

THE ENTREPRENEUR WOMAN: CHALLENGES AND OPPORTUNITIES

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Abstract: In recent years, female entrepreneurship has increased considerably on a global and national scale, and Sinaloa is no exception. The contribution of women entrepreneurs to local economic development is recognized, however, information on female entrepreneurship is scarce. The aim of this article is to identify the characteristics of women entrepreneurs and their participation in the local economy in the state of Sinaloa, Mexico. An exploratory descriptive analysis of female entrepreneurship in Sinaloa was carried out. This research was conducted through secondary sources in order to investigate the characteristics from a qualitative approach. The main findings show that the female entrepreneur has capabilities that influence their entrepreneurship: work experience, they generally undertake entrepreneurship for socioeconomic needs (support for family income, improve standard of living), self-employment, new opportunities or increased income; family or friends are the main source of financing. In conclusion, the growth of female entrepreneurship is a natural evolution in the role of women in the labor force of our society. However, the main motivation that prevails is the need to obtain sources of income; likewise, women are able to perceive opportunities to be undertaken, although they are influenced by the fear of failure.


Keywords: entrepreneurship, female work, women

JEL Classification: J23, J16, J21

Introduction

Since the end of the last century, there has been special interest in studying and understanding the role that entrepreneurs play in the economic and social development of a country. Several countries have modified their public policies in order to

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encourage the creation of more and better companies to improve the business ecosystem in this way; they resort to campaigns and programs that encourage and promote the creation of new businesses, making it easier to obtain support and sources of financing, modifying educational models in educational institutions, and addressing the issue of revitalizing the entrepreneurial ecosystem from different fronts.

The participation of women in the productivity of Mexico is changing gradually with their involvement in the labor market in an increasing way in the last decades, and in different sectors, the main one being services due to the flexibility in their schedules as it allows them to carry out home and work activities simultaneously. Owing to the growing supply of labor and the lack of employment, both men and women find it necessary to create their own source of work. Women who work in the service sector do so mainly by developing their own activities, which makes them small entrepreneurs, but generally their businesses do not grow because some of them only see it as a complementary activity to their household income.

In Mexico, it is estimated that 52% of the gross domestic product (GDP) per capita is contributed by small and medium-sized enterprises (SMEs) and female entrepreneurship could represent one of the greatest advances in recent years (INEGI, 2022). Nevertheless, the Organization for Economic Cooperation and Development (OECD, 2020) identified that 21% of businesses are led by women. This is despite the fact that, according to INEGI data, 37% of the country's economically active population (EAP) belongs to the female gender. There are different reasons why this situation has arisen, the reality is that even when women have been increasingly integrated into the workplace, certain stereotypes are still maintained that direct them towards certain branches.

The unemployment rate in 2019 was 3.7% (pre-pandemic rate), while for 2020 it increased to 5.2% as a result of the COVID-19 crisis, and in 2021 the rate decreased to 4.2%. This implies that around 2.5 million people were unemployed, coupled with a labor market with high levels of informality. The EAP was 58.3 million people in 2021, 4.7 million people higher than in 2020, identifying the need to promote and develop productive activities that contribute to the generation of jobs (INEGI, 2021c).

Regarding the research gap, entrepreneurship emerges as an option that allows Mexican women to combine unpaid domestic and care tasks with the need to generate their own income. This path became particularly relevant during the pandemic, in which the most affected economic sectors were those with the highest concentration of the female workforce. In March 2021, female entrepreneurs represented 26% of all employed women in Mexico, 82% of them operated informally, were employed in a company without legal recognition (Mexican Institute for Competitiveness, A.C., IMCO, 2021). Informality tends to be related to lower levels of productivity, lower wages and a lack of access to tools that allow businesses to grow or access new markets, while formality offers the opportunity for benefits such as financing and training to consolidate enterprises and economic autonomy.

The average Mexican entrepreneur is between 25 and 44 years old, is married, has one or two children, has a high school level of education, and operates informally for three main reasons: the high cost of administrative procedures (in time and

money); lack of access to finance and lack of training in finance, accounting or business development; the average income of formal entrepreneurs is 2.5 times more than those in the informal sector (INEGI. ENOE, 2021).

