



THE PROFILE AND CHARACTERISTICS OF ENTREPRENEURIAL WOMEN IN THE CITY OF SÃO CARLOS AND THE REGION

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summary

Women in today's society have been occupying spaces that previously were largely occupied by the male figure. In this context, female entrepreneurship is one of the fastest growing, reducing existing inequality, even in the face of historical disadvantages and sequels. This phenomenon with the female presence has gained different perspectives and ways of management. The article sought to identify the profile and characteristics of women entrepreneurs in the city of São Carlos (SP) and region. The research methodology of this survey is of applied origin, with a quantitative approach, classified as for purposes as descriptive and exploratory, and as for the means from bibliographical survey, field research and telematized. Data collection took place through an accidental non-probabilistic sample, with the application of the structure questionnaire made available in physical and virtual medium, structured and composed of closed and multiple choice questions. In the field, 51 questionnaires were answered, the analysis of the data collected showed that the main characteristics of women entrepreneurs were persistence, independence, confidence and the demand for quality, effectiveness and efficiency. The characteristics that have less control are related to the establishment of goals, planning and the search for opportunities, that is, related to management. they were persistence, independence, trust and the demand for quality, effectiveness and efficiency. The characteristics that have less control are related to the establishment of goals, planning and the search for opportunities, that is, related to management. they were persistence, independence, trust and the demand for quality, effectiveness and efficiency. The characteristics that have less control are related to the establishment of goals, planning and the search for opportunities, that is, related to management.

Key words: Entrepreneurship. Female Entrepreneurship. Entrepreneur Profile. Entrepreneurial Characteristics.

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1. INTRODUCTION

Entrepreneurship is a fundamental concept for the economic development of a country, as it plays an important role in the creation, growth and prosperity of nations and regions (DOLABELA, 2008; HISRICH; PETERS; SHEPHERD, 2009).

For Chiavenato (2012) the entrepreneur is not only the creator of new companies, the builder of new businesses or the driver of current businesses, he is much more than that, as it provides the energy that moves the entire economy, leverages changes and transformations, it produces the dynamics of new ideas, creates jobs and boosts talents and skills, promoting in fact the creative destruction defended by Schumpeter (1949 apud DORNELAS, 2015).

In the metropolitan region of São Paulo, four out of ten households are headed by women (FUNDAÇÃO SEADE, 2020 apud BOND, 2020). In Brazil, according to IPEA (2017), the proportion of households headed by women went from 22.9% in 1995 to 40.5% in 2015. Therefore, their participation in the labor market goes beyond occupying spaces in private companies, because, considering the last twenty years of research released by the Global Entrepreneurship Monitor (GEM), it is possible to notice an increasing participation of women in entrepreneurship (IBQP, 2020).

The GEM is an annual study carried out worldwide and in Brazil it takes place in partnership with the Brazilian Institute of Quality and Productivity (IBQP), which assesses the behavior of variables related to entrepreneurship and points out that in 2019 the participation of women entrepreneurs at an early stage it is practically the same as that of men, representing 26 million (23.1%) and 29 million (23.5%), respectively. The situation is not repeated when considering established entrepreneurs, in which the male presence is greater by 4.5 percentage points (IBQP, 2020).

Initial or new entrepreneurs are the owners of a new business that are up to 3.5 years old, the established ones are the owners of consolidated businesses that operated more than 3.5 years ago (IBQP, 2020).

It is interesting to note that women entrepreneurs have an average of one year more study than men (IBQP, 2020), this data is interesting when we remember that only after 1876 women were able to enter higher education institutions (MOTTA, 2014).

Miranda (2006) points out that women in today's society are essential, because in addition to performing professional activities, they continue to be the main responsible for household chores and childcare. Because, entrepreneurs seek to reconcile their profession with home, and many take advantage of the opportunities brought by the internet, both to promote

their work and to create e-commerce through social networks, blogs, videos, marketplace and online stores. The so-called “double shift” causes women to work an average total journey of 53.6 hours, 7.5 hours more than the average for men (IPEA, 2017).

