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Challenges of Women Entrepreneurship in Developing Economies: A Study on the Effects of  
Machismo on Women Entrepreneurs in Manizales, Colombia

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**Abstract**

Entrepreneurship is a growing sector for women worldwide. The purpose of this paper is to analyze the challenges of women entrepreneurs in Manizales, Colombia and uncover common themes described by participants. The opportunity entrepreneurship holds, and the occupation limitations the women face, childcare difficulties, and networks will be discussed to provide a well-rounded analysis of the environment of women entrepreneurs in Manizales

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## **Introduction**

Women are a marginalized group in Manizales, Colombia facing the culture of machismo in the region. Women entrepreneurship is receiving high attention due to its potential to increase economic development and output. The increase in women entrepreneurship in developing countries (Sarfaraz, Faghih, & Majd, 2014), may be women's attempt to generate their own income, and push the boundaries of their roles (Leung, Zietsma & Peredo et al., 2014). Yet, women owned businesses are stuck in a cycle of stagnation, seeing little growth. Women although empowered by the self-efficacy in self-employment, are not reaching their potential. To increase the success of their entrepreneurial activities I address the initial phase of the project and analyze what barriers do entrepreneurs face when trying to grow their business and how do they deal with them?

To address this question, I analyzed interviews of the women entrepreneurs, and found common themes of a machismo culture in society & businesses, childcare difficulties, the need for social media/digital marketing trainings, scarcity mindset yet optimism for the future, and scarcity of financial resources. The prominent theme of machismo was linked to many challenges and was found to limit the occupation options women have, leading them to start their own business but also limiting the options they pursued within their business.

There were three main contributions found through the inductive analysis of the interviews and literature reviews - the limited marketing opportunities available to women, the mistreatment and abuse of children a cause of low participation in childcare services, the effects of women expanding their business to other women (each of these reinforced by the machismo culture in Manizales).

Where and whom women can advertise their products to is reduced to their neighbors, friends and families rather than whole markets. This is due to the extortion they will face by men in larger markets. Therefore, digital marketing is a potential solution that allow women to be safe, but also share their products to larger markets.

Next, this research adds that an additional reason for low participation of childcare services is the distrust mothers have of others in the community. They will not leave their children with anyone outside of a close family member because of personal stories of child abuse and mistreatment. Furthermore, daughters were observed to have a higher involvement in the mother's business than sons. This may be due to the gender violence girls face when trying to seek employment elsewhere – by the mother's involving their daughters in their business they decrease the chance they experience discrimination and violence in the workplace as adults. Even though this action is done to protect women, it excludes education opportunities for young women, and reinforces low value entrepreneurship.

This leads us into our third contribution that came from the aspirations of the women entrepreneurs interviewed. Many of them have the goal of inspiring other women and hiring them into their businesses. Literature states that a role's boundaries can be changed with collective action and support (Leung et al., 2014). This suggests that in a context of high gender violence, women in Manizales may build a community through the channel of their businesses to drive social change and stimulate growth in their businesses.

## **Literature Review**

This paper will seek to understand what the barriers are to women entrepreneurs in Manizales, Colombia and how women should deal with them. In the context of poverty, where formal

economic activity might be limited and difficult to access for marginalized groups such as women, women's entrepreneurship is seen as an accelerator of economic development (Shah & Saurabh, 2015). Women's "success helps families, societies and local and regional economies", and allows them to generate income and advance their family's well-being (Shah et al., 2015: 5). Many aid and development programs have invested vast resources and effort to improve and support women entrepreneurial activity. However, their effects have not been successful in stimulating growth among women owned businesses: programs initiated in India indicated there was a "substantial wastage of resources and efforts" as many trainees failed to set up enterprises (Saurabh et al., 2015: 38). Despite these programs, entrepreneurship by women often remains stubbornly small-scale, necessity-based, and fragile.

### ***Barriers to Employment***

In part, this may be because women face barriers to both employment and entrepreneurship in their environments. There are barriers to employment in terms of the occupations women may enter and the level of a position they may hold. A study on women in academia and research, studying the effects the armed conflict has had on women's careers in Colombia, highlighted "the underrepresentation of female researchers in Colombia" (Franco-Orozco, 2018: 10). Women were shown to be of equal representation in undergraduate programs, but in doctorate programs, women were underrepresented in every industry besides "medical and health sciences" (Franco-Orozco, 2018: 4). It is clear that women are confined to jobs stereotypically meant for women. Industries where men are the majority are often dangerous spaces for women to work in. This not only motivates women to pursue entrepreneurship because they can work in a safer environment, but also pushes women into low growth, women-dominated industries to prevent dangerous exchanges (Franco-Orozco, 2018). The same pattern can be seen in research jobs where there is a



“lower percentage of women participation [in] the private sector where salaries are higher and working conditions are better and more stable” (Franco-Orozco, 2018: 4).

### ***Biases Against Women Entrepreneurs***

Along with the restrictions in employment, women face challenges when they pursue entrepreneurial activities. Women face a “lack of access to capital, land, business premises, information technology, and training”, preventing their full economic potential from being realized (Roomi & Parrott, 2008: 1). At the forefront of these biases against women is gender inequality. A study focusing on the persistence of the gender gap in entrepreneurship found “women are much more likely to be driven by necessity than men when starting a business” (Vossenber, 2013: 5). This links to the previous study as women’s choices in employment were confined to entrepreneurship or predominantly women industries, supporting that women start entrepreneurship out of necessity. The gender violence and inequalities in their environment result in women being “overrepresented in the informal economy and own no more than 25% of formal sector business” (Vossenber, 2013: 5). Literature researching women entrepreneurs in and from developing countries acknowledged that post-communist countries, “had strong gender barriers for women in starting their own business”, highlighting women are more vulnerable to men because of “a scant access to trade and business networks” or “a lack of access to financial assistance” (De Vita, Mari, & Poggesi, et al., 2014: 4,5). Women are unable to do business in the same networks as men because of gender inequity, leaving them to limited networks and markets in which to sell their products (De Vita, et al., 2014). Because of the limited access to markets, their businesses remain small. Focusing on financial biases, literature assessing women’s access to bank credit in Bangladesh found a risk aversion exhibited by women entrepreneurs, and reliance on family and business profit (Chowdhury, Yeasmin, & Ahmed, 2018). This may be due

to bankers' mistrust of women's entrepreneurship (Chowdhury, et al., 2018). The low sources of financing and lack of safe networks undermined by gender violence, results in a large portion of women owned businesses being part of the informal economy.