Mexican women perform most of the unpaid domestic and care work. This constitutes a barrier to their involvement in the labor market. Entrepreneurship then emerges as an option that allows them to combine these tasks with the need to generate their own income. This path became particularly relevant during the pandemic, in which the most affected economic sectors were those with the highest concentration of the female workforce.

According to the National Occupation and Employment Survey (ENOE) of the National Institute of Statistics, Geography and Information Technology (INEGI, 2021a), the average income of formal entrepreneurs is 2.5 times more than those in the informal sector.

Considering the above, the aim of the research is to identify the characteristics of women entrepreneurs and their participation in the local economy in the state of Sinaloa, Mexico. The study was carried out considering the periods of 2019, 2020 and 2021 (before and after the COVID-19 pandemic).

Literature review

The entrepreneurial concept has been addressed by different fields of knowledge where they are identified from their personal characteristics to different external factors that drive entrepreneurial activity. Jaramillo (2012) following Schumpeter (1934) defined the entrepreneur as an innovative person, who proposes and takes advantage of changes, basically in three areas: the introduction of new or better products and production methods; the opening of new markets and the reorganization of the administrative process. This conception allows some authors to affirm that innovation is the main element in the term of entrepreneurship because it represents a source of competitiveness and economic growth (Martínez & Rodríguez, 2013).

Theories about entrepreneurship have different perspectives. Within economics, Shumpeter (1934) argues that entrepreneurs are those who create new combinations, new markets, products or distribution systems. In turn McClelland (1989) focuses on the characteristics of the entrepreneur, mainly risk, achievement and desire for control. Aldrich and Martínez (2001) define the entrepreneur as someone who starts new activities with the intention of ending up with a viable business. For his part, Kirzner (2005) identifies entrepreneurs as those who make better use of information that allows them to discover opportunities in a way that others do not. De Bruin et al. (2007) define the entrepreneur as an individual who discovers, evaluates and exploits opportunities to introduce new goods and services, different forms of organization, markets, processes, raw materials and/or organizational efforts that did not exist before.

In all these examples it is assumed that the entrepreneur is generic and that its characteristics do not change, except when compared to the non-entrepreneur. From this precept there is no need to separate men and women since they are supposed to have the same characteristics. What is observed is that there are differences between

women and men in terms of background, experience, education, needs and reasons for starting (Hurley, 1999).

Callejón (2009) mentions that the higher the proportion of entrepreneurs in a society, the higher the rate of innovation and growth. This has led many countries to implement financing and subsidy policies to support entrepreneurship, or to create and improve the entrepreneurial environment since for a region to increase its productivity and its competitive position, it requires the presence and promotion of two strategic factors: the entrepreneurial capacity of economic agents and the capacity for local innovation. Governments, especially in developing countries, have pinned their hopes on small businesses as generators of quality jobs (Vázquez, 2001; Carosio, 2004; Rusque, 2005; Jaramillo, 2012).

The training of entrepreneurs and new companies is a priority when it comes to promoting the economic and social development of countries; therefore, it is necessary to determine what their contribution to these objectives is. Entrepreneurship is important for its positive effects on job creation and economic growth. Entrepreneurship is a structural characteristic of Latin American economies, in part, as a response to the high levels of unemployment that the region faces and that through self-employment, becomes an alternative to obtain income. In Latin America, 28.7% of EAP is self-employed, 54.8% is salaried and 4% is an employer. In particular, 19% of Latin American youth are in informal employment, while 20% neither study nor work (OECD/ECLAC/CAF, 2016).

Van Stel, Carree and Thurik (2005) found that the effect of entrepreneurship on economic growth depends on the level of per capita income, that is, entrepreneurship plays a different role in countries according to the different stages of economic development in which they are. Thus, countries with lower income levels develop more entrepreneurial activity than countries with high incomes, as well as richer countries (Minniti, 2012).

For Neck, Brush and Allen (2009), the main objective of an entrepreneur is not to generate private value, but to generate a social impact in a community or an excluded social group such as indigenous people, Afro-descendants, the elderly and women. In the latter case, research has been carried out since the 1980s on the reasons that lead women to start a business, focusing on areas of identification such as motivation factors and differences in starting businesses between men and women, although they emphasize that women in reality have different motives influenced mainly by the search for a balance between work and family (Carrier et al., 2008).