Entrepreneurship for women is not only aimed at increasing family income or making the activity the main source of income, but also promotes women's empowerment and autonomy through actions that strengthen them and develop gender equity, which does not change only the reality of the entrepreneur, but of society as a whole, which, upon awakening a feeling of collaborative power, becomes more inclusive and innovative. (SEBRAE, 2019; FIA, 2020).

Empowerment according to Batliwala (1994) are actions of individual assertiveness up to resistance, protest and collective mobilizations, which question the bases of power relations. In the case of people acting individually or in groups, whose access to resources and power are determined by classes. Empowerment begins, not only when women recognize the forces that oppress them, but in the sense of changing existing power relationships (DUMINELLI; TOPANOTTI; YAMAGUCHI, 2017, p. 3).

With this, it is more and more urgent to know the notability and peculiarities of female entrepreneurship in the current context.

Thus, the present study has as its General Objective: to identify the profile and characteristics of women entrepreneurs in the city of São Carlos (SP) and region, which covers the cities of Descalvado, Analândia, Ibaté, Porto Ferreira, Santa Rita do Passa Quatro and Araraquara (IBGE, 2020).

1.1 Methodology

Vergara (2003) classifies research in terms of ends and means. As for the purposes, this research was exploratory and descriptive. As for the means, the research was field, telematized and bibliographic.

For Gil (2017), this research is classified as applied (according to its purpose), exploratory and descriptive (regarding its more general purposes). As for the methods employed, it is classified as quantitative and field research.

Data collection took place through the application of a structured questionnaire. The universe is represented by women entrepreneurs from the city of São Carlos / SP and region.

The sample was accidental non-probabilistic, since it was selected accidentally, by sending / inviting the questionnaire to respondents, both through virtual and physical means. Physically, 13 questionnaires were answered and delivered to women entrepreneurs in the Center of São Carlos, geographically comprising Avenida São Carlos and Padre Teixeira,

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Episcopal, Treze de Maio, General Ozório and Bento Carlos. Virtually developed using the Google Forms platform, the sample was made up of Facebook groups that were related to the theme of female entrepreneurship or women entrepreneurs and that were from São Carlos, in addition to invitations via Whatsapp and Instagram, in which 38 respondents were validated, totaling 51 respondents.

The questionnaire was structured in 39 closed-ended multiple-choice questions divided into two parts. The questions in Part I comprise the socio-economic profile, challenges and entrepreneurial motivations. For Part II of the questionnaire, 22 statements related to the profile and characteristics of the entrepreneurs were used, which could be answered by a Likert scale with 5 options, according to the following graduation: 1 = never, 2 = few times, 3 = many times, 4 = always and 5 = I don't know how to answer, totaling 39 questions. These statements were developed by Silva (2018) and tested in his research.

The statements of Part II were developed from the entrepreneurial characteristics proposed by McClelland (1972 apud SILVA, 2018), in which the author groups ten main characteristics of entrepreneurs, which are: (1) search for opportunity and initiative; (2) persistence; (3) commitment; (4) demand for quality and efficiency; (5) taking calculated risks; (6) setting goals; (7) search for information; (8) systematic planning and monitoring; (9) persuasion and contact networks; and (10) independence and self-confidence.

The analysis of Part II of the questionnaire followed the tabulation criteria proposed by Silva (2018):

- a) It was assigned as outside the profile or that does not have entrepreneurial characteristics (NP), the questions whose statements were answered with options 1 (never), 2 (rarely) and 5 (I don't know how to answer), which in this case, was valued with zero point.
- b) It was attributed as within the entrepreneurial profile or that has entrepreneurial characteristics (P), the statements that answered with options 3 (often) and 4 (always), which in this case, was assigned the value of 1.0 point.

Then, the questions were grouped according to the entrepreneurial characteristics they represented. In this way, it was possible to take the average of points in each characteristic of each entrepreneur, being considered as having the characteristic the result (R) that was greater than 0.5 to 1.0 point. And as not having the characteristic, the R that was less than 0.5, as can be seen in Table 1 (SILVA, 2018).

