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**FEMALE  
ENTREPRENEURSHIP:  
AN APPROACH TO THE  
PROBLEMS AND NEEDS  
IN THE MUNICIPALITY  
OF TEXCOCO, STATE OF  
MEXICO**

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**Abstract:** This work is an exploratory research, with the objective of having an approach to the needs and problems faced by women who start a business in the Municipality of Texcoco, State of Mexico. A literature survey was carried out to have an approach to the problem and to know the situation of women entrepreneurs. Likewise, 50 surveys were administered to women from the United Women of Texcoco group, through targeted sampling. It is concluded that women have a great need to develop knowledge and capabilities of leadership, personnel management, decision making, management skills, as well as accounting knowledge.

**Keywords:** Entrepreneurship, Women, Needs, Gender Perspective

## INTRODUCTION

In recent years, the struggle of women to be considered part of actively economic society and to break down the cultural stigmas of gender roles that prevail today has become visible. It is important to comment that women entrepreneurs must be recognized and supported in society, since they have greater challenges to create, maintain and grow a company. The vast majority of women work informally. During the COVID 19 pandemic, the service and commerce sectors where women usually work were affected, restricting their activities due to confinement. On the other hand, confinement forced women to increase the hours of work at home, caring for children and family members such as parents and grandparents.

However, history about the opportunity gap repeats itself, since the majority of women do not have access to economic opportunities equal to men, due to the constant marginalization, discrimination and segregation of women, according to the National Institute of Statistics and Geography (INEGI, 2019), only 33.4% of women who

own a MSME managed to obtain a bank loan, the opposite of men who managed to get 41.3% a loan. Other sources of financing that women achieved were through savings accounts with 25.8% and through family and friends with 19.3%.

The gender gap, as well as the conditions caused by COVID 19, has set the tone for knowing the needs and problems that women have when starting their own business. It is worth mentioning that a literature review was carried out, as well as an exploratory inquiry with women in the Municipality of Texcoco.

This research is important for the development of women, since for many years they have not been able to enter public and private life to be self-sufficient. Therefore, it is important to promote women in the Texcoco region to develop in the business field and develop as successful women.

This work addresses, firstly, a literature review on some theoretical and methodological approaches to female entrepreneurship, secondly, a theoretical framework was developed that points out some concepts about the gender perspective and that are attributable to business development. Thirdly, the methodology is detailed and finally the results, discussion, conclusions and recommendations are presented.

## STATE OF THE ART

In recent years, entrepreneurship has had a significant boom as it emerges as an alternative for both men and women in income generation, time management and personal improvement. Thanks to entrepreneurship you can contribute to the national economy, and the female sex is part of the economic growth and development of the country. It is worth mentioning that creating a business implies different needs and problems for both men and women.

In this regard, research works have been

found on the line of female entrepreneurship.

The problems that have been addressed regarding female entrepreneurship are the constant marginalization, discrimination and segregation of women, analyzed from a gender perspective, since the economic, political and social position of women is regulated by patriarchy where each gender is pigeonholed in their own roles and responsibilities (Moreno S. E, 2018), (Moreno S. E, 2013), (Astoraga, 2019), (Úrsula, 2016), (Brunet Icart, 2008) and (Paredes Hernández, Leal Castillo, & Saavedra García, 2019).

On the other hand, the problem of the “gender role” is addressed, since taking into account that gender is characterized by the sexual division of labor, women are restricted in the family and work environment, so their income is reduced, which generates oppression, while men work in groups in various activities, women do so individually and in isolation (Coronado, 2014) and (Quevedo Monjarás, Izar Landeta, & Romo Rojas, 2010).

Similarly, gender inequality lies in Latin America, which has three aspects: maternal mortality rate and birth rate in adolescents, the low representation of women in positions of power and finally participation in the labor market, this harms the exercise of human rights, economic efficiency, and demands urgent change (Úrsula, 2016), (Brunet Icart, 2008), (Azpiazu, 2013) and (Camarena Adame & Saavedra García, 2018).