Castiblanco (2013) found that studies on female entrepreneurship from the 1990s focused on fundamental factors for its understanding. The first group sought to identify the sociodemographic characteristics of women entrepreneurs. Secondly, differences were identified between men's and women's enterprises. Third, we sought to understand how the context can affect the decision to start a productive activity and how the cultural definition of gender plays a preponderant role in that decision.

Female entrepreneurship has a significant impact on economic development and poverty reduction; in developed countries, for example, it has been shown to impact GDP by around 5% to 7% (Heller, 2010). It is also observed that women who work and are entrepreneurs tend to invest their earnings to a greater extent in education,

health and well-being in favor of their families, foster in their children the desire to learn how to prepare themselves and tend to promote the desire to excel, but in the 21st century they still face strong challenges for their full inclusion.

In the last decade, female entrepreneurship has grown throughout the world (Swinney et al., 2006). In Mexico, the female participation rate in business has increased in recent years. Several factors have been identified that contribute to this phenomenon (Guzmán & Rodríguez, 2018):

1. Easier access for women to education, which allows them to acquire a series of knowledge and skills necessary to face a business activity.
2. Greater participation of women in the labor market, which facilitates learning that allows them to evolve towards new business activities.
3. Rise of the services sector, which does not present excessive entry barriers and is one in which women have traditionally developed.
4. Complex national and international economic environment that obliges women to contribute to the income.
5. Social changes in the structure of the family such as the increase in the divorce rate and families raised only by women.

Specifically, the cases of Latin America and Mexico are not different from those of the rest of the world. Women have been taking positions in the economy and business. Around 35-40% of micro, small and medium-sized businesses are operated by women. Normally, these companies tend to be small in terms of sales and the number of employees, tend to focus on areas of commerce and/or services, and take less time to operate, but they still face numerous disadvantages, mainly regarding access to capital. Most obtain their financing from personal savings, and loans from friends and family, which limits their growth (Swinney et al., 2006).

Research methodology

The study was qualitative, considering the fact that this research approach is part of the naturalist scientific paradigm which, as Barrantes (2014, p. 82) points out, is also called naturalist-humanist or interpretive and whose interest “focuses on the study of the meanings of human actions and social life”; it implies a research approach to reality based on the study of situations in the same contexts where they unfold, allowing the interpretation of reality phenomena by studying people; as Taylor and Bogdan (1984) point out, it is about resorting to a research methodology that allows understanding of the complex world of lived experience from the point of view of the people who live it. With a descriptive scope, considering the fact that it refers to a level of depth that, although basic, implies having a good base of prior knowledge about the subject and phenomenon of study because it seeks to carry out phenomenological or constructivist narrative research that seeks to describe the subjective representations which emerge in a human group about a certain phenomenon, specifying characteristics and profiles of people, groups, communities or any other phenomenon that is subjected to analysis (Hernández, 2018). This research was conducted through secondary sources. The collection of information focused on the review of literature and reports from sources such as the National Institute of Statistics

and Geography (INEGI), the Council for Economic Development of Sinaloa (CODESIN), the National Statistical Directory of Economic Units (DENUE), the Ministry of the Economy, among others in order to investigate the characteristics of the participation of women in female entrepreneurship as an object of study as documentary techniques consist of the identification, collection and analysis of documents related to the studied fact or context contemplating the participation of women in the economic activity of the state, as well as female entrepreneurship as an object of study. In this case, the information is not given directly by the people investigated, but through written, graphic, published works, with the characteristic of being documents from reliable sources.

It should be noted that the research was carried out using a qualitative approach, which means that it has limitations since its findings cannot always be generalized. Nonetheless, it is recognized that through this approach it is possible to generate a deep understanding of interactions, events and social processes of daily life, understanding the influence on social structure, social order and various social forces. On the other hand, the collection of information through secondary sources requires considering the fact that it is information generated from the analysis, reconfiguration and interpretation of documents published by various organizations considered as reliable sources in certain periods, with multiple interpretations, measures of different realities to the same concept as well as problems and difficulty in locating specific data according to what is being studied. It is also necessary to keep in mind that this research contemplated information from the years 2019, 2020 and 2021, corresponding to the state of Sinaloa, in Mexico.