### ***Double Burden Faced by Women Entrepreneurs***

Women entrepreneurs face two "burdens": one being the responsibility of running a business; the second, the responsibility of household chores and looking after their children (Campana, Nadal & Molina, 2020). Literature of economies of care focuses on this double burden, highlighting the gender stereotypes and inequalities present in regions where this double burden exists (Campana et al., 2020). Women lean towards self-employment to reduce this burden, and create their own schedules, choosing to "organize their working time around their childcare responsibilities" (Campana et al., 2020: 2). This flexibility makes entrepreneurship an appealing occupation compared to fixed-income jobs. Furthermore, literature comparing economies of care in Mexico, Peru, Ecuador and Colombia found that women who were self-employed "devoted less time to paid work, and more time to unpaid work and childcare" (Campana, et al., 2020: 5). This finding results from patriarchal norms that place the responsibility for domestic and childcare responsibilities solely on women, limiting the opportunities women have for growing their company.

Childcare services may help to alleviate part of the second burden, and help women entrepreneurs look after their children. A study on the "neglected role of formal and informal institutions in women entrepreneurship found that family policies such as childcare services are "positively associated with female labor market participation" (Gimenez-Jimenez, Calabrò, & Urbano, 2020: 5). In countries with no state childcare laws, "the likelihood of women's entrepreneurship is higher" (Gimenez-Jimenez et al., 2020: 5); whereas the likelihood of

women's entrepreneurship in countries with an abundance of state child care laws and services is lower (Gimenez-Jimenez et al., 2020: 5). These findings support the notion that women choose entrepreneurship to provide them with flexibility to look after their children, due to the lack of childcare services: "entrepreneurship is perceived as a way to balance work and family life" (Gimenez-Jimenez et al., 2020: 5). Overall, the gender expectations set by patriarchal societies lead women to struggle and motivate women to try to balance their first and second "burden" by being entrepreneurs.

### *Women in the Colombian Context*

The gender inequality context in Colombia is unique. The armed conflict in Colombia up until 2016 affected the treatment of women: "around four millions of women were victims of the armed conflict" (Franco-Orozco, 2018: 2). During the conflict women were "subject to sexual violence, displacement, homicides, kidnapping, and forced disappearance" (Lennon, Aramburo, Garzón, Arboleda, Fandiño-Losada, Pacichana-Quinayaz & Gutiérrez-Martínez, 2021: 2). The armed conflict resulted in strict gender roles, and a normalization of violence, specifically domestic violence (Lenon et al., 2021). In addition, violence is legitimized "on a society level by 'macho' culture" (Lennon et al., 2021). This qualitative study on "factors associated with intimate partner violence in Colombia" portrayed the foundation of gender violence that systematically influences women's decisions (often subconsciously) their occupations and daily life choices.

As mentioned in the previous text, childcare services differ for each country and by region with the country. In Colombia, childcare services are provided by the government, but feature low participation rates because of the low quality of education. The eligibility criteria in Colombia require the family to be of "low income" with "vulnerability", while Chile's eligibility is the

“bottom 60% mothers working, studying or looking for work” – this criterion allows Chile to reach a larger percentage of working mothers compared to Colombia’s requirements (Blofield & Franzoni, 2015: 26). In addition, the pre-primary education in Colombia is underdeveloped: staff is only given short training rather than professional development and there is a failure “to develop cognitive and non-cognitive competencies” (OECD, 2016). The deficiencies in childcare services lead working mothers to take care of their own children (OECD, 2016). This theme also reflects the low participation rates in Colombia’s early childhood and education care services.

The lack of quality childcare in Colombia, combined with patriarchal norms, leaves mothers with the sole responsibility of taking care of their children. Hence, these deficiencies, according to the previous literature, increase the chance of women becoming entrepreneurs.

The literature suggests that the barriers in employment and entrepreneurship created by gender violence and inequality operate to incentivize women to take on entrepreneurial roles rather than formal, paid employment. The second burden faced by women (instituted by gender stereotypes and “machismo”) also leads them to choose entrepreneurship in order to simultaneously fulfill their domestic and child care “duties” and to generate income.

There have been many programs in developing economies training women in finance, marketing, and product development (Shah et al., 2015) Despite the resources provided, the training may be ineffective in changing the scarcity mindset present in populations of poverty. A scarcity mindset comes from a focus on what one lacks. Putting a heavy focus on one’s lack of resources, lack of capital, lack of support, etc., has been found to lead to “tunnel vision”, involving a focus on short-term rather than the long-term consequences of behavior (Cook & Sadeghein, 2018, 69).

Women entrepreneurs with this perspective experience a limited bandwidth and have little to no goals for the future. A scarcity mindset may be a cause for limited growth even after

entrepreneurs attend training programs. If entrepreneurs continue to be stuck in a scarcity mindset, they develop their business to alleviate their current problems, not to build longevity for the future. In hopes of changing this cycle, Slade Shantz found that entrepreneurs' perception of their resources is malleable and speculated that shifting entrepreneurs' focus to consider what they have rather than what they do not have might alleviate the tunneling associated with the scarcity mindset, opening the doors to future planning (Slade Shantz, 2019). The perception of resources was found to be "as important as the resource themselves" (Slade Shantz, 2019: 123). Yet, even with a change in perception about resources, the barriers created by patriarchal cultures could still limit women's ability and motivation to grow their businesses.

### ***Background of Research Project***

In this project, the research team sought to address the challenges that entrepreneurial women face in growing their businesses in the patriarchal and relatively impoverished context of rural Colombia, in Manizales. The research approach featured three phases. One, desk research and inductive analysis of interviews with women entrepreneurs and supporters of entrepreneurship in Manizales, Colombia to develop an understanding of the context of women's entrepreneurship in Manizales; two, a field experiment involving two types of trainings given to women entrepreneurs to develop their entrepreneurial skills, and importantly, to affect their entrepreneurial mindset; three, a follow up study involving inductive analysis of interviews of entrepreneurs, trainers, and supporters of entrepreneurship to develop a better understanding both of the mechanisms driving results in the field experiment, and to follow up on themes identified in the first phase of qualitative interviews. This thesis comprises the first phase of the project, addressing the research question: what barriers do women entrepreneurs face when trying to grow their businesses and how do they deal with them? The second phase field experiment is

complete and being prepared for publication, and the third phase is currently in data analysis, and will not be reported here.