Table 1: Evaluation method

McClelland entrepreneurial feature set	Corresponding questions		Calculation Average (R)	Has Feature (P)	Does not have the characteristic (NP)
Search for opportunity and initiative	Q9	Q15	$(Q9 + Q15) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Persistence	Q5	Q14	$(Q5 + Q14) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Commitment	Q12	Q13	$(Q12 + Q13) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Quality and efficiency requirements	Q16		Q16	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Take calculated risks	Q1	Q2	$(Q1 + Q2) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Goal Setting	Q7	Q8	Q10	$(Q7 + Q8 + Q10) / 3$	$R > 0.5 \leq 1.0$
Information search	Q20	Q21	Q22	$(Q20 + Q21 + Q22) / 3$	$R > 0.5 \leq 1.0$
Systematic planning and monitoring	Q11	Q17	$(Q11 + Q17) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Persuasion and networks	Q18	Q19	$(Q18 + Q19) / 2$	$R > 0.5 \leq 1.0$	$R \leq 0.5$
Independence and self-confidence	Q3	Q4	Q6	$(Q3 + Q4 + Q6) / 3$	$R > 0.5 \leq 1.0$

SOURCE: Silva (2018, p. 21)

2FEMALE ENTREPRENEURSHIP

In Brazil, in its first Civil Code of 1916, with marriage, the woman lost her full civil capacity, leaving the husband to authorize her to work, carry out financial transactions and establish residence, this reality was changed only in 1962, with the change of the Married Woman Statute, in which they won the right to have the Individual Taxpayer Registry (CPF). In addition, women were excluded from all political rights, winning the right to vote only in 1932 (BESTER, 1996; BUONICORE, 2009).

After this vast period of silence, although with sequels and unequal scale, the role of women, in a social and economic context, has been increasingly comprehensive. Totaling 23.8 million women entrepreneurs in Brazil (IBQP, 2019), female entrepreneurship, regardless of nationality, differs in terms of motivation, business skills and professional history (HISRICH; PETERS; SHEPHERD, 2009).

The Brazilian Micro and Small Business Support Service (SEBRAE, 2019) lists Brazil, among 49 countries in the world, as the seventh largest proportion of women among early entrepreneurs. The areas in which women seek to undertake are varied; Brazilians choose economic activities related to the sectors of food, domestic services, retail clothing and beauty services. The participation of women as entrepreneurs of companies linked to science, engineering, mathematics and technology is still timid (SEBRAE, 2019).

Chavatzia (2018) points out that the differences between genders in this regard, have

nothing to do with intellectual capacity. These are social constructions that start from childhood, and are reinforced in the family and at school that keep women away from these areas. This results in wasted production and potential.

For Sosnowski (2019, online) “one of the most important vectors for female empowerment is entrepreneurship. Financial independence, the support network, the possibility of working with what you like, strengthen the cause of women around the world ”.

The woman is able to build a sense of community, through which the members of the organization come together, and learn to believe and take care of each other. Information is shared and everyone who will be affected by a decision has the opportunity to participate in making this decision (GRZYBOVSKI; BOSCARIN; MIGOTT, 2002, p.192).

Fernandes et al. (2016) point out that entrepreneurship provided women with economic empowerment, with increased income, financial independence and self-worth.

In the current Brazilian scenario, female entrepreneurship is gaining more and more prominence. Sebrae adhered to the Charter of the Principles of Female Empowerment, an international movement led by the United Nations (UN), which is composed of policies that seek equity between men and women. Conferences are held at their headquarters with the agenda focusing on the theme (SEBRAE, 2018).

2.1 The characteristics of women entrepreneurs

McClelland (1972) was one of the pioneers in seeking to identify the relationship between entrepreneurship and the business strategy process. In his theory, behaviors, actions and attitudes were analyzed. And with that, it was identified that to be successful in his enterprise, the individual must use entrepreneurial behavioral characteristics: three sets of basic needs, being of power, planning and fulfillment. For the author, the entrepreneur must have a differentiated motivation from the others; not just specific skills.

