Female entrepreneurship in developing countries - Barriers and Motivation
Case Study: Egypt and Brazil

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ABSTRACT

Entrepreneurship accounted by women has become important all over the world, especially in developing countries where it plays not only an economic role but a social role as well, changing communities and consequently, the whole society.

The purpose of this paper is to identify the main motivation and barriers faced by women in developing countries, especially concerning the case study, namely Brazil and Egypt. In order to accomplish that, a deep literature review has been done and ten cases were analysed from a qualitative perspective.

The main results found were that most of women in those countries are pushed into entrepreneurship rather than pulled and the main barriers are more aligned to the social context, lack of education, gender inequality issues rather than barriers related to business expertise.

We do believe that the main contribution might relies on the fact that it brings different perspectives within female entrepreneurship from two different countries.

Key-words
Women, entrepreneur, developing countries, Brazil, Egypt, motivation, barriers, push and pull factors.
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1- INTRODUCTION

All over the world entrepreneurs face many challenges, but women in their turn, even more, including identification in the marketplace and limited network, both economic and political (Luetge, cited by Kleinrichert, 2010). According to Sen (1988) the access to the market has been historically denied to women in a way to stop them to be independent and active in the economy. Namely, there is a social convention that women should do domestic (and unpaid) work and be dependent, passive. There are some studies carried out by the Organization for Economic in Cooperation and Development (OECD, 2011) that show that women spend more time in unpaid work (household and children care) than men even in developed countries (among them USA, France and Finland).

However, in developed countries, there are several factors contributing for female entrepreneurship increase, including: desire of independence, self-fulfilment, promotion barriers in current jobs, creative skills, doing hobby work, desire for wealth, social status and power (Alstete, 2003; Orhan & Scott, 2001). On the other hand, when we look at developing countries, there are several studies that show in most cases self-employed women are pushed by social conditions such as poverty, divorce, widowing, and high unemployment rate in order to meet the basic needs of their families. The number of start-ups, and the success rate is still weak due to the absence of adequate skills, training, and relevant experience (Muhammad A. Sadi and Basheer M. Al-Ghazali, 2012). Although the noticeable change in many societies’ mindset towards accepting the women independence to establish, and run self-employment and business, there are still less business opportunities, and gender inequality issues that makes female entrepreneurship more challenging than male entrepreneurship (Muhammad A. Sadi and Basheer M. Al-Ghazali, 2012).

It can be noticed that the ratio of female enrolment in higher education is increasing in many developing countries in recent years which will have positive returns on the future of women enterprises in these societies. Recently, many governments in the developing countries have undertaken a lot of efforts, and development plans to promote the private sector owned by female enterprises which is expected to have strong impact on the economy growth, and social development (Birds, 1988). There are several governmental policies in many countries for financing micro, and small enterprises to support new women entrepreneurships, and for providing training, and skills development programs, for example Egypt (Abdel Aal& El Mahdi, 2008 and Muhammad & Basheer, 2012) and for creating an enterprising environment among women such as the Malaysian programs (the Ministry of Entrepreneur and Cooperative Development (MECD) and the Malay Chamber of Commerce (MCCM), (They put plan and goal to improve women and raise their skills by Offering high level of training program and knowledge about microfinance, and offering several small loans available to low-income women.) (UNDP, 2008).
The presented topic is relevant for Industrial Management field once female entrepreneurship accounts for economic growth and business and social sustainability as well.

In this paper, we have chosen two countries to investigate which are the main motivation and barriers within female entrepreneurship; Egypt, and Brazil to form closer understanding for the status and progress of women entrepreneurs in those developing countries. From the published knowledge, we have tried to draw a picture about the women struggle to meet their needs, and to develop their abilities for self-working. As the authors are originally from Egypt and Brazil, we bear preliminary understanding for the social and economic context.

The paper is structured as it follows, first section is Literature Review, followed by Theory, Limitation and Context. Then we have the cases studies discussed in the Methodology section. After that, Discussion, Delimitation and Future Work, and Conclusions. In the end of the paper there is a Reference list and Appendix.
2 - LITERATURE REVIEW

The literature review was divided into the following subsections.

- Definitions and brief historical introduction about entrepreneurs

In the last three centuries, the practice, and the concept of entrepreneurship has enhanced. Since the eighteenth century, various definitions of “the entrepreneur” have been formulated. For example, from an economic point of view, the entrepreneur is the person who sets financial resources, labour, materials, and needed assets together to create certain value and profit. While, from a business point of view, the entrepreneur is defined as the person who can create wealth for others, and who can explore better means for using resources, and creating new jobs (Anouar Abdel Aal and Alia El Mahdi, 2008).