## **Methodology**

In this section, I will discuss data collection, participants, and data analysis.

### ***Data Collection***

The data was collected as part of a larger project which includes a field experiment and post-experiment qualitative data collection phase as part of a team of researchers from HEC Montreal, IESE Barcelona, University of Alberta and Penn State, along with an international NGO partner (Development International Desjardins (DID), Levi (Quebec, Canada) and Finan Futuro (a local NGO partner in Manizales, Colombia). The project was funded through grants obtained by the research team, including support from the Social Sciences and Humanities Research Council (with Luciano Barin Cruz as the PI at HEC Montreal) and with the support of DID. Interviews with women entrepreneurs and supporters were arranged by the Finan Futuro staff, conducted via zoom in Spanish, the native language of the interviewees. Several members of the research team spoke Spanish and were able to conduct the interviews in Spanish. Translators of the local Colombia dialect were available to translate for non-Spanish speaking members of the team, and to resolve any confusion or misunderstanding during the interviews.

### ***Participants***

We conducted a total of 18 interviews, 9 with supporters and 9 with women entrepreneurs. The participants were selected by Finan Futuro and their client base. Interviews lasted from 45 to 65 minutes and were recorded, transcribed, and translated. Table 1 provides information details

about each interviewee, and Appendix A provides a detailed description of the businesses of the entrepreneurs we interviewed.

### *Data Analysis*

I took an inductive approach to analyzing the qualitative interviews conducted with entrepreneurs and supporters of entrepreneurship in Manizales, Colombia. To begin, I grounded myself in background material about the Colombia Context, researching subjects pertaining to the environment these entrepreneurs faced such as, childcare economies, behavioral economics, munificent and scarcity mindset, and creativity and innovation. I also participated in research team meetings and interviews learning of theoretical models and construct relationships embedded in the project. I independently analyzed the interview transcripts using NVivo and followed a grounded theory methodology (Charmaz, 2014).

I began with open coding, identifying key insights in each individual interview. To avoid bias, I discussed these codes with other members of the research team to make sense of their significance and understand how to further categorize the codes.

The codes were aggregated into broader themes including: aspirations of entrepreneurs, challenges of women entrepreneurs (separated into two categories, the entrepreneurs' point of view, and supporters' point of view), creativity and innovation, domestic duties and child care, current resources and growth, finance, marketing and social networking, formalization, optimistic perceptions, and scarcity mindset. These findings were compared to the literature reviews done at the beginning of the project to refine themes and clarify how constructs relate to one another.

**Table 1: Summary of all Entrepreneurs<sup>1</sup>**

Entrepreneur	Date Founded	Industry	Formalization	Children & Ages	Innovative	Marketing Strategies	Developed Social Network	Aspirations
<b>Valentina Altuve</b>	2020	Beauty & Wellness	Informal (in process of registering)	1 daughter, 7	Yes	Instagram, Fairs Social Media, Network who wholesales to her nationally, Works with supplier	Yes	Open up her own spa and generate employment
<b>Alba Perez</b>	2012	Gelatin Sweets	Taxation	3 children (older)	Yes (additional product)	None Mentioned	No	Expand product
<b>Valeria Alvarez</b>	2020	Clothing & Accessories	Taxation	None	Yes (develops new collections, creation & design)	Alliance clubs	Yes	Generate employment, desires greater social network
<b>Clara Deocampo</b>	2021	Food (Dessert)	Informal	teenagers	Yes (develops new flavors, analyzes popular items)	Forums, WhatsApp, Facebook	Yes	Gain more customers, expand product lines.
<b>Isabella Gutierrez</b>	2017	Clothing	RUT/Commercial Registry	1 daughter (older)	Yes (personalized items, items for special occasions)	Catalogs, Goes to companies, Fairs, “passion for marketing”	Yes	Own a physical store & employment
<b>Victoria Diaz *</b>	2012	Food (Baked Goods)	RUT/Commercial Registry	N/A	N/A	N/A	No	
<b>Katherine Hernandez</b>	2021	Food (Baked Goods)	Informal	3 daughters (young one is five)	No	WhatsApp, Phone/Calling	No	Own a production plan in five years.
<b>Sofia Santana</b>	2020	Food (Meals)	RUT & Commercial Registry	1 daughter, 1 son 20 & 17	No	Business cards	No	Have a recognized brand, possible café, increase sales
<b>Maria Trevino</b>	2017	Beauty/Fragrance	RUT & Commercial Registry	Two sons 11 & 21	Yes (channel innovation)	fairs, programs, word of mouth, works with supplier	Yes	Allow women to participate in her business

<sup>1</sup> [In all tables, entrepreneurs are highlighted in green, and the supporters of entrepreneurs are highlighted in blue.](#)



## **Findings**

In this section, I will uncover the challenges to women's entrepreneurship spoken about throughout the interviews by women entrepreneurs and their supporters (To see summary of each entrepreneur refer to Table 1). The perceived challenges of formalization, social networks and marketing, financing, and childcare were all underpinned and rooted in the machismo culture of Manizales, Colombia (See Figure 1). Therefore, to begin, I will define machismo, and describe the gender violence present in Manizales. Next, I will discuss the influence machismo has on the formalization of the businesses, the social networks and marketing exhibited by the entrepreneurs, and their "double burden". To conclude, I will allude to ways women entrepreneurs may combat machismo to slowly develop a safer environment for their businesses and lives.

### ***Machismo***

Machismo is a generalized term mentioned by almost every interviewee (see Table 2 for examples of how interviewees discussed machismo). The term "has become the social signifier of all that is male chauvinism", symbolizing a patriarchal society where suppressing actions and attitudes exhibited by men (and women) shape both men and women's roles, worth, values, and expectations (Hurtado & Sinha, 2016: 11). When talking to the interviewees, they each have their own experience of the machismo culture. The challenge of machismo was also mentioned by the supporters of entrepreneurs, making it clear this is a common obstacle. Machismo was expressed by the entrepreneurs in many contexts that I will further develop throughout the paper. These ranged from employment inequalities, tendency to stay informal, networking and marketing disadvantages, and heavy childcare duties.