Another feature of the problems is horizontal segregation, which is what the literature calls exclusion within the different branches of work, identifying jobs that are mostly carried out by men and other activities that are left almost exclusively in the hands of women (Moreno S. E, 2018) and (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016).

Having said the above, entrepreneurship

out of necessity arises from the condition of resolution of a conflict, which in this case is economic, since many women are limited in the professional field which is even worse in times of economic recession and high unemployment (Úrsula, 2016) and (Camarena, Saavedra, & Ducloux Saldívar, 2015).

Likewise, informal commerce is a strategy for generating income for people who, for reasons of time, lack of qualifications/experience, face problems integrating into the labor market. However, if we focus on women, they seek to combine the application of their knowledge, generate their own income and obtain family-work balance (Moreno S. E, 2018), (Moreno S. E, 2013) and (Quevedo Monjarás, Izar Landeta, & Romo Rojas, 2010).

For their part, the authors Azpiazu (2013) and Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella (2016) mention a double shift, since women in the work-family sphere continue to be the main responsible for domestic work and care. which results in the unequal distribution of work, which has consequences for the family.

Finally, the so-called “Glass Ceiling” is the most significant problem for women in terms of their professional development since it is an invisible obstacle that prevents qualified women from reaching positions of power and leadership within organizations (Camarena Adame & Saavedra García, 2018), (Camarena, Saavedra, & Ducloux Saldívar, 2015), (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016) and (Cuadrado & Morales, 2007).

The above problems have been explained from different theoretical perspectives. One of them is the theory of Performative Identity which is addressed by Astoraga (2019).

Likewise, the Theory of feminism as an agent of change regarding the exclusion of women as economic and social agents by Brunet Icart (2008) and gender inequality by

Azpiazu (2013) and Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella (2016).

On the other hand, there is the theory of the “Glass Ceiling” (Camarena, Saavedra, & Ducloux Saldívar, 2015), (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016) and the gender perspective (Camarena Adame & Saavedra García, 2018), (Brunet Icart, 2008) and (Paredes Hernández, Leal Castillo, & Saavedra García, 2019).

Women’s entrepreneurship has been approached from different methodologies, in order to provide an answer or solution to the problems addressed in the different research works. The following methods have been used.

Firstly, the inductive method (Astoraga, 2019), (Godoy Estrella, Ortiz, Morales, León, & Herrera, 2015), (Paredes Hernández, Leal Castillo, & Saavedra García, 2019) and (Camarena, Saavedra, & Ducloux Saldívar, 2015); the deductive method (Moreno S. E, 2013), (Moreno S. E, 2018), (Úrsula, 2016), (Quevedo Monjarás, Izar Landeta, & Romo Rojas, 2010), (Ortiz Riaga, Duque Orozco, & Camargo Mayorga, 2008), (Camarena Adame & Saavedra García, 2018), (Brunet Icart, 2008) and (Azpiazu, 2013); and dialectical (Camarena, Saavedra, & Ducloux Saldívar, 2015) and (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016).

The research approaches have been qualitative (Coronado, 2014), (Astoraga, 2019), (Godoy Estrella, Ortiz, Morales, León, & Herrera, 2015), (Paredes Hernández, Leal Castillo, & Saavedra García, 2019), (Azpiazu, 2013), (Camarena, Saavedra, & Ducloux Saldívar, 2015), (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016); as well as quantitative (Coronado, 2014) and (Moreno S. E, 2018).

But there are also works with a mixed approach (Úrsula, 2016), (Hidalgo, 2016) and (Moreno S. E, 2018).