The main research question was: what are the predominant characteristics of the female entrepreneur in the state of Sinaloa in Mexico and their participation in the local economy? To carry out the analysis of factors that motivate Sinaloa women to start a business, the conditions in which they join this activity are explored. This allowed us to observe the challenges and opportunities that women face in the development of new businesses.

This work consists of five sections, the first one reviews, through various authors, the concepts of entrepreneurship and female entrepreneurship. The second explains the methodology that was followed to achieve the objective of the work. In the third, the main results of the study are presented and finally, the conclusions and bibliographical references are presented.

Results

Socioeconomic aspects of Sinaloa

Sinaloa has an area of 57,365.4 km², which represents 2.9% of the country's area (INEGI, 2020), its territory is divided into 18 municipalities; their economic activities are concentrated in the tertiary (67%), secondary (21%) and primary (12%) sectors (INEGI, 2023).

According to INEGI (2021b), Sinaloa has a population of 3,026,943 inhabitants, of which 49.4% (1,495,310) are men and 50.6% are women (1,531,633), with

a growth of 9.36%, compared to 2010. 76% live in urban localities and 24% in rural localities (nationally, 79% live in urban localities and 21% in rural ones). 75.32% are over 15 years of age and older, of which 36.83% (1,114,943) are men and 38.49% are women (1,165,096).

According to the Population and Housing Census (2020), the municipalities with the largest populations were Culiacan (1,003,530), Mazatlan (501,441) and Ahome (459,310), while the age ranges with the highest concentration of population were from 15 to 19 years (261,581 h), 10 to 14 years (260,172 h) and 20 to 24 years (256,990 h); in total they concentrated 25.7% of the population. Regarding schooling, in 2020 in the state, the average level of schooling of the population aged 15 years and over was 10.2, which is equivalent to a little more than the first year of high school (at the national level it is 9.7 grades of schooling) (INEGI, 2021b) (Table 1).

Table 1. Sociodemographic characteristics of Sinaloa

	Description	%
Population	Male	49.4
	Female	50.6
Place of residence	Urban	76
	Rural	24
Municipalities with largest population	Culiacan	33.1
	Mazatlan	16.5
	Ahome	15.2
	Primary	21.8
Education	Secondary	23.1
	Preparatory	25.1
	Degree	23.1
	Master's degree	1.1

Source: Data from 2020 Population and Housing Census by (INEGI, 2021b)

Socioeconomic data of Sinaloa disaggregated by gender

Regarding the profile of the inhabitants of Sinaloa and some of their socioeconomic characteristics, it was found that of the population aged 15 years and over, 25.1% studied in high school (12.4% female and 12.7% male), 23.1% graduated (11.9% female and 11.2% male), 23.10% secondary (11.9% female and 11.2% male), 21.8% primary (11.2% female and 10.6% male), 1.1% master's degree (.55% female and .55% male) (Table 2).

Table 2. Inhabitants and their level of schooling in Sinaloa by sex in % (2020)

Male	Female	Total	School level
12.7	12.4	25.1	Preparatory
11.2	11.9	23.1	Degree
11.2	11.9	23.1	Secondary
10.6	11.2	21.8	Primary
0.55	0.55	1.1	Master's degree

Source: Data from 2020 Population and Housing Census by (INEGI, 2021b)

Regarding housing, in Sinaloa 854,816 inhabit private homes (nationally there are 35,219,141); 86.8% have running water inside the house, 99.4% have electricity and 84.1% have drainage connected to the public sewage system. 62 out of 100 households are of the nuclear type, while 35 out of 100 households (297,340 households) recognize women as a reference person, which means that they are considered the head of the family (nationally there are 33 out of 100 households), and in 65% the reference person is a man (557,476 households). Regarding the age ranges of the reference persons, 11.3% of the dwellings have heads of household between 45 and 49 years of age. At the national level, Sinaloa ranks fourth for its percentage of households with a female reference person (INEGI, 2021b).

In Sinaloa, EAP in the fourth quarter of 2021 was 1,396,279 people (56.8% of the total population), of which 1,342,383 were employed (38.4% women and 61.6% men) (Secretaria de Economía, 2022) (Table 3). By 2021, 43 out of every 100 women aged 15 and over were economically active.