**Table 2: Informants Experiences of Machismo**

Entrepreneurs/ Supporters	Quotes on Machismo
Carmen	“it makes us a region that has naturalized the behavior of women in which we are only for the home and for specific tasks, and we are not called to occupy great positions within the governments or within the locality”
Rafael	Wants to combat macho society with empowerment: “I believe in empowerment.” “It seems to me that if we not have empowerment it is, it is and it is a very macho society, even the part we live in and we still come from very macho families”. “The empowerment of women are necessary for them to able to do other activities, because I can give them the elements, but if they are not empowered we do nothing”
David	“Today it has been more difficult. About 30% are women on the boards, but they have a profile that they are doing” - Speaking in regards to the women on the board at Finan Futuro, and projects to increase this number.
Adrianna	<p>“machismo is much more dominant and is more evident in the rural area.”</p> <p>“Entertain how we try to give that protagonism to women without culturally blurring the family structure and the roles that they already have defined, because we have to respect that too. Respecting that, then how we involve them, how we involve them, how we give them participation, how we can add new techniques, new methodologies from the business side and with the agricultural technicians to be more productive, gradually show them that they can take out small productive projects in the plots or in the farms that they had and see what is coming and why they are being more productive.”</p> <p>“Women want to get more training because really when households break up they are left with the care of the home and the children and they have to support their children and there are more of them and the situation is forcing them to look for more opportunities to support the home.”</p> <p>Understands that family is important, would like to progress the family through business – complements necessity entrepreneurship quite nice.</p>
Karla	<p>“When she works with women from rural areas, some of them, some of them have to say, ‘I’m going to the market’ to their husband. They have to lie to be able to go to women’s group meeting, women’s circle meetings, inter family violence is a norm.</p> <p>“For women to be able to have a voice and a vote - there’s a fighting against it.”</p> <p>“There’s a study from Bogota. There’s a crystal ceiling, a glass ceiling, an evaluation through all of Columbia that looks at how many women are heads of businesses, how many men are heads of businesses, the salaries that they receive, realizing that women receive less pay for the same work. In the ranking of businesses, there’s a hierarchy with few women at the top.”</p>
Lola	“that we say that women who are very successful are suddenly stigmatized in society or that today there are actions against them when women are very successful”
Valentina	“And I think that in Colombia and in many countries of the world they are still encapsulated, as if only the man gets ahead and the woman does not, no, I think that they should encourage and create that kind of self-confidence so that we can all get ahead and so that we can all take that step forward and so that we can be very influential, because that is something else.”
Clara	“Men are usually in charge of businesses, and opportunities are perceived as only being for men, it is what we have to erase a little bit from people’s minds, because opportunities should not always be only for men, but also for women. And women are also qualified for many things. We can train ourselves and also do it, do it well.”
Katherine	Husband stays at the farm while she works in the city. “I am talking to my husband right now because I am married and he tells me that I would rather do entrepreneurship than go to be with him, but no! No, because I can do it too.”
Valeria	<p>“My dad took care of me a lot and he didn’t like me to work. So, finding a way that I could, like have my own friction without having to go out and get a job, I thought was great.”</p> <p>“In my case, because I was a woman.”</p>

### ***Employment***

Both supporters and the entrepreneurs referred to the way in which patriarchal norms influenced labor market barriers for women and privileges for men. Supporter, Carmen, said the patriarchal society “makes us a region that has naturalized the behavior of women in which we are only for the home and for specific tasks, and we are not called to occupy great positions within the governments or within the locality”. Furthermore, Clara elaborated that “men are usually in charge of businesses, and opportunities are perceived as only being for men”. The leaders of Manizales’ government and business are a majority male, and the expectation to fit the stereotypical “masculine” role by men and the “feminine” role by women is a part of “machismo” in Manizales.

An additional aspect of machismo mentioned by the interviewees was gender violence, including domestic violence.<sup>2</sup> Carmen stated outright that Colombia “is a very violent country towards our women” and “the violence in our city [Manizales] is high compared to other regions of the country”. There is a fear of participating in politics for women leading to men occupying leadership positions, making “us a country [Colombia], a rather sexist region”. This notion matches the entrepreneurs’ observations of majority male leaders in politics and businesses. With the supporters’ point of view, it is inferred that these positions are not occupied by women because of the violence and mistreatment associated with the job. Karla, a supporter who worked with rural women entrepreneurs, expressed concerns about domestic violence. Some of the women she works with “have to say ‘I’m going to the market’ to their husband. They have to lie to be able to go to women’s circle meetings”. Karla stresses that “inter family violence is a

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<sup>2</sup> [It should be noted that domestic violence was not mentioned by any entrepreneurs and only by their supporters](#)

norm". Patriarchal hierarchies and domestic violence restrict a women's desire to take high roles in businesses or become overly successful as "today there are actions against them when women are very successful" (Lola). Due to stereotypes associated with machismo, women are unlikely to perceive these roles as possible or suitable for them (see Appendix A, a case study of one of our interviewees, whose husband participated in the interview and answered most of the questions). Beyond that, they may face violence and corruption if they took on these high status and public roles. This limits the opportunities that women consider and are available to them - they are confined by "machismo", which not only influences others' behavior toward them but also their own views of themselves and their opportunities, to lower status/lower income jobs and entrepreneurship. An example of this confinement is portrayed implicitly throughout the interviews. Valeria's father prohibited her from being employed while in college, as he felt it was dangerous for her to walk in the evening alone. Hence, the only way for her to make money was to start her own business and sell the items on her own. She now has an established business based on the accessory company she started in college. It's possible Valeria would have a paid position in the formal economy if the safety of her environment permitted her to do so.

Entrepreneurs stated that if they didn't own businesses they would hold domestic jobs, such as cleaning households. Sofia, the owner of a food business that delivers meals, would be working at the infirmary if it wasn't for her business. Furthermore, the combination of violence against women and biases based in machismo against women's work outside domestic spheres may work against formalization among women entrepreneurs, limiting the growth of their businesses.

### *Staying Informal*

The culture of machismo also works against formalization. In this section, I will discuss the conflict women entrepreneurs face in wanting to expand their businesses but having the need to stay informal for their own safety.

Generally, financial resources are required to grow a business. The challenge of low financial resources was stated by the Financial and Administrative Director at Finan Futuro, David Ludena. David expressed the main reason most women entrepreneurs are unable to receive loans is because they are not formalized. Informal businesses only have access to microcredit rather than bank credit. Bank credit not only provides access to larger loans, but it is also typically offered at lower interest rates relative to microcredit.