In approaching the study of female

entrepreneurship, different techniques have been used, the common ones being: Surveys (Moreno S. E, 2018), (Quevedo Monjarás, Izar Landeta, & Romo Rojas, 2010) and (Paredes Hernández, Leal Castillo, & Saavedra García, 2019); interview (Coronado, 2014); content analysis (Moreno S. E, 2013), (Astoraga, 2019), (Úrsula, 2016), (Ortiz Riaga, Duque Orozco, & Camargo Mayorga, 2008), (Camarena Adame & Saavedra García, 2018), (Brunet Icart, 2008), (Azpiazu, 2013), (Camarena, Saavedra, & Ducloux Saldívar, 2015) and (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella 2016); life stories (Coronado, 2014), (Astoraga, 2019) and (Godoy Estrella, Ortiz, Morales, León, & Herrera, 2015); and statistical analyzes (Moreno S. E, 2018).

Finally, the variables that have been analyzed are mentioned, some of them are: the need to start a business (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016) and (Camarena, Saavedra, & Ducloux Saldívar, 2015); constant processes of change in the role of women (Coronado, 2014) and (Quevedo Monjarás, Izar Landeta, & Romo Rojas, 2010); entrepreneurship according to gender (Moreno S. E, 2018), (Moreno S. E, 2013), (Astoraga, 2019), (Úrsula, 2016), (Camarena Adame & Saavedra García, 2018), (Brunet Icart, 2008) and (Paredes Hernández, Leal Castillo, & Saavedra García, 2019); reasons of subordination between men and women (Brunet Icart, 2008) and the difficulty in ascending to positions of power in organizations (Camarena Adame & Saavedra García, 2018), (Camarena, Saavedra, & Ducloux Saldívar, 2015) and (Eliosoff Ferrero, Leiva, Marcelo, & Ramos Armella, 2016).

This research work was an approach to the needs and current situation of women who start a business in the Municipality of Texcoco, State of Mexico.

## THEORETICAL FRAMEWORK

It is known that entrepreneurial people orient their lives towards personal and individualistic values such as: power, achievement, hedonism, stimulation. Which is opposite to collectivist entrepreneurs who orient their values to: benevolence, tradition and conformity (Ormeño Coronado, 2014). These two forms of values characterize entrepreneurship.

On the other hand, female entrepreneurship has found it difficult to be individualistic or collectivist, since women are considered the workforce with a low level of specialization. However, history in society has shown that women are excellent administrators as housewives, they make the money that their husbands provide them work and generate surplus value in the family's pockets.

While it is true that women are good administrators in the home, there is a term known as the Glass Ceiling, a term used since the late eighties of the 20th century to designate an invisible barrier that prevents highly qualified women from achieving positions of responsibility in the organizations in which they work (Morrison, White and Van Velsor, 1986, cited by Camarena Adame & Saavedra García, 2018). It is also defined as a network of invisible obstacles that prevent qualified women from reaching positions of power within organizations (Roldán García, Leyra Fatou, & Contreras Martínez, 2012). At the same time, this term applies to the problems or obstacles that prevent women from starting their own business, due to lack of confidence, knowledge about the business idea, double shifts, as well as the development of management skills.

According to the Gender Perspective, society has built a set of ideas, beliefs and attributions assigned to men and women; consequently, roles have emerged over time, where public spaces have been assigned to

men and women. men and a marginalization in private spaces for women. Hence, society has assigned them domestic work, and there are few who, due to economic needs and personal growth, venture to be entrepreneurs. But the vast majority combine the activity of having their own business with home care activities.

It is clear that when women combine the public and private spheres, they are referring to the end of the Double Day. This term assumes that domestic responsibilities and childcare are female responsibilities for the simple fact that women have the physical condition to give birth and create children. This way, the double shift originates, which is characterized by long hours that include night work and weekend time (Vázquez García, Cárcamo Toalá, & Hernández Martínez, 2012). Women with double shifts have various strategies to take care of the home, children, partner and paid work in organizations, or in their own business.

