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ORIGINAL SCIENTIFIC PAPER

Cultural and Socio Economic Experiences of Female Entrepreneurs in Brazil and the United States: An Exploratorial and Empirical Analysis



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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. 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 and this was done by reviewing the literature and by analyzing the responses from interviews with 60 female entrepreneurs in Brazil and in the United States.

The findings indicated that the female entrepreneurs from both countries 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 success. The perception of gender barriers was shared by both groups but other factors such as religion were emphasized only by the Americans. 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. This research contributed to an increased understanding of the process 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.

KEY WORDS: *female entrepreneurship, informal business, cultural practices, social practices, opportunity entrepreneurship, necessity entrepreneurship*

Introduction

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, 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 is perhaps that with less job opportunities 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 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 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.

The Research Question and the Purpose of the Study

The focus on existing research regarding female entrepreneurs in Brazil and the United States mainly concentrates on broad generic census type of data (GEM, 2003; SEBRAE, 2003, 2007). To further the existing understanding of differences among female entrepreneurs at the individual level, this qualitative study went beyond generalizations and utilized the experiences and opinions of participants in Brazil and the United States in order to explore whether and how these women differ despite possible differences in economic and socio cultural contexts.

Methodology

This qualitative study uses a methodological stance based on a phenomenological approach which focuses on understanding experiences and enables the researcher to relate to and use the women's stories to answer the research question. Face to face and telephone interviews were conducted to explore possible impact of country level economic and socio cultural factors on individual Brazilian and American female entrepreneurs. The study searches for understanding on how the women contextualize their experiences and view their business within their respective economic and socio cultural environments. The Brazilian and the US contexts were investigated, secondary data were reviewed, and primary data were collected from 60 participants- 34 in Brazil and 26 in the United States. The

findings were compared to determine whether typical themes that emerged from the data were either similar or different among the two groups.

The participants were selected with the help of judgment sampling techniques, also known as purposeful sampling (Marshall, 1996). Purposeful sampling was aided by 'snowballing sampling' (Patton, 1990). In order to capture the women's stories the interviews were conducted in Portuguese in Brazil and in English in the United States. The face to face interviews were conducted at the women's premises in Brazil and the United States.

The analysis of the data was based on the 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).

Entrepreneurship as a Socially and Culturally Constructed Phenomenon

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. In Brazil, entrepreneurs, especially industrialists, are mostly considered respectable, rich and well to do individuals, but the same cannot be said for informal entrepreneurs who are viewed as illegal competitors (Pelegriano, 2005).

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.

Social Capital and Social Networks

Birley (1983) argues 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. Entrepreneurs can accumulate social capital either through social interactions with family members, through business networks or by volunteering. Thus social capital is a network phenomenon (Anderson et al, 2007) and it is about collecting social interactions between individuals (Loury, 2000). Entrepreneurship is a creative process that operates in an environment that usually presents constraints (Anderson & Jack, 2002). In order to overcome some of these constraints, the entrepreneur through interpersonal relations takes advantages of resources that exist outside the business. The earnings of social capital are access through interpersonal ties (which may include family ties). Network intensity has even been found to be associated with business survival (Watson, 2006). 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).

Family

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), 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 studies suggest that while some entrepreneurs keep the family out of the businesses, others use the family members as a form of social capital (McKeever et al., 2005).

Entrepreneurs capitalize on family resources to develop a network support; they 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). 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”. The dependency on family members for labor has also been emphasized in the literature (Ram, 1994).

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 mentoring and role modelling offered by established businesses. 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). 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 intended to help the overall community (McClelland et al., 2005). A study developed by Scheinberg and MacMilland (1998) with 11 countries found that 'communitarianism' was important for entrepreneurs, independent from the national culture. However, in certain 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' whereas South Africa was high on communitarianism with women seeing their businesses as an opportunity to create work and to improve the community in general. Women blend their venture's relationships with other relationships in their lives, including family relationships and other social relations (Brush, 1992) and a key motivator for women to start a business is an interest in helping others (Brush, 1992).

***Push and Pull* Female Entrepreneurship across Countries**

The 'pull' or the 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). 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 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 are listed in all countries. Scheinberg and MacMilland (1988) indicated that across different cultures in the eleven countries, similar pull factors seem to prevail among entrepreneurs. Indicators of motives to start a business were need for approval and need for personal development and independence.

