



Research article

Explanatory factors of female entrepreneurship and limiting elements



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ABSTRACT

Researches on entrepreneurship from a gender perspective reveal significant differences not only between the levels of participation of men and women in business, but also between the orientations, motives and business opportunities for both. Based on this fact, the following investigation is performed, whose objective is twofold: firstly, to know what are the aspects that influence the entrepreneurship of women and secondly, to identify what factors determine and/or difficult the creation and development of business that they undertake. To achieve both, it is reviewed, first, the literature on this subject and, second, are grouped the main results of the qualitative analysis with Atlas.ti from interviews with a group of Spanish entrepreneurs.

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Factores explicativos del emprendimiento femenino y elementos limitadores

RESUMEN

Las investigaciones sobre emprendimiento femenino desde la perspectiva del género revelan diferencias significativas, no solo entre los niveles de participación de hombres y mujeres en la actividad empresarial, sino también entre las orientaciones, motivaciones y oportunidades empresariales de ambos. En función de este hecho se plantea el siguiente trabajo de investigación, cuyo objetivo es doble: por una parte, conocer cuáles son los aspectos que influyen en la iniciativa empresarial de la mujer y, por otra, identificar qué factores condicionan y dificultan la creación y el desarrollo de los negocios que estas emprenden. Para la consecución de ambos se revisa, primero, la literatura especializada sobre esta temática y, a continuación, se exponen los resultados más destacados del análisis cualitativo realizado

Palabras clave:

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con el programa informático Atlas.ti a partir de entrevistas a un grupo de emprendedores españoles.

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Literature review

If we focus on the first of the aspects that concern us, why a woman resolved to undertake and what is involved in its decision, studies show the confluence of factors of diverse nature.

First, it speaks of individual or personal factors associated with the woman herself. In this group, psychological and cognitive aspects, concretely motivation (desire for progress and autonomy, need for achievement and fulfillment, etc.) and individual subjective perception (risk tolerance, self-confidence, recognition of business opportunity, etc.). Numerous investigations agree that these aspects play a key role in the decision to undertake (Cromie, 1987; Minniti & Nardone, 2007). The socioeconomic characteristics of women (age, education, income, professional experience, etc.) are also considered by some studies as individual factors influencing female entrepreneurship, while in the literature appears less frequently than the psychological.

Along with these factors, the theoretical review allows to identify as enhancing female entrepreneurship, social and institutional factors. They researched with the environment that surrounds women. Researchers put the spotlight especially in the family. They understand that it is an element that can influence doubly the willingness to undertake: first, as an actor that provides economic resources to women so that it is started in the business world and secondly, as an agent of socialization that can stimulate their entrepreneurial spirit, making to continue with the existing family business or dares to create their own. Studies such as Aldrich and Cliff (2003) and Kirkwood (2007) come to confirm the importance that the family has in this regard. The capital stock is one of the social elements that, according to the literature, supports female entrepreneurship. Ventura analysis and Quero (2013) reveals, for example, that the existence of links with support agencies to the business activity and with organizations or business networks influences the levels of self-confidence of women and, therefore, their intention to undertake. As institutional factors, Álvarez, Noguera, and Urbano (2012) identified a number of “formal elements” as non-economic policy support, funding and specific formal training. Their study, however, reveals that “informal ways” as the perception of skills, social networks and family role, are more determinants in women’s entrepreneurship.

Since the beginning of the crisis in the early twenty-first century, research has highlighted the importance of the current economic climate has on women entrepreneurship. Based on this, can be identified, in third place, the economic and employment factors, as explanatory from the female entrepreneurship. They are related to the limited employment opportunities, high rates of unemployment, instability and

insecurity that characterize the labor market and employment discrimination against women. The study of Ruiz, Camelo, and Coduras (2012a), data from the Observatory Global Entrepreneurship Monitor (GEM), has found that rates of entrepreneurship “by necessity” have increased in recent years in Spain, being this increased especially significant among women as a way to ensure personal income.