Recently, Onuoha (2007) defined the entrepreneurship as the practice of starting new organizations, or revitalizing established organizations, particularly new businesses purposefully in response to identified opportunities. Earlier, Schumpeter (1965) has defined the entrepreneurs as persons who can exploit market opportunities using a sort of technical and/or organizational innovative solution. Frank H. Knight (1921), and Peter Drucker (1970) emphasized that the entrepreneurship is about taking uncertainties and risks. Bolton W.K. and Thompson J.L. (2000) have defined the entrepreneur as the person who can generate an innovation to set-up a business of certain value from unknown opportunities. Hisrich (1990) has defined that the entrepreneur is the person who can take the initiative of creative thinking, and the ability to organize socioeconomic scenarios to transform certain opportunities of resources and situations to practical entity, and can bear the risk and failure probabilities.

Thomas and Mueller (2000) demanded that the research of entrepreneurship should be extended to international markets to study the circumstances and features which inspire the activity of entrepreneurship in different regions and countries. They expected that entrepreneurs can reflect the prevailing values of their national culture, and consequently the role of local cultures on the entrepreneurship activity worth to be thoroughly investigated (Thomas & Mueller, 2000).

As we can observe in the above definitions, an entrepreneur can be defined as the person who can lead innovations, with a management capability to create value, and undertake risks. Recently, the entrepreneurship is defined generally as the process of early identifying, developing, and leading an idea to the market. This comprises innovative ideas, business opportunities, and improvement projects. The purpose of the entrepreneurship is the creation of a new venture through a journey surrounded by uncertainty and risks (Anouar Abdel Aal and Alia El Mahdi, 2008).

According to one OECD study in 2004, the importance of studying the women entrepreneurship especially in developing countries is due to the fact that women entrepreneurship has become an important, and influential source of the modern
economic growth during the last decades. Women entrepreneurs not only help in creating new jobs for themselves but also for millions of others. In developed countries, women entrepreneurships have entered all kinds of business fields, and entrepreneurial opportunities. Although, their number is still smaller than the men entrepreneurs even in some developed countries (Anouar Abdel Aal and Alia El Mahdi, 2008).

We might not see female-owned entrepreneurships successful because of it is could be smaller in size with slow success or growth. The success of an entrepreneurship is usually analyzed from an economic viewpoint, and women entrepreneurs can be considered successful when they succeed in creating an economic value (Dhaliwal, 2000). In developing countries, the success of female enterprises is seen as the ability of the enterprise to create a source income, and contribute to the family’s income. This can represent some measure of success. In general, women entrepreneurs need self-confidence, leadership and management capabilities for entering the world of business. Entering the business reality as a woman carries many challenges, for example, the ability to establish and lead the business activities and to manage all uncertainties which exist in the entrepreneurship process (Schaefer, 2003).

And the barriers for entrepreneurs women go beyond the uncertainty related to entrepreneurship itself. According to Anyanwu (1993) the worst of the challenges that women entrepreneurs might face in some societies [such as the ones established in developing countries could be sexism, societal or political marginalization, and economic discrimination of women.

-MSEs Growth in Developing Countries

Although we do not have so much information about Micro and small enterprises (MSEs), we can draw some scenarios that can explain how they grow in developing countries. One type of these influences are the contextual ones, which have significant impact to determine the growth of MSEs in developing markets. The main one is related to the profitability level that comes together with the economical context. Accordingly to Liedholm (2002), it is not difficult to see that MSEs have a tendency to grow faster under favourable economic scenarios.

Still accordingly to Liedholm, a few distinctions may be noticed when it comes to developing countries and the dynamic of business, in general, MSEs tend to grow during economic decline as a result of a boost of basic activities while micro MSEs are more likely to get downsized or to stand still.

-Women entrepreneurs in the developing countries

There are many women entrepreneurs in the world although the fact that the role of female entrepreneurships in the economy has just started to be recognized and to get the deserved attention in the recent years. The number of women entrepreneurs is growing steadily worldwide, and women in the regions of advanced economies possess more than 25% of all businesses [National Foundation of Women Business Owners (NFWBO), 1998]. The number of women who own and run businesses in Europe, Asia, America, and Africa is rapidly increasing [Organisation for Economic Co-Operation and Development (OECD), 1998]. For example, women produce
greater than 80% of the food in sub-Saharan Africa, about 35% in North Africa and the Middle East, about 55% in Asia, 30% in Latin America, and almost 25% in the Caribbean.

According to (NFWBO, 1999) survey, 25% of company workers are employed in woman-owned firms. In another market analysis in the USA and Canada, the growth rate of women-owned businesses is larger than the business growth rate by 2:1 (Kitching, B. M., & Jackson, P. A. 2002).

