and Lincoln (2003) and were utilized to improve the quality of the research of this qualitative study: (a) The women were interviewed face to face and by telephone for a more candid one to one discussion; this practice ensured that the women's stories were captured by the researcher from the women's perspectives (b) the respondents were asked to comment on drafts (such as from the pilot interviews) about facts and their interpretations of those facts. This practice ensured that the researcher's notes reflected the women's experiences. (c) Participants were chosen according to a pre established criteria described at the beginning of this chapter and all respondents shared this criteria.

4.4. Data Analysis

It has been argued that if qualitative research is to yield meaningful and useful results, it is important that the data is analyzed in a methodological and robust manner (Sirling-Attride, 2001). From the data generated from the interview transcripts and the researcher's notes, the method of content analysis (Patton, 1990) was utilized in order to classify the groups of words and arrange them into clusters or themes found in the data collection (Miles & Huberman, 1994). Then, the technique of thematic analysis with the aid of thematic networks (Sirling-Attride, 2001) was utilized to organise, systematize and present the data for the qualitative analysis.

Thematic networks are web like illustrations (networks) that summarize the main themes originated from the data. Sirling-Attride (2001) argues that

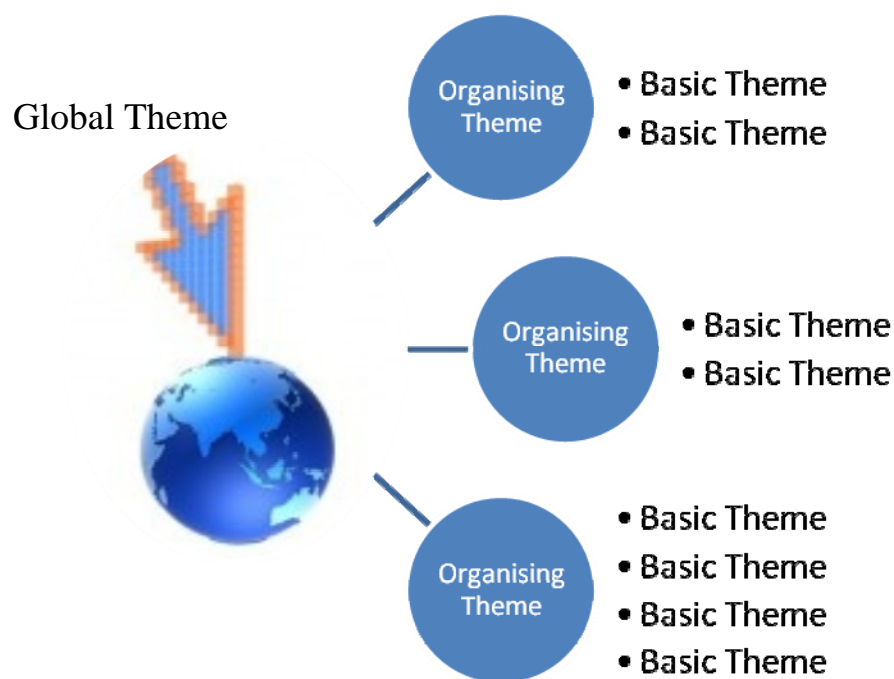
The technique provides practical and effective procedures for conducting an analysis; it enables a methodical systematization of textual data, facilitates the disclosure of each step in the analytic process, aids in the organization of an analysis and its presentation, and allows a sensitive, insightful and rich exploration of a text's overt structure and underlying patterns (p. 385).

The core of thematic network analysis is to seek to discover the themes in the text at different levels and to facilitate the structuring and depiction of these themes (Sirling-Attride, 2001). The technique aids in the extraction of the following 'ranks' of data:

- Lowest order premises evident in the text - the basic themes
- Categories or clusters of basic themes grouped together in order to summarize more abstract principles – the organizing themes
- 'Super' themes summarizing the principal metaphors in the text as a whole – the global themes. (Sirling-Attride, 2001).

Once this organisation is done, these themes (*basic, organizing and global*) are then represented as web like maps showing the interconnectivity among them at each of the three levels. Figure 4.1. illustrates the structure of a thematic network analysis, and show how the three levels of 'themes' relate to each other. This analysis technique allows the breaking up of the text and findings, paving the way for data interpretations.

Figure 4.1. Structure of a Thematic Network Analysis



Adapted from Sirling-Attride, Jennifer (2001)

Basic themes together represent an organising theme. They do not make sense individually. Middle order themes 'organise' the basic themes into clusters and are denominated 'organising themes'. A group of 'organising themes' constitute

the global theme (Sirling-Attride, 2001). A global theme is a like a claim and they group sets of organising themes that together present an argument or a position posed by the respondents about a given issue (i.e. definitions of success). Global themes are 'macro themes' that summarize and make sense of groups of lower rank themes extracted from and supported by the data. Each global theme is the centre of a thematic network; therefore the analysis of the data generated from this study will result in more than one thematic network. As previously discussed, a thematic network is developed starting from the basic themes and the research works inwards toward a global theme (Sirling-Attride, 2001). Once a collection of basic themes has been identified, they are then classified according to the underlying respondent's story they are telling and these become the organizing themes. Organising themes are the foundations for global themes.

The reason why thematic networks are presented graphically as a web is to show fluidity and interrelationship among the themes, no hierarchy, throughout the network (Sirling-Attride, 2001). The technique is important not only as a tool for the research in aiding his or her analysis, but also helps the reader to 'anchor the researcher's interpretation on the summary provided by the network' (Sirling-Attride, 2001). Visualizations or graphic representations of the data are important to clarify what can be done analytically with the presented data (Strauss, 1987).

The analysis was conducted in two steps. First, the themes/words were categorized and grouped under selective economic and socio cultural dimensions found on the literature review for example, (1) business formality/informality, (2) gender inequalities/machismo/perceived gender stereotypes, (3) perceptions and definitions of success (4) family

influence/involvement (5) social capital and networking practices (6) religion and (7) educational practices . Since the investigation of every single economic and socio cultural dimension of both the Brazilian and the American society is beyond the scope of this study, these economic and socio cultural dimensions became the backbone of our investigation.

Then, using the technique of thematic network, the findings from the interviews were summarized on similarities or contrasted, for example, on how differently the views of the Brazilian and the American women were stated on the same issue or on which issues the respondents voiced the same perspective. The results from the comparison were in turn related to past studies cited in the literature reviewed with an attempt to make significant contributions to the field of female entrepreneurship.

Using Serling-Attride's (2001) thematic networks technique, the stages and steps in the data analysis for this study are illustrated in Table 4.2.

Table 4.2. Stages and Steps in the Data Analysis Employing Thematic Networks

Stage A- Breakdown of text
Step 1- Code material by 'dissecting text'
Step 2- Identify themes from coded text segments
Step 3- Construct Thematic Networks by: <ul style="list-style-type: none"> • Identifying basic themes • Arranging basic themes into organised themes • Deducing global themes • Illustrating analysis as thematic networks with the interconnectivity of themes.
Stage B- Describe, explore and summarize thematic networks
Stage C- Interpret Patterns

After breaking down the data, the next step in the process was coding which is the process to isolate and give names to categories but also do dimensionalize them and discover their conditions, consequences and associate interactions using meaningful quotations, passages and single words (Strauss, 1987). This is the first step in the analytical process and requires attention to detail (Bryman & Burgess, 1997; Miles & Huberman, 1994; Serling, 2001).

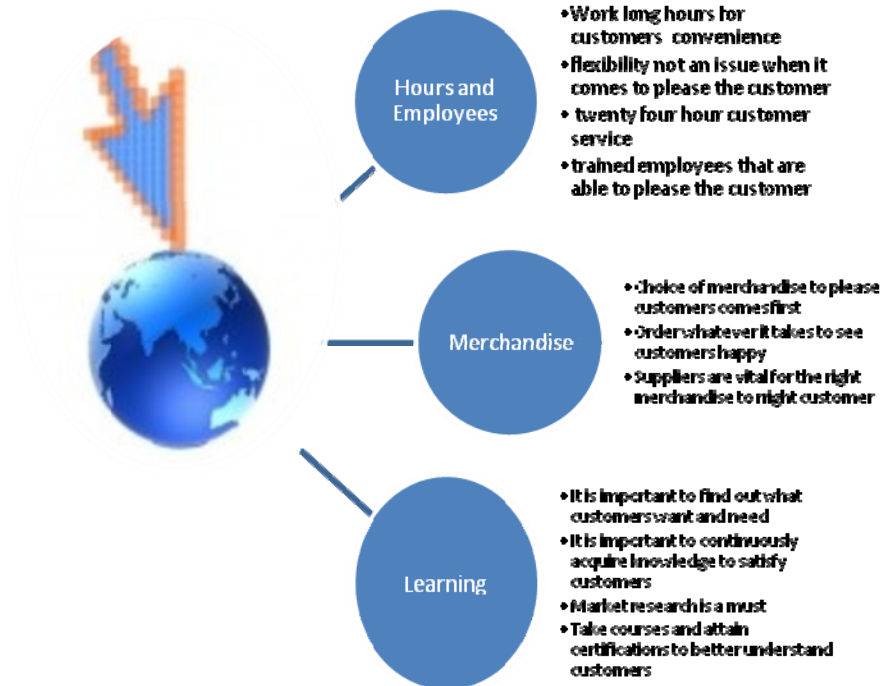
Then the themes were identified and the thematic networks were constructed with a view to aiding analysis. The analysis was carry forward by utilizing the dimensions represented in the data as reflected on the women's responses.

Patterns were then identified from the women's perspectives. Figure 4.2.

illustrates a worked example of how this study employed the thematic networks concept for the global theme "customer service is imperative".

Figure 4.2. Worked Sample for a Global Theme “Customer Service is Imperative”

Customer Service Is Imperative



Source: Author for this study

4.5. Ethical Considerations

This project took into consideration the following:

- a) Respect for the participants
- b) Attention to validity by reducing biases
- c) Participants were appropriately asked for their informed consent.
- d) Confidentiality of responses
- e) Participants were informed about the benefits of participating in this study and were provided with the results of the study upon request.
- f) Ethical clearance was obtained from the Robert Gordon University Research Ethics Committee. This study complies with the requirements of the committee.

All participants received a consent form and were informed of their rights in relation to the participation in the study and their choice to withdraw at any time.

This chapter has introduced the methodology and the research design used in this study and provided the following:

- The key elements of the research design and implementation including sampling method, interview protocol, pilot project, and participant selection.
- List of respondents and their characteristics
- Data analysis method utilized (Thematic Network Analysis).

CHAPTER 5

FINDINGS

5.1. Introduction

This chapter presents the findings from the face to face and telephone interviews with female entrepreneurs in Brazil and the United states. The Brazilian female sample was composed of 34 women with business in the cities of Franca (state of Sao Paulo) and Niteroi (state of Rio de Janeiro) and the United States female sample was composed of 26 women with business in the cities of Bamberg and Orangeburg (state of South Carolina).

The chapter starts with a description of the sample by offering data on the women's demographics and their business characteristics. Then, it presents the major issues that the respondents addressed when answering the interview questions on various economic and social cultural issues that impact on their business ventures. These issues were then organised and discussed using the thematic network analysis method. This was followed by a process of categorizing the female entrepreneurs according to the emerged global themes and analyzing possible overlapping and interconnectivity.

As pointed out in chapter 4, when using qualitative methods for data collection and analysis, the researcher cannot rely on hypothetical deductions to support his or her case. The idea is to use the evidence provided by the participants to illustrate and help to understand the interconnectivity of the basic themes, the organising themes and the global themes (Sirling-Attride, 2001) that have emerged from the data collection. Therefore this chapter contains various verbatim quotes from the respondents and selected women stories and quotes were included throughout in order to better illustrate the qualitative findings.

The chapter ends with a summary of the data findings from this exploratory research.

5.2. Demographics and Business Characteristics

Sample Profile

Fifty two percent of the Brazilian and American women (31) were between the ages of 30 and 49 years old making this age group the largest in the sample for both countries. However, the Brazilian women seemed to be slightly younger with 5 of the women in the age group 20-29 whereas only 1 of the American women was in this age group. Table 5.1. presents the age distribution of the respondents by country.

TABLE 5.1.

AGE DISTRIBUTION OF RESPONDENTS

AGE/COUNTRY	BRAZIL	US	TOTAL
20 – 29	5	1	6
30 - 49	15	15	31
50 – 69	13	9	22
70+	0	1	1

The average year in operation for the businesses was ten for the Brazilian women and five for the American women. Eighty three percent of the Brazilian women hold a higher education degree as opposed to forty two percent of the American women. While seventy percent of the Brazilian women responded that they had formal higher education, the American female entrepreneur's education

was more centred on courses of specialization in their respective business areas, i.e., exercise and fitness, Subway sandwich franchising, female apparel retail shops, coaching and consulting, canine specialist/ pet boutique, nail specialist and certification in plumbing. More women relied on their past work experience in a regular waged job to operate their businesses in the United States than in Brazil.

Business Characteristics

According to the women's responses through the personal and phone interviews, the respondents' businesses were classified under two types of business: service retailing and merchandise retailing. Table 5.2 lists the business activities under merchandise retailing by country and Table 5.3 lists the business activities under service retailing by country.

TABLE 5.2.

MERCHANDISE RETAILING ACTIVITIES BY COUNTRY

BRAZIL	UNITED STATES
FEMALE APPAREL (15)	PET BOUTIQUE(1)
JEWELRY DESIGN (1)	THRIFT STORE (2)
FEMALE AND MALE APPAREL(2)	EQUIPMENT SALES (1)
SMALL GROCERY STORE (2)	SPECIALTY STORE (1)
SHOE STORE (1)	GIFT SHOP (2)
OFFICE SUPPLY STORE(2)	
ARTISAN/ART DEALER (3)	
HEALTH FOOD STORE(1)	
TOTAL (27)	TOTAL (7)

TABLE 5.3.**SERVICE RETAILING ACTIVITIES BY COUNTRY**

BRAZIL	UNITED STATES
INSURANCE AGENCY (1)	FRANCHISING- SUBWAY (1)
ENGINEERING CONSULTANCY (1)	BUS.DEV.TRAINING (1)
TAXI SERVICES(1)	CONSULTANTS (2)
CATERING (6)	NAIL SALON (2)
	CATERING (5)
	FITNESS CENTERS (2)
	PET RETREAT/HOTEL (1)
	CERTIFIED PLUMBER (1)
	PRE SCHOOL OWNER (2)
TOTAL (9)	TOTAL (17)

In Brazil, the majority of the female businesses (79%) were concentrated in merchandise retailing. Only nine of the businesses were service retailing oriented. Most Brazilian businesses in the sample are small stores that sell female apparel. On the other hand, the majority of the female businesses in the United States are service oriented (75%). Typical American businesses owned by females were fitness centres and nail salons. In terms of company longevity, the average age in Brazil was 10 years with a couple of women operating their business for over 22 years. The median in the United States was lower, at about 6.4 years but the distribution was a bit skewed since there was a business, Orangeburg Plumbing, owned by an "eighty something" woman named Evelyn, which has been in existence for 58 years. As far as number of employees, the Brazilian women presented the highest number of employees with a total of 97 employees full time and part time employees with an average of 3 employees per business, while the total number of employees of American female businesses was only 32, either full time or part time, with an average of 1

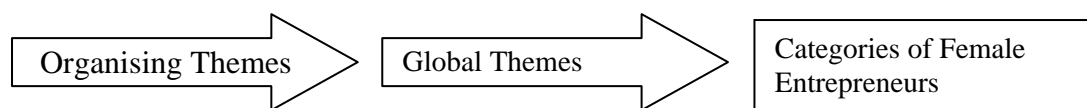
employee per business. Most of the American women in the sample operated their businesses alone.

In terms of longevity and employees, on average the Brazilian businesses have been in operation longer than the American businesses, a fact that may explain a larger number of employees in the Brazilian companies per business. The American companies in the sample are relatively young companies when compared with the Brazilian companies (with the exception of Evelyn's plumbing business), with many of them with roughly a year of less in operation. This fact may explain the low number of employees or no employees at all.

The next section will present the findings of this study by exploring the basic themes, and organizing the data collected under each question in the interviews.

Then, the global themes identified and the various categories of female entrepreneurs that emerged from these themes were discussed and explored.

This process is illustrated as follows:



Source: Author

5.3. Images of Success

A major factor investigated in this study was the female entrepreneur's own definition of success and what were they hoping for with their business. To begin with, in order to capture the women's views, the data were collected from the answers from the following question: "As it relates to your business, what does success mean to you"? The author was interested in understanding what the women had to say and whether there were any differences in the answers

between the Brazilian and the American women. A second question asked, "In your opinion what is the key to your business success?" had the purpose to probe into the most important things the women regarded as the key to their success. This section presents the analysis of the data and the global and organizing themes that emerged from this analysis.

The Women's Images of Success

Six global themes associated with success were identified from the data generated from the interviews. The global themes found from the answers to the question "As it relates to your business what does success mean to you?" were labelled as followed: (1) Work/Life Balance/Flexibility, (2) Financial Independence, (3) Self Actualization, (4) Recognition by Society, (5) Customer Loyalty, and (6) Help Others Help Themselves, each of which are discussed below.

5.3.1. Work/Life Balance

Responses clustered under this global theme tend to focus on two organizing themes: (1) flexibility with setting own business hours, and (2) family responsibilities are easier to reconcile with work. The Brazilian women tend to emphasize more this global theme (work/life balance) than their American counterparts. For instance, Sonia, a Brazilian entrepreneur owner of a small boutique in Franca, Sao Paulo, that sells kitchen and bathroom decorations and gift items, believes that without the flexibility of her business she would not be able to raise her two daughters. Maria Cecilia, a Brazilian entrepreneur owner of an arts and crafts boutique in Niteroi and a mother of a three year old daughter,

observed that her arrangements to work from home as necessary are convenient at this stage of her life when raising a small child.