It is evident that there are many needs so that women are in better conditions to succeed in their endeavors. Without a doubt, the lack of business training is one of them, which corresponds to developing an entrepreneurial and business attitude and training at the basic and intermediate levels of training. Therefore, educating and training women with the aim of enhancing creativity and the entrepreneurial spirit is essential (Aragón Sánchez & Baixauli Soler, 2014). Therefore, it is necessary to provide training in organizing, managing and assuming the risks of a company's business, to be an entrepreneur.

Without a doubt, the development of managerial skills and time management is required for women to be entrepreneurs; however, the support is required not only from family members, but also from the sisterhood of women, whose This term is known as Sorority, that is, it is the alliance that women



can make to share their experiences and support each other (Martínez Cano, 2017).

## METHODOLOGY

To have a global context, data on female entrepreneurship in the World Bank database and statistics from the National Institute of Statistics and Geography (INEGI) of Mexico were addressed. The research was a case study with a group of “Mujeres Unidas de Texcoco”, an exploratory type of research was carried out. The deductive method was used with the content analysis technique to analyze the context of female entrepreneurship, with a mixed approach. The universe of study was the women members of the group “Mujeres Unidas Texcoco” and the unit of analysis was the reasons why women undertake business and their needs. The technique that was used to collect information from said group was through a survey, and 50 were applied through sampling aimed at the “Mujeres Unidas de Texcoco”. The variables that will be reviewed are: gender perspective, female entrepreneurship, and the needs of women entrepreneurs.

## RESULTS AND DISCUSSION

Currently, women tend to have a greater presence in economic activity worldwide, with entrepreneurship being one of the most prominent activities. Entrepreneurship allows women to generate income independently, it is a way to seek personal fulfillment in public spaces, it allows them to manage their time in flexible schedules to attend to their business and family.

However, there are problems that limit the job growth of women who start a business, which are usually determined by the lack of knowledge of their responsibilities regarding the fiscal and economic situation of their businesses, as well as the lack of knowledge in the field of business training, financing,

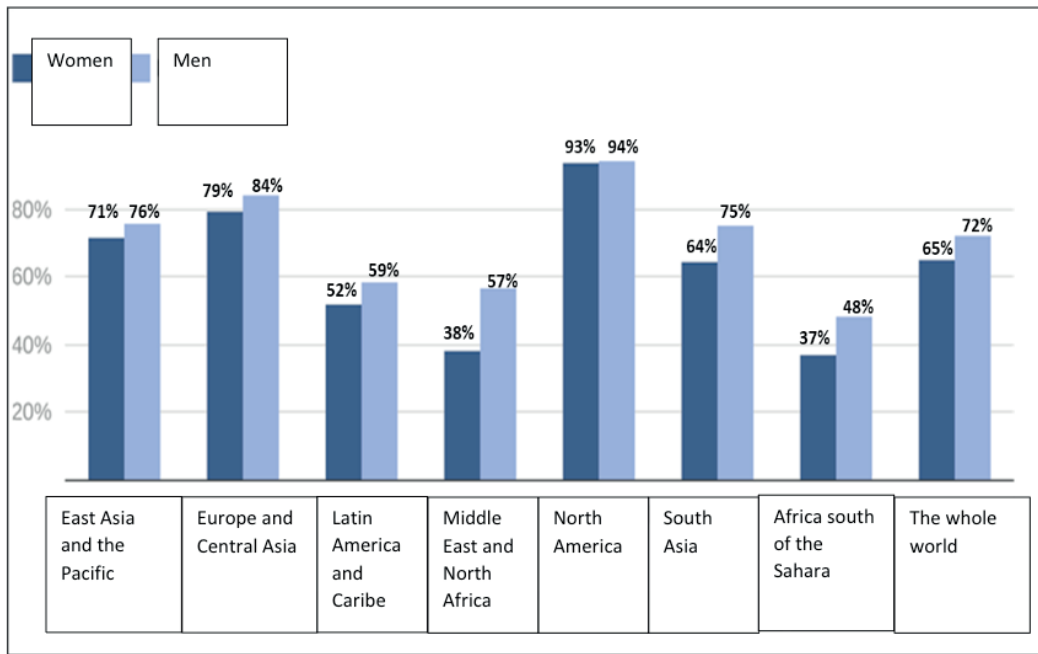
among other aspects, these factors negatively influence women to manage their small businesses, coupled with the difficulties they have in accessing opportunities for banking credit, investment and financial services.