Recent results from Australia and some countries in Asia, show that the number of women entrepreneurs who found new small businesses is larger than the men entrepreneurs and also with less failure rates (Kitching, B. M., & Jackson, P. A. 2002).

- Female entrepreneurial motivation

When it comes to entrepreneurial motivations, Shapero and Sokol (1982) were pioneers to define one of the main model of entrepreneurs’ encouragement. Basically this model lies on the fact that people’s lives are stable until there is a change (motivation) that makes people act moved by what they desire and what is appropriated and combine those two characteristics in order to find something that attend their needs. According to Shapero and Sokol (1982), individuals should be also willing to change their attitude.

Bartol and Martin (1998) identified socio-demographic factors that can stimulate women entrepreneurs including education, age, career history, experience, and childhood family situation such as the birth order and professions of the parents. Kjeldsen and Nielson (2000) have classified these factors into personal features, the environments, types of enterprise, and the entrepreneurial type. Parboteeach (2000) grouped women’s motivation factors into (i) the background of the entrepreneur, (ii) her personality, and (iii) her situation or environment. Bird (1988) and Jones (2000) also classified the motivational factors into personal, and contextual parameters. The personal parameters include the experience of entrepreneur, the personal abilities, and the personality’s features. The contextual parameters include the social, political, and economical factors like the change of the markets, move or government deregulation.

- Barriers blocking or facing women entrepreneurs

There are a number of limitations which have been recognized as obstacles facing women to be entrepreneurs. Women entrepreneurs are facing several challenges including governmental rules and regulations, difficulty to access a finance, absence of assets such as information technology, infrastructure and other similar needs that might help their chances and the growth of their business (United Nations, 2006).

Kantor (1999) explained that women frequently experience more constraints on their economic activities compared to men counterparts. Mayoux (2001) said that there are some factors that bound the ability of the women entrepreneurs to take the benefit of the available opportunities in some societies and environment, and he considered these factors as being the reasons why their enterprises might fail (Kantor, 1999).
Those factors include poor financial resources, liquidity issues, lack of management experience and incompetence, weak or absence of books and records, sales and marketing difficulties, staffing problems, difficulties with dealing with unions, failures to have professional advice, small social and business networks, low levels of demand in the local markets, the value and system of tenancy for housing, limitations in accessing to finance resources, lack of skills, absence of role models, etc.

There are other barriers that slow down the growth of women entrepreneurship such as cultural problems, shortage of motivation, crime rates, and problems connected with governmental laws of benefits and employment. Gould and Perzen (1990) classified the challenges that women face into: better-off, and low-income. The better-off women describes the women who face the following challenges: lack of socialization into entrepreneurship in the home, school and society; shortage of business networks; limited access to capital; gender inequality; gender stereotypes and expectation (e.g. the attitude that women entrepreneurs are amateurs or hobbyists); lack of self-confidence; inability to expand the business, etc. The low-income women face other challenges such as: poor savings, longer hours to existing work, the need to health care and other assistance responsibilities, illiteracy, regulations or traditions that do not differentiate between personal assets to enable starting a business or to invest the time that it might take to make a profitable enterprise, lack of management skills, cultural issues either within a group and in the large society, high poverty. Ando and Associates (1988) and Kizilaslan (2007) said that although there is growth of the business activities in the global economy, many women enterprises might fail to export any goods or services due to the challenges they are facing in their businesses.

3 - SUSTAINABILITY AND ETHICS

Female entrepreneurship have become very important, and influential part in the economies of many societies and countries (Pages, 2005). The sustainability of entrepreneurship accounted by women relies on the fact that it has created new jobs opportunities for millions of people and in the developing countries it has been proven to be a way to alleviate poverty and transform communities. After 1970s, the number of female entrepreneurship has grown significantly from 5% to 38% during three decades (Nelton, 1998). In 2012, the percentage of self-employed women in the world was 10%. In the developed countries, the ratio of business women was estimated approximately as 30% of their economies (Muhammad A. Sadi and Basheer M. Al-Ghazali, 2012). This remarkable contribution of women entrepreneurs in the present economy reflects the positive acceptance of the society for their influential roles and moreover because entrepreneur women are known for applying ethical conduct in their endeavours.

4 - THEORY

As it has been mentioned in the Literature Review section, there are several theories regarding entrepreneurial motivation factors. For the scope of this thesis, we are going to work with Pull and Push motivation factors, described by Chowdhury, M. S., Shamsudin, F. M., Ismail, H. C. (2012), among other authors, such as, Shapero and Sokol (1982); Sexton and Vasper (1982); Hisrich and Brush (1986) who have
classified these factors into two categories: push and pull factors. Worth to note that, the results of their research have shown that most women had quoted push factors as their main motivation to establish business. The push factors included frustration, job dissatisfaction, deployment, divorce, and boredom in previous job. Meanwhile, they identified the pull factors to be independence, education, and family security. In another classification, Bartol and Martin (1998) have identified these motivation factors as: (i) personal characteristics, (ii) life-path circumstances, and (iii) environmental factors.