Flexibility of owning her own business is tied to career longevity and it is stressed by Anita from the US when she describes

I like to work for myself... I don't have a boss yapping in my ears telling what I can do and what I can't do... also you career is longer You can work as long as you want.

Although some American women seem to enjoy the flexibility of owning their own businesses, some reported that flexibility can very well be equated with 24/7 hard work. As a matter of fact, one American respondent, Soraiah, owner of an entertainment management consulting firm which represents various entertainers and athletes, stated that *"Yeah, I have flexibility; I don't have a 9 to 5 job, but sometimes I have calls in the middle of the night and I can't ignore the phone from my customers. It is a 24/7/365 job"*.

Under the same lines, Wanda, owner of a pet grooming business, states

" I love the flexibility and being my own boss; but being my own boss did not help me at the beginning [of her business]; I would not marry my husband for 7 years; we actually rarely dated; I said to him I don't have time for a family; so for me flexibility did not mean reconcile my business with my personal life"

But other women like Evelyn, a certified plumber in Orangeburg, S.C., strongly believe that success equates with life/work balance for females when she states

"There is a strong feeling inside us [women entrepreneurs]... We can only pursue our business after satisfying the needs of our family"

Although both Brazilian and American respondents frequently referred to flexibility as being 'a good thing', their views differ. Flexibility is viewed as a positive indicator of success: however, it does not necessarily equate to work/life balance. In fact, in some instances, being your own boss and having the flexibility of your own hours, is considered a burden and not a positive thing for

some American respondents. This is demonstrated in the comment from an American female entrepreneur:

Success and being your own boss is not freedom, but necessity to constantly work without breaks... you cannot leave the business during the day to run errands and put a sign on the door saying you will be right back... customers will never return. If I could, I would get rid of the burden [business] for a nine to five job. No breaks, no vacations... I don't remember last time I had a vacation... your business is your prison. (Lynnell)

5.3.2. Financial Independence

As one would expect, many of the respondents from both groups of participants emphasized the financial aspect of business success. Responses clustered under this global theme tend to focus on two organizing themes: (1) owning a business is a way for women to become financially independent (2) my business should make enough profit to support my family comfortably without anybody's help'. Examples of basic themes discussed are illustrated in the women's comments below

Examples include:

"I don't depend on anybody else; my business is my source of income" (Lynnell, US)

"Being a woman it is very important to be independent; the independence comes from being financially independent" (Rebecca, US)

'My success is my financial independence from husband and family' (Wanda, US)

Although almost all the women either in Brazil or the United States perceived that financial success is important for the success of the enterprise, this global theme seems to be a 'given' in a sense that they almost did not want to talk much about it but preferred to report on factors that were perceived more valuable to them in relation to their images of success. For instance, Wanda from the US provided the following statement

I was single for 14 years with kids. When I first got divorced I leaned on the government to make ends meet. I did not feel good about it... I needed to do something... Being a woman is very important to be independent, I think. So, I met this friend that owned a dog grooming business. He let me work with him part time to learn the business. I started learning and treated the business as mine. Then, my friend [the owner] died and I took over the business with my savings and a partner. I have always being financially independent. This business gives me this opportunity.

5.3.3. Self Actualization

Respondents under this global theme clustered their images of success under three organizing themes: (1) Glass ceiling (2) Passion, and (3) Expression. The women's views on glass ceiling and its negative effect on promotions in a traditional job, appear as a reaction that triggered the creation of their business as a way to achieve self actualization and pretty much control their destinies and careers. Both the Brazilian and the American groups seem to show concerns with the glass ceiling and consequently dissatisfaction with their jobs. For them success represents self actualization and fulfilment of a dream of being their own boss. One American respondent described that

Most jobs , you know, corporate type of jobs, have a ceiling on what you can do and make; trying to make more money and do what you really do is never easy... now, when you own your own business your salary and happiness is really up to you... If found that since I started my own business, although I am tired physically, mentally I feel great and happy... (Bridget)

Passion was another organising theme shared by the Brazilians and Americans that lead to their self actualization (the global theme) through their business.

Examples of typical comments were:

"[success] is considering that my business is instrumental for my joy of working" (Maria Cecilia, Brazil)

"[success is] to do whatever I love to do and have a great passion for it"(Rebecca, US)

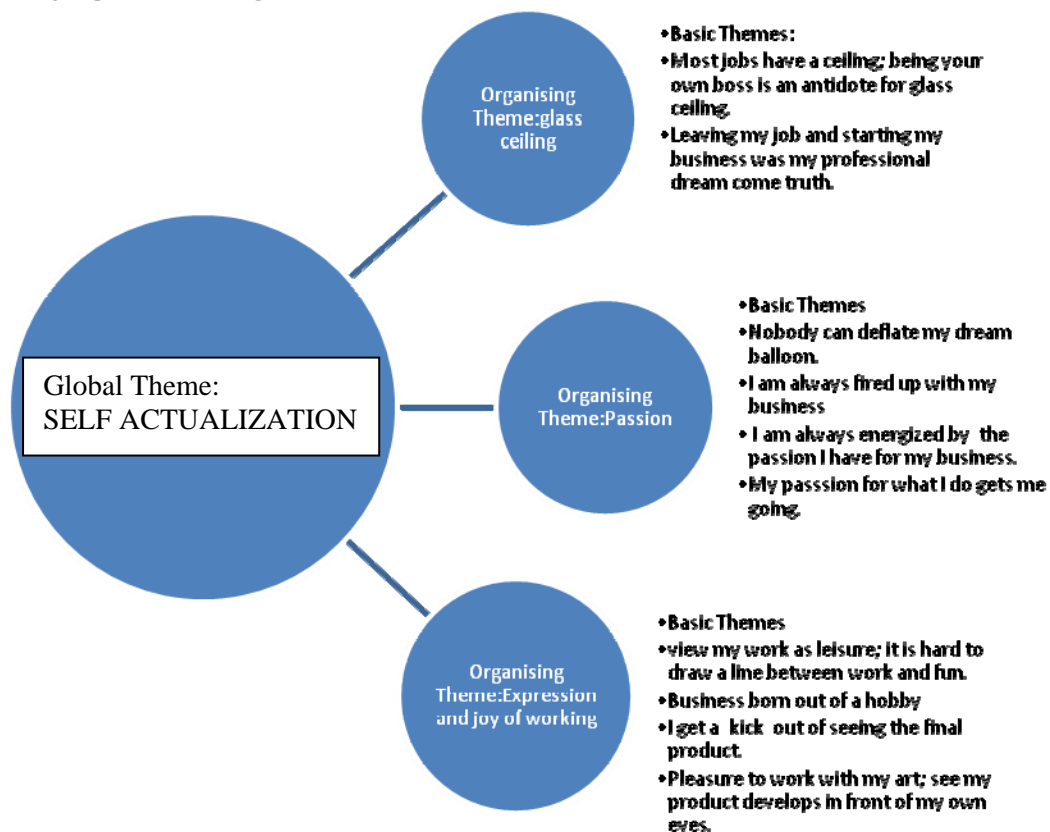
"I always wanted to do this; why not do it for a living and with passion?" (Geiza, Brazil)

"I am always fired up; nobody can deflate my 'dream balloon, nobody can destroy my passion... it gets me going" (Deatrix, US)

A third organizing theme for self actualization was expression. Brazilian and American respondents identified that expressing themselves through a hobby turned into a business was a means to self actualization. But for many of them their comments related to 'expression of themselves' and 'passion' overlapped. For instance, an American woman stated that *"success means you do it for leisure and it is always enjoyable... the passion to work on the product until its final version gives you an internal satisfaction"* (Anisha, US). Other respondents mentioned that their passion resulted in financial results, showing an interconnection between these two themes. For instance, Anisha added that *'doing what you have a passion for and earning your living for financial independence is the true meaning of success'*.

Based on the women's responses for the question "As it relates to your business what does success mean to you"? Figure 5.1. illustrates a thematic network analysis for the global theme "Self Actualization."

FIGURE 5.1. THEMATIC NETWORK ANALYSIS FOR THE GLOBAL THEME: SELF ACTUALIZATION



5.3.4. Recognition by Society

There appear to be three organising themes under the global theme “recognition by society: (1) Business as an instrument for acceptance as female entrepreneur (2) A positive word of mouth, and (3) Establishment of a brand image.

Respondents that perceived success as being recognized by society clustered their answers around these themes. Some examples were

“I rather own my own business; I feel good about representing my business at the Chamber [of Commerce]... it is just like...you see... they respect you” (Deatrix, US)

‘A successful business is a business that impacts the society by offering good services, making a difference... and in return gets acceptance from the community” (Maria Helena, Brazil)

Some respondents blended their answers under this category with certain types of comments that can be associated with the existence of gender differences in their societies. For instance, Sonia from Brazil states

"It is easier for men to be recognized by their peers as a professional... I think that for women, becoming her own boss is a way to be recognized by society... in my opinion this is success".

Rebecca from the US describes that

"Society looks at women differently...but it is not always bad... Being a woman I feel empowered... it seems that the fact that I am a woman brings attention to my business... people often say 'what is that you offer?' I am considered a success story".

Some respondents indicated that a positive brand image of their business in the community is instrumental for success. Brazilian respondents were more inclined to perceive that sustaining brand equity through the delivery of quality goods and services would bring success through recognition by the society. For them is just like giving back to the community and being recognized as a responsible and successful business.

Some respondents emphasized that the act of volunteering for community institutions is not only a way to give back to the society but also to obtain visibility and recognition as well as networking and grow the client base.

Melinda from the US comments

... being an asset to the community at large and giving back by volunteering and educating; I volunteered for the Council of Aging in Orangeburg and it gives me pleasure; my classes are free for the senior citizens. It is also a nice source of leads to my business since occasionally an individual would ask for private exercise coaching... but what pays off is volunteering and visibility for my business.

Melinda's statement brings some sort of interconnectivity between themes that emerged from this study. For instance, volunteering emerged as a basic theme for the global theme 'recognition by society' but it also emerged as a basic

theme for the global theme 'Networking'. Networking and its implications for the respondents will be further discussed later in the chapter.

5.3.5. Customer Loyalty

The picture provided by the Brazilian and the US women as they perceived their images of success through the loyalty of their customers, is clustered around four organising themes: (1) Quality customer service (2) Quality merchandise (3) Good prices (4) Marketing Research. Most respondents perceived the images of success based on customer loyalty that derived from good customer service, quality inventory and merchandise, prices that are better than competitors' and knowledge about their customers' preferences. There were numerous references to the fact that customers are very demanding but keeping them and seeing them returning was a major perception of success.

The emphasis on quality customer service is demonstrated by the following statements:

"Most customers are very demanding; they require 24/7 customer service"
(Evelyn, US)

"Customers pressed me to work better so they keep returning (Melinda R., US)

"Is just like becoming a... 'customer sitter'; mentor, nurture, and get their loyalty (Flavia, Brazil)

Although some respondents emphasized the quality of their merchandise as an organising theme leading into the global theme 'customer loyalty', others use the help of marketing skills to enhance the perception of value in the customers' eyes. For instance, Anisha from the US commented that *"I know how to market things; I create a need for the luxury jewelry item, make it sound enticing..."*

The quality of the merchandise sold was another aspect of success for the women linked to the global theme customer loyalty. Many respondents indicated

that the quality of the suppliers is directly linked to the quality of the merchandise they sold. This is specifically related to owners of retail merchandise stores, either in Brazil or in the United States. Both groups expressed that a good relationship with the supplier was important to obtain the merchandise their customers want and to keep them coming back. This is demonstrated in the comment,

"I used to go to the market and buy ingredients for my cakes every day... too expensive. Now I go to my wholesalers... I have established a good relationship with them... they have what my customers want and save me money" (Marion, US)

Along the same line, Lynnell from the US demonstrated that the best suppliers with the best variety of products are her favourites because they give her a chance to find what the customers want or close to it in one single trip. She observed that

"Success is very hard for small businesses unless you bring the volume and work with your supplier... customers come first... you should always try to find merchandise that they want. But some times this is not possible; for instance, if a woman want one specific table runner and order from the catalogues I have in my store from my suppliers, I have to order at least six table runners in order to get that 'one' runner for her. But I try to do it , even though my profits have to be cut down. Luckily with the help of my suppliers is not always that bad... But I want to please my customers. Next time they will come and will buy different things if I please them"

A third organising theme for the global theme "customer loyalty" was 'good prices'. Almost every respondent either in Brazil or the United States demonstrated that customers return because of their good prices. Many of these women differentiate their business by the price of their services or merchandise. Sonia from Brazil stated "

I try to offer and sell different things from the competition in my area; but it is hard. Many times I have to be 'different' by offering good prices for my customers. I compete for their loyalty with my prices.

A basic and recurrent basic theme for this organising theme was 'better prices than the competitors', but other basic themes such as 'don't want to be considered a greedy person' and 'planning for good prices' also emerged. The basic theme 'planning' is also tied with another global theme associated with the 'key to business success' which will be discussed later in this chapter. Once again, the interconnectivity among these themes surfaces with the help of the thematic network analysis methodology. Some respondents were concerned about setting high prices and being considered greedy in the community. This can be linked to the effort they make to be recognized by society as business owners with good business practices. Once again, one more interconnectivity can be found here among the themes; as previously discussed recognition by society was a global theme associated with success. For instance, Maria Helena from Brazil states

I want to be recognized and respected by the community. How do I reach this goal? By providing my customers with the best customer service ; always buying merchandise with cash in order to pass on a better price to my customers. I don't want to be viewed as a greedy person. I always keep a good inventory and make sure that the merchandise has a good price and is delivered on time, if the customer asks for delivery.

A fourth and last organising theme associated with the global theme 'customer loyalty' was 'marketing research'. The women were very concerned about knowing their customers just like they know a good friend. Recurrent organizing themes under this category were 'ask for their opinions and preferences on a regular basis' and 'reward return customers and know who they are'. The aspect of marketing research and the concern the women either in Brazil or the US have about knowing their customers is illustrated in the following statements

"The more you know about your customers, the better off you are" (Neiza, Brazil)

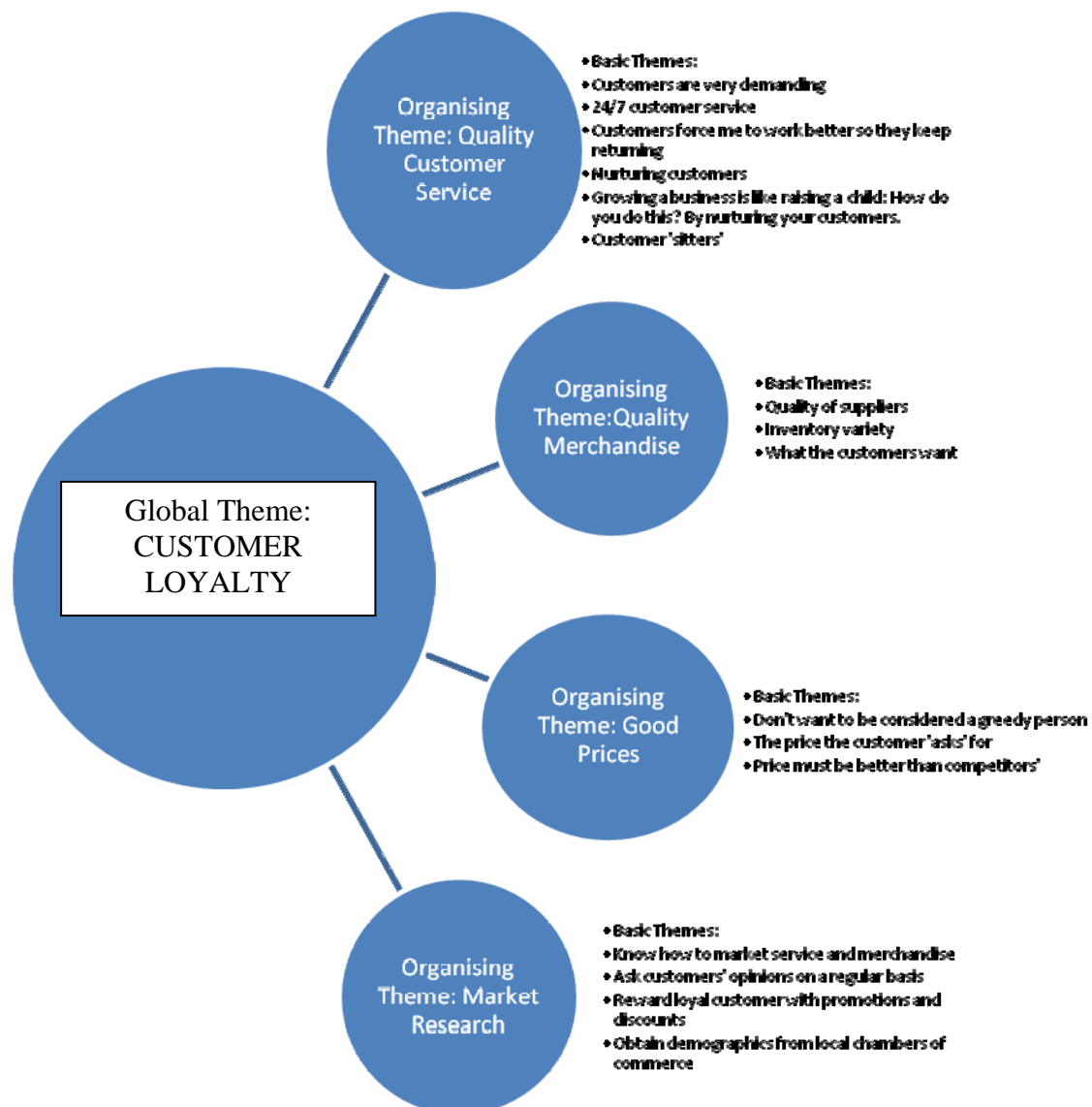
"I tried to search for new nursing homes in the area so that I can offer customized services to the elderly" (Anita, US)

"Becoming a member of the Orangeburg Chamber of Commerce gave me access to a wealth of information about the demographics of my clientele" (Melinda, US)

"I like to reward my customers when they give me their e-mail addresses. I send them promotional coupons online" (Donna, US)

In order to better illustrate the relationship and the networking links between the global theme "customer loyalty" and its organising and basic themes, Figure 5.2. depicts the thematic network analysis that emerged from the findings.