Within the global context, gender equity and access to opportunities, especially in financing, is limited in low-income countries, according to the World Bank's Gender Data Portal, in the entrepreneurship section, it is mentioned that in the In low-income countries there are no differences between men and women when it comes to saving, but it is more complicated for women to apply for a loan. However, around the world, regardless of income levels, men have greater opportunities than women to borrow and save to start a business (World Bank, 2023), as shown in graph 1.

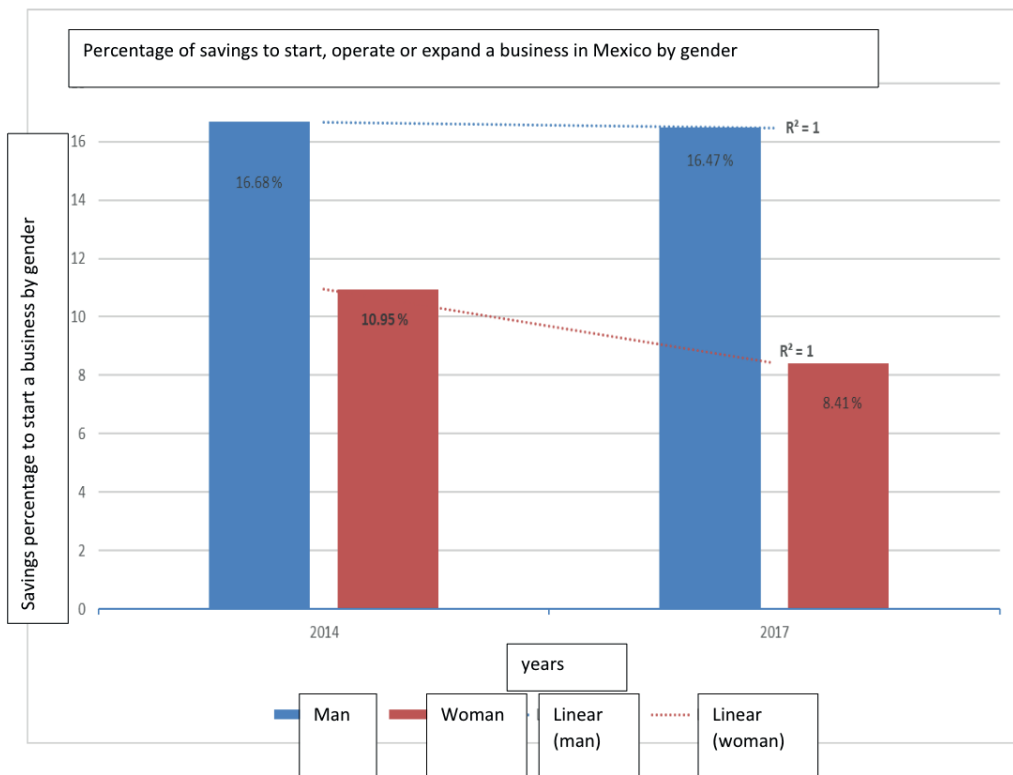
Graph 1 shows that in all regions of the world, with the exception of North America, women have less access to financial services and have the opportunity to open a bank account, therefore it is inferred that the gender gap and The opportunity to apply for a loan or access financing to create your own business is more difficult in the Middle East and North Africa.

In Mexico, according to data from the World Bank, women have a tendency to have lower savings than men, which reduces their chances of starting or expanding a business, as shown in graph 2, where data is taken from the 2014 and 2017.