Regarding the second aspect that interests us, identify the factors that affect and hinder female entrepreneurship, the literature review and the results of interviews conducted in the field work, allow to identify, mainly, four barriers that hinder such entrepreneurship in the female population, of which two have a strong interest; specifically, those related to the socio-cultural status of women and the related access to corporate networks, whether information or business (Bruni, Gherardi, & Poggio, 2004; Rodríguez & Santos, 2008). This is evidenced by the fact that at the beginning of entrepreneurship, one of the key determinants is the education and training of women as entrepreneurs and entrepreneurship (Pineda, 2014); just as in the course of the entrepreneurship, is the process of social re-education and self-recognition of itself, fed by other people that are relevant, what sustains business management and entrepreneurial spirit. There is no doubt that when the company is running, is when the woman perceived positive traits in socialization (Rodríguez-Díaz, Jiménez, & Rebollo-Catalán, 2014), and where the social networks play a crucial role, especially in the early stages of the creation of a company. Research conducted by Ruiz, Camelo, and Coduras (2012b) concludes that, in women, there is less apparent possession of a professional social network or knowledge of other entrepreneurs.

A third constraint regulating the entrepreneurial activity of women is their family responsibilities. Family and business conciliation is a recurrent theme in research that analyzes the relation between women entrepreneurs and family (Aldrich & Cliff, 2003; Bruni et al., 2004; Brush, De Bruin, & Welter, 2009). A review of the literature, in this regard, leads to awareness of the complexity presented by this relationship, which invites to study it considering two perspectives, the Latin American countries and the countries closest to Spain, which is what concerns our interest. The research conducted by Álvarez et al. (2012) on family role, supported by the database of the project GEM Spain, for 2010, points out that engage in housework decreases the probability of being an entrepreneur, especially for women. The data provided by the study indicate that women who have family responsibilities, reduced by 33.1% probability to undertake, while in the case of men, that decrease is only 2.4%. Consistent with these results, authors like Baughn, Chua, and Neupert (2006) and Langowitz and Minniti (2007) also show how family responsibilities face discrimination, acting as potentially limiting agents.

And, the fourth constraint, that we consider relevant to note, is the influence it has on female entrepreneurship the aid of the administration and/or external funding. It is a subject of required analysis if you want to understand the avatars of women entrepreneurship; in fact, this subject is always shown in the literature on female entrepreneurship, is a constant. Here you will find only one stroke to illustrate this aspect studied by researchers. An external financial resource is one of the variables that determine the starting of a business; they can become impellers or barriers to the development of female entrepreneurship. There is consensus in recognizing that women, in general, tend to have less access to funding sources. There are several explanations that can be given in this regard. A business character; in many cases, the company projects the woman, is not large, so you need less capital, and on the other hand, women normally have less growth aspirations (Marlow, 2006). Sometimes lower demand is justified because the sector that access does not need large investments. Other explanations are personal; beliefs and feelings of women, will lead to economic risk controlled decisions. Women entrepreneurs often rely more on internal sources of financial support and less to financial instruments; subjective perception factors, such as fear of failure, perceived difficulties or lack of confidence in herself, leads to risk them with measure, in addition to issues of credibility and confidence in getting aid to deal with financial institutions.

Methodological aspects of qualitative analysis

In the empirical analysis have been conducted in depth interviews with men and women who have the common characteristic of being entrepreneurs. The information obtained was analyzed using the computer program Atlas.ti, as explained in the methodology section of the study. To achieve the objectives proposed in this article, we have analyzed, in particular, questions 2 and 6 of the script used in interviews.

In relation to the first question, “What could be the underlying reasons that explain female entrepreneurship (origins, triggers, causes, motivations, etc.)?” the analysis has identified four categories in the discourse of the interviewees.