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.

In Brazil, a significant factor that 'pushes' women into informal entrepreneurship is the imposition of high taxes on small businesses; consequently, the incentive to evade taxes and become an informal

enterprise is tempting (Maloney, 2004). But necessity has been pointed out as not only as of 'economic nature' but also as of socio cultural nature. One important aspect of 'necessity' entrepreneurship that is not linked to economic factors in Brazil is the women's 'necessity' to open a business to reconcile family and work.

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

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. competitiveness), and that women also perceived female entrepreneurs as having these characteristics. A study developed with 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. Jonathan (2005) concludes that although Brazilian female entrepreneurs show assertiveness in 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 related to types of business women run. These ventures are traditionally classified as craft oriented, a traditional business embraced by women (Telles, 1993).

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 suffer from lack of business training (Hisrich & Brush, 1985).

The Family Influence on Entrepreneurship in Brazil and the United States

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 family had only a small influence on their decision, whereas the other half considered family influence a decisive factor. Pellegrino (2005) posited that family emotional and financial supports are crucial for the success of female businesses in Brazil, but Kirkwood

(2007) found that the role of parents play in trying to ‘ignite’ entrepreneurship may be gendered with fathers favoring the mentorship of sons over daughters.

Religion and Business Values

The US 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 US (Hill, 2008).

One of the strongest pillars of the Protestant work ethics is glorification of God through hard work and 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). 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. 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 its objectives is to highlight possible differences and similarities in cultural values between the Brazilian and American contexts. Hofstede’s cultural studies dimensions resulted in parameters that are now widely used to measure and compare certain cultural components of a country. Hofstede’s comparative studies on the culture of Brazil and the United States 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 America.

- 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 less entrepreneurial than the American society and family ties are supposedly stronger in Brazil than in the United States.
- 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). Women 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%.
- 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%.

Images of Success

Past studies commonly define business success in financial terms but some authors believe that assessment of success for entrepreneurial 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 labor with remaining at home, the business is considered successful.

Other objective measures such as increased sales and employment are predominant indicators of business success or failure (Marlow & Strange, 1994). However, Marlow & Strange argues that success of self employment for women cannot be measure in these traditional terms alone. Women generally regard success in terms of how well the business met individual needs rather than in conventional terms of profitability and income gained (Carter & Cannon, 1992).

RESULTS AND ANALYSIS OF DATA

Demographics and Business Characteristics

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. 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.

The average year in operation for the businesses was ten for the Brazilian women and five for the Americans. Eighty three percent of the Brazilian women hold a higher education degree as opposed to forty two percent of the American women.

Table 1 lists the business activities under merchandise retailing by country and Table 2 lists the businesses under service retailing.

Table 1: 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 2: 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 apparel stores. 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 centers 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 owned by an “eighty something” year old woman named Evelyn, which has been in existence for 58 years. In terms of longevity, on average the Brazilian businesses were more mature.

The Women’s Success Stories

To capture the women’s views on definitions of success and what were they hoping for with their business, the data were collected from the answers from the following question: “As it relates to your business, what does success mean to you”? A second question, “In your opinion what is the key to your business success?” had the purpose to probe into the important things the women regarded as the key to their success.

Six global themes associated with success were identified from the data. 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.

Work/Life Balance

Responses 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 *work/life balance* than their American counterparts. Although some Americans seem to enjoy the flexibility of owning their own businesses, others reported that flexibility can very well be equated with 24/7 hard work.

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 some instances, being your own boss and having the flexibility of schedule are considered a burden for some Americans.

Financial Independence

As one would expect, many of the respondents from both groups emphasized the financial aspect of success. Responses clustered under this

global theme tend to focus on two organizing themes: (1) owing 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 are illustrated in the women's comments below:

"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)

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 and preferred to report on factors that were perceived more valuable to them as 'images of success'.

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 dissatisfaction with their jobs. For them success represents self actualization and fulfilment of a dream of being their own boss.