Graph 2 shows the linear trend of savings to start a business according to gender. In this regard, it can be said that it has decreased constantly during the period from 2014 to 2017, according to data from the World Bank. On the other hand, an R square value of 1.0 was obtained, so it is inferred that it is a good line fit with respect to the data and therefore, the model confirms that women will continue to have the disadvantage and



Graphic 1: Percentage with an account at a financial institution or financial services provider (%). Source: Global Financial Inclusion Database, Data extracted from the World Bank Gender Data Portal <https://blogs.worldbank.org/es/datos/se-necesitan-estadisticas-sobre-las-mujeres-emprendedoras>



Graphic 2: % savings to start, operate or expand a business in Mexico by Gender. Source: Own elaboration with gender statistics from the World Bank (2023).

few opportunities to have access to financial services and savings to start a business in the coming years in Mexico.

Graph 3 shows that women who own an MSME are dedicated to the commerce sector, followed by the services sector, and with a smaller share in the manufacturing sector. On the other hand, men are owners of a MSME in the service sector, followed by the commerce sector and with less participation in the manufacturing sector.

In such a way, women seek self-employment, that is, they need to be employed without the need to report to a boss, manage their own schedule in order to take care of the children and household responsibilities, so micro entrepreneurship, small or medium becomes an important means of generating income for women.

On the other hand, in Mexico, according to data from the National Institute of Geography Statistics (INEGI, 2022), female entrepreneurship contributes about 37.3 billion pesos to the Mexican economy every day. In more specific figures, 19% of entrepreneurs in Mexico are women, among them 49% are between 18 and 34 years old, meanwhile 41% are between 35 and 54 years old, so it is inferred that women undertake lack of job opportunities and can be hired in companies. When women manage to consolidate a business, their businesses or microenterprises are less technological and less industrial, as could be seen in graph 3.

Now, in the State of Mexico, the productive participation rate of women according to INEGI (2022), partially decreased from 45% to 39% during the last months of 2020 due to the context of the COVID-19 pandemic. since women were considered easier to be expelled within their scope of work, because the activities in which they were inserted, most of them related to services and commerce, were not classified as essential in the context of

confinement by the health emergency. What forced women to be resilient, and some of them reinvented their services through the internet, or through social networks, such as psychologists, academics, even had to open their YouTube channels where cooking classes proliferated, knitting, yoga, among other services.

In the municipality of Texcoco, an exploratory investigation was carried out through a survey in the group “Mujeres Unidas Texcoco” which synthesized the problems that women usually have when starting a business.