4.1 - PULL AND PUSH MOTIVATION THEORY

Overall describing, “pull” would be the all favourable situations/facts that leads individuals to start their own companies, while “push” on the contrary would account for not favourable situations/facts (Gilad and Levine, 1986). For instance, the wish for personal development, independence or to contribute for a social development are “pull” factors. On the other hand, situations as eminent unemployment, loss on the family income or lack of satisfaction with the current activity/job are “push” factors as they “push” individuals to entrepreneurial activities.

In other words, Pull motivation is good illustration of positive side of the theory. Amit and Muller (1995) have observed that entrepreneurs who are led by pull motivation more successful in the business and can make high profit. Ensign and Robinson (2011) research shows there are some factors who responsible about affecting the women entrepreneur and pull them toward victory “desire for independence, autonomy, self-achievement, and self-recognition, need to self-fulfilment, desire to be the owner of the business, finding flexible way to balance between work and family, desire to improving financial situation.”

On the other hand, push motivation is good illustration of disadvantage side of the theory. Amit and Muller (1995) their research viewed that entrepreneurs who forced by push motivation are less successful in the business and consequently, their business might be less profitable.

Although there is a range of possibilities, it is known that the entrepreneurs driven by pull factors, also called opportunity entrepreneurs concentrate their efforts to find out and take advantage of a gap in the market or any other “business opportunity”. The individuals that start a venture due to push motivation (necessity entrepreneurship) usually do not have another choice or cannot have another occupation. Another aspect is that is very likely that opportunity entrepreneurs start their own company while they are formal employed (Reynolds et al., 2001, p.8), while necessity entrepreneurs may be involved in business that they do not even like but most of the times, to become an entrepreneur it is the best chance they have. But it is important to notice that it might be that the business/activity turns up to become more interesting over time.

In a study conducted by Carland, Hoy, Boulton and Carland (1984), the achievement of entrepreneurial goals such as desire for growth, profit or innovation are mentioned as the motivations for women entrepreneurs. Ivancevich, Konopaske and Matteson (1997) added that the pull and push factors also include the survival, the wish to realize personal goals, to care a family, to get respect, a search for pride of ownership, a career stress, the wish for social recognition, an aspiration to struggle the gender
discrimination, the loss of job, etc. Fierman (1990) and Zellner (1994), have found also that the need to a flexibility to manage dual responsibilities, and to have a balanced life are among the main factors that force women to leave their job in order to start their own enterprises. Konrad and Langton (1991) and Morris, M. H., Sexton, D., Lewis, P., (1995) agreed also that the family problems and responsibility are important reasons that influence the career choices of women entrepreneurs.

According to Sarasvathy (2004, cited by Verheula, Thurik, Hessels and van der Zwanb, 2010) there are distinctive kinds of necessity entrepreneurs, not only unemployed people but also people to find it difficult to find a job for special reasons such as social (people who have been in prison, for example) or cultural barriers (ventures run by immigrants). When it comes to women entrepreneur, self-driven appears as the main motivation factor. Nonetheless, other factors such as need to complement the family income, or desire for flexible working hours in other to combine with personal life is also motivation for women entrepreneur.

In developed countries such as USA women might be motivated by pull factors while in developing countries/regions it is more likely that women are pushed into entrepreneurship Mushtaq (2012). In those areas women face problems like difficult to align professional and personal life, gender disparity (especially regarding wages and opportunities to develop their careers) and other issues that push them to start their own business. It can be the case also that women need to complement the family income or that after divorce or losing their husbands they become necessity entrepreneurs.

5 - LIMITATION AND CONTEXT

Our thesis investigated barriers and motivations for entrepreneurial women in developing countries. However as it is was not feasible to travel, in terms of time and cost, all over the globe in order to collect data, we had to limit our case to a few countries.

Another issue was the lack of official consolidate database and statistical reports of female entrepreneurship in developing countries.

In addition to this, as a consequence of lack of education, many of entrepreneurial women in those countries do not speak English, so we would need an official translator to conduct interviews.