There is a clear need for financial resources among the entrepreneurs who wish to grow their company. It is needed to invest, add product lines, or manufacture goods more efficiently. Katherine, Valentina, and Sofia all make their products manually. With machines, they could increase capacity and decrease costs. Alba, who doesn't manufacture her goods, mentions "the economic part, the capital, has been very difficult because the raw material is ours. These are very perishable goods". She "must have the money, the cash to be able to pay them". If she is not able to generate the money to pay the manufacturers, her raw materials are a waste.

While formalization may seem desirable, given machismo, formalization may cause women's businesses to become too public or high status, attracting extortion and violence. Staying below the radar may be not only what women expect of themselves, but also what society allows their business to become so violence and extortion is avoided. We also see women entrepreneurs stick to gender typical roles and industries, as well as keeping their businesses informal (all 18 of the women we interviewed operated in gender typical industries – Refer to Table 1). Machismo

works both systemically by restricting the perceptions of what women deem possible, and through more episodic violence and the fear of violence to prevent their businesses from growing.

We can see that machismo and gender violence limits women from working in certain industries, in high-status job positions, and limits the development of their business by incentivizing them to stay informal. It works in the same manner when women entrepreneurs are marketing their products. In the next section I will go over struggles women faced with marketing their products, and the “work-around” of digital marketing.

### ***Marketing Biases***

Machismo affects the way women market their businesses. Although self-efficacy rises through entrepreneurship, women still limit themselves from certain situations for their own safety and because of the norms and expectations they face from others, and which condition their own thoughts. The entrepreneurship literature has long noted that established social networks with buyers, sellers and other entrepreneurs is highly beneficial for entrepreneurial success (Larsen, 1992). However, with concerns about machismo and associated gender violence, women must be cautious of where they travel and who they meet. Online sales and online platforms are advantageous for women seeking to protect themselves. While formalizing their businesses might allow these women to sell to larger businesses and more established clientele, these larger businesses are primarily run by powerful men who might engage in extortion or violence with women trying to sell to them, or who might exploit them in business dealings.

The most common way for the entrepreneurs interviewed to communicate and sell their product is through WhatsApp and entrepreneurial fairs (See Table 1, under “marketing strategies”). The fairs are set up by trusted institutions like Finan Futuro or Universities. Valentina explains how

she has met people through Instagram that support her, and people in fairs that now wholesale her product nationally. In contrast, Katherine Hernandez's company is young, and she hasn't yet attended fairs or established a clear group of buyers. Her "biggest customer is the elderly", and she sells "to friends, to acquaintances, neighbors, and relatives" - she wishes to grow and "know how to reach more people". Her consumers are those she is familiar with and can trust. As a mom with her children in the city alone (as her husband lives in the rural area on a farm) Katherine is restricted in where she goes to advertise her product. Her best option is to market through social media. However, this is a challenge to women who are not familiar with digital marketing. Maria Trevino mentions this challenge saying, "it is not the same as a person between 20,25 years old that there are entrepreneurs, even women like us, who are already a little older ... it is difficult for us to use technology". She urges that training in publicity and how to publish online is needed. Lola, a supporter, reflected this notion, explaining "not everyone is obviously up to date or has been able to generate these competencies in digital marketing". Furthermore, when asked what the biggest barrier entrepreneurs encounter, Lola said "marketing products" right away. There is a gap in knowledge of how to self-sufficiently market on social media platforms or online (See Table 3). There are women like Valentina who have learned digital marketing skills, and women like Katherine who need to receive the training to do so. Women are restricted in how to market their products; hence, it is crucial to be involved in trusted institution- or university-run programs and learn to market on social media.

Now that we have established how machismo influences women to gravitate toward self-employment and inhibits the entrepreneurial activity women engage in, we will switch to personal aspects of the entrepreneurs' life, and how women are affected by the norms and expectations of the machismo culture.

**Table 3: Interviewees' Comments on Social Networks and Marketing**

<b>Entrepreneurs/Supporters</b>	<b>Quotes on Social Networks &amp; Marketing</b>
Maria Trevino	<p>“also, the whole issue of digital marketing, now there is a lot of digital sales, I feel that we have to reinforce more because technology is not the same as a person between 20, 25 years old that there are entrepreneurs, even women like us, who are already a little older, that it is more difficult for us to use technology because it is a reality. So yes, how can we strengthen these key points in the advertising area? The subject of publicity is missing. Sometimes we don't know how to publish. So, I am not only talking about my own shortcomings, but the shortcomings of the group of women entrepreneurs in which I have been.”</p>
Lola (supporter)	<p>It is the marketing part of the products. Because they know, obviously they know how to do things in one way or another, because they have the knowledge. And let's say they rely on the institutions. Right? In this case, as I was saying, there is a network of entrepreneurship and there is a network of institutions that support each other ... I would say that the limitation for them is precisely to be able to market the products”</p> <p>“Well, if we look at it, it is also the economic part, which also has to be seen, right, the digital marketing part. Or let's say, that part of being able to put things out now through the networks.”</p>
Camila Mendez	<p>“The main shortcoming that we have identified is how do I sell, how do I market that product, because the entrepreneur is very afraid when it comes to marketing. I can have a very good product, but I am afraid of the contact with other people or how I offer it, how I present it, how I say that this is my product.”</p>



### *The Double Burden in Manizales, Colombia*

In this section, I will discuss the findings on how the “double burden” of work and domestic responsibilities influences women’s entrepreneurship.

Entrepreneurship is attractive to mothers as it gives them the opportunity to generate income while also looking after their children. In Manizales, childcare takes up a large amount of their time, because of the mistrust the entrepreneurs have within the community. Mothers feel it is risky to leave their children with unknown caretakers. For instance, Valentina faces a challenge of looking after her daughter, as both her parents and boyfriend work. She expresses her reluctance of leaving her daughter with someone unknown: “let’s say that I haven’t found a person I trust that I can leave [my daughter] with her, because nowadays we see, let’s say, abuse and mistreatment of children”. Even if there is a childcare service provided in the community, trust in non-family care providers is extremely low, and women will not use these services, out of fear for their children’s safety. Katherine Hernandez only trusts her cousin to look after her children. When she leaves to participate in trainings, or has meetings out of town, she takes her children with her. When they are in school during this time, she asks permission from the teacher to excuse them from class. If she took a fixed income job she worries about where her daughters would be when she’s gone: she stated, “that was also one of the reasons to start this business from home, so I could be with them [her daughters] and take care of them”. Looking after children, due to mistrust of people, presents a clear challenge to women entrepreneurs, especially because as women, they are expected to look after the children even when being employed. Valentina emphasizes this by saying “I have nothing to gain by getting a formal job and spending all my salary on a nanny who is not giving her, uh, the care she needs”. This mistrust is not a misconception or false perspective of reality. Valentina shares her story of a “little friend who

grew up with me and suffered abuse at the age of four by the son and the best friend and mother.” From these examples, we can infer starting a business is one of the few viable options mothers have to generate income for their families. Choosing entrepreneurship allows them to juggle their childcare responsibilities and their businesses, and most importantly, ensuring their children are safe. The double-burden, existing because of gender stereotypes based in machismo, limits women to choices that enable them to combine work and family, like entrepreneurship, but then also limits the time women entrepreneurs invest in their company. Hence, it works both ways to encourage and restrict the growth of women’s businesses.