- The first refers to “external reasons, the context”. These reasons are directly associated with the current situation that presents society, affected by profound socio-economic crisis, which hinders the access of women to the labor market, this one last being unable to absorb new workers.
- The second category is called “internal reasons, motivational”, linked to the woman herself. In this case, respondents indicate that there are a number of personal aspects such as illusion, desire, self-confidence, that lead women to undertake today.
- Third, the analysis has revealed the existence of “family reasons” associated with his mother condition. For some respondents the advantages that come with being your own boss can act as a trigger for female entrepreneurship, particularly in cases where the woman has dependent children.
- Finally, we have identified a fourth change, according to which, are the “reasons linked to cultural, according

development of women” that help us understand the female entrepreneurship. The woman has lived a personal and social transformation product of cultural change, especially in terms of gender equality; it has been registered in the society. Now they are more educated, have initiative and the support of their environment, which accepts and recognizes the work of women.

In contrast to the reasons that may explain female entrepreneurship, is the question 6, whose statement is: *What elements considered limiting (mediate, prevent, impede, impair and/or condition) female entrepreneurship? Why?* This issue, as seen, puts the spotlight on the other side of the coin; if the woman does not undertake, or do not in the same proportion as a man, what are the reasons. Discourse analysis revealed a total of four aspects that may be acting in the negative sense. The coding is done according to the following categories:

- A “lack of entrepreneurial culture and socialization among women” is identified. In this case, respondents allude to the lack of social custom and training in education on what is entrepreneurship and how women can start in business independently and efficiently.
- “Family responsibilities” that have been traditionally assigned to women for their gender also appear as a category of analysis in the discourse. This is associated with the division of roles between men and women in matters affecting the home and raising children, and the overload that assumes women in this regard.
- The next category is “The women themselves: their beliefs and feelings.” It refers to the perception of itself and its capacity to undertake. It refers to aspects such as low self-esteem, lack of initiative, sense of inferiority regarding to the entrepreneur man, etc.
- The “Limitations of support from the administration and/or external financing difficulties” are also included in the discourse of the interviewees. They consider that one of the constraints to entrepreneurship is given by the difficulties that women have to face in accessing the help of banks, administration, etc.

Underlying reasons that explain female entrepreneurship

As already noted, the qualitative discourse analysis has revealed the existence of four reasons that could explain, or help understand, why a woman decides to undertake in the actuality. Of these, there are two which all respondents, men and women, understood as a priority, regardless of the frequency with which they appear in the speeches (Table 1). It is about the reasons of “internal” type, that is to say, linked to the motivations, concerns and desires of women, and the “external”, associated with the social and economic context of crisis in which we currently find ourselves. It would be what the literature has been considered as individual or personal and economic-occupational factors. The other two reasons identified in the analysis, “familiar” and “associated to cultural change and development of women”, appear mostly in the speech of men, to a lesser extent than before.

Table 1 – Reasons for female entrepreneurship. Frequency with which the codes are expressed in speech by gender.

Code	Female speech	Male speech
Internal reasons, motivational	19	9
External reasons, the context	6	3
Family reasons, related to motherhood	1	5
Reasons related to cultural change and development of women	1	5

Source: Authors.

Internal reasons, motivational

These reasons are appearing more frequently in both speeches, clearly reflects the importance that respondents attach to it. Women are the ones that mention these issues to a greater extent; in fact almost all points them out in their interviews. To answer the question posed to them, they are based on personal experience, that is, the reason that led them to undertake. Analyzing women's speeches, it appears that most was gainfully employed but did not feel at all satisfied with the work they were developing. They saw how his ideas were not taken into consideration and did not feel as their own the successes achieved by companies. That frustration, and not feeling conducted in this area of their lives, acting as triggers of the entrepreneurship. This coincides with what the literature has noted: dissatisfaction of women with paid employment is one of the variables that encourage the creation of a business of their own.

[. . .] I saw that the contributions I made in my work were not taken into consideration [. . .], I could lead a business myself and jumped to undertake (E1-Women).

One day I was working, throwing more hours than a clock and helping other companies to make their workers were happier and to organize better the work of the people, for another company, for others [. . .], and said, "I will take more hours than a clock but for me, to manage a team and the business itself" (E4-Women).