Figure 5.2. Thematic Network Analysis for Global Theme “Customer Loyalty”



5.3.6. Help Others Help Themselves

The last global theme associated with images of success was 'help others help themselves'. Many respondents both in Brazil and in the United States expressed that their business success was highly associated with helping others helping themselves. The 'others' were either employees, customers or members of the community. There were three organising themes associated with this global theme: (1) Make a difference in somebody else's life (2) Teach other people, and (3) Inspire others/Role Model.

Many women perceived their images of success to be associated with making a difference in somebody else's life with their businesses. Many referred to the fact that owning a business and being able to provide employment for an individual was per se an indication of success. This was a basic theme that constantly emerged from the interviews with both the American and the Brazilian women. For instance, Filomena from Brazil states that

'I like to empower my employees... I have two women that work for me... this is their livelihood... I provide for the livelihood... this is success to me.'

Yolanda from the US expresses that

"[success] is being able to achieve and bring others along with you... it is not only a personal thing... other people depend on what I do"

A second emerging organising theme was 'teach other people'. By other people the respondents included not only employees, but also members of their immediate family. Marion from the US made a remark that

[success] is teaching my employees... then I delegate... It feels good... teach a man to fish and he will feed his whole family, but give him a fish and he can eat for only one day.

Many respondents referred to aspects of being a role model and inspiring others with their businesses although this theme was not as predominant among the Brazilian women as it was among the US respondents. Moreover, this was particularly a more recurring organizing theme among the African American female entrepreneurs in the United States. Many believe that their business is an inspiration for other African American women in their community. Rebecca, an African American from the US states that *"I am so driven in the pursuit of my business that other women in the community are driven to that"*. Marion, another African American from the US describes that

"We [African American female entrepreneurs] want to inspire other minority women with our business... is like a ripple effect... other women say 'we want to follow her footsteps; She is great.'"

African American women from the United States tend to be more inclined to serve as role model for other business women than their white counterparts in the US and Brazil. In fact, the Brazilian women from African descendents did not share this view at all.

5.3.7. The Key to Business Success

To allow respondents to expand on their images of success, the women were asked to answer the question "What is the key to your business success?". The themes emerged from the answers allowed us to obtain additional information on their perceptions of success and to validate some of the points discussed as a result of the answers for the first question associated with success. As it was expected, some of the themes generated from the women's answers to this question overlapped with the themes generated from the first question "In your

opinion what does success mean to you?", but it allowed for better understanding of their images of success by further identifying emerging networking patterns.

The main global themes associated with the question 'What is the key to your business success?' were: (1) Customer Service (2) Faith in God, and (3) Planning.

Customer service was previously discussed as an organising theme for the global theme 'customer loyalty'. Now it appears again as an emerging global theme from the answers associated with the key element for success. This is a good example of how the themes interconnect, interrelate and many times overlap. Customer loyalty and customer service are so strong for both the women in Brazil and in the US that the organizing and basic themes associated with the global theme "customer service" were practically the same described by the women under the global theme "customer loyalty". Comments such as "customer service is the most important component of my business" (Gloria, US) and "[key to business success] is honesty to customers" (Michelle, Brazil) were common.

Although not every woman spoke of any ties with religion and their business, and very few Brazilians mentioned this at all, many of the US respondents, especially the African American descendents, strongly perceived that at one point in their lives, religion played a major role in their businesses. Moreover, they perceive that the key to their business success is their close relationship with God. In fact, two categories of women were identified as a result: the "believers" and the "non believers". The believers were strongly convinced that their purpose in life was to set up a business to glorify God whereas the non believers totally separated the subject of religion from their business. Because

so many respondents were categorized under 'believers', the second global theme associated with the question 'What is the key to your business success?' was "Faith in God". Two organizing themes emerged from this global theme: (1) 'Business is to glorify God', and (2) 'Purpose of Life'. Wanda from the US is a 'believer' who perceives that God played a major role in her business, at least at the beginning. She describes that

I was working as a dog groomer and administrative assistant for the business owner that taught me everything I should learn about the business... then he died and the business literally fell on my lap... it was God... all I can tell you... it was God. Now, twelve years passed and the business is solid as it can be... it is God, it is all I can tell you.

Other typical responses from the 'believers' were:

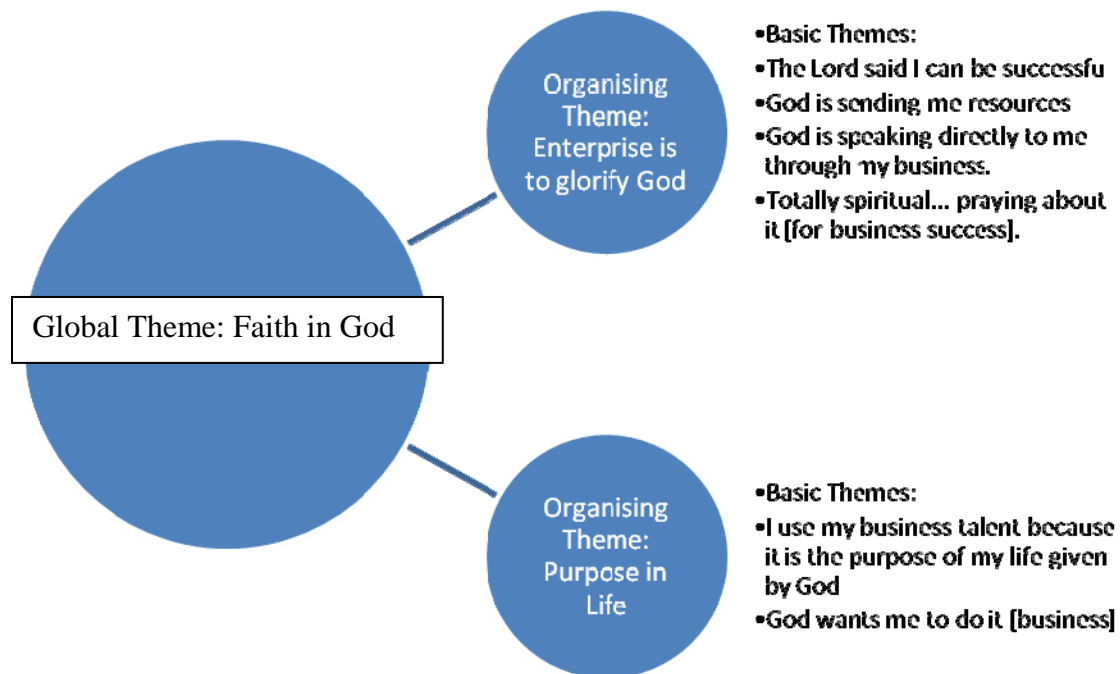
"[the key to my business success] is faith in God through Jesus" (Lucia, Brazil)

"[the key to my business success] is trust in God... with this trust we reach everything" (Gloria, US)

"[the key to my business success] is first have faith in God, have Jesus Christ as your chief executive" (Melinda R., US)

Figure 5.3. illustrates the thematic network analysis for the global theme 'Faith in God'.

Figure 5.3. Thematic Network Analysis for 'Faith in God'



"Planning" was the third global theme that emerged as the key to the women's business success. The Brazilian women tended to emphasize more planning than their US counterparts. The American women, with the exception of a few respondents, rarely mentioned that the key to their business success was planning for the future. Their preoccupation was more with short term goals than with long range planning. The organising themes that emerged from this global theme were 'planning for the future with teamwork' and 'vision for the future'. Sonia from Brazil describes that

Every business requires good administration and planning. Every entrepreneur has to have a vision and perception of opportunities... know the time to start and the time to stop when things are not going well. They [the entrepreneurs] need to constantly re-evaluate their operations with a total vision of their businesses... But it is easy to catch 'business myopia' and forget about the big picture and the future... but it has to be done... really.

Lynnell from the US, was one of the few Americans that for whom planning and teamwork was and is the key for her business success. She told us the story about when she first started her business and she and her employees were deciding on a name for the business. In her own words, she states

Signing [store front signing]- is everything... When I first started planning for my business and first opened, it is used to be called 'Lynnell's Bedding & All'... people would shy away from it because they thought that the only merchandise we had was mattresses and bedding... we re-grouped as a team and planned for the future with a new name... a new vision...we changed to Lynnel's Gift Shop, a more generic name... customers started to flock into the store... we also planned our ad campaigns with the new name... it was awesome...

Tania from Brazil says that

'long range planning and organization of a business is everything; you have to constantly turn the merchandise around... planning future partnership always with a vision in the future with suppliers is essential; my suppliers are my success partners'.

Tatiana from Brazil also emphasized planning and teamwork when she states

[the key to business success] is share results with your workers for team commitment because companies do not grow with only one individual but with all workers' talents all well organized and motivated.

Along the same lines, Geiza from Brazil describes that

the key to my business success is reach my future objectives and business plan while maintaining teamwork among my employees.

It appears that responses to the two questions associated with images of success fall into four distinct categories of women. These categories have been labelled as being *the independents*, the *customer service driven*, the *believers*, and the *planners*, a reflection of the patterns identified by the global themes that emerged from the respondents' answers. Although, as previously discussed, some themes overlapped, in other words, a customer service driven can also be considered a believer and an independent, generally speaking, the categories were built based on what was more important to the women. Therefore, the images of success for the independents were constructed around perceptions of financial independence, flexibility, self actualization and recognition by society. The images of success for the 'customer service driven' were constructed around perceptions of high quality customer service followed by a significant focus on customer loyalty and everything done to satisfy the customer. The believers glorified God through their business and perceived that success was laid up by God and fate. Last but not least, the planners based their perceptions of success on vision of the future, planning, organization and teamwork.

5.4. On Being a Woman in Business

In order to capture the women's views on 'being a woman in business' and to reveal perception of barriers, opportunities and other factors in the economic and socio cultural environment that impact on their businesses , the following question was posed in the interviews" How does it feel being a women in business?". Based on their answers and patterns of responses that pointed out identifiable global themes, the following global themes emerged: (1) Not being taken seriously (2) An advantage (3) Barriers. Interestingly the emerging basic and organizing themes that gave birth to global themes for this question

contained numerous references to gender issues and stereotypes in regards to machismo. The picture provided by the Brazilian and the American women were equally embedded with comments that made us believe that both the Brazilian and the American cultures, from the eyes of these female entrepreneurs perpetuate gender discriminatory issues.

The global theme 'not being taken seriously' generated four organising themes: (1) Lack of credibility from peers (2) Problems with male suppliers (3) Problems with male customers (4) nature of business is considered a 'female thing'.

A particular respondent, Bridget from the US, showed a high level of awareness of gender discrimination coming from her peers when she described

It is easy for men to get business off the ground ... they are considered more serious... even with loans from the banks... society expects that women run business like men...society looks at women differently. Just like they expect men lead the household, maybe they [society]think that males have to make more [money]; It has always been a male world... I even know that my male employees think that way... they just don't say so.

Although not all respondents speak in such extreme terms as Bridget, there seems to be a common element in that the women perceive the existence of elements of discrimination and gender issues in their cultures. Numerous problems with male suppliers were noted, but this was more prevalent among the Brazilian women than among their US counterparts. For instance, Simone from Brazil, stated

Male suppliers are the worst... Once I needed to place my brother in law on the phone to talk to a supplier... otherwise I would get cheated on price.

Michele from Brazil commented "*many times men [suppliers] do not like to do business with us; they don't trust us as businesspeople*". Lucia from Brazil describes "*there are some male suppliers with unethical behaviour... they want to cheat on you...*"

For some respondents, the own nature of their businesses were perceived as subject of discrimination. For instance, Maria Helena, an artisan from Brazil said *"Men think that my business is just a hobby... a woman's thing... it is irritating...*

My male peers [office colleagues from her regular 9 to 5 job] put me down..."

Maria Helena is an attorney that owns an arts and crafts boutique in Niteroi, Rio de Janeiro. She does not perceive that their peer's lack of respect for her business has anything to do with her as a women, but is rather due to the own nature of the business, considered as a traditional female business. She observed that perhaps if she had pursued a different line of business, she would receive more respect from peers and society in general; but she added that she would not change her line of business because that is what she likes to do.

Still within the global theme 'not being taken seriously', the organising themes were associated with the perception that customers, either male or female, did not take the women seriously. For instance, Marion from the US owns a consulting company that manages and books events for entertainers, athletes, and aspiring actress and actors. Talking about her challenges of being a woman in her line of business, she describes

*Being a woman in business in my field is tough...
In the field most of the people are men... I get pushed
to the back... they look at me and say ...hum...'pretty
must be the secretary'...They [customers] ignore me...
Guys are head strong...it is like a dog fight... they will
overlook you as a female... treated as I was someone'
secretary... it is hard to gain respect... it is not automatic.*

The second global theme associated with the question "How does it feel being a woman in business" was 'an advantage'. Somewhat paradoxically, considering the focus of the previous themes, many US respondents also perceived that being a woman in business is an advantage. This perception is evident by Rebecca's (US) comments:

Being a woman in business is like a 'niche' that draws attention to you... people is always curious to find out what you have to offer... You can take advantage of programs... like the Certified Minority Business Program from the SBA... It is definitely an advantage.

Rebecca's comments reflect her perceptions that there are resources in her community that as a woman in business she can take advantage of. Although she feels this way about her business, she still perceives that 'women are their worst enemies', that society still looks at women differently and that males have a tendency to look more to each other whereas women are like

"crab in a basket... confused... men have to say what they have to say ... they don't hold grudges"(Rebecca, US)

The respondent's comments are perceived to be embedded in perceptions of gender differences in her society. None of the Brazilians respondents perceived being a woman an advantage in business but some commented that they 'fit right in' and that '*things are getting better for women; they are being recognized and feel equal to men*' (Filomena, Brazil).

The third and most significant global themes associated with the question 'how does it feel being a woman in business' was 'Barriers'. Different types of barriers emerged from the responses: (1) lack of resources (2) gender barriers (3) mental barriers and emotional barriers and (4) compensation/money barriers. Both the Brazilian and the US respondents commented that they have received some kind of support from the resources in the local communities. Some of these resources included loans, training and mentoring programs offered by local branches of the Small Business Administration through their Small Business Development Centres throughout in the United States and in Brazil through SEBRAE, the Brazil SBA counterpart. Although more US women than the Brazilian women perceived that there are some resources in the community to

help them with their business overall the respondents perceived that lack of resources was still a barrier to the success of their business.

Marion from the US describes

you always need to know someone in order to get a loan at the bank... first time I tried on my own, it was a disaster... My business plan was a mess and I got help from the Small Business Development at South Carolina State University in Orangeburg... it was still a hurdle... the numbers were not right... but in the end things were worked out.

Interestingly, Marion's response also indicated that she perceived that networking gave her a head start in the process of obtaining financing for her business. Once again, a respondent's comments show interactivity between themes demonstrating that many times the themes overlap and cannot be analyzed on a vacuum; a systemic view of the whole scenario or sum of global themes must be considered. The global themes associated with 'networking' will be discussed later in this chapter.

Gender barriers were perceived by the women through typical comments as follows:

"The good old boys' network is always there..." (Lynell, US)

"Men do not like to do business with us... they don't trust our skills (Rebecca, US)

"I guess I don't have any problems because people expect that my business [nail salon] is run by a female (Anita, US)

"There is a perception that woman cannot or should not receive remuneration bigger than men's... men have a difficult time seeing us successful..." (Tatiana, BR)

"It is the old story over and over again... men over women" (Iyonia, US)

"There is a perception that women should not be over men... women cannot handle the stress of a large business or growing business" (Kathy, US)

"Men who think they are too smart and macho to hear what a woman is telling them" (Debbie, US)

"The male would manage the business and the women would follow... men over women" (Sari, US).

"My business is not just a reflection of my husband's success and money..." (Sonia, BR).

Yolanda from the US comments

I find barriers in my culture... I find that the average men within my culture have a difficult time accepting women that have the ability to take care of themselves, especially when they have graduated from college and have a degree...

Along the same lines, Evelyn, a certified plumber from the US describes

...well, my male customers might not like to deal with me... Sometimes I can be kind of bossy and stubborn but they always conduct themselves as nice gentleman... the barrier is subtle (hum)... I know this is a predominantly male business but you need to show that you are capable and then you get accepted by them... there are still a lot of men... Quite a few ladies [entrepreneurs]... women are often stuck in administrative roles... men are working in offices as managers, bosses... we still have a long way to go...

Evelyn clearly perceived that despite her business success, gender barriers are still an issue. But she seems to perceive that with her hard work she overcomes the problem.