In this context, the case study was based in Brazil and Egypt, which are big countries in both area and population and have several gender inequalities issues. Those issues reflect in female entrepreneurship, as many of the barriers faced by women entrepreneurs are related to gender, as it has been mentioned in the section Literature Review.
5.1 - Brazil vs. Egypt

**Brazil**

Women entrepreneur is remarkable in Brazil. According to *Global Entrepreneurship Monitor 2000*, there are three Brazilian women against four Brazilian men. The fact that women are becoming entrepreneurs has a significant impact on the economy, some studies indicate that once women are empowered the whole community benefits from it, as they tend to see their business as a way to promote social development as well. And those benefits are even more relevant for those who occupy the lower class – Brazil is one of the countries with the biggest income inequality. To start a company might be the best way for a poor and non-educated woman to fight against poverty, it brings together the possibility to change the community (by generating job vacancies) and to provide a better future for the next generations.

**Egypt**

In Egypt, according to a recent report published by the BBC in 2015, the number of female entrepreneurs is around 10% of the total entrepreneurs in the country. It is quite low rate reflects the difficult atmosphere for women to start private business. According to the report, one of the problems is the local culture which expect women to be fully homemakers. It states that the rate in 2008 was only 3%. Two pushing factors were mentioned for the increase of the number of women entrepreneurs in the last few years. The first factor is the shortage of jobs in the public sector. The second one is the discrimination existing in the private sector. Those two factors are forcing a number of women to start private business to be able to work and earn income. There is limited information about the success and failure rates of the women enterprises, but there are several success stories of businesses that were started, grown up and run by females as described in previous sections in this thesis.

6 - METHODOLOGY

The qualitative research was conducted based on case studies, as described by Collis and Hussey (2014, p.68):

> A case study is a methodology that is used to explore a single phenomenon (the case) in a natural setting using a variety of methods to obtain in-depth knowledge.

All the cases are described in *Appendix*.

6.1 - DATA COLLECTION

Due to the limitations related in the previous section (Limitations and Context), the data presented is divided in primary data, collected by interviews conducted by phone in May this year, and secondary data collected from previous studies within similar topic and governmental official reports.
The questionnaire applied in the interviews (presented in Appendix) was subdivided into four parts. The first one with demographical data and the other ones related to their business. The goal was to know more about those cases and find answers to our research question “Which are the main barriers and motivations within female entrepreneurship?” In order to have a broad range of results, most of the questions were ‘open questions’.

**Cases from Egypt**

We analysed five cases from Egypt, three of them are secondary data collected from a Governmental report “Egyptian Women Entrepreneurs Profiles of Success” published by Finance Ministry and Investment Ministry published in March 2007. The other two cases were collected during interviews conducted by phone in May this year.

**Cases from Brazil**

We studied five cases from Brazil, all of them were secondary data, from a previous similar study carried by Hua Wang in 2010, mentioned in the article “Encouraging Women entrepreneur in Brazil” (Wang, 2016).

6.2 - ANALYSIS AND RESULTS

The table below shows the motivation factors that led those women to entrepreneurship and also the main barriers they faced when launching their business for each case.

<table>
<thead>
<tr>
<th>Case</th>
<th>Motivation</th>
<th>Main Barriers</th>
</tr>
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</table>
| 1    | Push       | No previous knowledge about the industry  
|      |            | Acting in an industry dominated by men |
| 2    | Pull       | Taking Education “meant” for men  
|      |            | Acting in an industry dominated by men  
|      |            | Finding skilled workers |
| 3    | Push       | Access to capital/funding  
|      |            | Difficult to deal with legal issues |
| 4    | Push       | Access to capital  
|      |            | Lack of knowledge and business knowledge  
|      |            | Family does not embrace her business |
| 5    | Push       | Being told “women cannot good entrepreneurs” |
| 6    | Push       | Access to capital |
| 7    | Pull       | N.I |
| 8    | Pull       | N.I |
| 9    | Push       | Lack of knowledge |
| 10   | Push       | N.I |
By analysing the cases, we observed that most of women in Brazil and/or Egypt are pushed into entrepreneurship, namely they are necessity entrepreneurs. There were seven cases out of ten when we look into the consolidated data and if we look isolated into the countries we have a 4:5 necessity x opportunity entrepreneurs ratio in Egypt and 3:5 in Brazil.

The main barriers were divided into four categories and the results by category and case were provided in a graphic.

- Lack of education / specific knowledge or previous experience
- Access to capital
- Cultural barriers related mainly to gender inequality issues
- Other issues

In the cases analysed we observed a correlation between the first and two categories. In other words, the difficult to access to capital has consequences not only in financing their business but also it hinders them to access education.

Drawing a relation between motivation vs. barriers, we could observe that the entrepreneurs who were pulled into entrepreneurship tend to face less some barriers such as access to capital and lack of education or specific knowledge.