Table 3. Economically active population and employed population in Sinaloa, 2021

	Total inhabitants	Male	Female
Total population	3,026,943	49.4%	50.6%
EAP	1,396,279	57%	43%
Working population	1,342,383	61.6%	38.4%

Source: Data from DataMexico Sinaloa by Ministry of Economy (Secretaria de Economía, 2022)

Regarding the evolution of EAP both for men and women, it fluctuated from 2011 to 2021 from 789,000 (78.5%) to 847,000 (71.9%) men, while for women it went from 484,000 (45.5%) to 533,000 (42.6%), with an outstanding reduction in 2020 of 798,000 (69%) of men and 463,000 (38.9%) of women. Regarding the employed population from 2011 to 2021 by gender, the total number of men went from 758,590 to 826,615 and of women it went from 467,365 to 515,768 with a decrease in 2020 of 745,971 men and 447,970 women (Secretaria de Economía, 2022). The behavior is similar, with a downward trend in the case of EAP and an upward trend in the case

of the employed population and with a slightly abrupt change derived from the effects of the COVID-19 pandemic.

Participation of women in the economic life of Sinaloa

In 2019, of the total number of women who worked or were looking for work in Sinaloa (497,900), 487,097 were employed and 10,803 unemployed. Of the employed women, 79% worked in the commerce and services sector and with an average income of \$7,699.00 (with a salary gap of \$1,045.00 less per month than the salary of men), while for 2021, of the total number of women in Sinaloa, 568,078 are women who worked or were looking for work, of which 553,418 were employed and 14,660 unemployed, 82% were employed in the commerce and services sector, with an average income of \$6,992.00 and for the year 2022, 533,388 women work or were looking for work, of which 515,768 are employed and 17,620 are unemployed, corresponding to 77.2% employed in the trade and services sector, with an average income of \$7,895.00 (\$1,937 pesos per month less than the salary of men – 115 dollars approximately) (Codesin, 2021b, 2022a) (Table 4).

Table 4. Employed and unemployed women in Sinaloa (2019, 2021, 2022)

Year	Working or looking for work	Employed	Unemployed	Working in commerce and services	Average income
2019	497,900	487,097	10,803	79%	\$7,699
2021	568,078	553,418	14,660	82%	\$6,992
2022	533,388	515,768	17,620	77.2%	\$7,895

Source: (CODESIN, 2021b, 2022a)

The participation of women active in the labor market went from 39.5% in 2019, to 37.8% in 2020 and 38.4% in 2021, while in the case of men for 2019 it was 60.5%, for 2020 it was 62.2% and 61.6% in 2021 (CODESIN, 2022a).

Of the personnel employed in the informal sector, 55% are men and 43% are women, while the impact on participation, in the case of women, was reduced from 22.7% to 21.9% and in the case of men, it increased from 20% to 22.4% (CODESIN, 2022b).

Regarding entrepreneurship in Sinaloa, in 2019 56% of all entrepreneurs are women, 10,305 employers in Sinaloa are women (12% of the total of 86,408), while in 2021 the total number of female employers in the state was 21,149 (20% of the total of 106,378) (CODESIN, 2021a).

The main reasons indicated by Sinaloa entrepreneurs for opening a business in 2019 and 2021 were out of necessity, self-employment, seeking new opportunities in the world of work, and increasing their income (INEGI, 2021a) (Table 5).

Table 5. Reasons to become entrepreneur (2019-2021)

Reasons to become entrepreneur – women in Sinaloa	2019	2021
1. Increase in income	20%	30%
2. Necessity	30%	28%
3. Self-employment	28%	22%
4. New opportunities	22%	20%

Source: (INEGI, 2021a)

Conclusions

The main opportunities in female entrepreneurship have focused on creating new businesses at the micro and small business levels including within informal commerce. Most of the women who want to start a business do so from a small business, during the entrepreneurship process they face a lack of financial support to start their business since many of them do not have a credit rating. In the growth stage, they also face difficult situations, ranging from performing multiple functions within the company, not receiving a fixed salary, and marketing their products and services as a task that will allow them to position themselves in the market.