Deatrix, from the US, owns a not for profit organization that involves a lot of knowledge of the criminal justice system. One of her big complaints was the fact that people kept telling her that *'you cannot do that... you have never been a cop...'*, to which she responded angrily *'what about a male gynaecologist? He had never been a woman and still functions!'* (Deatrix, US)

But not all respondents perceived gender barriers. For instance, Melinda from the US perceived that *"I was encouraged by family at a young age to be entrepreneur. Both sides of parents owned family operated businesses by women as well as men"*. Others do not perceive gender barriers simply because

the nature of their business. For instance, Melinda owns a yoga and exercise studio in Orangeburg and she reports that she does not perceive any gender barrier perhaps because of the fact that exercise instructors are traditionally women. *Cici, from the US states*

I myself have not had a problem with gender issues... most of the people that works in my business are females... and males most of the time fit right in with no conflict...'

Other perceived gender barriers but try to work around it and see that things are improving as far as gender inequalities. For instance, Sonia from Brazil reports

Barriers [gender] exist and they are always going to exist. But I think that we really must value is human being capacity, not man or women's capacities as individual things...Competition between genders is not necessary... the most important things are objectives and ideals from human beings. It does not matter if male or female... in the last 30 years a significant revolution has been occurred in terms of women entrepreneurs... they are becoming serious...

Mental and emotional barriers were described as women's inferiority complex (this was more accentuated between the US women from African descent), lack of recognition from society (previously while defining success, the women described that recognition from society was a perception of success; here a lack of recognition from society is therefore perceived as a barrier to their businesses), and lack of support from family members and friends. Gloria from the US states that

People in my community are always negative about my business, especially at church... they say that women stop at every obstacle... I know they talk about it... it is so negative... it is a mental barrier... it seems that they don't want you to succeed... but we can't be afraid... people reacting negatively before giving your business time to grow is a real mental and emotional barrier... many of us [female entrepreneurs] fall into a trap... kind of self fulfilling prophecy... may be it is true.. I don't know... it is a huge mental barrier...

Economic barriers emerged as perceived high taxes, competition from large businesses and low compensation. Low compensation was often perceived by the

respondents as a reflection of gender inequality. Both the Brazilian and the American women described that male businesses are often better compensated in terms of return than female businesses. But the Brazilian women were more preoccupied with high taxes than her US counterparts. In fact, a high number of Brazilian respondents referred to high taxes as a barrier to become a formally registered business. The subject of business informality will be discussed later in this chapter.

Competition from large business was another economic barrier perceived by the women. In fact, many respondents perceived this as even a more significant barrier than gender barriers. The competitive environment posed by larger companies was a threat according to their women's views and both Brazilian and US respondents. This can be illustrated by the following comments from the women:

"It is hard to compete with Wal- Mart when it comes to your neighbourhood"

(Lynnell from the US)

"Larger business have the resources I don't have... they have the money to advertise, better distribution channels and offer better prices..." (Simone, Brazil)

Almost every respondent cited some type of barrier when answering the question "How does it feel to be a woman in business?". Some were more optimistic and cited few barriers, others were more vocal and expressed her dissatisfaction with their environment through the perception of barriers of various nature. However, on a positive note, being a woman in business was also associated with power, independence and satisfaction as expressed by Rebecca from the US

*I enjoy being my own boss and make my money
It gives me power... I really do not depend on anyone
My business empower me to do better things...it feels
good to be in control...*

Valdeci from Brazil exhorts the success of female entrepreneurs in Brazil when she enthusiastically reports

We have a good example in our community of a woman that succeeded... the owner of Magazine Luiza with 540 stores or more throughout Brazil... we are proud of her. She is a product of our community [city of Franca, Sao Paulo].

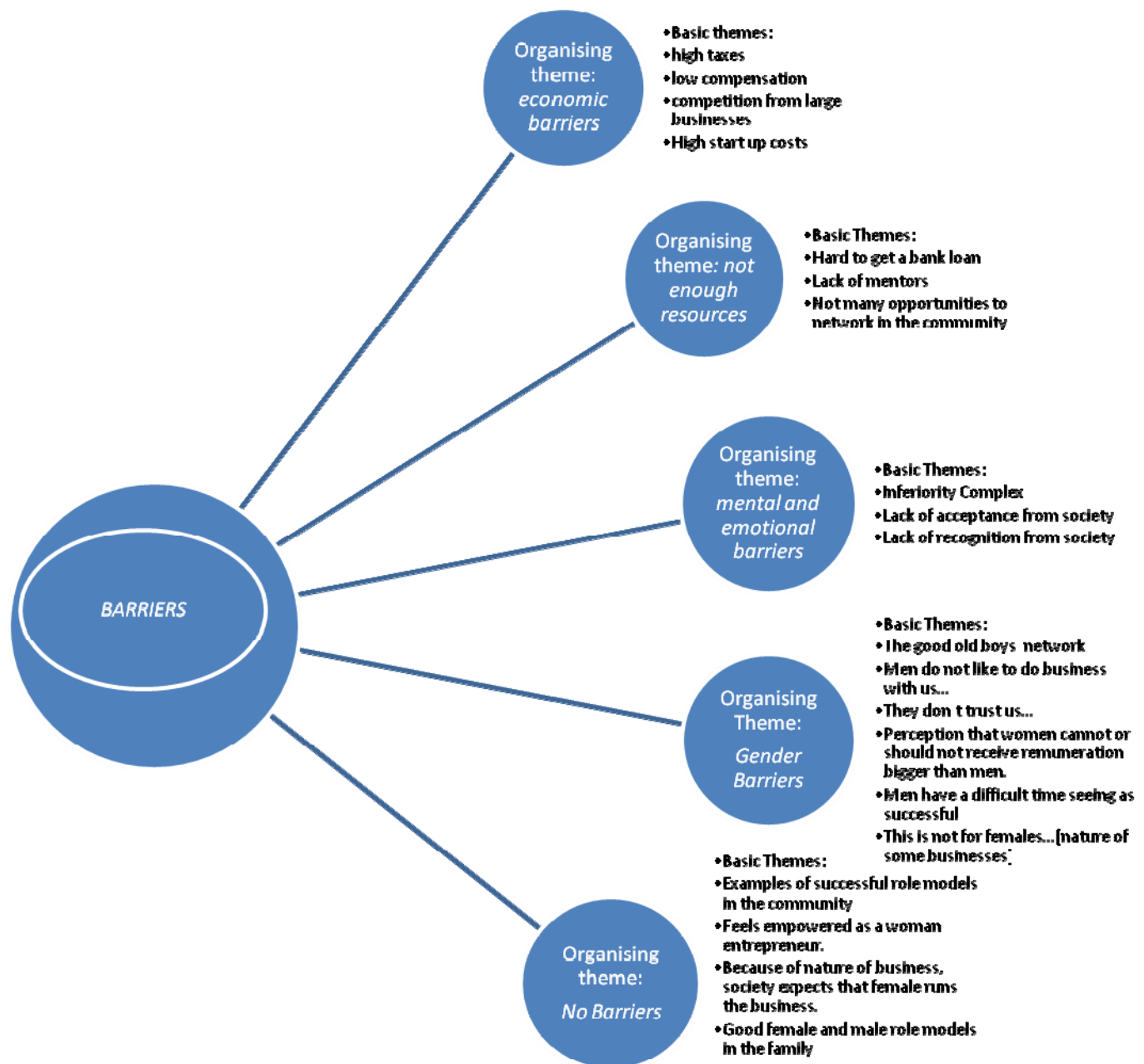
And, Filomena, owner of a women's apparel shop in Niteroi, Rio de Janeiro describes

There is an overall perception, a myth you know... that women cannot do better than men... I think I am doing all right... is just a myth...not a real stuff... perhaps in the old days... but not today...

For this respondent, gender barriers seem to be only a myth and something from the past. She seems to be content with her role as a female entrepreneur and does not perceive any real problems with this.

To summarize, the four organising themes associated with the global theme 'barriers' are illustrated in Figure 5.4.

Figure 5.4. Thematic Network Analysis for Global Theme “Barriers”



5.5. The Women's Opinion of the Process of Formalizing or Officially Constituting a Business

In order to capture whether the macro economic environment and economic factors of the country impacted on the women's decision to register their business, the question "what is your opinion on the process of formalizing or officially constituting a business (In Brazil or the United States)? The verb 'formalize' and the terms 'officially constitute' were used in lieu of 'legalize' to avoid any associations with breaking the law. As previously cited in this study, the issue of legalizing a business is a very sensitive one, especially in Brazil, thus the need to ask a question during the interview that would not directly ask the women whether their business were legally established. As expected from the literature review (Maloney, 2004) many women from Brazil responded that the process of registering their business was either too cumbersome and lengthily (some reported that may take from 3 to 6 months for the whole process to take place), expensive and not worth their time. This type of response typically indicated that the business was conducted informally. Simone, an artisan from Rio de Janeiro, reported that '

although my business is not registered, I intend to register it as soon as I make enough profit out of it... but sometime is discouraging... it takes too long... I don't have time or money.

Neiza from Brazil, the owner of a small jewelry business that she operated out of her home in Rio de Janeiro, states that

If I register my business now, there is not going to be any money left to pay me a salary or grow [the business]. It is too complicated... I can't pay an accountant and I don't know how to do it myself... It is too complicated in this country... it is not worth it...

Indications of a legally and officially constituted business was a store front, a license to operate usually displayed on the wall and business longevity with a good customers' database.

Although a large portion of the Brazilian respondents operated 'unofficially', none of the US respondents indicated that their business was unofficial. In fact, some women reported that their customers played a major role in the formalization of their businesses. For instance, Wendy from the US, the owner of a day care facility in Orangeburg, comments that

"parents do not want to deal with businesses that are not regulated... the process is simple... I don't want to get involved in a law suit..."

Nancy from the US reports that

"I like to do things by the books... I don't want to the IRS [internal revenue service] to come and knock at my door..."

Rebecca from the US, the owner of a small catering business specializing in wedding cakes commented that she had to be very careful when she first opened her business. Because she was afraid that others could 'steal' her precious and secret recipe of a 'red velvet cake', she patented her brand and registered her business right away. She did not see any problem in doing this and added that it was a very fast and easy process.

Anita, owner of a beauty salon from the US described that it was very easy to register her business. She started with sole proprietorship, then she obtained a tax identification number for her business when she became incorporated. Anita reports

It took probably one day to have it done and \$500 ... then we had to wait to be published in the paper... not long...an accountant helped me to draft the articles of the incorporation...Not a problem at all... I would not dream operating without registering my business and paying taxes...

Along the same lines, Evelyn from the US indicates that *'all it takes is a good accountant'*.

5.6. The Importance of Family for the Women's Business: The Advocates, the Adapters and the Hermits

The importance of family on small business ventures has been well pointed out in the literature (Aldrich and Cliff, 2003; Greene and Brown, 1999; Estay, 2004; Anderson et al, 2005). Therefore, in order to capture the women's views and to understand the role of family and its impact on the women's businesses, the respondents were asked the following question: "What is the importance of family for your business?" The responses were organised into three global themes that emerged as the women expanded on their views on this topic.

These themes were (1) "Means" (2) "Trivial", and (3) "Insignificant".

Some women were extremely positive and emotion about their family support either in terms of financial support, social capital source or emotional support. In fact, they even reported that family involvement was the key to business success. These women were the 'advocates' of family involvement and importance in the process of starting and operating their businesses and their responses were clustered under the umbrella of the global theme "Means". For these respondents, either Brazilians or Americans, family was everything. For some, family support of any form was the strong pillar of their businesses. The 'advocates' perceived that spouses, siblings, significant others and in-laws form the foundations of their businesses. Their responses focused on basic themes such as 'absolutely indispensable' and 'major source of financial and emotional support'. There was a strong focus on the importance of the family as a source of building social capital as well as financial capital. More Brazilian women fell into this category than their US counterparts but for the US women that have been in business for a short period of time, family was more important. An

exception was Evelyn who has been in business for 58 years and still perceived that her husband is her 'champion'. Typical answers from the 'advocates' were

"Without family support my business would not survive" (Sonia, Brazil)

"My biggest encouragement comes from my family... it is absolutely necessary for me to have them around..." (Tata, Brazil)

"I know I could not do this without my family support" (Kathy, US, new business owner of a canine boutique)

"I was encouraged by family at a young age to become an entrepreneur... both sides of my parents owned family operated business ..." (Melinda, US)

"Without my husband's assistance I would not be able to get a loan from my bank" (Sonia, Brazil)"

My mother is my big cheerleader... without her emotional support... not financial ... I would not continue with my business... she is always perking me up... (Maria Cecilia, Brazil)

Without my husband's financial backup and emotional support my business would not survive... (Melinda, US)

Evelyn, an eighty something years old certified plumber from Orangeburg who has been in business for over 58 years, mentions several times during the interview at her business premises that her biggest encouragement comes from her husband. Below she describes the critical importance of her husband emotional and financial support today and throughout the years her business has been in operation:

My husband, before retiring, helped me with a loan and still helps me around the office today... my sisters helped around as babysitters when my kids were little... In those days it was easier to get a good babysitter but I still trusted my sisters with my kids than anybody else.

Deatrix, a social entrepreneur from the US, owner of a not for profit organization the goal of which is intervention and proactive education for the prevention of teen gangs and violence, praises the help she received from her son; not financial, but emotional. The respondent describes: *"My kid turned my life around...me and my son, we feed on each other... the whole idea of opening a business came from his past experiences with gangs"*. Here Deatrix tells her story

My son was getting involved in gangs and attempted suicide at seventeen... it was devastating... I needed to do something about it; one of his friends had been killed in an episode of gang violence... his mom and me decided to do something... my son was desperate to help... he was my inspiration for this business...My mother also gave me the support I needed and helped me to meet people I needed to meet.. a professor of criminal justice at USC [University of South Carolina] and a couple of police officers...also a former FBI agent... they all helped me through my mom's acquaintances...

Although some of the "advocates' businesses were family owned, the results revealed that being a family owned business either in Brazil or the United States did not positively correlate with the perception of more or less family support. A second group of respondents, the 'adapters', focused on the 'trivial' importance of family on their businesses. Although family is slightly important to them, the support was not always there when needed for various reasons; but the respondents learnt how to 'adapt' and were able to adjust to suit different conditions where members of the family were pretty much absent. They usually made up for this lack of support by relying on outside sources – either emotional, social or financial- for their businesses. Bridget from the US, an adapter, describes her experience

"I am a late bloomer... I did not start my business until I was in my forties...I never really had any support or encouragement from my family... none of them [family members] owns a business... but in general they were receptive ... but the help really came from the community... my church is great... I get customers from my church".

The 'adapters' especially the Brazilians, hoped that they would have received more help from their family and some were somewhat bitter about it. For instance, Donna from the US, owner of a store that sells vitamins and organic products, states that her daughter helps in the office and that her help is valuable. Her husband also helps by cleaning the shop when he is not working on his nine to five job. But other than that, she does not receive any other help. The major decisions related to distribution, prices, promotion and the products and services she sells in her business are totally up to her. As a matter of fact she adds that her family pretty much depends on her, not the other way around. A third group of respondents, the 'hermits' did not seem to perceive any importance of family for their businesses. For them, family was perceived as an insignificant factor. For these women, their own efforts without any help from spouses, significant others, siblings, and in laws, were the fiber of their businesses. In fact, some respondents did say that family members 'mingling' with their business was a bad practice. For instance, Lynnell, a 'hermit' from the US reports

This [the business] is my livelihood... I don't have any source of income or people to back me up... it takes a lot of my own work... it is a 24/7/365 thing... But that's the way it is with women that did not have their husbands when I established my business... and it is the same thing today.

Lynnell perceived the not only she does not have any back up from family members, a husband specifically, she also perceived that it happened with other

women like her and still happens today. Lynnell sounded bitter and unhappy with the situation. More US respondents were under this category than their Brazilian counterparts.

In sum, the respondents were grouped into three categories based on similarities of responses identified under the umbrella of three global themes: 'means', 'trivial', and 'insignificant' in respect to their perceptions of family influences on their businesses. The three categories were: (1) the advocates, (2) the adapters, and (3) the hermits. For the 'advocates', family support was everything. The support was in terms of financial, emotional or just being there for them. For the 'adapters' family support was slightly important but not major. On the other end of the spectrum resided the 'hermit' to whom family is not important, there is no connection between family members and their businesses and for them the intrusion of family members in their business is considered a nuisance. For the 'hermit' working with family members is even perceived as a risk to their businesses. The perceived influence of their family is negatively related to the success of their businesses. Table 5.1. shows the three categories that emerged from the findings and the typical comments under each category.

Table 5. 4. US and Brazilian Respondents Categories based on Responses related to Perceived Family Influences

Categories/ typical responses	Advocates	Adapters	Hermits
Global theme: <i>Family perceived as ...</i>	<i>Means</i>	<i>Trivial</i>	<i>Insignificant</i>
Typical responses	<p><i>"Without my husband's financial backup and emotional support my business would not survive..." (Kathy, US)</i></p> <p><i>"My sisters helped around as babysitters... gave me time to dedicate to my business..." (Evelyn, US)</i></p> <p><i>"My mother is my cheerleader..." (Maria Cecilia, Brazil)</i></p>	<p><i>"my family is somewhat receptive, but I never received anything concrete from them" (Melinda R., US)</i></p> <p><i>"I wished they were more active in my business..." (Filomena, Brazil)</i></p> <p><i>"...sometimes I wished they would help... but that's the way it is... I got used to it... occasionally my brother in law helps with relationship with suppliers..." (Tatiana, Brazil)</i></p>	<p><i>"nobody from my family backs me up" (Rebecca, US)</i></p> <p><i>"it takes a lot of my own work..." (Deatrix, US)</i></p> <p><i>"You know... sometimes it gets too crowded... family brings conflict to the business... everybody wants to be the boss..." (Marietta, Brazil)</i></p> <p><i>"I rather do my things in my business alone..." (Mariah, Brazil)</i></p> <p><i>Family does not help because they [family members] don't know the business... you have to know what you are doing... (Gustava, Brazil)</i></p> <p><i>I had to learn accounting and marketing on my own... (Lynnell, US)</i></p>

5.7. The Women's Perceptions of the Business Environment and Networking

In order to capture the views of the women on the business environment and opportunity to network as well as how these opportunities or lack of impact on their business, the respondents were asked the following question: *"Do you find that the business environment where your business operates offers good conditions for female entrepreneurs? For instance, do you find easy to network?"*

As with the other questions, the women were free to offer their own opinions and tell their stories. Three global themes emerged from the responses: (1) economic resources (2) social capital and networking, and (3) training and education. The women perceived that their business environment were conducive to business by offering economic resources, opportunities to build social capital and to acquire training and education. Under economic resources the women described opportunities for grants, loans and investment angels. For social capital and networking the respondents reported that their communities, as a business environment, offered opportunities to network with other women business owners for support, with chambers of commerce for business leads and with professional organizations for exposure and business promotion to increase sales and profits. In terms of training and education, most of the respondents had acquired some kind of training from local associations. For instance, many of the Brazilian women received business training from SEBRAE and ABRACAR, a quasi union organisation that supports artisans and small business entrepreneurs in the Rio de Janeiro metropolitan area. The organization also offers business plan training and teaches the women on how to apply for loans at their local banks.