Brazil vs. Egypt

When comparing those two countries, we could observe some differences, especially regarding barriers faced by those women entrepreneur. All women facing cultural
barriers related to gender inequality issues were from Egypt. They were criticised either by pursuing education and/or market dominated by men (cases 1 and 2) or due to fact that there is a belief that women are not meant to be entrepreneurs (case 5). On the other hand, in Brazil, there are more women pursuing entrepreneurship in order to financially support their families (3:2, when comparing with Egypt), which is aligned to the fact that there are a significant amount of women who are family “providers”. The latest demographic Census carried out by IBGE (Brazilian Institute of Geography and Statistics) in 2010 accounted an average of 38.7% of women who are sole providers of the family in Brazil.

Another interesting point is that most of Brazilian entrepreneurs (cases 6, 9 and 10) are motivated to work in order to provide education for their children. In most of the cases (cases 6 and 9), the previous generations, including themselves, did not have access to education.

7 - DISCUSSION

As we could see from the cases studied, women in Brazil and Egypt tend to be more pushed than pulled into entrepreneurship. In other words, the results from the analysed cases show that there are more necessity entrepreneurs than opportunity entrepreneurs, which is aligned to which has been discussed in the Literature Review section.

Another finding aligned to the cases presented was that the work carried by most of those women represent a significant development not only for the economy but also as a powerful mean to diminish poverty and inequality in general. Therefore more efforts should be applied into entrepreneurship development programs globally. For instance, in India, which is also a developing country facing gender issues inequalities, as the countries studied in this paper, there was a governmental plan as part of an industrial program due to the importance of ventures run by women regarding employment and benefits in general for rural and poor urban areas. We can see below a few suggestions that might be used as prescription for actions on how programs can help to the boost of entrepreneur women.

- **Institutions should embrace those women**

It is not enough that only the government help those women, as they are so important for the communities and consequently for the whole society, there should be more actors playing a supportive role, like banks and other entities. Guidance, partnership, training and consultant services should be offered to entrepreneur women as a way to empower them even more.

- **Specialized organizations**

Agencies that are expert in entrepreneurship should also embrace women start-ups. It is not easy in developing countries to see such agencies handling / helping women entrepreneurs as it should be. According to Hina Shah and Punit Saurabh (2015) “countries in South Asia, such as Vietnam, Bangladesh, and Sri Lanka, along with
India, still have a long way to go in setting up specialized entrepreneurship centres dedicated to women.”

It is urgent to promote a change in culture in order to allow an implementation of a robust structure to guide women in those countries/regions. As the education might not be available for lower class women, training is the main point that should be developed and improved. It is not acceptable that specialized institutions refuse to see the significant inherent importance of entrepreneurial ability and willingness among women.

Hence, these institutions should be organized in a way (monetarily and human capital) that they can attend those women needs. What has been observed in some countries is that those institutions have supported women to start their business but they have failed concerning the other steps/phases. Due to lack of education, many women have difficulties to deal with accounting activities and further assistance as well, which becomes restraints stopping women entrepreneurs to go forward in their business, Shah (2013).

- Finding opportunities

Another very important point is that entrepreneur women in developing country might find it difficult to identify business opportunities since they have been educated and they might have a limited vision of their abilities and in this context it is urgent that they receive support to help them to have a “clear picture” of the market and its possibilities.

Unfortunately, many specialized agents tend to neglect this need, without investing their time or their energy to do what should be done in a proper way. It happens also that they are not equipped, but they should concentrate all efforts needed in order to make it possible. These agencies should help entrepreneur women to find local opportunities as well as identifying coming challenges so women could have an overall and clear idea where they should invest their capabilities.

- Training and advisory

It is important that entrepreneur women get training and counselling that should be given in an effective way so that they understand. The language used, the material available as well as technology should be introduced to them so they get familiarized with it. The training should not be given in a very technical way so that they can not make use of that in their daily activities. People responsible to give training and counselling should speak the “same language” as those women. Although this process requires money, it still should be pursued.

- Finding potential entrepreneurs

It is common, in many developing countries, that entrepreneurial activities are done by poor women, in other words, that only women from lower class tend to embrace entrepreneurship. On the other hand, it is clear that poverty cannot be the only motivation factor, it is not enough, entrepreneurship requires more than that. In this context, programs should be developed in order to help identifying potential entrepreneurs.
Not everyone can become entrepreneur but people can always be suitable to be employed in micro or small firms, in the cities or in the countryside. To stimulate women empowerment and consequently increasing the number and development of their ventures means to create jobs and opportunities for the communities. Unfortunately, women in developing countries face economic and social issues that might lead that they are not seen as potential business women by the institutions that should help them.