The interviewees speak of a feeling, a concern, a personal desire, to develop the ideas they had and become the owners of their own businesses. They point out that the possibility of undertaking they found it striking because of the implications it had. Create their own business would enable them not only to develop their ideas, but also to apply the knowledge they had acquired, manage a staff of workers, be independent, prove their worth, etc. In short, undertake was perceived as a challenge, a possibility of personal self-improvement and professional, which they were willing to face. In their words, security in themselves and their ability to lead and to manage the new company is appreciated.

It's basically something that comes out of the "I want to do that. . ." [. . .] It was the idea that I wanted to do that (E3-Women). I think it's something that goes into each individual. Some people are born with that individual spirit [. . .] wants to contribute something, to self realization [. . .]. Being able to have people in your charge, to be developed, to help them to reach the goals of the company. [. . .] I decided that I would go alone and be an entrepreneur

and to contribute to the economy, to continue my education, publicize who you are and what you can and constantly go out of your comfort zone. You are working on a site and in the end you always do what you're told you have to do . . . (E4-Women).

The respondents indicate that there is a significant difference between young women and middle-aged. In both cases a motivation is seen, a desire to undertake, but in the young that desire is greater. In addition, it is based on a personal interest in wanting to realize the ideas they have, fruit of his training. The middle-aged women, meanwhile, are less enthusiastic, and to define the type of company are based more on personal experience, that is, in what they can do.

In young women are new ideas; in women over 40 they want to set up businesses to develop the skills that they have, or the experience they have: "For many years "I worked in a clothing store and I know from this sector". Or "I can sew very well. . .", older women what they want to do is that . . . benefit from their experience: "I want to make cupcakes because I do them well and the way I do it. . .". But young women are more to develop their studies and new ideas (E1-Women).

In some specific cases, respondents suggest that if women decide to undertake may also be because they belong to a family where there are entrepreneurial tradition. The reason in these cases remains for a motivational type, linked to the inner desire to continue the family project.

. . . We are born in the company, we live the entrepreneurship that have developed our fathers, have lived this experience and continue with what they created motivates you to move forward in the business . . . most of the female entrepreneurship were formed by family businesses, [. . .] what is important is be able to continue and be there . . . (E5-Women).

"Internal reasons, motivational" are also appearing more frequently in male discourse. In this case, men focus their responses on two fundamental ideas: the first is the existence of a personal and inner desire to develop the project that is taken into mind. Sometimes they argue that the workplace does not allow women to materialize their ideas and, therefore, decide to undertake.

. . . The ability to achieve the objectives she herself in the professional field might arise and, at best, within the professional field, unfortunately in certain sectors and companies are not allowed (E9-Man).

The second reason of motivational type is linked to the interest that a woman may feel for wanting to continue the family business. Women also alluded to this matter but in the speech of men appear more often.

. . . Many times to continue the tradition of the family business, . . . (E7-Man).

External reasons, the context

These reasons are associated with the context of crisis in which we currently find ourselves. To these refer both men and women, although the latter point that, at present, this set of reasons is more decisive in undertaking than any other, especially for middle-aged women. As they explain, young women

undertake more by the desire to realize their ideas, and the median age for leaving the unemployment situation in which they find themselves.

Today the need is basically leaving unemployment. [...] They want to undertake, especially people over 45, over 40, they see impossible to have an employment contract with the crisis, with their circumstances, with its environment, with his personal situation because they are mothers and have children in charge... They have been saying that they will not have an employment contract and want to undertake. [...] Especially it is undertaken today for leaving unemployment [...] by necessity (E1-Women).

Family reasons, linked to motherhood

Along with the reasons given so far, male respondents argue that if women decide to undertake may also be because they are mothers and have dependent children. According to respondents, creating a company has certain attractions for the woman who is mother: lets you control your schedule, manage time, have more freedom and flexibility, etc. Some researches (DeMartino & Barbato, 2003) conclude that the presence of children in the household can increase the interest of women to undertake, given the flexibility and independence that are in this type of professional careers to suit the needs of the family and parenting.