The COVID-19 crisis further affected the participation rate of women as from 2019 to 2020 it caused a 12% decrease in employed women; 66,321 women lost their jobs or stopped working. By 2021, pre-pandemic levels were not reached since only 28,671 women managed to rejoin the labor market, 12% below the male reincorporation. Reducing the gender inequality gap in economic life is one of the challenges for women in Sinaloa and with the COVID-19 pandemic it became more evident; the wage gap still persists as they earn 20 percent less a month, than men. Another noteworthy fact of the situation is that despite the fact that the level of education is higher in women, it is still men who hold managerial positions because despite the fact that 55% of women have superior secondary education, of more than 144,000 management positions in the state, only 21,000 are held by women. The contribution of women to Sinaloa's GDP is reflected in their high labor participation in the commerce and services sector, which is the one that generates the most value for the entity.

In Mexico and Sinaloa, the rate of female participation in business has increased in recent years due to factors such as greater access for women to education, increased participation in the labor market, the environment that forces women to contribute to the income and social changes in the family structure (divorce rate, families raised by women, among others). Female entrepreneurship has a significant impact on economic development and poverty reduction. It is also observed that women who work and are entrepreneurs tend to invest their earnings to a greater extent in education, health and well-being in favor of their families, foster in their children the desire to learn how to prepare themselves and tend to promote the desire to excel, but still they face strong challenges for their full inclusion.

Regarding challenges, most women who want to start a business do so from a small business because of the financial situation in which they find themselves; during the entrepreneurship process, they face a lack of financial support to start their business as many of them do not have a credit rating. In the growth stage, they also face difficult situations, ranging from performing multiple functions within the company, not receiving a fixed salary, and marketing their products and services as a task that will allow them to position themselves in the market.

The entrepreneur is identified as a person who proposes and takes advantage of changes, considering the fact that innovation represents a source of competitiveness and economic growth, encouraging governments to be willing to implement policies to support women entrepreneurs, both financing and support subsidies. With the training of entrepreneurs and the creation of new companies, entrepreneurship is important for its positive effects on job creation and economic growth.

The characteristics of female entrepreneurship have been changing according to current global and social conditions; these activities give fundamental weight to entrepreneurship from the social and economic dimensions, motivating women to find a balance between work and family. For women, the service sector is the main option to develop their entrepreneurial spirit resulting from the flexibility in their schedules as it allows them to carry out their home and work activities simultaneously; identifying future lines of research such as the study of service companies with the greatest participation of female entrepreneurs, the factors that stimulate formal female entrepreneurship, the motivation of women to undertake, administrative management in female entrepreneurship, and comparative analysis of female entrepreneurship, among others.

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KOBIETA PRZEDSIĘBIORCZA W SINALOA: TOŻSAMOŚĆ I WYZWANIA

Streszczenie: W ostatnich latach przedsiębiorczość kobiet znacznie wzrosła w skali globalnej i krajowej, a Sinaloa nie jest wyjątkiem. Uznaje się wkład kobiet-przedsiębiorców w lokalny rozwój gospodarczy, jednak brakuje informacji na temat przedsiębiorczości kobiet. Celem badania jest analiza przedsiębiorczości kobiet i ich udziału w lokalnej gospodarce Sinaloa. Badanie zostało przeprowadzone z zastosowaniem podejścia jakościowego, zakresu opisowego, ponieważ główną techniką gromadzenia danych była analiza dokumentów z uwzględnieniem raportów z różnych źródeł informacji. Główne rezultaty pokazują, że kobieta-przedsiębiorca ma możliwości, które wpływają na jej przedsiębiorczość: doświadczenie zawodowe, które zazwyczaj podejmuje na potrzeby społeczno-ekonomiczne (wsparcie dochodów rodziny, poprawa standardu życia), samozatrudnienie, nowe możliwości lub zwiększenie dochodów; rodzina lub przyjaciele są głównym źródłem finansowania. Podsumowując – wzrost przedsiębiorczości kobiet jest naturalną ewolucją roli kobiet w sile roboczej naszego społeczeństwa. Stwierdzono jednak, że szkolenia, konkurencja i finansowanie stanowią główne wyzwania, przed którymi stoją. Zatem konieczne jest wzmocnienie rządowych programów promujących udział kobiet w życiu gospodarczym Sinaloa.

Słowa kluczowe: przedsiębiorczość, kobieta-przedsiębiorca, tożsamość

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