Maria Cecilia from Brazil describes her positive experience networking with other artisans in her area and tells her story:

I belong to a group of artisans composed of mothers of students that attend Colegio San Vicente in Niteroi. The group is very active and organizes trade fairs throughout the area schools especially during demand times like Easter, Mother's Day and Christmas. We all pay a fee and show our products and sell them on the spot as well as take orders from individuals and gift shops... this is a very good networking group with no jealousy among the women because everybody has its own specialty and do not directly compete with each other. The women are always helping each other in terms of finding opportunities to display their products, channels of distribution and retailing... it is also a support group... Sometimes we do not sell much... but we support each other...otherwise it would be hard to keep on going...

This respondent focused on networking for economic advantage as well as emotional support. For her, the group of artisans working together and helping each other to form a mini business community is perceived as a safe haven for their small businesses to flourish. This perception of 'togetherness' is also reflected on Michelle's (Brazil) response: *"After meeting other women at SEBRAE, we kept in touch and meet regularly to discuss leads"*.

Here we have a potential source of business growth through networking with other women in the same line of business. But other women in different industries talk about the same experience; but this time they advocate the use of the resources available in their local chambers of commerce or equivalent associations besides informal groups of entrepreneurs. For instance, Tatiana from Brazil perceives that social capital for her is built through keeping paid membership of the local chamber of commerce and by attending meetings. She adds that when she first became a member she made a presentation of her business during a 'power luncheon session' and received a couple of orders right away.

In the US many respondents received training from agencies linked to the Small Business Administration through their Centres for Small Business Development

in the state of South Carolina. The American women also reported that networking with former colleagues for economic funds was very beneficial. For instance, Deatrix from the US reports that

Former co-workers helped me identify sources of grants to jump start my business... I blended the grant I received with my savings and got my business going...but I also found [through friends] a good source of education... I met a professor of criminal justice and former FBI agent that gave me many hints about my business... I became aware of many things that were important for my business... for instance, the judicial system, how it works...actually, without his help things would be a little more complicated...

For this respondent, the networking with former colleagues proved profitable not only for economic reasons but also for educational purposes. Here we see a blend of issues, that is, an overlap of global themes interconnecting and interrelating once more.

On discussion about resources in the environment, Wanda from the US reported that '*outside sources, talking to different people in the community to obtain information that you need is important...*'

African American women seemed to place a heavier emphasis on their networking at churches than their Brazilian counterparts perhaps due to the fact that more of them see a link between their business and their purpose in life that God sent to them. For instance, Marion from the US, states that her church pastor introduced her to many people that influenced her decision to start a business.

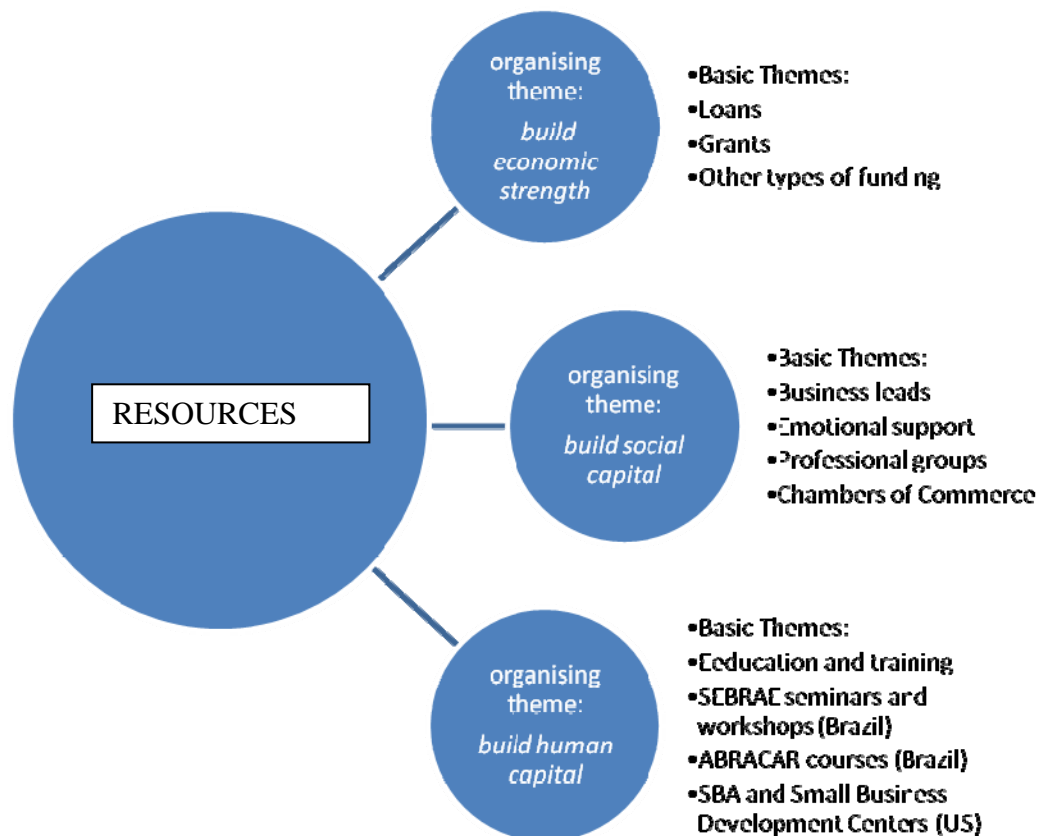
But not every woman perceived that their communities offered a business environment conducive to female entrepreneurs nor they thought that networking was available. Anita, owner of a nail salon from the US describes

I pretty much knew what I wanted to do... I went to school for it...education played a big part... but not acquaintances... but by volunteering and meeting people at the local senior Centres, I get business... I guess networking helps me now... but not when I started my business...

This respondent clearly perceives the role of education as important for her business, especially at the beginning. However, as the business grew, Anita thinks that networking is important to sustain her business. Since many different basic and organizing themes emerged under the umbrella of the major global themes associated with 'business environment and networking' a thematic network analysis representation of the relationships among these themes is illustrated in Figure 5.5

For the women networking seemed to aid in building social capital as well as human capital, an issue addressed by the literature (Birley, 1987; Wetter and Trettin, 2006; Lyn, 2004). These issues were reflected in the women's responses as shown in Figure 5.5.

Figure 5.5 Thematic Network Analysis for Business Environment and Networking



Because education was a major issue discussed in the literature associated with success or lack of success in businesses, the next section will focus on the participants' responses as it relates to education.

5.8. Perceptions and Practices on Education

The role and possible impact of education in the women's businesses was captured through responses to the question: "*What is/was the role of education in your business?*" The Brazilian and US participants' responses were important to understand their views and perceptions to what might be seen as a possible relation between the education they received and their business success.

Machado et al (2000) addressed a possible relation between high levels of education, motives to start a business and success of the business. But the women's responses regarding the role of education were mixed. Some thought that education played a major role in their business, but others did not perceive any relationship between their education and their business success. But, while the relationship between business success and education may vary, the reaction towards the fact that education is important in general does not. Many respondents perceived education as some sort of instrument to gain respect and recognition. For instance, Marion from the US, describes

Education[college education] is important; you will have letters added to your name.. it is a qualification... it brings respect...

On the other hand, Sonia from Brazil perceives that college education is important for her business success as well as to gain recognition. Sonia talked frankly about her problems in showing to her community that her business is not just a reflection of her husband's success and money (Sonia's husband is an affluent business owner in the city of Franca, Sao Paulo). In order to overcome this perceived barrier, Sonia turned to college education and enrolled as a non-

traditional student later in her life. She also attended several SEBRAE vocational courses simultaneously. Sonia states

I learned a lot in college... but what I learnt at SEBRAE were life saving lessons that were practical and right to the point... for instance, in college they did not teach me how to work on a business plan... I majored in Journalism, not business... the courses at SEBRAE filled the gap...

But for many, education does not necessarily translate into a formal university degree; many women from both countries emphasized vocational training.

Typical vocational training for the US and the Brazilian women were early childhood education certificates, certification in plumbing, cosmetology certification, certification in personal training/exercise coaching, canine specialization/grooming courses, interior decoration and design courses , and continuing education courses on how to develop a business plan and how to run a retail business.

For instance, Evelyn from the US tells her story

I always think that training [vocational] is more important than going to college... I worked for a male contractor for many years before starting my own business... In those days you had time to learn, to go to the warehouse and learn how everything works... then I received my plumbing certification... that opened up the doors... I never went to college... and I don't regret.

Vocational training was also the focus of Maria Cecilia's education. The respondent is an attorney and obtained her degree from a prestigious university in Rio de Janeiro but is pursuing her business dream of becoming a well known artisan. For her, formal education did not satisfy her needs as an entrepreneur nor was a motive to become an entrepreneur. The respondent relied heavily on vocational training. She enrolled in SEBRAE vocational training courses in the art of making and designing specialty soaps and other bathroom decorations. She now makes her own soap, mixes her own fragrances and is ready to open her

second boutique in Niteroi. Although she perceives that her law degree gives her 'status and recognition' and makes her area of business legislation, she reports that her vocational educational at SEBRAE was more important for her business than her law degree.

A few participants from the US responded that they are required to take continuing education courses once a year to maintain their licenses. These women included certified exercise instructors and beauticians. Although they don't view these courses as necessary, they report that they are 'forced' to take them or they lose their licenses. Clearly, for these respondents education is not viewed as important for their business. However, not all respondents that take these required continuing education courses view them as a nuisance. For instance, Melinda from the US reports that she takes continuing education courses not only for recertification purposes but also to stay in tune with what is going on in her field and 'keeping in shape' (Melinda is an exercise and yoga instructor in Orangeburg, South Carolina).

For other group of respondents, although they perceive that education is important and wished they had acquired formal education, neither college education nor vocational education was perceived as important for their business. Experience and 'learning' from someone else, i.e., siblings, husband, mentors, etc. was more important. This kind of informal education addressed by Kim (2003) was emphasized by several respondents from Brazil and from the US. For instance, Singh from the US, owner of a Subway Sandwich franchise in Bamberg tells her story:

My training comes from observing my husband and sons in the business before I took over... my husband went to take care of another business we have in the family and I was left alone... I did not have to go to school for this...[referring to her business]... I wished I had time to go to college...I guess is too late now... I don't have the time... nor the money...

Singh's view of formal education is not that formal education was not important in general, but it was just not important for her business. She would clearly pursue a formal education if she had the means and the time to.

Among the group of 'informais' in Brazil, education was perceived as 'a nice thing' to have but not really important for their business. Simone, an 'informal' from Rio de Janeiro tells her story:

Yeah... it would be nice to go to college... but it [college education] would not make any difference to me... with my business...

In sum, from the data collected under the question "What is/was the role of education in your business", three categories of respondents emerged from the findings: (1) the college educated, (2) the vocational educated, and (3) the informally educated. The data also generated a major global theme 'college education' that led into two organizing themes: (a) indispensable, and (b) marginally important. For those that viewed college education as indispensable, typical emerging organizing themes were 'to overcome and deal with the existence of a male culture', 'for recognition', 'for respect', and 'for knowledge'. For those respondents that perceived that college education was marginally important, typical emerging organising themes were 'prefers vocational education', 'learned by observing others and by doing', 'generally important but not for her, but it would pursue if had the time and money'.

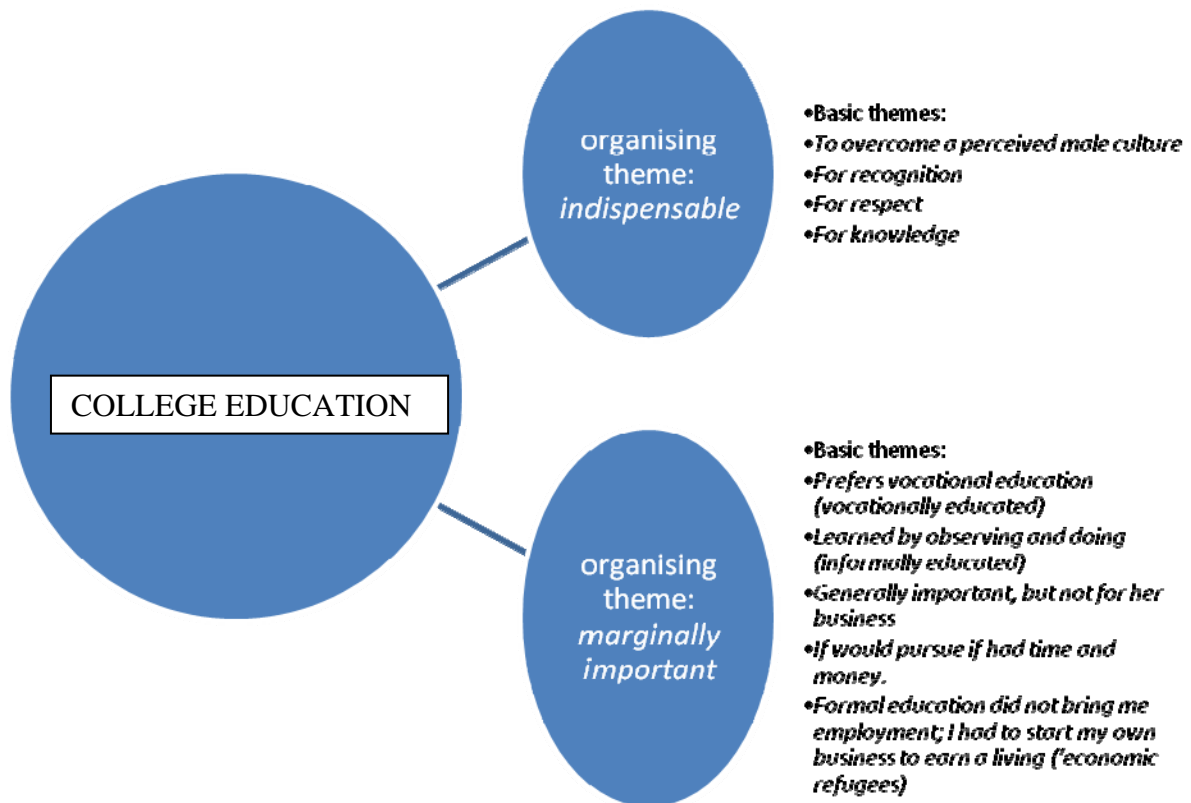
A group of Brazilian women reported that education of any form did not bring them employment; they had to turn to entrepreneurship to earn a living. These

respondents fall in the category of Carree & Thurick's (2002) economic refugees. These women also tend to be 'informais' showing a relation between lack of employment opportunities in the economy and necessity entrepreneurship. Many of these Brazilian respondents were educated (either college educated or vocationally educated); but because they could not find jobs with their degrees they turned to entrepreneurship as a last resort. These are the typical entrepreneurs 'rising from the death' (Carree & Thurick (2002) due to necessity. But some of the respondents, although well educated, remained in the 'waiting room' (Anderson, 2008) for 'real jobs' and entrepreneurship is a response to economic inactivity (Estay, 2004). They reported that they would cease their entrepreneurial efforts if they could find a waged occupation. Ludmila from Brazil reports

...sometimes I wonder why I got all this education [college education] to do what I do ... I am still looking ... [for a job] this is hard work [being a business owner]... I rather work for a good company with good benefits, less hours... I am still looking...

Figure 5.6. shows the thematic network analysis for the global theme 'college education'.

Figure 5.6. Thematic Network Analysis for the global theme 'College Education'



5.9. Conclusions

This chapter presented the findings from the responses from the face to face and telephone interviews with female entrepreneurs from Brazil and from the United States. The issues addressed by the women provided often very different views which reflected the complexity of the issues associated with the influence of economic and socio cultural elements on the female entrepreneurs. Many global themes emerged from the women's views as well as categories of women as it relates to various factors discussed. The identified global themes were:

- Work/Life Balance
- Financial Independence
- Self Actualization
- Recognition by Society
- Customer Loyalty
- Customer Service
- Help other help themselves
- Faith in God
- Barriers (gender barriers, lack of recognition and resources)
- Planning
- Family support perceived as "means", "trivial", and "insignificant" for the women's business
- College Education

Various women's categories were identified from the findings and associated with the global themes. For instance, the 'believers' perceived that the purpose of their business was to glorify God and it was their whole purpose in life. Other categories identified were the 'independents', the 'customer service driven', the

'advocates of family support' and the 'hermits' to whom business was more of a solo practice.

Many of the basic and organising themes that led to global themes overlapped.