... Woman prefers or wants to own a little more of her agenda, for the fact of being mother and for that prefers to be her own boss, instead of working for others, [...]. And there is a source of entrepreneurship ... Motherhood and the consequences it has for the woman who wants professional development [...]. Often it is undertaken because it considers that she will be the owner of his agenda (E10-Man).

The women interviewed allude to family issues only once, and do it in a different way to men. They argue that if the woman decides to undertake it may be because motherhood is an element hindering their access to the labor market as an employee.

Reasons related to cultural change and development of women

Finally, the progress that society has undergone in terms of equality between men and women promotes or encourages female entrepreneurship according to the respondents. The men are those who mention these issues as an enabler for female entrepreneurship, making in the future, the rates are equalized regarding to the male.

... In the end the woman is culturally developing a lot, well, at the same time the man or even more. [...] The woman evidently has been modernized. Society has also accepted the women to work (E6-Man).

We're seeing that there are more women well formed therefore, logically, it makes me understand that there will be more women who decide to undertake an activity and bring up her company (E8-Man).

Table 2 – Elements that limit female entrepreneurship. Frequency with which the codes are expressed in the speech by gender.

Code	Female speech	Male speech
Lack of entrepreneurial culture and socialization among women	1	0
Family responsibilities	2	10
The women themselves: their beliefs and feelings	10	0
Limitations of support for the administration and/or external funding	1	1

Source: Authors.

Elements that limit female entrepreneurship

As in the previous section, based on the speech expressed by businessmen and female entrepreneurs interviewed, a content analysis, in a descriptive way, will be done, both quantitative and qualitative. This is intended on the one hand, to know the frequency with which the interviewees refer to the limiting elements of female entrepreneurship, these being classified for study or consideration in four codes (Table 2). And, moreover, this analysis seeks to highlight differences in the speech of employers in relation to their counterparts speech (women entrepreneurs) on the subject.

Lack of entrepreneurial culture and socialization among women

The importance of entrepreneurship in the social support and the role of media in building an entrepreneurial culture is an aspect repeatedly noted in research. In this regard, the following fragment of a discourse of women entrepreneurs, it stresses the idea that now, since the school, it should make a work of awareness and preparation that promotes entrepreneurship.

In a survey in which students were asked if they saw themselves leading a project, women said no and the man yes, even the female students who had better grades than them said in greater proportion no. Since school they look like it is not their role, which is not its role. So, look, we have to fight against our environment and then ourselves. If we don't believe in ourselves, that we are the ones that we have to change our environment... There is no motivation in schools, don't work on leadership, there is no motivation to equality, the coeducation, things that could give tools to feel able to lead and do what you want (E1-Women).

Faced with the need to promote kindness and entrepreneurship, the data from this study show that male entrepreneurs did not express any concern in his speech to the lack of social support; support that we consider it necessary, therefore, in principle, can foster the business career and can also generate conditions in the environment that mitigates the difficulties of female entrepreneurship. Create a business is not a socially accepted career for women.

Family responsibilities

The male speech is very prodigal when speaking of “family responsibilities”; on 10 occasions entrepreneurs talk about issues related to women and, although it seems a paradox, women do only on 2 occasions. Thanks to the “query tool” which is what facilitates us different texts between men and women, can be examined in a descriptive way and qualitatively what is the speech manifested.

The woman with children is clearly conditioned; this is an undeniable reality. Have limitations as a worker and also as an entrepreneur. The company itself is receiving problems of the female condition. In the following excerpt, a businessman shows his complaint about the lack of state support that has the entrepreneur when the workingwoman is pregnant.

Motherhood begins when a woman says I'm pregnant. When a woman says I'm pregnant starts with physical or psychological problems, not all. . . I've had women who have water breaks here and I've had women who have been absent from the second month. . . that's a problem, and I do all the payment, less sixteen weeks where only I paid half. The truth is that this is a problem for professional limitation and entrepreneurial of the women. And I think also that the law does not support enough. . . I think there had to be much more courageous. Anyway, here we speak of the workingwoman, not of women entrepreneurs (E10-Man).