In order to channel entrepreneurial affections and define their characteristics according to their profile, McClelland (1972) defines ten behavioral attributes essential to entrepreneurs, namely: search for opportunities and initiative; persistence; commitment; demand for quality and efficiency; ability to take calculated risks; setting goals; search for information; systematic planning and monitoring; persuasion and network and; independence and self-confidence.

Although, the main characteristics between men and women are the same, due to the structured gender relationship in this environment, women develop other skills to maintain their business, for this they seek to deconstruct social and cultural limiting stereotypes, in order to

achieve authority and influence, to break the supposed fragility associated with women (GIDDENS, 2005).

Women are attributed some natural characteristics, such as a high capacity for persuasion, concern for customers, employees and suppliers, these characteristics contribute to the way of running a company. In addition to these characteristics, their intuitive capacity, sensitivity, creativity, sense of organization, justice, patience and resilience are determining features in female management to the detriment of male management (GIDDENS, 2005).

The tendency towards a democratic management style is more common when an enterprise is led by women, as positive traits exist in the female stereotype, companies generated by them, seek collaboration, teamwork and recognition. This leadership style promotes team loyalty and goodwill. Women are more intuitive in decision making. (FOURNIER; SMITH, 2006)

Women are fearless, passionate, dynamic and want to identify themselves with their endeavors, bringing personality traits to him, when this becomes part of his life, the opportunity to find his personal satisfaction and financial professional autonomy is noticeable (JONATHAN, 2005).

The stereotyped view described about characteristics such as feminine kindness and delicacy, are related to subordinate and support functions. Masculinity is defined as control. This view shakes the entrepreneurial woman's self-esteem, leading her to question whether that is the ideal place for her. To try to position and have authority, the woman manager / entrepreneur needs to be seen as having stereotyped traits as masculine, and yet she is the target of criticism and prejudice (FOURNIER; SMITH, 2006)

Chart 1 summarizes the characteristics pointed out by the authors in this topic, demonstrating several gender stereotypes due to the common sense of patriarchal societies, although there are concrete and biological differences between the two sexes, their personality is not limited to sensitivity or acceptance. "It is necessary to seek balance. Reconciling strength and empathy, power of accomplishment and the ability to care and love. " (FURRER, 2018, online).

Table 1: Female entrepreneurial characteristics

GIDDENS (2005)	Jonathan (2005)
<ul style="list-style-type: none"> • High persuasiveness; • Concern for customers, employees and suppliers; • Intuitive ability; • Sensitivity; • Creativity; • Sense of organization; • Justice; • Patience; • Resilience. 	<ul style="list-style-type: none"> • Fearless; • In love; • Dynamics; • Personality traits.
	<p>FOURNIER; SMITH (2006)</p> <ul style="list-style-type: none"> • Democratic management style; • They value collaboration, teamwork and recognition; • Intuitive in decision making.

Source: Own elaboration based on Fournier; Smith (2009); Jonathan (2005); Giddens (2005).

3 PRESENTATION AND ANALYSIS OF RESULTS

Respondents were predominantly from São Carlos (78.4%), with 21.6% being respondents in cities in the region, namely: Araraquara (14.4%), Rio Claro (4.8%) and Ibaté (2.4 %).

Data collection indicates that 29.4% (15) of the women who answered the questionnaire are between 35 and 44 years old. The second largest portion of women, 25.5% (13), is in the age group from 25 to 34 years old. It is noted that the majority of those evaluated are between 25 and 44 years old, it is noteworthy that the participation of the youngest (18 to 24 years old) almost equals the older (45 to 54 years old), respectively, 17.6% and 19.6%.

It was also possible to assess that more than half of the entrepreneurs, 52.9% (26) are married and the second highest percentage, 39.2% (20), is single women. They are mothers 56.9% (28) against 43.1% (22) who do not have children.

The respondents' level of education was also a point assessed in which 33.3% (17) have higher education, followed by 21.6% (11) with high school and 17.6% (9) with post-graduation, that is , 50.9% (20) of the respondents attended higher education, confirming the point that the education rate of women is increasing, including in São Carlos and region, contrasting with the Brazilian reality in which 51% of the population over 25 years has, at most, complete elementary education (IBGE, 2019).