"Passion" was another organizing theme shared by the Brazilians and Americans that lead to their self actualization (the global theme) through their business. Typical comments were:

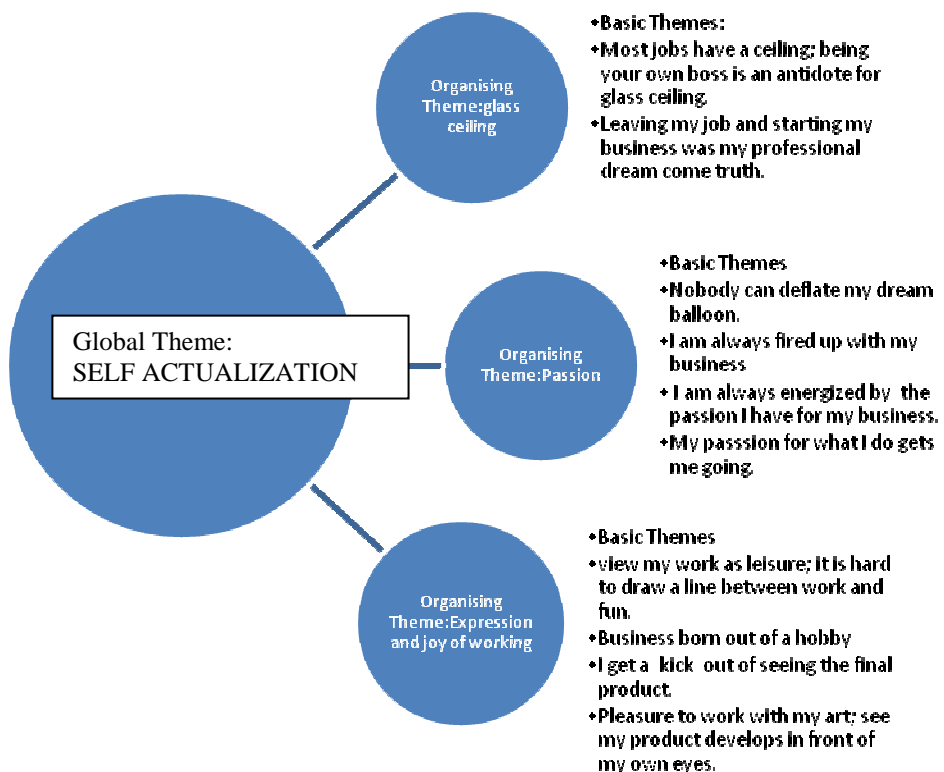
"[Success] is considering that my business is instrumental for my joy of working"

(Maria Cecilia, 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, the 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). Based on the women’s responses for the question “As it relates to your business what does success mean to you”? Figure 1 illustrates a thematic network analysis for the global theme “Self Actualization.”



Recognition by Society

Three organizing themes emerged 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)

Some indicated that a positive brand image in the community is instrumental for success. Brazilian respondents were more inclined to perceive that sustaining brand equity through quality products brings success through recognition by society.

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 organizing themes: (1) *Quality customer service* (2) *Quality merchandise* (3) *Good prices* (4) *Marketing Research*.

Although some respondents emphasized the quality of their merchandise as an organizing 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.

A third organizing 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 prices. A basic and recurrent basic theme for this organizing 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. 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 their community. This can be linked to the effort they make to be recognized by society as a business owners with good business practices.

Help Others Help Themselves

The last global theme associated with images of success was ‘help others help themselves’. The ‘others’ were either employees, customers, or members of the community. There were three organizing 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 referred to the fact that owning a business and being able to provide employment for an individual was an indication of success. This was a basic theme that constantly emerged from the interviews with both the American and the Brazilian women.

A second emerging organizing theme was 'teach other people'. Many respondents mentioned 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 Americans. Moreover, this was particularly a more recurring organizing theme among the African American female entrepreneurs in the United States. 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.

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 emerged themes provided additional information on their perceptions of success and helped 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 organizing theme for the global theme 'customer loyalty'. Now it appears again as an emerging global theme from the answers associated with the key elements 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". Although not every woman spoke of 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 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'.

"Planning" was the third global theme that emerged as the key to the women's business success. The Brazilian women tended to emphasize planning more 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. It appears that responses to the two questions associated with images of success followed 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 answers. Although some themes overlapped, for instance, 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. The "believers" glorified God through their businesses and perceived that success was laid up by God and fate. Last but not least, the "planners" based their perceptions of success on visions of the future, planning, organization, and teamwork.