For instance, many respondents, either from Brazil or the US reported that to be recognized by society was a key to their business success. But this 'effort to be recognized' emerged once again when they discussed gender barriers. For many American and Brazilian women, an acceptance of a male culture exerts a pressure on them to excel and to be recognized as a female successful business owner. For another group of women education is an instrument to overcome economic barriers while for others is simply a pathway to recognition.

In Brazil a large number of women are under the category of 'informais' or 'economic refugees'. The level of economic development of the country may have something do with this and this issue is addressed by Maloney (2004).

The next chapter will present an in depth discussion of the findings and will address significant relations found between the literature and the data. It will provide a better insight on what these women's views mean to the research question.

CHAPTER 6

DISCUSSION

6.1. Introduction

The aim of this chapter is to present an in depth discussion on the findings as well as to address relations found between the data and the literature. The discussions will also provide a better understanding of what the respondents' views meant to the research question.

6.2. The Interrelationship between Emerging Themes

As previously discussed in Chapter 5, several global themes could be identified from the data. In terms of the emerging organising and basic themes that led to the global themes such as 'recognition by society', it is important to note that there was a high degree of overlapping between individual responses, that is, one answer under a basic or organising theme could potentially be included under one or more of the global themes. For instance, a very popular organising theme among the respondents, 'quality customer service', was not only important for customer loyalty (and also an indicator of success) but also significant for some US respondents' perceived need to keep their business officially registered. For them, keeping a business registered 'by the books' was a requirement to run a business since many reported that customers do not feel comfortable in patronizing businesses that are not legally registered (and they seem to find a way to find out about it). This was the case of several US women that ran day care facilities and exercise studios in South Carolina. Customer service was in this way viewed as a pressing factor to conduct businesses legally registered. But this was an issue prevalent among the American respondents, not among the Brazilians to whom many businesses were informally operated.

6.3. The Relationship between the Women's Categories and Emerging Themes

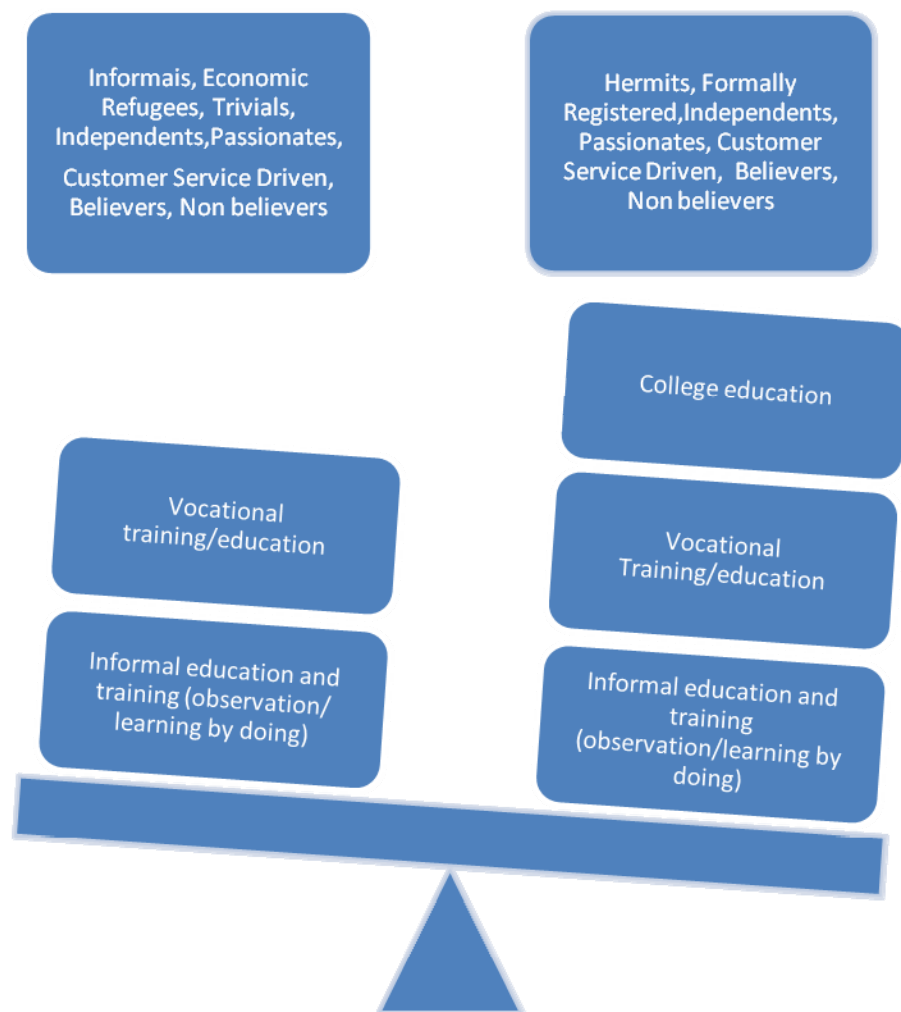
The overrepresentation of basic themes associated with customer service and customer loyalty in both groups was perhaps not surprisingly, largely due to the importance of this factor to any business, independent of location and economic and socio cultural environments. It appears that the individual entrepreneurs from both countries value their customers no matter the environment they are in. This demonstrates that the respondents had identified customer service as a source of value to obtain loyalty and to preserve the competitiveness of their businesses. So here we do not have a signal that might indicate differences among the women that it appears related to economic and socio cultural practices of their environments. Both groups equally valued customer loyalty through good customer service practices.

But when it comes to education, both college education and vocational education, although viewed by both groups of women as important, the respondents' perceptions on how education influences their businesses were mixed and seemed to tie up with the socio cultural practices of their own environments . For instance, for some women education did not have anything to do with their business at all but was perceived as important to gain recognition. This was addressed by Hisrich and Brush (1985) and particularly showed among the Brazilian women to whom the idea of obtaining college education is likely to be influenced by socio cultural factors such as being recognized as a powerful well educated female in a male dominated society. In fact, this seems to indicate that these women accept the existence of a male dominated society and might use their education as a differentiator. This phenomenon can also be tied to discussions on the global theme 'barriers'. In order to overcome perceived gender barriers, many women, especially the

Brazilians, pursue higher education, even if (according to their views) this does not have anything to do directly with their business. Take the case of Maria Helena, an attorney and artisan. This particular respondent showed a high level of awareness of the importance of education but reported that her business brings her joy and self actualization and the motivation to start a business did not have anything to do with her education (but joy and opportunity for artistic expression did!). The data from the Brazilian group showed a relation between 'the informais' and informal education (education obtained by observing and doing) and a relation between fully registered businesses and vocational and college education. But vocational and college education was also found among the informais, although in few cases.

Figure 6.1. shows that as the business gets 'formalized/officially registered', the vocational and college education is more prevalent ('weighs' more in the scale) among the women in our study groups.

Figure 6.1. Relation between Categories of Female Entrepreneurs and Types of Education



Although the Brazilian women tend to be more educated than their US counterparts in this study group, for many respondents informal education such as learning by observing a member of the family 'doing', was more important for their business.

A high incidence of 'informais' among the Brazilians and the non existence of informais among the American women demonstrates the potential relation between business informality and the countries' macro economic context. This relation was addressed by Maloney (2004); Pelegrino (2005) and Fonchingong (2006). The lower the level of economic development and the lower the rate of

opportunities for waged jobs, the higher the incidence of *informais* in developing countries. Pelegrino (2005) addressed that women from developing countries are more inclined to fall under the category of informal entrepreneurs ; it appears that our data reflected this issue, since only the entrepreneurs in Brazil followed under this category.

The images of success fell under the global themes: (1) work/life balance/flexibility, (2) financial independence, (3) self actualization (4) recognition by society (5) customer loyalty and (6) help others help themselves. Again, many organising and basic themes associated with images of success overlapped but the responses from the Brazilians somewhat differed from the US women. The majority of the Brazilians (but not all) tended to perceive work/life balance more important than their US counterparts. This might be attributed to the younger age of the Brazilian respondents (not the age of their businesses), many still with young children at home. The flexibility of defining their own working hours was perceived as important to them and was associated with success; not success from the point of view of profits or a growing business, but success related to the fact that they 'can have it all', that is, a business and a family. This finding seems to indicate that each woman carries her own individual socio cultural luggage that consequently shapes her entrepreneurial experiences.

But for the Americans although flexibility in being her own boss is tied to career longevity and is viewed as an instrument to fight the glass ceiling phenomenon, flexibility did not equate to work/life balance but pure hard work. In fact, many Americans reported that they would opt out of entrepreneurship with the blink of an eye if they could find a regular nine to five job with paid vacation time.

Another perceived element of success was self actualization. This was addressed by the literature (Orhan & Scott, 2001; Deakins et al, 2002) and it was one of the most popular global themes among the women. Three organising themes under this global theme emerged: *glass ceiling*, *passion*, and *expression*. In a more indirect way, overcoming the glass ceiling phenomenon - the barrier the women encountered at many traditional jobs that block promotion and career advantages because of gender - by starting their businesses was an indication of success for the women. For both groups of women, being your own boss eliminates the glass ceiling. They make their own salary and do not have a 'ceiling' to growth. Therefore glass ceiling is a 'driver' to enter the world of entrepreneurship. The women valued their independence to creating their own opportunities instead of waiting for promotion and career advances at regular waged jobs. Both groups of women seemed to feel that way. Hence, here we have a potential similarity among them that might indicate that despite the economic and socio cultural differences between Brazil and the United States, at the individual level the women's perceptions are quite similar.

Respondents that perceived the elimination of glass ceiling through their ventures as an indication of success were also inclined to respond that passion for what they do with their ventures and opportunity to express themselves were also indications of success. In fact, many times, the organising themes, *passion* and *expression* overlapped, showing an interrelationship among these themes. Once again, socio cultural factors at a country level did not seem to play a major role here. The women from both groups indicated that, as individuals, they value their ventures as a source of pleasure along with livelihood. Many observed that pleasure allied with financial results epitomize their images of success and were their ultimate goal for their businesses. This seems to indicate that what the

women are really looking for with their businesses is pleasure in doing what they enjoy doing along with financial results. Passion keeps them energized; they work harder, and in turn, obtain more profitability through their business by growing the enterprise and sustaining competitiveness. This seemed to be a global theme that linked all respondents.

There was a certain amount of variation in the responses given under the global theme 'recognition by society', ranging from more cultural oriented (organizing) themes as 'business as an instrument for acceptance as a female entrepreneur' to more 'technical' marketing (organizing) themes as 'establishment of a brand image'. The first organising theme is related to the 'need for approval' phenomenon addressed by Scheinberg and Macmillan (1998), but also to possible perceptions of gender barriers and it will appear once more when the respondents reported barriers encountered in the business environment that jeopardize their business. Both groups of women perceived the importance of owning a business to be recognized as a successful woman in their society but this view was slightly predominant among the Brazilian respondents. But, paradoxically, respondents that perceived that their image of success is being recognized by the society as a successful woman also made clear that being a woman was an advantage and made them feel empowered because society perceived them being different and people are always curious to see what they have to offer. Either way, this perception reflects an acceptance of a male dominant society and it was a view shared by both study groups.

What we considered the technical side of 'being recognized by society' was more emphasized by the Brazilians. The development of brand equity and the preoccupation of delivering the best goods and services were associated with this organising theme; the Brazilians acknowledged very strongly the importance

of these marketing elements. Once again, this phenomenon might be tied to the mature business cycle of their ventures. Relatively young businesses which characterized most of the US businesses in this study group are too busy with growing pains and perhaps such technicalities are still considered a luxury. Another global theme that linked all respondents was customer loyalty which was clustered around four organising themes: (1) quality customer service (2) quality merchandise (3) good prices (4) marketing research. In fact, this was the most common global theme that saw no international boundaries. Both groups of women were enthusiastic over customer loyalty and reported that their images of success mainly emerge from quality customer service. Other factors such as *merchandise, prices and knowing the customer through marketing research* intertwined with *customer service*. Here customer loyalty is also tied to recognition by society, since mainly all women's responses were grounded in some type of relation between being recognized by society because of good customer service (good customer service typically rooted in good prices, good merchandise and good products) that in turn brings loyalty. Hence loyalty is not only good for business but also brings recognition from society. This view can be associated with the concept of social responsibility and by being a good citizen (Orhan & Scott, 2001; Still & Timms, 2000) and it was shared equally by both groups of women.

The organising theme 'marketing research' brings the subject of knowing customers' preferences through networking and through membership with local chambers of commerce as well. So, perceptions of the social and economic value of networking were addressed by the women. For instance, for many respondents socially interacting with the community was not only economically profitable for the business in terms of identifying opportunities (business leads)

in the marketplace but it was also associated with *learning more about the customer* in order to offer what they are looking for. The social responsibility issue was also reflected in the global theme 'help others help themselves', a phenomenon addressed by Brush, (1992), who points out that women are more preoccupied in caring for people through their ventures than men. Our data indicated that many respondents, the *customer sitters*, in Brazil and in the United States expressed that their images of success were associated with *helping others helping themselves*. So here perceptions of success are grounded on personal values and attitudes related to caring for the economic well being of others. Caring for others usually meant offering jobs and decent salaries to their employees and to contribute for their livelihood, but not always. For instance, many women either in Brazil or in the US tend to see their business almost like a social enterprise. Because of the own nature of their business (children daycare, exercise/weight lost facilities) their images of success materializes through the well being of their customers. This phenomenon is addressed by Fonchingong (2006) with women's petty business in the country of Cameroon. But this was not always the case in our study group. There were a few exceptions both among the Brazilians and the Americans. A few businesses did not fit the stereotypical female business addressed by Carter et al (2002) and their owners did not express a concern about the 'caring' issue. This might not mean that they are not concerned with helping others helping themselves, but that it is just something that they did not emphasize in their responses or because the own nature of their business does not focus on the 'caring' aspect. For instance, owners of highly established apparel shops seemed to be more concerned with profits and growth than with the 'caring' aspect of their business.

But among the US African American women, *helping others helping themselves* was grounded on the idea of being a role model for female employees, for female family members, and for the society at large. This was usually demonstrated by teaching others or by simply empowering and encouraging other women in their social circles to become successful by example. In contrast, the Brazilian women from African descent did not share this view at all. This finding was an indication that differences in female entrepreneur's perception of success might be more in direct relation to ethnicity rather than to any other social cultural phenomenon.

The US African American women also share a global theme that was not emphasized by the Brazilians: Faith in God. Many of the US African American entrepreneurs viewed their business success as a result of some kind of fate brought by God and their religious faith. For the purpose of this study they were included in the category of 'believers'. The believers perceived that their venture was their destiny and there was a strong relation between the 'believers' and the women that perceived that their success as a product of *helping others helping themselves*. The subject of relation between religion and entrepreneurship was brought up by several authors (Hill, 2008; Valtonen, 2007; Carswell & Rolland, 2004) but our study adds a demographic dimension to the relation. This dimension is ethnicity and it was especially predominant in the United States.

In contrast, the Brazilian women emphasized long term planning and administration more than their US counterparts. Again, this result might be related to the more mature age of the Brazilian businesses and the women's preoccupation with business continuity rather than with Hofstede's (1980) long term index. Several types of barriers to their business were indicated by the

women's responses to the question "how does it feel being a woman in business". The most significant global themes that emerged from the responses were *not being taken seriously* and *gender barriers*. Here once more, the own nature of some women's business, considered *typically female* was perceived by some respondents as a target for discrimination and gender inequality issues. Although not all respondents indicated a perception of gender barriers, many of them voiced that gender discrimination was perceived as negative and the discriminatory signals were coming from suppliers, peers and other members of the society. But paradoxically, the women who did not perceive discrimination against their business *per se* reported that the problem did not exist simply because the type of business they are running (i.e. nail salon, beauty shop, etc.) was viewed by society as being naturally run by a women. Hence, the positive view that society had on their ventures. In other words, society did not 'bother' them because they are 'supposed' to run these types of businesses. Although through their responses the women did not perceive that the discrimination problem was there, they themselves were accepting the fact that the business environment is male centered. Hence the perception that because they own a 'female kind of business', they were not bothered by society in regards to discriminatory issues. This phenomenon was observed in both the women from Brazil and from the US but the women do not seem to be inhibited by it. They seem to overcome this barrier with mechanisms such as working harder than their male counterparts and getting educated.

Women who were children of entrepreneurs did not seem to perceive any gender barriers. In fact, they reported feeling very comfortable with their businesses and did not voice any other barriers.

For some women the business environment represents opportunities, not barriers. They recognize the opportunities, explore them and use them. But this is more emphasized by the US respondents than by the Brazilians. This finding could be linked back to the research question which aims to establish whether and/or how economic and socio cultural elements in the environment impact on the women's business. The women from the US tend to report having more opportunities than barriers emanating from their environment. Perhaps the relation between higher economic development and more available resources can be identified here.

On the importance of family to their business, the respondents were grouped into three global themes that emerged from the data: (1) *means* (2) *trivial*, and (3) *insignificant*.

The group of women for whom family support, either financial or emotional was a 'means' to their business, were labeled 'advocates'. Involvement of family members was encouraged and even expected by the 'advocates'. They are enthusiastic about having siblings, parents and in-laws helping them in their entrepreneurial process. For the 'advocates' family support was absolutely indispensable. More Brazilian women fell in this category than the US women. In the US only women with young businesses were 'advocates'. This seems to indicate that the younger the business the more important is the role of family. But it also seems to indicate that there are some socio cultural elements embedded in the Brazilian society that encourage the participation of family members in the business process (Pelegriño, 2005). In fact, Pelegriño (2005) addresses that many female entrepreneurs expect the involvement of family members in their businesses, especially husbands. This was also addressed by Estay (2004) with Latin American and Latin European societies.