I also observed themes in the age of children, and how much time is spent away from managing the business. As children get older, they can significantly help out with the company. Women receive help, and the stress of hiring outsiders is reduced. The older children often add value by obtaining skills that are missing in the company. One way this occurs is through education and bringing that knowledge back home. Consider Alba, who currently struggles with increasing production without decreasing the quality of the gelatin sweets she produces. Her daughter “is studying Food Engineering” which will be an asset in the future when trying to produce more quality goods. With her education, she can help to solve the company’s current challenges.

On the other hand, Katherine and Valentina have the youngest children out of the entrepreneurs interviewed. Their stories, and everyday lives revolve more around their children (See Table 1 for children’s ages, and Table 4 for interviewee’s perspectives). Both entrepreneurs go to the extent of taking their children out of school when they go to fairs or business meetings. When asked if Valentina had the means to have someone watch over her daughter, she still would look after her herself - it is not the matter of financial resources, but the trust of others.

Lastly, I observed the gender of children had an impact on their involvement in the business. Among our sample, daughters helped out with the mother's business more than the sons did (See Table 4: Clara Deocampo). This invokes the question of whether gender violence present in the region leads to women keeping a closer eye on their daughters than their sons, potentially limiting their educational opportunities and reinforcing the cycle of reduced opportunities for women. Boys have no limitations on their jobs - it is not as dangerous for them to work where they please; therefore, they may be more likely to follow their desired career path. In contrast, involving one's daughter in the business gives them job security when they become older, and decreases their chances of facing gender violence. If this is the case, the machismo culture influences the careers of future generations, creating an ever-looping cycle. However, there are benefits of creating a business that generates employment and creates safe spaces for women which will be discussed further on in the paper.

**Table 4: Interviewees' Perspectives on Childcare (continued on next page)**

<b>Entrepreneur</b>	<b>Quotes on Childcare</b>
Katherine Hernandez	<p>“there are times when the meetings have been on the weekends or at the beginning of the week, like Friday or Monday, so I travel and take them with me. I go and ask for permission from the teachers. And I tell them that I have to travel for some meeting or something I have, for some event. And they tell me not to bring the excuse when it is like that during the week”</p> <p>“I started to make videos when I began to work from home so as not to spy on my daughters, I have three children, so that was my biggest concern and if I leave, I leave the house to work with my daughters, where? What happens to my daughters? So that was also one of the reasons to start this business from home so I could be with them and take care of them. That is also a very important part for me”</p>
Valentina	<p>“I have thought about it a lot [leaving daughter with another person], but let's say that I haven't found a person I trust that I can leave [my daughter] with, because nowadays we see, let's say abuse and mistreatment of children”.</p> <p>“say that <b>my main motivation is my daughter</b> and my parents, my daughter, because my parents work, I have no one to take care of her, I am not very fond of, let's say, leaving her with a babysitter without knowing her. So what drives me, what motivates me is to generate income by taking care of her and my parents, because in one way or another they were the ones who gave me the basis and what I want is to repay them for everything they have done for me, for me the two of them, the three of them are the people who drive me to continue and for whom I get up every day to work and for whom I want to do many, many things and for whom I know I will go very far.”</p> <p>“I have nothing to gain by getting a formal job and spending all my salary on a nanny who is not giving her, uh, the care she needs.”</p> <p>*Tests products on her daughter.</p> <p>“If it is a very common model, eh, because let's say I know close cases, I have let's say the particular case of a little friend who grew up with me and suffered abuse at the age of four by the son and the best friend and the mother. “</p>
Valeria	<p>“We don't have children. That's one advantage.”</p> <p>“No, I think that if I decided to become a mom, I would have no business.”</p> <p>“It is too demanding so it is very demanding so that, let's say, one does not always see the fruits that one would like to have. So if apart let's say, it requires a lot of time, effort being tired or it requires many days. The same thing happens with a baby, a business with a child or I pay attention to the business or I pay attention to the child. It would be very complicated for me, no matter how much support I could get.”</p>
Isabella	<p>“my daughter helps me sometimes to deliver orders or to sell”</p>

	<p>“my daughter helps me sometimes to deliver orders or to sell, but she is the one who takes me, as the one in the middle, like with the social networks, to build the photos and she helps me to sell. But more than anything else, it's like with the logistics of the social networks because I, well she has a degree in modern languages and works with Emagister, so it makes it easier for them, easier to help me in that, in that part of the rest, I manage it on my own.”</p>
Adrianna	<p>“Because they saw that they were progressing with the business, but they are also progressing as a family. They are growing. These three can observe and demonstrate that by progressing with the business, they are progressing with the family.”</p>
Alba	<p>“the girl, the one we have now, has been like a moral support, and right now she is studying Food Engineering.”</p> <p>“Our children became part of the company and the need to move forward because the company where we worked went bankrupt and we were very scattered, because we really come from a farm, we come from the farm and we did not have many job opportunities.”</p>
Maria Trevino	<p>Day in the life: “the other one arrives from the university and the three of us have lunch together. We have lunch, they have their homework. I keep an eye on what is missing in terms of homework for the youngest one. To reopen the business at 14:00 in the afternoon. Being in my business here at home, I can be aware of the younger child's homework, to be able to advise him, to be able to take him to an appointment, to be able to take my time if there is a mishap, to be able to attend a meeting. That is one of the advantages. And at 6:00 p.m. the business closes. The door closes. My husband arrives and I take care of all the food.”</p>
Sofia Santana	<p>“At the moment I'm working alone with my mom and my daughter, it's the three of us who do the business and so far I haven't needed more people because I don't, it's just that the sales are super spectacular”</p> <p>“Even though my children are grown up now, my daughter is already in college and everything, but for me she is still my daughter and because she is still under my care, under my care and in terms of my business, well, because I continue with my business, I dedicate my time to it, I have limited time, that is to say, I have limited time. I know how much time I have to manage everything and since it is not as much as one says at the moment, because one is just starting and I think that up to now I am just starting, no, I have not been starting for five or six years as many people say, it is not that in such a long time, thank God, up to now everything has been very normal and very well calculated. I have made enough money for all my expenses for what my children need, for what I have to do at home, if you understand me, so I say that these are opportunities that one has and one has to think beyond what one has”</p>
Clara Deocampo	<p>*When discussing the involvement of her sons in her business.</p> <p>“No, for now I have not asked them to help me. Well, yes, I had the idea that they could also get involved in the story of the sale and everything. But no”</p>