On Being a Woman in Business

To capture the women's views on 'being a woman in business' and to reveal perceptions 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 woman in business?". Based on the patterns of responses the following global themes emerged: (1) *Not being taken seriously* (2) *An advantage* (3) *Barriers*. The emerging basic and organizing themes that gave birth to global themes for this question contained numerous references to gender issues and stereotypes. 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 organizing 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 earn more.

It has always been a male world... I even know that mymale 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. For some respondents, the own nature of their businesses were perceived as subject of discrimination. 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 statement reflects 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.

None of the Brazilians respondents perceived being a woman an advantage in business. The third and most significant global theme 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*.

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

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

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

Deatrix, from the US, owns a not-for-profit organization that involves knowledge of the criminal justice system. One of her 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". 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.

Economic barriers emerged as perceived high taxes, competition from large businesses and low compensation. Both the Brazilian and the American women described that male businesses are often better compensated. But the Brazilian women were more preoccupied with high taxes than their US counterparts. In fact, a high number of Brazilian respondents referred to high taxes as a barrier to become a formally registered business.

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 &Cliff, 2003; Greene &Brown, 1999; Estay, 2004; Anderson et al., 2005). 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 about the importance of family for their business. The responses were organized into three global themes: (1) "Means" (2) "Trivial", and (3) "Insignificant".

Some women were extremely positive about their family support either in terms of financial and emotional support and social capital. These women were the 'advocates' of family involvement in the processes of starting and operating their businesses and their responses were clustered under the global theme "Means". For these respondents, either Brazilians or Americans, family was everything. The 'advocates' perceived that spouses, siblings, and in-laws form the foundation for their businesses. Their responses focused on basic themes such as 'absolutely indispensable' and 'major source of financial and emotional support'. More Brazilian women fell into this category than their US counterparts, but for the US women who have been in business for a short period of time, family was more important.

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; the respondents learned how to 'adapt' and were able to adjust to suit different

conditions were 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.

A third group of respondents, the ‘hermits’ did not seem to perceive any importance of family for their businesses. For these women, their own efforts without 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 not a good idea. More US respondents fell under this category than their Brazilian counterparts.

Perceptions and Practices on Education

The role of education in the women’s businesses was captured through responses to the question: “*What is/was the role of education in your business?*” 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 US and Brazilian 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 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.

But for many, education does not necessarily translate into a formal university degree; many women from both countries emphasized vocational training. A few participants from the US responded that they are required to take continuing education courses once a year to maintain their licenses. Although they do not view these courses as necessary, they report that they are ‘forced’ to take them or they lose their licenses. For another group of respondents, although they perceive that education is ‘nice’ and wished they had acquired it, neither college education nor vocational training was perceived as important for their business. Experience and learning from someone else, was more important. This kind of informal education addressed by Kim (2003) was emphasized by several respondents from Brazil and from the US.

Among the group of Brazilian ‘informais’ (*informal* in Portuguese, meaning not a registered business owners), education was perceived as ‘a nice thing’ to have, but not really important for their business.

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 organizing themes were 'prefers vocational education', 'learned by observing others and by doing', 'generally important and 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 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. Although educated, some women remained in the 'waiting room' (Anderson, 2008) for jobs; entrepreneurship is a response to economic inactivity.

Discussion

The issues addressed by the women often provided very different views which reflected the complexity of the issues associated with the influence of economic and socio cultural elements. Many global themes merged from the women's views and various women's categories were identified 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.

Respondents, either from Brazil or the US reported that to be recognized by society was a key to their business success. For many

Americans and Brazilian, acceptance of a male culture exerts a pressure on them to excel and to be recognized as a successful entrepreneur. So, for some, education is an instrument to overcome economic barriers while for others is simply a pathway to recognition.

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

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 its importance to any business, independent of geographic location or economic and socio cultural environments. So here there is not a signal that might indicate differences among the women that appears to be related to economic and socio cultural practices of their environments. Both groups equally valued customer loyalty.