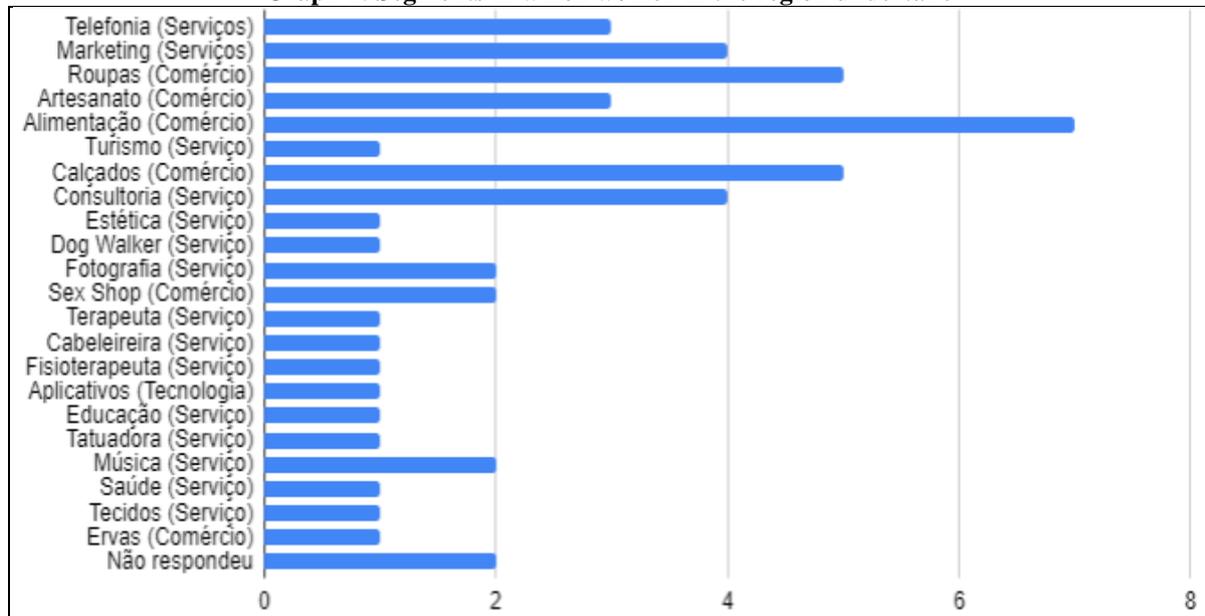
On the question related to the income generated exclusively by the enterprise, it points to a balance between the income ranges. It is noteworthy that the highest income bracket, more than 6 minimum wages (sm), is the reality of the minority of respondents (17.6% - 8). According to the survey, respondents have the highest concentration of their income in the range from more than 1 sm to up to 3 sm, corresponding to 43.2% (22) of the respondents with incomes ranging from R \$ 998.00 to R \$ 2,994.00 (values in 2019).

It is possible to identify, according to Graph 1, that the respondents are undertaking

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predominantly in the area of services (49.0%) and trade (45.1%). This reality confirms what Sebrae (2019) said about the minority of women undertaking in technology areas, as only 9.8% of respondents are undertaking in the technology sector and 2% in industry.

Graph 1: Segments in which women in the region undertake



Source: Research data (2020)

In relation to the types / categories of enterprises that the respondents have, these data reinforce the research by Sebrae (2019) when it points out that women undertake in sectors close to the female universe, in the case of the respondents the highlights are for the food retail sectors and fashion (clothes and shoes).

Regarding the duration of the respondents' ventures, it is noticed that 35.3% (18) are between 1 and 2 years old, which fits them in the category of initial entrepreneurs according to the GEM. 33.3% (17) are over 5 years old, being considered established entrepreneurs.