But some respondents voiced that they wished they had received more support from their families. We called these women 'the adapters', since they were trying to 'adapt' to the situation (little or no support from family) while conducting their businesses. They indicated that is not that family was not important to them but that they wished the support was stronger.

On the other end of the spectrum, we had the women that did not seem to bother with family involvement at all. We called these women 'the hermits'. For them, family matters were better off outside their businesses' boundaries. This phenomenon was also addressed by Estay (2004); as the business grows, the participation of family members instead of helping the business, many times impedes its growth. More US women fell into the category of 'hermits' than their Brazilian counterparts.

For both the Brazilian and the US women networking was perceived as important for many reasons. For some, it provided informal education, for others, it provides business leads and a feeling of 'togetherness' and connectivity (Anderson et al, 2007). This last factor was predominantly observed among the Brazilian women. The collectivistic view of business that many of these women had seems to link to Hofstede's (1980) collectivistic views of the Brazilian society, as opposed to more individualistic views that are predominant in the US society. The 'togetherness' of the Brazilian women, seemed to erase all kinds of feelings of competition and brought to this women a sense of unity that help each other grow. Interestingly the phenomenon of 'togetherness' was tied to 'business informality'. Many of the "informais" in Brazil depend on this type of networking to survive. This can also be an indication that the opportunities in terms of resources for these women are scarce as contrasted with opportunities for women that are more established in their business and officially registered.

Perhaps due to the fact that they are informal, they see the importance of coming together and help themselves. Hence the 'informality' of their businesses might inhibit the participation of these women in business events in the community; these events (Chambers of Commerce power luncheons, power breakfasts, etc.) were usually associated with 'well established business' and are not perceived as helpful for the 'informais' in Brazil.

For instance, a higher number of women who owned well established and officially registered businesses reported that they network and substantially use the services of their local chambers and other professional associations while the 'informais' do not share the same view. Another reason for the 'informais' to stick together and shy away from these 'official events' might be associated with the high costs of attending these meetings. Since more Brazilian women fell under the category of "informais" we might conclude that economic conditions of the country of Brazil contribute to this phenomenon; and the fact that they do not typically take advantage of formal networking resources (because they are not only scarce in their region but are also pricey), but rely in informal 'togetherness', might in fact have a relation with the economic scenario of the country. Most of the informais in Brazil are *economic necessity* entrepreneurs; this shows an important link between lack of opportunities and entrepreneurship as a source of income and livelihood (in the absence of waged jobs). In contrast, in the US where none of the respondents were informal entrepreneurs, the responses from many women indicated that they might be categorized as *opportunity entrepreneurs*, that is, they see entrepreneurship as a choice of career *per se*, not a substitute for lack of employment opportunities.

6.4. Women's Categories as they relate to Economic and Socio Cultural Factors

In sum, in order to better understand our organisation of the data into global themes and to pave the way to answer our research question, the following is a summary of the women's categories that merged from our findings:

- Categories relating to economic factors: (a) *informal/informals/economic refugees/economic necessity* (b) *formally registered/economic opportunity*
- Categories relating to networking : (a) *social butterflies* (b) *hermits*
- Categories relating to perception of family influence: (a) *advocates* (b) *adapters* (c) *hermits*
- Categories relating to education: (a) *the college educated* (b) *the vocational educated* (c) *the informally educated* (observing, learning by doing) (d) *the 'mixed educated'* (college, vocational and informally educated).
- Categories relating to images of success: (a) *the independents* (financial independency/ work/life balance) (b) *the passionates* (passion and joy in what they are doing), (c) *the customer service driven* (customer loyalty focused), (d) *the believers/non believers* (God/religion) (e) *the planners* (planning and teamwork).

6.5. Mini Case Studies

To better illustrate the categories and their meaning for the research question, the next section of this chapter will present four mini cases that tell the stories of two Brazilian female entrepreneurs and two American female entrepreneurs as it relates to our study. The mini cases will be followed by a brief discussion contrasting and explaining the categories and their meaning to the research question.

6.5.1. Sonia's Story

Sonia is a forty five year old married woman who owns and operates a home decoration shop/boutique in Franca, Sao Paulo, Brazil. She has one full time employee, has been in business for five years, has a college education and has received entrepreneurial/vocational training from the local SEBRAE office. Sonia does not feel that financial success is everything she hopes for with her business, but thinks that her formal education was significant for her business success. Sonia reports that without her family support her business would not have succeeded; she describes that without her husband's financial and emotional assistance she would not be able to obtain a loan from her local bank. She mentions that her husband is a local and very well recognized businessman in the city of Franca. She uses some of his networking 'circle' to obtain resources for her business. For instance, the bank manager who gave her an initial loan for her business is a member of the Rotary's club where he husband is also a member. Sonia reports that they are 'buddies' and this relationship was a big

help for her. Sonia believes in the existence of stereotypes related to gender barriers in her community but adds that 'things are getting better'; but she does believe that there are more opportunities for male entrepreneurs in her community than for female entrepreneurs because society perceives that men are better entrepreneurs than women. However, she constantly repeated during the interview that 'things are getting better' and her business success is slowly being recognized by her community. She believes that this process is due to customer loyalty as a result of her good customer service practices. By providing her customers with the best possible customer service she believes she is not only profiting in terms of financial results but also building good will and being recognized by society. Along with her goals of offering the best customer service, she reports that she always buys merchandise with cash to obtain a better price and pass it on to her customers. She is very sensitive about prices and reported that she is always careful not to be considered a 'greedy person'. Sonia is not under the pressure of making a living out of her business, since according to her, her husband is the 'breadwinner'. So she is free to choose the best pricing strategies for her business without the dangers of losing a livelihood. For Sonia her business is a 'nice way to have a little extra money and do what I like to do... meet people'; the respondent stressed that for her the business is only a way to achieve self actualization. She adds that other strategies she follows are to keep a good inventory and to make sure that the merchandise is delivered on time, if the customer asks for delivery. She travels extensively to the city of Sao Paulo which is over 200 miles away, in order to buy quality merchandise to satisfy her customer's needs and wants. All these strategies seem to be focused on customer service with a view to obtaining loyalty.

But Sonia is also very interested in good planning and administration. She reports that every entrepreneur has to have a vision and perception of opportunities, knowing the time to start and to stop when things are not going well. She believes that entrepreneurs need to constantly reevaluate their businesses.

Sonia talked frankly about her problems in showing her community that her business is not just an extension or a reflection of her husband's success and money. In order to overcome this barrier she obtained a college education as a non- traditional student (later in life) while also enrolled in several SEBRAE training courses before opening her business. She took classes on business planning and marketing. Sonia seems to accept the existence of a male dominant business scenario but seems to perceive that a way to overcome this is by obtaining education and being recognized by the society through the success of her business.

Sonia expresses disdain for business that are not legally registered and consider them a *'disloyal competition and a threat to legitimate businesses like mine'*.

The data generated from the interview with Sonia revealed the following categories for the respondent: Sonia is a *formally registered business owner*, a *social butterfly* (believes in networking), *an advocate* (perceives that her husband's role was significant for her business), a *'mixed' educated person* (received college and vocational education), a *passionate* (joy with her business), a *customer service driven*, and definitely a *planner*.

6.5.2. Maria Helena's Story

Maria Helena is a 62 year old taxi driver and owner of her own taxi company in the city of Niteroi, in the state of Rio de Janeiro in Brazil. I first met Maria Helena while trying to catch a cab during rush hours in downtown Niteroi. Maria Helena is very talkative and as soon as I got in the cab she asked me in a very humorous way: 'Are you sure you don't mind riding with a 'she driver'? ...you are very courageous [laugh]. I said 'no, I really feel safer', laughing. She handed me her business card, took me safely to my destination and from that day on, while in Rio de Janeiro, every time I needed a cab I used Maria Helena's services. I had become one of her loyal customers.

Maria Helena's first comments upon my entering her cab, clearly depict her own perception of stereotypes about female drivers in Brazil. Although she said it jokingly, her expression is a reflection that her society believes that women are worse drivers than men which can be tied to gender stereotypes and inequalities.

Maria Helena has been running her cab services business for over five years and reported that the reason why she is in this line of business is because is profitable and it is pretty much what she can do well: driving. She had moved to Florida in the eighties after a difficult divorce and spent over 15 years working in the United States as a school bus driver. She had left behind in Brazil a daughter who was raised by her sister. In Florida she enjoyed the freedom that her driving job brought to her since the working hours were short and the wages were 'decent'. After so many years overseas away from her daughter she decided to

move back to Brazil. Upon her return, she shortly found out that jobs were scarce for a woman of her age without qualifications and any type of education. She never went to college or vocational school. With the savings she brought with her from the United States she bought a taxi and started to run a taxi services business of her own. She reported that she has never obtained a real taxi license much less a business license from the 'prefeitura' (courthouse) because she perceives that it costs too much and 'the taxes we paid are outrageous'. In Maria Helena's views, financial success is more important than anything. She is an economic necessity entrepreneur that does not have a choice of occupation. Although she is thinking about expanding her business by buying another cab and by hiring another female driver to work for her, she never had any family support for her business nor had obtained any loan from a bank. Her services are on a cash basis and she only accepts cash as form of payment. She tries to serve only people that she knows (by appointment) or that have been recommended by somebody she knows through networking. She confesses that she loves meeting people and that the network she develops by meeting new customers that spread the word to new customers keeps her business going. However, if business is slow, occasionally she will take her cab to downtown Niteroi during rush hours for customers (and that's how we met).

Maria Helena's comments clearly indicate that her business is driven by necessity, not opportunity; and through her answers and comments one can clearly deduce that her business is informal. For instance, on commenting on the process of formalizing a business in Brazil, Maria Helena expressed her negative thoughts on the process: "I cannot understand why the process is so complicated and expensive... not many people can afford it, especially women...

women that are alone... I don't have a husband to back me up... it is hard". Maria Helena was labeled a hermit in regards to family support.

The respondent perceives stereotypes against female entrepreneurs, especially in her line of business, a non- traditional occupation for women in society. She does not feel that society accepts her occupation, much less recognizes it. She describes that people always look surprised (but do not say anything) when they find out what she does for a living. She said 'I really don't mind as long as they do not bother me'. At this stage of her business she does not anticipate any barriers directly focused on her business but she talked frankly about expecting problems when she grows her business in a male dominated occupation. She reports that competing with males 'is tough because they always find more resources'. Maria Helena, as her counterpart Sonia, seems also to be in acceptance of a male culture, but she reports that "*things are subtle, superficial, people try to hide their stereotypes... they know it is not right...but they still discriminate against us*" [female business owners].

For Maria Helena success means a '*pleasant business with financial returns*'. She confesses that she depends on the return of her business to pay bills but she reports that she is thankful that she loves driving, which makes her happy with her business choice. Maria Helena is also categorized as an 'independent' since she reports that she had worked for someone else in the past but did not like it. She enjoys her freedom. For the respondent, establishing her own hours and still being able to pay her bills is the perfect formula for her perception of success. The respondent is also very protective of her customers and can also be labeled as a 'customer service driven' female business owner. She reports that she always like to see her customers satisfied and feeling safe in her cab. Like the

other women that are labeled under 'customer driven', Maria Helena's perception of 'taking care of the customer' is the key for her business success.

The data generated from the interview with Maria Helena revealed findings that were allocated under many different categories according to global themes.

Although Sonia and Maria Helena come from the same country with same economic and socio cultural factors at the macro level, in contrast to Sonia, who owns a legally registered business and is enthusiastic about the involvement of her family (husband) in her business, Maria Helena is an 'informal' to whom family involvement in her business was practically null, making her a 'hermit' in terms of family influence. However, both women share networking abilities but Sonia perceives, finds and uses more the resources in the community than Maria Helena. For Maria Helena, networking with her customers meant success and business growth through word of the mouth marketing. For Sonia, planning and administration were perceived as keys to her business success. Maria Helena seems to plan by the spur of the moment. But both Sonia and Maria Helena seem to enjoy what they are doing and both women share a passion for customer service and customer loyalty.

In terms of education, Sonia and Maria Helena differ hugely. Sonia is well educated and sees college education as a way to be recognized by society and to untie her business success from her husband's success in the community.

Both women view their societies as male dominant.

The data from these two interviews with Sonia and Maria Helena seem to indicate that although they are from the same country (Brazil) they differ as individuals when it comes to their perceptions of socio cultural factors in their environment.

6.5.3. Melinda's Story

Melinda is a fifty seven year old woman owner and operator of a yoga and exercise studio in Orangeburg, South Carolina. She teaches yoga, Pilates, aerobics and is also a personal trainer. Melinda has been in business for thirteen years and employs one part time exercise instructor. The respondent reports that she does have a college degree but is a certificated exercise instructor. In order to keep her certification she is required to take continuing education courses every year for four weeks. She expresses her enjoyment in participating in these programs and never regretted not having a college education. In fact she reported that a college education for her, in terms of her business, would be a waste of time. She demonstrates a neutral attitude when it comes to the importance of financial success in her business and values more her 'time with the girls' [her two daughters, Anna and Libby]. She also enjoys taking days off when she wants to. In fact she reports that she needed this kind of arrangement if she were to work at all. It is very important to her to stay close to her daughter while they grow up; she enjoys teaching them sewing and cooking. She clearly indicated that flexibility and her work/private life balance was of ultimate importance to her. Melinda is not an economic necessity entrepreneur; but it seems that her 'necessity' was other, more related to flexibility and time with family than economic related. Melinda reported that her husband owns a medium size chimney cleaning business in Orangeburg, South Carolina; she

does not have to work for a living but reported that enjoys the extra cash that her business brings in. Melinda's view of the importance of her husband for her business is very positive, especially when it comes to financial support. She describes that without financial backup and emotional support from Tommy [her husband], her business would not have survived. For Melinda, college education would not do anything to improve her business, but vocational/continuing education is perceived as important, not just because is required to keep her license, but because it keeps her in shape and in tune with the novelties in her field. The lack of college education does not seem to hinder her business success. Melinda comes from a family of entrepreneurs and firmly believes that opportunities for women and men entrepreneurs are equally available. Melinda shares this view with other women from both Brazil and the United States that were children of entrepreneurs. This might demonstrate that female entrepreneurs whose parents were entrepreneurs might not perceive any discrimination at all or that they take for granted that entrepreneurship overcomes gender discriminatory issues.

Melinda describes that the resources in the community are available for female entrepreneurs and what the women have to do is to look for it like males do too. She did say that the resources like training and membership in professional associations and chamber of commerce are costly. She says 'there are no freebies'. She does not perceive that society believes that men are better entrepreneurs than women.

Melinda does not know if her business success as she views it, is recognized by society; but mentions that her customers recognize her efforts and are loyal. They also help with spreading the word about her business and she perceives that networking is extremely helpful to keep her business going. For instance,

she just recently started as a personal trainer for a client in Charleston and he already got her two other customers. She believes that when customers see results (lose weight, become lean, etc.) the word of the mouth is the best marketing tool available for her type of business. Hence her preoccupation with her customers' satisfaction. She adds that it is all about motivating the client to get involved in his/her exercise routine to lose weight and feel better about themselves. She believes she can deliver that through true the development of personal relationship with her clients.

Melinda loves volunteering at the Council of Aging, a local senior citizens center in Orangeburg. She says that it is a good way to get customer too since occasionally an individual would ask for paid private exercise coaching outside the free group classes she offers as a volunteer at the Council. She feels that by volunteering she gains in two ways: her business becomes an asset for the community and volunteering becomes a nice source of 'leads' to her business. It is a win-win situation for her.

For Melinda success means work/family balance, being recognized by the society by giving back volunteering and by offering the best customer service. She does not know of any discrimination and never notices anything against her or her business; but adds that perhaps is because of the fact that exercise instructors are traditionally women.

The data generated from the interview with Melinda revealed the following categories for the respondent: Melinda believes in social networking for the success of her business ('social butterfly'), is an 'advocate' when it comes to view family as important, is a 'customer service driven', is vocationally educated and her business is view as an opportunity to gain flexibility between family responsibilities and work, not as an economic necessity. Her business is legally

registered and she reported that the registration process is very simple and she states that all she has to do is be in contact with her accountant and keep her taxes in order; in fact Melinda's example is typical of a female entrepreneur in our study group of both Brazilians and Americans legally registered business that also see entrepreneurship as an opportunity of some kind (either economic or flexibility, for instance). There seems to be a relation between 'legally registered' and 'opportunity entrepreneurship' as well as informal business and necessity entrepreneurship. The last relationship is predominantly found among the Brazilian women, not among the American women, a fact that might indicate that economic factors at a country level might have an effect on the type of businesses that the women run and what they are hoping for their business. This finding is significant to answer our research question whether economic and social cultural factors at the country level impacts on female entrepreneurs in Brazil and the United States.

6.5.4. Evelyn's Story

Evelyn is an 'eighty something' certified plumber who has been in business for over 58 years and owns a medium size plumbing company in Orangeburg, South Carolina. Evelyn comes across as a very sharp and assertive woman and this attitude might be tied to her perception of a male dominant business world and her need to feel powerful and assertive among the men. This can be demonstrated by Evelyn's following statement:

'... well, my male customers might not like to deal with me... Sometimes I can be kind of bossy and stubborn but they always conduct themselves as nice gentlemen... I know this is a predominantly male business[plumbing]but you need to show that you are capable and then you get accepted by them... there are still a lot of man... quite a few ladies... Women are often stuck in administrative roles, not bosses. Men are working in offices as managers, bosses...'

Evelyn's comments clearly show that she perceives a male dominant world but overcomes this barrier but showing a 'bossy attitude' to 'cover up' her feeling of insecurity in a male dominant business. Evelyn's age might also contribute to this phenomenon. Here, demographics and socio cultural barriers played a role in understanding Evelyn's views on her business.