### *Combating Barriers Underpinned by Machismo*

To counteract the biases against women, the women entrepreneurs expressed a common theme of the importance of empowerment and self-belief. Clara, an entrepreneur, believes that the sexist perspective needs to be restructured, as she urges that “women are also qualified for many things”, and if women realize their abilities and seek out the same opportunities this social construct may change. Entrepreneur, Valentina, matched this thought process indicating the communities need to “encourage and create that kind of self-confidence so that we [women and men] can all get ahead”. The entrepreneurs encouraging this feeling of self-confidence and self-belief reconciles exactly with the beliefs of supporter and Executive Director of Finan Futuro, Rafael. He states that “because of civil violence and domestic violence, we take the power away from those women so that they [men] can get ahead”. Giving back this “power” of self-confidence mentioned by Valentina and Clara is a way to combat the machismo society, though it must be recognized that empowering women will not make the violence go away – men must change for that to occur.

To learn how the women entrepreneurs plan to develop their businesses and communities despite gender issues, I looked at their aspirations. Many women had the desire to build a factory plant, open a physical store, and expand product lines. They also expressed their desire to help and inspire other women. Valeria specifically has an aspiration to generate employment for women, saying, “I would love to be able to inspire other women to continue entrepreneurship, to generate formal employment, constant employment”. The cycle of women entrepreneurs hiring women might enable them to have the option of a fixed-income and stable job without the dangers of gender violence and corruption faced in larger companies.

Maria Trevino is a great example of an entrepreneur giving back to the community by hiring women who would be turned down elsewhere. A woman Maria hired was with her during the interview, mentioning how she came to work in Maria's fragrance company: "I am very grateful because she gave me that opportunity since several companies closed the door on me because of my condition". Maria's employee was forced to retire at a young age because of her illness but is now earning an income by working with Maria. The importance to Maria is the emotional connection between her and her employees. Her "team includes three retired women", who are young and had to retire due to health reasons. She believes through her company "they contribute something, and the idea is that they continue to feel active... somehow fragrances make them feel important again, that they are not obsolete to society". This is a powerful example of how women entrepreneurs aren't just benefiting themselves but their community. Maria's actions reflect how Valeria wishes to inspire women through employment.

Furthermore, relating this back to women entrepreneurs' daughters being involved in the company: although they are forced into a career path due to machismo, they can create a safer space for themselves, and for future generations. A community of businesses with women as leaders, understanding the implications of gender violence women face may help to keep women safe while allowing them to have free choices of employment and steady income.

### ***Pathways to Growth***

To put our findings into potential movement, I will identify areas of growth necessary for women entrepreneurs to successfully combat machismo mentioned in the previous section.

The idea of empowerment and self-belief mentioned by the entrepreneurs along with their future aspirations show they don't exhibit feelings of social fatalism (See Table 5 for entrepreneurs' aspirations for the future). They do experience a scarcity mindset, and they expressed their "lack

of resources” (mainly capital). A scarcity mindset paired with empowerment and self-belief still hinders the long-term growth of the businesses. Therefore, empowerment through the aspects of entrepreneurship (such as social networks and self-efficacy) paired with a munificent mindset may lead to entrepreneurs focusing more on long-term goals and expanding their business.

In addition, as women entrepreneurs’ businesses grow, and they have the ability to hire other women, safer networks for women will be available to sell their products in. The support of men is needed as the growth cannot occur if formalizing a business or becoming high-status continues to attract threats and violence to women entrepreneurs. The support of men combined with a munificent mindset may allow women to more freely grow their business to the level they desire and enter different sectors of employment.