- **Encouraging**

Having in mind that entrepreneur women have the ability to change the community, if we want to see this scenario in the future, some changes are required. To establish an environment where women are aware of their capabilities, the families should start to make their children aware of that as well. It is dependent on changes in the culture, as in most of these countries there is no equality between genders.

However, after the first generation has been established, many barriers will be behind and other women will follow. In developed countries is not uncommon that women decide to become entrepreneur inspired by someone in the family who is a successful business person. And it occurs because the environment is favourable for this kind of engagement.

So far what we see is that women have been pushed into entrepreneurship due to poverty or other constraints in developing countries, which is good, but we should expect for much more. It is about time that women are encouraged to be important players in the economy and they get pulled and not even pushed into entrepreneurship. A first step to foster that is investment in education and training. Some authors even defend that Entrepreneurship should be taught at regular school.

- **Bureaucracy**

Although there might be organizations to help women to set their startups, it is not always clear to women how they should proceed along the process. What happens most of the times is that entrepreneur women who are trying to set up their business feel that they are wasting their time and energy to understand and follow procedures and other regulations that they are not able to understand or deal with. It should be changed somehow and agencies who are specialized in those matters should also have in mind that they should be “women friendly”, so they can help to empower women instead of making them feeling impotent.

8 - **DELIMITATION AND FUTURE WORK**

As it has been mentioned before, the scope of this paper was delimited to women entrepreneurs in Brazil and Egypt. However, we do believe there is more to be done within female entrepreneurship or entrepreneurship itself, especially in developing countries. We hope this paper encourage other academic researchers/students to go further into the topic and to carry out other studies, such as gender studies or ethnicity studies, for instance.
We also think that it is possible that the Governmental Institutions look into this phenomenon (Entrepreneurship) and generate consolidated and reliable data about it.

9 – CONCLUSIONS

In this paper we tried to cover many aspects concerning entrepreneurship, especially motivations and barriers to entrepreneur women in developing countries. We can see reviewing the literature that the topic has not been researched and most of the papers are based in isolated cases or they consist in analyses/study of interviews, mostly of them showing one country/region, not developed countries in general. Despite the fact that there are common barriers and motivations faced by entrepreneur women in developing countries, there might be differences regarding culture, religion or regulation that can have a significant impact in which type of ventures women tend to invest when they think about launch a company, which size this company will be (micro, small), for how long time will the company exist and how fast it will grow and/or evolve. Some of them were contemplated in this paper.

By analysing the ten cases here presented, we could observe that the results were aligned to which what we found in literature review and some previous studies, within similar topic. As for example, that opportunity entrepreneurs tend to be more successful when conducting their business while entrepreneurs by necessity tend to have less success and less satisfaction as well, in general. On the other hand is also described in the literature that a necessity entrepreneur can find satisfaction later on while carrying business, as we could see by analysing the cases.

Although the ratio of entrepreneur women are quite low in developing countries/regions, in Brazil there are three entrepreneur women for every four entrepreneur men, according to Global Entrepreneurship Monitor 2000, which is higher than the ratio in USA (1:2), a developed country.

It is clear that women entrepreneur play a significant role in the economy of developing countries. They manage not only to become successful but they generate other jobs, and reinvest the profit of their ventures in order to contribute to a more prosper community and consequently, the society. There are many challenges faced by entrepreneur women in developing countries, many of them occur due to the lack of education (in many countries, such Brazil, the education is not available for lower class individuals), training, guidance. There are also barriers regarding the environment, in some countries, as in Egypt, where it is difficult to see women as potential business people. Bureaucracy and legislation is also an issue that stop women from launching their companies, as well as the lack of partnership from specialized institutions that should support entrepreneur women continuously.

As the development of entrepreneur women are important for the economy and the whole society, efforts should be made so that they felt more empowered. They have already proven what they are capable of and it is urgent that they are supported as they should be, that they are perceived from what they are with all their potential.
Organizations in general and not only the government should embrace entrepreneur women so they can leave those barriers behind and continue to foster a better life for their communities.

REFERENCE LIST


APPENDIX

CASE STUDIES

EGYPT

CASE 1: Loula, 19 years old, is married with two children. She had to take over her husband’s advertisement business after he had been arrested. She had no previous experience or education in the field. She invested in especial courses to excel herself and she managed to turn the small company (one secretary and two employees) in a medium one with a significant revenue. In the year of 2006, she employed 45 people and accounted US$ 1.5 million for revenue.

CASE 2: Azza has always been interested in jewellery design, which was a market dominated by men in Egypt. Azza has taken a few courses in Egypt, such as Fine Art and in London as well. In 1970s she started her own business based in workshops and employing two people. In 2006 she was employing in domestic and international market a total of 180 specialized workers. Her goal was to expand even more internationally.