Regarding the formalization and tax classification of the enterprise, 56.9% (29) of the respondents said they had the National Register of Legal Entities (CNPJ) and 43.1% (22) did not. They were classified as Autonomous Professionals 35.3%, as Microenterprise 29.4%, as Microenterprise Individual 23.5%, as Small Business 5.9% and 5.9% did not know how to answer the type of taxation that their enterprise has.

Most of the women entrepreneurs who answered the questionnaire (46.6%) have only physical enterprises, followed by 40% who have physical and virtual enterprises. However, in relation to the dissemination of its products / services, it is carried out mostly through digital media in the main networks: Facebook (38.2%), Instagram (23.6%) and Whatsapp (20.9%).

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Regarding the number of jobs that their enterprises generate, only 14 employ 1 to 8 employees, the majority (35) remaining without employees, that is, their enterprise only generates income for itself, which suggests a validation of the income indicated by the respondents, who are between 1 to 3 minimum wages.

Among the objectives to be identified in this research, entrepreneurial motivation is one of them, it was interesting to identify that the majority of respondents (52.9%) always wanted to be entrepreneurs and made it a career option, studying the market and looking for an opportunity to undertake. The second biggest motivation pointed out by them (23.5%) was the difficulty of putting them back on the market, which led them to undertake as an alternative and form of survival, this motivation fits into entrepreneurship by necessity.

Maternity appears as the third motivation most cited by the respondents, as they found in entrepreneurship the ideal way to reconcile motherhood with a professional career. Motivation by inheritance and entrepreneurs who intend to close their ventures, if they get a formal job, were among the motivations of less mention.

One of the points of investigation in the research is the relationship of women with domestic tasks versus enterprise management, since this situation was evidenced in the theoretical framework. With the research it is possible to verify that the highest index (45.1%), demonstrates that the respondents perform domestic tasks when they arrive from work, but that they have help from other residents. And 35.3% of respondents stated that they also have this double shift, being the only one responsible for domestic tasks.

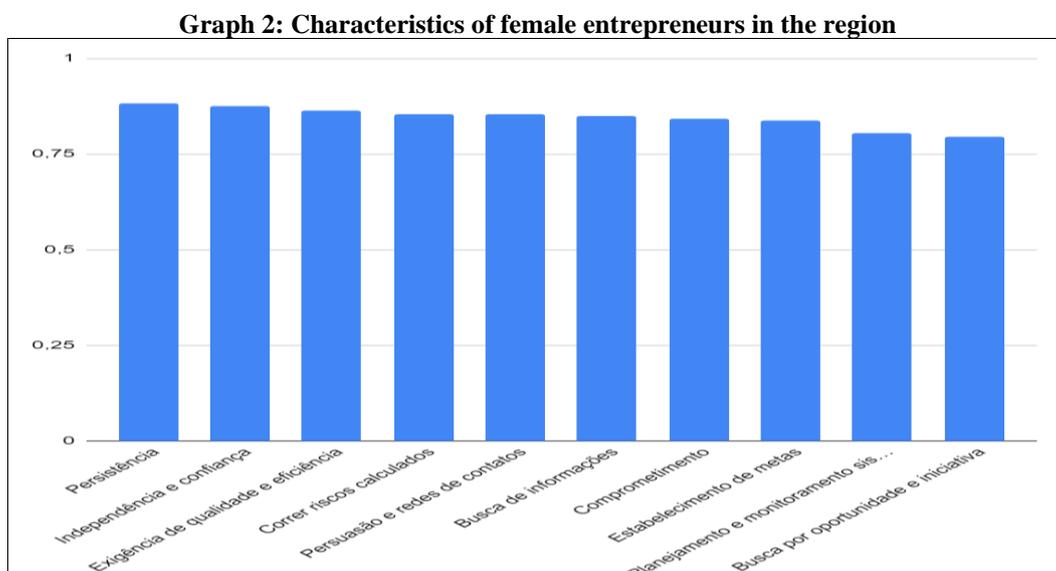
The main difficulty that respondents encounter for being entrepreneurial (50.8%) is the accumulation of work and domestic activities, which generates a tiring search to reconcile their profession with the home. The lack of support from the family / society (18.5%) is among the second biggest challenge faced by the respondents. The machismo suffered by them, occupies 16.9% of the answers, and the challenges described in "Others", are composed by: instability, prejudice, taxes, prejudices in relation to age and lack of client, with 13.8 % of responses.