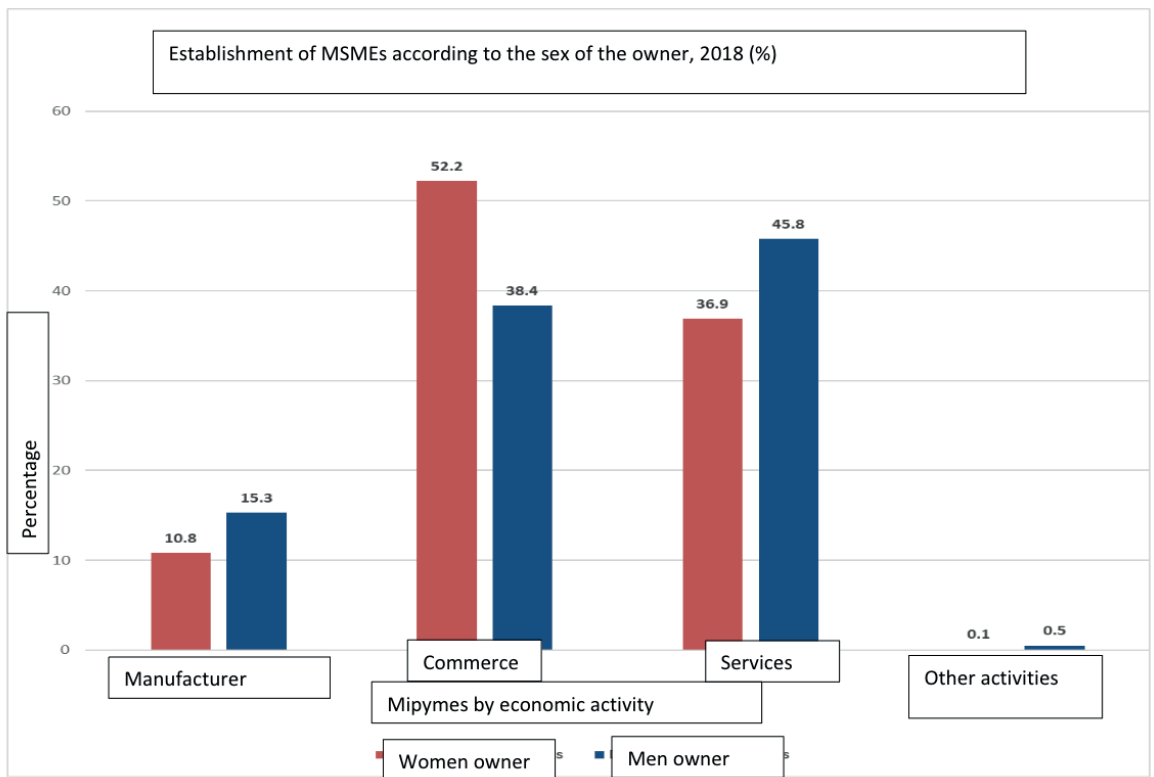
Among the results, the main reason for entrepreneurship was to have an extra income, followed by the personal development that entrepreneurs have when seeing their business grow, however, their greatest difficulties are the lack of sales with 45.8%, which is not it only limits them monetarily, but it is also a limitation in business and professional development.

Subsequently, competition is increasingly broader and opportunities are narrower, since 29.2% of entrepreneurs believe that there are too many similar products in the market. market and most of them find it difficult to find a differentiator for their business, that is, they do not find how to offer added value to their product or service, which is directly linked to the lack of business knowledge, since 16.7% of They do not believe they are informed about business development and marketing management, coupled with ignorance of the tax obligations they acquire when starting a business.

In relation to the implications of the tax burden, lack of business knowledge and competition, most of the members of “Mujeres Unidas Texcoco” choose to maintain their businesses behind the regulations administered by the tax authority, in other cases In other words, your business is informal.

According to the “Municipal Development





Graph 3. Establishment of MSMEs according to the sex of the owner, 2018 (%). Source: Own elaboration with data from INEGI (2022).

Plan 2019 – 2024” (H. Ayuntamiento de Texcoco, 2022) written by the municipal president of Texcoco, one of the main reasons for the lack of entrepreneurship is that: “The population, in general, does not promote a formal entrepreneurship culture. The generation of technological and social-based companies is not promoted. “There are no programs to care for vulnerable groups,” which is reflected in the percentages of the economically active female population in the municipality of Texcoco, which does not go beyond 35% according to the “Municipal Electoral Platform 2019- 2024.”

stress management, personnel management, decision making, conflict management, market studies, marketing, financial management, including providing support in the development of a business plan.

## **CONCLUSIONS AND RECOMMENDATIONS**

The phenomenon of study on the development and economic growth regarding women in the Texcoco region is important since in the exploratory research it was perceived that the majority of entrepreneurs seek to increase their income, followed by the personal and economic development that they generates your business.

The group “Mujeres Unidas Texcoco” are women who have started a business and their ages range from 18 to 30 years and older, which infers that the gap in job opportunities has not decreased.

It is concluded that women, when starting a business, must work with the obstacle of the glass ceiling, that invisible barrier that, in the vast majority, prevents women from empowering themselves and having the self-confidence, to seek alliances with other women, called sisterhood, and request support from government, state and municipal institutions, as well as higher education institutions to form a professionalization and business education scheme, where they regularize them before the tax authorities, and provide them with workshops in order to develop business skills, accounting, leadership, communication,

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