From the point of view of the workingwoman, also argues an entrepreneur, the inequality in the couple when the child needs medical attention:

For example, you have a marriage in which they are both working, and when asking an exceedance or permission to take the child to the doctor, the father never asks for permission, it is always the mother, so the mother always will be seen in the company worse than the father. If a child gets sick calls the mom, because it is the first phone that comes on the agenda. So what happens, the woman there will always have a step and as long as that exists, the woman will always be undervalued at work (E2-Women).

The woman, as an entrepreneur, trying to reconcile business life and family life, because both are important in their personal life. Family responsibility leads them to move on these two worlds, professional and private, splitting his time. They see both male entrepreneurs and women entrepreneurs. The following testimony exemplifies this observation:

In life you have the path of entrepreneurship, but the family is also very important at the time the woman have developed and mounted his life or as we like to call it. Conditions much that is the familiar part at the time of the undertaking (E7-Man).

The women themselves: their beliefs and feelings

The unique characteristics of women entrepreneurs can play a dual role in the task of undertaking; on the one hand, you can emphasize your qualities, skills, abilities. . . that can promote business success and, moreover, certain beliefs, opinions, behaviors, feelings. . . are given, rooted in the woman herself, which undermine the undertaking. Is relevant to emphasize the latter, in the constraints, while, what is intended to

highlight are the difficulties faced by women in the exercise of the undertaking.

As is stated in [Table 2](#), only women entrepreneurs talk about what restrains their professional capacity; male entrepreneurs, meanwhile, do not mention anything about it in relation to women.

The assessment that the woman makes of the importance of training constitutes one of the handicaps that limit, without a doubt, their entrepreneurial activity. This fact is endorsed by some comments in the interview of one of the entrepreneurs, which refers both to the formation of a business character as to that training relevant to their personal growth.

When I was in OMEP,¹ when giving training courses, I was angry because women always have an excuse not to grow more. It's like your job, the most important thing for us at the time, is what we are doing and we are not going to that place where we can train more. Seminars and courses that are made, which are to update the training. The man gives more importance to it than women. And if it goes, it goes with the time just. [. . .] Training and I mean not to university education, but of the one we spoke before personal development (E2-Women).

Limitations of support for the administration and/or external funding

Finally, one of the major constraints faced by many women who aspire to undertake is the economic issue.

The limitation is clear, first because no chances are given (E9-Man).

If you have been unlucky to get a bad historical moment to management, well maybe you will not find anyone to give you a hand, speaking of money . . . (E3-Women).

Conclusions

The data analysis performed shows that the factors that explain female entrepreneurship are of diverse nature, and not all influence the intention to start with the same intensity. In the case of young women it is noted a personal desire for wanting materialize, in an own company, the ideas and projects that are the result of the training they have received. In this case, the internal reasons, of motivational type, act as priorities in the decision to undertake. The middle-aged women, meanwhile, undertake more by necessity, as a way out of the unemployment situation in which they are now. Where appropriate, the reasons of external type, associated with the economic crisis context, are those that act as triggers of entrepreneurship.

The same factors that explain entrepreneurship as facilitators are those that can be argued, potentially, as limiting. At present, the lack of entrepreneurial culture and social support influences, largely, female entrepreneurship, playing in this the education and the training a key role. Is recommended a policy that encourages the use of social and

¹ Organización Murciana de Mujeres Empresarias y Profesionales de Murcia (Murcia Organization of Business and Professional Women of Murcia).

business networks, so that, through them, different skills are transferable to enrich entrepreneurial opportunities and help in the management. Are necessary, too, policies that facilitate work and family conciliation; womanhood involves unequal family responsibilities between men and women that hinder entrepreneurship. And finally, also it is noted that the woman herself has entrenched certain feelings, beliefs, opinions and behaviors that are reinforced by the financial and social difficulties that appear and they do, that frequently, the woman self-limited.

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