In order to investigate whether the respondents have already suffered any discrimination because they are women and entrepreneurs, six options were placed based on the theoretical framework. It was interesting that 25 respondents stated that they had not suffered any discrimination. However, 26 respondents (51%) claimed to have suffered some type of discrimination, with prejudiced comments the main one pointed out by them with 21.5%, and men the main actors of these discriminations (67.6%).

In order to be able to assess the characteristics of the 51 women evaluated, the second part of the questionnaire consisted of 22 statements that were developed according to the ten

characteristics proposed by McClelland (1972), which through the Likert scale, were categorized and based on the method applied by Silva (2018), were transformed into punctuation: often and always, worth one point; and never, a few times and I don't know, counting 0 points.

The most present characteristics in the entrepreneurs of São Carlos and region are, in classificatory order: (1) Persistence, (2) Independence and trust, (3) Demand for quality and efficiency, (4) Taking calculated risks, (5) Persuasion and networks of contacts, (6) Search for information, (7) Commitment, (8) Establishment of goals, (9) Systematic planning and monitoring and finally, (10) Search for opportunity and initiative, which can be seen in Graph 2.



Source: Research data (2020)

The persistence characteristic is the most evident in women entrepreneurs with an index of 0.8882352, a characteristic of great importance, since it is necessary, in the entrepreneurial environment, to overcome the difficulties and break the barriers towards the goals. When a woman places herself in this environment, other difficulties are faced, in addition to those normally known for running a company. The accumulation of work and domestic activities, lack of support from family and society and prejudice, are barriers to be overcome by the persistence of making your dream happen your entrepreneurial project.

Another curious factor is that persistence is closely related to the moment in which data were collected through a physical questionnaire. The field trip took place on 13/01/2020, shortly after the heavy rain that caused flooding, flooding and loss of various materials and products in the city's commerce. Faced with this context of devastation, persistence was a factor of immeasurable importance for them.

The second highest index (0.875816), was the characteristic of independence and trust, which for the author Dornelas (2015) is an important characteristic from the planning of the enterprise to the decision making in the future with customers, suppliers and service providers it is necessary to face adversity and be confident in your choices.

The lack of support from family / society is the second highest rate (18.5%), which demonstrates the challenges of being a woman and an entrepreneur. Thus, independence and trust are fundamental to the development of female entrepreneurial activity. Staying true to themselves and having an active voice, these women won their own business.

The third characteristic, named as having quality, efficiency and effectiveness (0.862745), is necessary in the entrepreneurial environment, whether in products or in serving customers, so that the best results can be achieved with the least effort, waste and rework possible. .

The point indicated as taking risks previously calculated (0.852941), is a characteristic pointed out by all the authors studied in this research, with this characteristic being that prudence, cost calculation and observation of the needs of the clients are kept before making any decision. It is of utmost importance for the entrepreneur and the society that the ventures are managed with care, calculating costs and observing the needs of the clients before making any decision.

Establishing a network (contact network) and persuasion pointed to an index of 0.84967, ranking fifth. This characteristic is a two-way street, as it provides and receives valuable information and indications, which can improve your relationships with your customers, suppliers and the people involved with your enterprise.

The information search feature, with an index of 0.84967, occupies the sixth position, it is essential to develop entrepreneurship in practice, maintain competitiveness and implement innovations. According to the OECD (2018), Brazilian women are the ones who most enroll in educational institutions, however, not only formal education can add valuable information to women entrepreneurs, such as participation in workshops, lectures, courses, fairs, academic and professional events , advice from people who have set up similar ventures or groups of entrepreneurs.

Commitment occupies the seventh place with a general index of 0.843137, this, like the other virtues, is marked in people with a high level of professional achievement, making a commitment is essential in the entrepreneurial process. It is believed that one of the justifiable reasons for this low position is the accumulation of tasks between the home and the enterprise, and cannot be dedicated exclusively to it.