CASE 3: Thouraya had to leave her previous job after having children. The idea for her startup came from a hobby, Thouraya liked to create home made products. In 1992, she started her company with only 50 Egyptian pounds in her own house. In 2000 she managed to get a loan and started the first factory. Six years later she had 28 employees and she was taking part in several international exhibitions.

CASE 4: Amal and her family used to have very low income. She could not even afford to have her own house. She was very talented in Arts, especially drawing. She decided to transform her art in business so she could give a better life for her family. She started by making dolls and henna tattoo. In 2014 she launched her company and chose to work from home in order to combine family and work. She managed to achieve her biggest dream, to have a house. During the interview, she said “I am a strong woman and nothing can stop me.”

CASE 5: Nana, 50 years old, with grown up children. Nana made a few attempts before she could run her own business. She tried to establish companies together with her husband in different sectors (textile, restaurant) without success. She claimed that he did not support her at all and this was the main cause that none of the businesses worked. Finally, after deciding running a company by herself, she managed to establish a beauty salon, she employs six people and she is happy with her current occupation.

Notes:
1. Cases 1, 2 and 3 were collected from the Governmental report “Egyptian Women Entrepreneurs Profiles of Success” published in March 2007 by Egyptian Finance Ministry and Investment Ministry;
2. Cases 4 and 5 were collected by phone interviews in May, 2016.
3. It is possible to visit a few websites from the businesses mentioned above www.rada.com.eg (case 1), www.azzafahmy.com (case 2), and www.tradeegypt.com/silkinsilk (case 3).
BRAZIL

CASE 6: Maricel is a single mother who has a similar history to her mother. They both started to work when they were children to support their families. Maricel pursues a different future for her daughter, she works hard in order to support her education. According to the article, she remembers her mother always told her “No matter how small your stand is, it is yours.” She has difficulties to access capital, however she was able to pay all six loans she has made. She claims to be satisfied for her achievements.

CASE 7: Deborah pursued her dream of transferring her little knowledge and experience in baking into real business. She took courses in order to learn how to run a business. She learned a lot from baking techniques to positioning her brand, creating value for her products and so on.

CASE 8: Fernanda, in her twenties, an educated woman, who managed to start her business at the age of 23, with R$ 3000 granted by the Government and turn it into a company that made R$1.1 million revenues.

CASE 9: Juliana runs a juice company and she claims that she owes Endeavor for being able to launch her business. The organization offered a MIT MBA which gave her broad business concepts, such as legal advice, financial options, and capital structure. She managed to improve her simple house and her greatest satisfaction is to see that her children can go to school, very different from her, at that age, who needed to work help her family.

CASE 10: Patricia, a cafe owner, who started her business by selling ‘empadas’ (typical Brazilian pastry) to support her children’s education.

Notes (Cited in “Encouraging women entrepreneurs in Brazil”):
1. Interview with Maricel, Owner, Sidewalk Stand, in Sao Paulo, Brazil (Mar. 27, 2010);
2. Interview with Deborah, Business Owner, in Sao Paulo, Brazil (Mar. 27, 2010);
3. Phone interview with Fernanda, April 26, 2010;
4. Phone interview with Juliana, April 7, 2010;
6. Interview with Patricia Volpi, President, 85 Broads – Sao Paulo, in Sao Paulo, Brazil (Mar. 27, 2010).

QUESTIONNAIRE
Part 1

Personal
- Age ( ) 25-35 ( ) 36-45 ( ) 46-55 ( ) older ( ) NI
- Education

Family
- Marital status
- Do you have kids?
- How many?
- How old are they?

Part 2

Pull Motivation:
- How did you come up with the idea to start up your business?
By doing that (your project or business), are you trying to achieve

- Independence
- Challenge
- Self-fulfilment
- “To be your own boss”
- To lead your project
- Can you balance your work and the time spent with your family
- Do you think you come up with innovative idea?
- Do you think your work started as a hobby?

Push Motivation
- Lack of Alternative (ex, unemployment)

Part 3
- How long time did your idea take to become a real project?
How did you get the idea and how was the start process? Why did you decide to invest in this sector

Challenges

- Lack of skills (Financial skills to hire people)
- How did you choose your team work
- Did you faced any difficulties to understand the new culture
- Gender Issues
- Legal Issues (ex, bureaucracy)
- Access to capital. To which extent?

Part 4

Sustainability and ethics

- How sustainable is your business? (suppliers, environmentally products, recyclable packaging)
- Do you believe you conduct your business aligned to ethic? (Transparency, customer’s right etc)

VIDEO INTERVIEW

https://www.youtube.com/watch?v=ICJyQ0y5M0E