But when it comes to education, both college and vocational, although viewed by both groups as important, the respondents' perceptions on how education influences their businesses were mixed and seemed to tie up with the socio cultural practices. For some women education did not have anything to do with their business at all, but it 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 powerful and well educated 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 with their business directly. The data from the Brazilian group showed a relation between the 'informais' and informal education and a relation between fully registered businesses and vocational and college education. Many organizing and basic themes associated with images of success overlapped,

but the responses from the Brazilians somewhat differed from the Americans. The majority of the Brazilians 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 small children at home. The flexibility of defining their own working hours was perceived as important and was associated with success. This finding seems to indicate that each woman carries her own individual socio cultural luggage that consequently shapes her entrepreneurial experience.

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 job with paid vacation!

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. In a more indirect way, overcoming the glass ceiling phenomenon by starting their businesses was an indication of success for the women; so, glass ceiling is a 'driver' to enter the world of entrepreneurship and 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, the women's perceptions are 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 and opportunity for expression were also indications of success. In fact, often the organizing themes, *passion* and *expression* overlapped. Once again, socio cultural factors at a country level did not seem to play a major role here. Pleasure allied with financial results epitomizes their images of success. 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 organizing 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 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; this view was slightly predominant among the Brazilian respondents. But, paradoxically, respondents that perceived that their image of success is being recognized by society as a successful woman also made clear that being a woman was an advantage and made them feel empowered because society perceived them as 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.

Another global theme that linked all respondents was customer loyalty. In fact, this was the most common global theme that saw no international boundaries. Customer loyalty is also tied to recognition by society, since almost all women's responses were grounded in some type of relation between being recognized by society through good customer service 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 with being a good citizen (Orhan & Scott, 2001; Still & Timms, 2000) and it was shared equally by both groups of women. 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. Many respondents, clustered under the group *the customer sitters*, 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. Many women either in Brazil or in the US tend to see their business like a *quasi* social enterprise. Because of the own "female" nature of their business (children daycare, exercise/weight lost facilities) their images of success materialize through the well being of their customers. 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. 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 fate brought by God and their religious faith. The subject of relation between religion and entrepreneurship was brought up by several authors (Hill, 2008; Valtonen, 2007; Carswell & Rolland, 2004) but this study adds a demographic dimension (ethnicity) to this relation.

Several types of barriers to their business were indicated by the women. 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. 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 woman. Although the women did not perceive that the discrimination problem was there, they themselves were accepting the fact that the business environment is male centered.

The group of women for whom family support, either financial or emotional was a 'means' to their business, was labeled 'advocates'. Involvement of family members was encouraged and even expected by the 'advocates'. 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 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 (Pelegriano, 2005). In fact, Pelegriano (2005) addresses that many female entrepreneurs expect the involvement of family members in their businesses. Some respondents voiced that they wished they had received more support from their families. These women were labeled the 'the adapters', since they were trying to 'adapt' to the situation (little or no support from family) while conducting

their businesses. On the other end of the spectrum, there were the ones who did not seem to bother with family involvement at all: 'the hermits'. For them, family matters were better off outside their businesses. 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 were 'hermits' than their Brazilian counterparts.

For both the Brazilian and the US women networking was perceived as important for many reasons. For some, it provides 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 a sense of unity that helps 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. 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.

Conclusions

The field of research on female entrepreneurship has been a stimulating and constantly evolving research area. This study has been proved to contribute to the understanding of a subfield of female entrepreneurship related to international comparisons of perceptions of women's ventures in contrasting economic and socio cultural contexts.

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. But this variation seemed to be more related to individual differences than to socio cultural factors at the country level.

The influences 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 as per economic indicators suggested by the literature, and the level of education among the general population is lower than the US, the Brazilian women in our sample were more educated than the US women. This seems to contradict the expected relation between higher economic development and higher educational levels. Several explanations are possible here. The data 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 this.

The most significant finding among the Brazilian women that contrasts with their US counterparts is the 'sense of togetherness' among the 'informais'. This seems to agree with Hofstede's collectivistic view of the Brazilian culture as opposed to the individualistic view of the US culture. Family involvement in the business was more important to the Brazilians, also agreeing with Hofstede's collectivism index.