With the eighth position and an overall index of 0.836601, the establishment of measurable goals is a point to be improved among women entrepreneurs in the city of São Carlos and region. This characteristic is fundamental so that their companies have feasible objectives to be achieved and means to achieve it, in this way, it will be possible for them to measure the performance of their ventures.

In the penultimate classification is the characteristic of systematic planning and monitoring, with a general index of 0.80321, this aspect is decisive in the company's performance in the market, since only with strategies and constant control is it possible to make adjustments to the company's objectives, which can decrease and until avoiding the effects of adversity in case of crises.

With the lowest ranking, the characteristic of seeking opportunity and initiative, with a general index of 0.794117, is understandable in an environment culturally dominated by the male model. The lack of initiative is more aggravating when taking the plans off the ground, because at that moment the absence of entrepreneurial models, lack of support from family and friends, difficulties with self-confidence and acceptance become barriers to be overcome by the entrepreneurs.

According to the research data, it was observed that the characteristics with the lowest performance among the entrepreneurs are related to the skills necessary for the management of the enterprise. Because planning, setting goals, monitoring performance, controlling results and looking for opportunities are decisive characteristics in business performance and should be improved by entrepreneurs through courses and training related to business management.

Individually, there were 11 women entrepreneurs who obtained a general index of 1 point. It can be said that they mostly have the age of 35 to 44 years, are married, have completed higher education, have children, have an income of 6 minimum wages, work in the area of commerce, being physical and virtual with 3 to 5 years on the market. In other words, the privilege of higher education positively impacts the performance of your enterprise and the development of your entrepreneurial skills.

Among those who had the worst individual performance, with 21 indices of 0.33 and 0.44 points, totaling 2 entrepreneurs, these have in common only the presence of children and the income of more than 1 and up to 2 minimum wages.

4 FINAL CONSIDERATIONS

There are clear advances for women in the area of Brazilian entrepreneurship, a segment that is important for the development and prosperity of an entire country, not only in the

economic sphere, but also in the socio-cultural sphere. Since, several historical factors have put women's labor growth at a disadvantage, it is extremely important, in the midst of so many challenges, the female image as a resource provider and a generator of jobs. This image is essential not only for you, but for other women who have no representation in the entrepreneurial environment.

The context specifically studied was in relation to the profile and characteristics of women entrepreneurs in the city of São Carlos and region and, according to the majority of women entrepreneurs who participated in the research, they can be characterized as married women, with children, aged 35 to 44 years old and with higher education.

Its ventures are from 1 to 5 years old, and are in the service and trade sector, mostly in the food and fashion retail areas (clothing and footwear), most of them have CNPJ and the income generated by their ventures varies from 1 to 3 monthly minimum wages. The main motivation for entrepreneurship was the old desire to be entrepreneurial and see entrepreneurship as a career option. The biggest challenges they face are the accumulation of tasks between home and business, the lack of support from family and society and prejudice for being women and being in a territory dominated culturally by men.

Among the characteristics proposed by McClelland (1972), it was evidenced that the participating entrepreneurs showed greater performance in persistence, independence and confidence and demand for quality and efficiency, it can be said that these characteristics have features of the female entrepreneurial characteristics mentioned by Fournier; Smith (2009); Jonathan (2005); Giddens (2005).

The worst performance refers to the characteristic of searching for opportunity and initiative, it is believed that machismo and the lack of support from family and society contribute to the low initiative of women to undertake. Followed by systematic planning and monitoring and goal setting, the latter two characteristics being linked to business management skills.

With that it was possible to prove some characteristics raised by the authors during the research, unfortunately it was possible to verify that prejudice and machismo are still present in the daily lives of these women entrepreneurs, that they end up undertaking within the female universe and that, even with high schooling, their monthly earnings are still few and that their ventures are typical of the motivational category of necessity, even though most claim that they have undertaken by career option, their ventures do not allow great gains nor generate jobs.

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