She has six full time workers, five technicians (plumber) and one secretary. She says that sometimes her technicians think she is too bossy but she goes along with their perception. Evelyn does not have a college degree but holds a very specialized technical degree in plumbing and is a certified plumber. The respondent stated that very few women hold this type of certification ('even today' she says) and that it was very rare and difficult as a woman to obtain the certification. But obtaining the certification was a requirement for her to start her business. Although Evelyn depends one hundred percent on her business for her and her husband's livelihood, she does not believe that what counts is merely financial success. She considers hers a family business, since her husband (before retiring) helped her with a loan to start the business and still 'kind of helps around today in the office'. She reports that without her husband's help her business would not have survived. She also enthuses about the fact that she had wonderful babysitters (her sisters) while her kids were growing up, giving her peace of mind to run her business. Evelyn is an 'advocate' for family support and involvement in the business. She did not only have financial support from her husband, but also emotional and practical support from her sisters who helped her with her children. She is in the same category as her Brazilian counterpart Sonia, to whom family support was also important and was labeled an 'advocate'.

Evelyn still perceives that there are stereotypes against women entrepreneurs in her community and reports *'it is too bad... but is better than it's used to be...'*. She thinks that society perceives men are better entrepreneurs than women and because of that perception has a tendency to offer more resources to men. She thinks that she is well accepted in the community because of her successful business but does not deny the fact that her family is one of the original families in Orangeburg and perhaps this fact made things a bit easier for her as a woman. Because she has been in business for so long and serves the major businesses in town she does not believe that anybody in her community frowns upon her being a woman in business today; perhaps in the past, but not today. When commenting on her business success Evelyn states:

"My business serves the major businesses in town... Sarah Lee, Kentucky Fried Chicken, Firestone, plus individual homeowners... I also have contracts with major home warranty companies in the area and I am in the list of their preferred vendors..."

Obviously for Evelyn family was and is very important to her business not just because the financial support she received from her husband and the 'babysitting' support from her sisters but also because of the reputation of her family in the community, being one of the founding members of the town of Orangeburg. For Evelyn this means prestige as well as facilitating the process of being accepted by the members of her society as a business owner in such a 'male oriented business'. The respondent is a typical example of an 'advocate' when it comes to the perception that family is important to her business. But also for Evelyn success is to give the customer what they need. She is a "customer driven" female entrepreneur like most of her Brazilians and US counterparts in this study group. Evelyn was of the opinion that customer service pays off and is the key for her business success. Evelyn hopes that her

business brings what the customer wants- a plumbing problem solved and to be left with a clean house after the plumbers do their job. She emphasizes the fact that is not only the job itself that is important for the customers, but the 'cleaning up' afterwards. She gets many compliments from her customers about the 'neatness' of her technicians and she is proud of it.

Before starting her business Evelyn was a secretary for a plumber in town and she reported that she was always paying attention to everything that was going on. She also learned by doing and observing her manager. Later, when the opportunity to open a business came, she was required to obtain a vocational education (certification) to start her business. As previously discussed Evelyn is a 'mixed educated' entrepreneur with vocational and informal training (observation and learning by doing). In fact, many respondents like Evelyn reported that they learned by doing and observing; even the ones that possess a college education (which is not Evelyn's case) still perceive that observing and learning by doing is important to their business.

The data generated from the interview with Evelyn revealed the following categories for the respondent: Evelyn believes that family support in various forms is very significant placing her in the category of advocates. Just as Melinda, she is 'mixed educated' but not college educated. She views her business as an opportunity to care for her customers and solve their plumbing problems in the best effective way. That puts her in the category of 'customer driven' as her other Brazilian and US counterparts. Evelyn's business is her livelihood, not an expression of talents or self actualization. She can be categorized as a necessity entrepreneur when it comes to the fact that she does depend on her business to earn her living. This places her in a category different from Melinda and Sonia to whom their business is a nice way to earn extra cash

but they don't depend on their ventures for a living. Evelyn's business is more closed related to Maria Helena's taxi business when it comes to the fact that both women depend on their business for economic reasons. What they are hoping for their business is not centered on self actualization of artistic expression, but financial results to play their bills.

Evelyn's image of success is well taken care customers with a clean house after the work of the technicians plus financial results to keep her life going and pay her bills. Evelyn sees gender barriers mainly due to the nature of her business. But her strong attitude keeps her 'powerful' and well recognized in her society. But the recognition might also come from the fact that her family is a well known family in her community, which is a trait that was not shared by any of the other women, either Brazilian or American. Evelyn sees the reputation of her family as an advantage to get her accepted and an open door for recognition.

6.6. Conclusions

In sum, the data from the women's interviews in Brazil and the United States collectively revealed a series of global themes that do not seem to follow a rigid patterns that would place them distinguishably as being 'a Brazilian phenomenon' or 'an American phenomenon'. Although some basic and organising themes indicated differences in perceptions, views and attitudes among the women that would call for a certain influence of country level economic and socio cultural factors, as in the instance of the existence of many more 'informais' in Brazil than in the United States, most of the global themes intertwined, crossed 'international borders' and seemed to be more intrinsically related to the women's individual differences and experiences than to a macro environment composed of socio and cultural factors.

Taking from the results of our study, although economic factors made a difference in our study group in terms of types of business the women run, other factors in the environment of socio and cultural origin (i.e. the importance of education, the meaning of family support, the importance of networking, etc.) might not necessarily directly affect the women's perception on the way they conduct their business and what they are hoping for with their business.

These findings were an important step toward answering our research question whether and how economic and socio cultural factors at the macro environment impact on the women's businesses in Brazil and the United States.

The next chapter will present the conclusions of this study along with the implications of this research, practical recommendations, and closing reflections on the study.

The purpose of this chapter was to:

- Discuss the findings from the women's interviews in Brazil and the United States with a view to answering the research question.
- Discuss the global themes, organising themes and basic themes that emerged from the data collection using the thematic network analysis method.
- Offer a thorough analysis of the findings by linking themes based on the respondents' perceptions of economic and socio cultural factors in their environments and how they perceive the influences of these factors on their businesses.

CHAPTER 7

CONCLUSIONS

7.1. Introduction

Female owned businesses, as outlined in chapter 3, have long been a mainstay of the global economy. The field of research on female entrepreneurship has been a stimulating and constantly evolving research area. Our study has been proved to contribute to the understanding of a subfield of female entrepreneurship, the one related to international comparisons of phenomena related to perceptions of women's ventures in contrasting economic and socio cultural environments.

Our research question outlined in previous chapters emerged from certain personal (being a female entrepreneur myself) and theoretical observations about the nature of female entrepreneurship perceptions when it comes to what they are expecting and hoping for their businesses. The literature indicated that there are differences at the macro level but we were interested in finding out whether these differences impact on the individual entrepreneurs themselves and their businesses.

In order to understand whether economic and socio cultural factors at the country level reflected in educational practices, networking patterns, family

involvement, perceptions of success and recognition by society and views on barriers were examined. In addition, general opinions on what the women were hoping for their businesses were captured.

Although there was evidence of similarities among the US and the Brazilian women, for instance on the issue of good customer service practices, the reasons why customer service was important slightly varied among the women from the two groups. For some women the 'caring' aspect of customer service was more prevalent than 'being recognized by society' through customer service. Many perceived that customer service brings good will, loyalty and spread the 'good word' about their business throughout the community at large. But these differences seemed to be more related to personal and individual differences among the women than connected to socio cultural factors at the country level. The influence of economic factors at the macro level, were captured in the women's responses associated with business formality or informality as well as economic necessity to start the business. Interestingly, despite the fact that Brazil is less developed than the United States in terms of economic indicators suggested by the literature, and the level of education among the general population is lower than the US, the level of education among the Brazilian women was higher than the level of education of the US women in our study. This seems to contradict the expected relation between higher economic development and higher educational levels. Several explanations are possible here. The data also indicated that the Brazilian women are generally more preoccupied with their image of professionalism and success in the society and strive to achieve a position of power *through* their businesses. So, education seems to be an instrument to achieve that. Moreover, by perceiving this, the women seemed also to accept the existence of a male dominant business world,

although they seem ready to reverse the situation. Hence, education presents itself as a passport to power and recognition. In this case, the existence of gender barriers at the macro level was captured at the individual level through the women's perceptions.

For the Brazilians college education was viewed as a possible 'weapon for recognition' rather than something good they need for their business.

But the most significant difference among the women from both groups was encountered in the analysis of economic factors. Although a few Brazilian women run their businesses for self actualization purposes, as a product of the Brazilian economic scenario, more women in Brazil run their business out of economic necessity due to the scarcity of 'regular jobs' than in the United States. Also, more Brazilian women in our sample run their own business because they need their flexibility to raise their children while making a living than in the United States. But this can also be tied to the country economic scenario since daycare facilities are costly thus the need to find a flexible solution.

The most significant finding among the Brazilian women that contrast with their US counterparts is the 'sense of togetherness' among the 'informals' discussed in Chapter 6. This seems to agree with Hofstede's collectivistic view of the Brazilian culture as opposed to the individualistic view of the US culture at a macro level. Family involvement in the business was more important to the Brazilians, also agreeing with Hofstede's collectivism index, where Brazil scores higher than the United States.

Religion was a major issue among the Americans and more specifically among the African American female entrepreneurs for whom their businesses was guided by faith in God and their business purpose had a profound connection with destiny and faith. This perception was not shared by the Brazilians. In view

of this finding, it is suggested that entrepreneurship development courses at local churches could be a key to fostering entrepreneurship among this group of women. Local churches should team up with local governmental agencies, universities and chambers of commerce in an effort to increase the participation of the 'believers' in successful entrepreneurial ventures. These efforts can be tied to the Small Business Administration (SBA) programs spread throughout the United States and offered by regional Centers for Small Business Development. On the other hand, rather than emphasizing religion as a key to their business success, Brazilians emphasize the technical side of being recognized by society through development of strong brand equities and the preoccupation with delivering the best goods and services according to customers' preferences, needs and wants. But this was not emphasized by the US women in our study group perhaps due to the fact that their businesses are younger than their Brazilian counterparts' ventures; they do not seem to be sophisticated enough at this point to think about marketing techniques; what is important now is faith in God to get the business growing. But the Americans perceive that there are resources in the community to help them out with these 'technical issues' but they do not seem to be using them for their full advantages. So, the macro environment is offering the resources, but at the individual level, the women are not using them. A solution to this problem could be to market entrepreneurship development programs more aggressively to females in their early stages of entrepreneurship to assist them to build and sustain competitiveness. Perhaps the existing programs are not sufficiently visible to the women; more exposure is recommended. Again, due to the religious nature of the US women, churches could be great contributors to this cause. Because the women give so much attention to customer service, to enhance their customer service skills, more

programs at the local levels should be added and advertised locally, because the problem in the US lays, not on lack of resources, but lack of these women's awareness that they do exist at all.

Although the US women tend to perceive more opportunities than barriers to their business in the macro environment, the problem is that only a handful of entrepreneurs in our study group are using them.

Our data indicated that despite differences in levels of economic development and socio cultural factors between the two countries addressed by the literature, most of the businesses in both groups are categorized as typical 'female businesses'. Typically, these businesses are known for low financial return and slow growth. Surprisingly one would think that in the US, with its higher economic indicators, female entrepreneurs would embark on more profitable businesses other than the ones considered typically female such as nail salons, day care centers, female apparel boutique and exercise studios. A practical solution to this would be to stimulate the creation of more profitable businesses starting from middle and high schools with entrepreneurship courses mingled with sciences and technology courses in middle and high schools in both countries. These efforts can be tied to either the Small Business Administration or the Department of Labor in the US as well with the programs developed by SEBRAE in Brazil.

But the question remains: 'Do these women want a bigger business?' Are they content with the flexibility for work/life balance and the opportunity for self actualization and expression that their businesses bring to them? If so, any efforts brought by local governments, schools, churches, universities and chambers of commerce would not yield successful results. This seems to indicate further research to investigate this issue.

Some women in Brazil and in the US groups like Sonia and Melinda have the luxury to own a business for 'extra cash' and for self actualization purposes. But these women have male spouses that have a 'real 9 to 5 job' or own their own successful businesses and are recognized by their community and this brings to the women a sense of security. They tend to rely on their spouses for networking leads and financial support. But for others, like Lynnell from the US, entrepreneurship is a burden and they would quit it with a blink of an eye. They perceive themselves as being burned out and overwhelmed with no family support. They are the *hermits*, to whom family support did not exist. More US women thought that way than their Brazilian counterparts. So, why is that women like Lynnell with some many opportunities in the macro environment to help them with their business would quit entrepreneurship as soon as they would find a waged 9 to 5 job? The answer may lay in the fact that although the macro environment looks promising, at the individual level these opportunities do not translate into 'real' opportunities to the women because of personal differences, education, interests and life backgrounds.

Another interesting factor found at the individual level was associated with the entrepreneurs' individual traits. Take Evelyn (US), for instance. Her 'tough and bossy' personality gets her going. Evelyn might have to show this attitude to survive in a male dominant business environment throughout the years she has been in business. Is this an innate or acquired trait for Evelyn's survival? The answer is that it might be a combination of both but the barriers that Evelyn found in the socio cultural environment might have contributed to her 'toughness' and bossy attitude. Apart the social cultural forces in the environment, she might perceive this behaviour as necessary to conduct business in a male dominated industry (plumbing). But it seems that in the case

of Evelyn gender barriers encountered in the external environment influence the way she conducts her business.

It seems that a scenario consisted of female entrepreneurship + male spouse support is a common denominator in both groups of women; the women stories often revealed the presence of a male supporter. Evelyn (US), Melinda (US) and Sonia (BR) received financial and emotional support from their spouses and these three women are typical examples of the women in our study group. This seems to indicate that despite differences at the country level, the individual women' stories share similarities as it relates to spouses' support.

So despite government and society apparent efforts to close the gender gap, the results of this study seems to indicate that the gender inequality phantom is still around, and its presence is not limited to developing nations but it also manifests itself in socio cultural scenarios of developed nations. Perhaps in the US this gap is more sugar coated with equal opportunity legislation and other legal efforts but the perceived inequality remains and it is perceived among the female entrepreneurs of our sample.

7.2. The Implications of the Research

The efforts generated from this study contribute to an increased understanding of the processes of female entrepreneurship as it relates to how economic and socio cultural forces influence these processes. Although policy development was not the specific objective of this study, a number of issues have arisen that have implications both for future research and female entrepreneurship policies. For instance, in Brazil, higher taxes and the high cost of starting a business were perceived by the women as barriers to their businesses. It is suggested that Brazilian authorities and legislators continue with their efforts to streamline the

business start process by introducing innovative and cost effective ways to formalize a business. This can be achieved by working diligently with agencies such as SEBRAE and ACIF.

A general perception of female businesses is that they tend to be affected by economic and socio cultural forces in the macro environment. While the results of this study indicated that the economic scenario of developing nations induces certain types of ventures that are not typical in developed nations, overall this study suggests leaving the narrow view of pure generalizations at the macro level and instead exploring deep into local communities in order to build entrepreneurship development programs and develop policies that address the needs of individual female entrepreneurs. More attention needs to be paid to the fact that women entrepreneurs have very diverse perceptions of hopes and images of success across the board that eventually underpin their entrepreneurial processes. For instance, some are more inclined to define success in financial terms, while others define success in terms of flexibility and the 'got to be in charge' syndrome. Others simply define success and pursue entrepreneurship simply because this is their last economic resort. So, the entrepreneurship process becomes a combination of two processes: a *person driven* process and a *response to environment* process. Mentoring and coaching programs that assist women in finding their pathway to entrepreneurship along with their own passions should be emphasized by local agencies. These programs can act as catalysts to foster the growth of these businesses.

This study offers an understanding of common themes that emerged despite differences in economic and socio cultural factors at the country level. In many cases, the study revealed that often it is not the macro economic or the socio cultural macro dimensions that dictate images of success of individual women's

entrepreneurs but their own hard work, passion, loyalty to customers, perceptions of recognition and views of self actualization.

It would be interesting to see more research conducted on female entrepreneurs' individual traits (either acquired as a need or innate) to deeper understand stories such as Evelyn's from the United States.

Another interesting direction for future research would be to investigate the nuances of customer service and what the women hope from it (either 'care' or plain good will, recognition from society or pure profits) in an international scenario.

7.3. Closing Reflections on the Study

The development of this study has been something of a personal, as well as an academic journey. It has provided an opportunity to explore issues that became unexplored during my years as a female entrepreneur with a business that deals with Brazilian and American economic and socio cultural scenarios. As a business consultant doing business in Brazil and the United States, often trying to understand and many times 'mingle' transnational socio cultural issues, it became apparent to me that a better understanding of the female entrepreneurship process in both countries and then contrasting them, would be helpful for the success of the business clients that I was trying to assist.

This thesis provided an opportunity to examine how the female entrepreneurs felt about their own business and their environments, and demonstrated that although many times their feelings and perceptions are not always the same, it shows that entrepreneurship is a social and cultural embedded process and many times is not easy for these women to ignore their environments. They showed their emotions and even angry feelings about notable barriers but they

all showed passion for what they are doing. It is encouraging to see that some mention the existence of resources in the environment and that they actually used them; but sadly others do not know anything about them and go on with their business without knowing that they could be helped along the process. This thesis would not be completed were it not for the cooperation and enthusiasm of the respondents. Their commitments to their business, their pride in talking about their business and their energy towards their goals, made the interviewing sessions the highlight of the study itself. The meetings with the women were always positive and rewarding. It is my hope that their efforts in telling me their stories has provided an useful instrument for those who seek to understand the phenomenon of female entrepreneurship.

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