Religion was a major issue among the Americans and more specifically among the African American entrepreneurs. Perhaps entrepreneurship development courses at local churches in the US 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 entrepreneurship. Rather than emphasizing religion as a key to their business success, Brazilians emphasize the technical side of being recognized by society through the development of strong brand equities and the preoccupation with delivering the best goods and services according to customers' preferences, needs and wants. This was not emphasized by the US women perhaps due to the fact that their businesses were younger than their Brazilian counterparts'; they do not seem to be sophisticated enough at this point in time to think about marketing techniques; what is important now is faith in God to get the business going. The Americans perceive that there are resources in the community to help them with these 'technical issues' but they do not seem to be using them. A solution to this problem could be to market entrepreneurship development programs more aggressively to females in their early stages of entrepreneurship. Perhaps the

existing programs are not sufficiently visible to the women; more exposure is recommended. The data indicated that despite differences in levels of economic development and socio cultural factors between the two countries, most of the businesses in both groups are categorized as typical 'female businesses'. These businesses are known for low financial return and slow growth. 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 both countries. But the questions remain: Do these women want a bigger business? Or 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 suggest further research.

Other issues have arisen that have implications both for future research and female entrepreneurship policies. For instance, in Brazil, high taxes, bureaucracy, and the high cost of starting a business were perceived by the women as barriers. It is suggested that Brazilian authorities and legislators continue with their efforts to streamline the business start process by introducing cost effective ways to formalize a business. More attention needs to be paid to the fact that women entrepreneurs have very diverse perceptions of hopes and images of success that eventually underpin their entrepreneurial processes. 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 programs that assist women in finding their pathway to entrepreneurship along with their own passions should be emphasized by local agencies. The study revealed that often it is not always the socio cultural macro dimensions that dictate images of success of female entrepreneurs but their own hard work, determination and passion to overcome barriers.

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Kulturološka i društveno ekonomska iskustva žena preduzetnica u Brazilu i Sjedinjenim Američkim Državama: istraživačka i empirijska analiza

A P S T R A K T

Tokom proteklih dvadeset godina žensko preduzetništvo je doživelo značajan porast u privredama razvijenih zemalja i onih u razvoju širom sveta. Iako su se stope učešća ženskog preduzetništva povećale svuda u svetu, izgleda da još uvek ekonomske i društveno kulturološke šeme određuju da li žena može i da li želi da postane preduzetnik u svom društvu. Ova kvalitativna istraživačka studija ispituje fenomen ženskog preduzetništva poredeći žensko preduzetništvo u dva konteksta: Brazil i Sjedinjene američke države. Ekonomske razlike na makro nivou između ove dve zemlje su dokumentovane i o nacionalnim društveno kulturološkim razlikama se dosta diskutovalo. Ali jako malo studija je fokusirano na individualni nivo ženskog preduzetništva per se, to jest, kako one sa svojim biznisom zapažaju i doživljavaju ekonomsko i društveno kulturološko makro okruženje. Ovo istraživanje, koje je radjeno na osnovu literature i analize odgovora iz intervjua

60 žena preduzetnica u Brazilu i Sjedinjenim američkim državama, će pokušati da upotpuni tu prazninu.

Zaključci su pokazali da žene preduzetnice iz obe zemlje dele sličnosti kada je u pitanju motivacija za započinjanje biznisa, u smislu faktora privlačenja, kao što je želja za finansijskom nezavisnošću, želja da same sebi budu nadređene, želja za autonomijom i samoostvarivanjem. Žene iz obe grupe su takodje rekly da su zadovoljstvo potrošača i priznanje od strane društva ključni elementi uspeha. Percepcija rodnih barijera je ista kod obe grupe ali drugi faktori kao što je religija su bili naglašeni samo od strane žena iz Amerike. Povezivanje se smatra bitnim, ali različite šeme povezivanja su se izdvojile kod Brazilki i Amerikanki. Definicije uspeha se takođe razlikuju među ženama nevezano za njihovu nacionalnost. Ovo istraživanje je doprinelo povećanju razumevanja procesa ženskog preduzetništva u vezi sa načinom na koji ekonomski i društveno kulturološki faktori utiču na ove fenomene. Pronalasci pokazuju da proces ženskog preduzetništva postaje kombinacija dva procesa: proces **podstaknut od strane osobe** i proces **odgovora na okruženje**.

KLJUČNE REČI: žensko preduzetništvo, neformalni biznis, kulturna praksa, društvena praksa, preduzetništvo šansi, preduzetništvo iz neophodnosti

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