**Table 5: Entrepreneur's Aspirations**

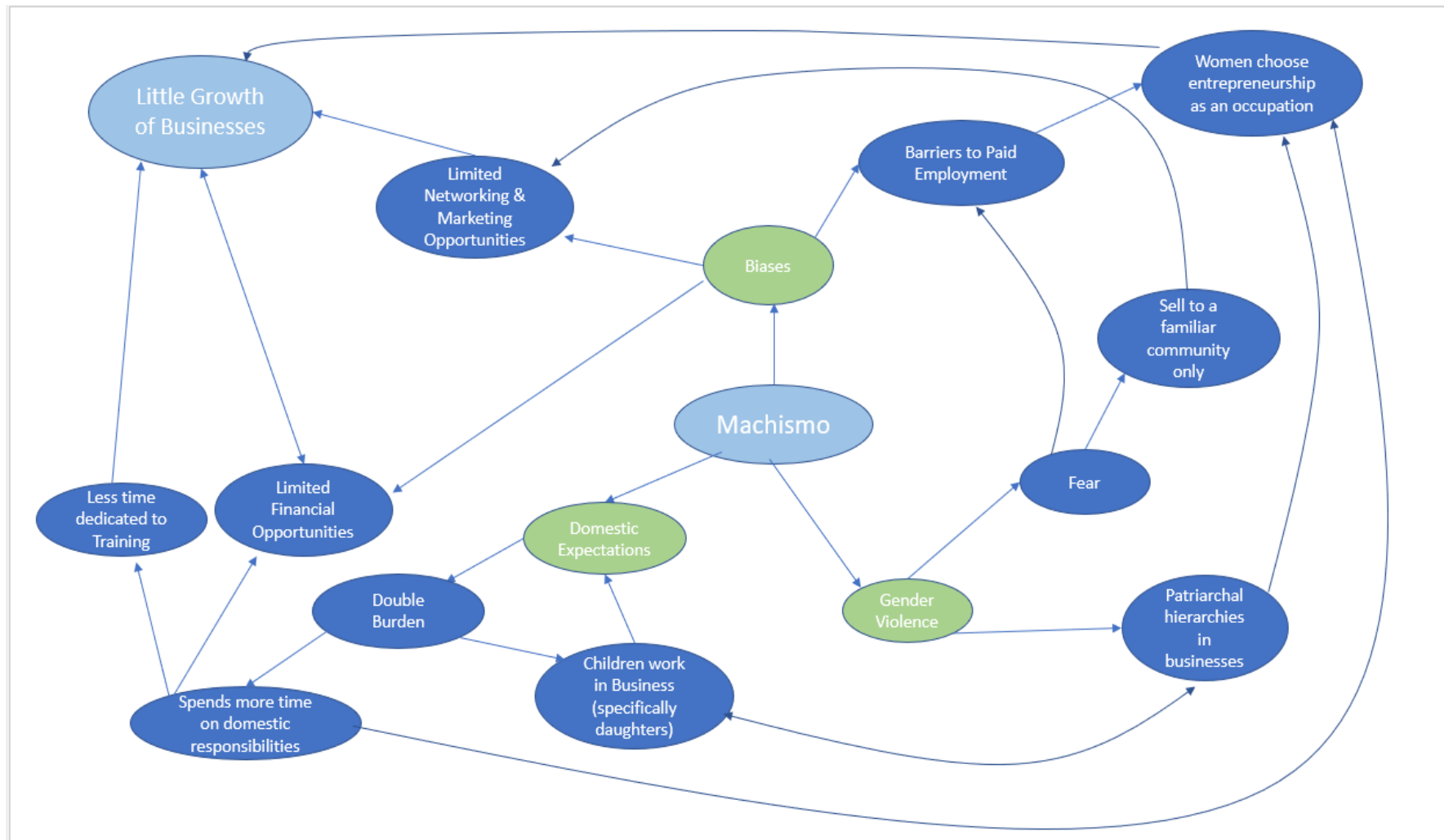
<b>Entrepreneurs/Supporters</b>	<b>Aspirational Quotes</b>
Valentina Altuve	"generating employment"
Valeria Alvarez	"I would love to be able to inspire other women to continue entrepreneurship, to see that possibility. But to generate employment, to generate formal, constant employment."
Clara Deocampo	<p>"I would like to have more customers"</p> <p>"I would very much like to have a bigger business or make other, other products"</p> <p>"it would be like first getting much more trained, getting much more skilled and being able to get more clients by promoting more"</p> <p>"there are women who work, study and so they don't see that they have time available to be at home and take care of the family, take care of the house, the cleaning, everything is a little bit complicated. I know a person that there are many people, many women who work outside the home and have to organize their home as well. So yes, yes, it is a little complicated, <b>but nothing is impossible.</b>"</p>
Isabella Gutierrez	<p>"my mission would be to set up my own business with my own place and everything would be very nice"</p> <p>"the truth is that it is very scarce of money, because the truth is that it credits a business out of that, because it is not sold much in cash, but big as facilities to the people because the situation is very complex"</p>
Victoria Diaz	"My husband is the one who has more like that, those visions and those things, and they allow me to do that. Can you talk to him?"
Katherine Hernandez	"In five years, I see myself with a production plant... A goal accomplished"
Sofia Santana	"I think that first of all, it is important to have a big place where we can have more space first. What I was saying is not only not bad, but to look to see what other types of things can be undertaken there"
Maria Trevino	<p>"Yes, you have to take advantage of the resources and when you really find a consultancy to focus your project, your entrepreneurship, to know how to guide it, yes you can, you have to work on it, yes, but you can get it."</p> <p>"So, it is an entity at work. We have been working on an idea and focused on the women's side, where it is not only to sell the product, but also what is behind it. We have a product, let's say it is the star product, it is a decorative, handcrafted air freshener where several phases of this product are involved. But behind them there is an elaboration where some women are involved. We want to help. That is the purpose of fragrances."</p>

### *Summary*

In this section I have covered the detrimental effects machismo has on the employment of women, and the development of their businesses.

Patriarchal hierarchies present in companies and in male dominant industries prevent women from accepting steady-income jobs. Their safest option is self-employment. However, the same machismo forces them to keep their business informal and small to avoid extortion. Furthermore, it limits areas they can sell and advertise their products in, leaving digital marketing to be their best option to gain customers. Yet, they cannot take too much advantage of this as becoming high profile will lead them right back to threats and violence. In their family life, women have the sole responsibility of their children, making entrepreneurship an attractive employment option. The gender role placed on them, and the patriarchal hierarchies in other job positions work together to force women to be self-employed. The distrust of childcare services leads mothers to spend more “unpaid” time looking after their children, than working their business, especially if they have young children. Within childcare, I also discovered a possible relationship between gender and the role played in the mother’s business. Due to the dangers women face in the workplace, having one’s daughter work for a family company is a safe option.

Lastly, with the aspiration to help other women, entrepreneurs have the potential to engender social progress by establishing their own segment of the economy - their business would be safe for women to work at, and consider women’s needs such as childcare and domestic help. The start of this network can be observed by daughters working at women entrepreneurial companies and women hiring other women. Of course, the challenge is that industries and activities dominated by women tend to attract lower returns and lower status in society, again reinforcing women’s marginalization and poverty.



**Figure 1: Women's Entrepreneurship in Patriarchal Cultures**

Theoretical model of the effects of Machismo and how they lead to stagnant growth for women entrepreneurs. These constructs were derived from the interviews and the literature on Manizales (the arrows show which constructs are a result of one another, some of these works both ways).

### ***Machismo as the Root of Barriers***

The interviews led to the discovery that barriers of limited financial resources, limited access to markets, and limited job opportunities are rooted in the machismo culture (See Figure 1). Putting a bandage on one of these barriers will not solve the stagnant growth of women businesses (See Figure 1). If limited financial opportunities is somehow resolved, machismo still works through biases, gender violence, and domestic expectations to control other aspects of the entrepreneurs, lives. Therefore, although there are ways around some of these barriers – digital marketing, women helping women to grow their businesses – social impact may have to occur for not only women entrepreneurs, but women in general to reach their full potential.

### **Discussion**

In the findings, we discovered the underlying role machismo plays pushing women to be self-employed and in supporting barriers women entrepreneurs face. These barriers included lack of marketing abilities (where and to whom), limited access to markets and finances, and the double burden of work and domestic responsibilities, limiting effort allocated to the business, resulting in limited abilities to formalize or grow the business. In this section, I will discuss three contributions my findings make to the literature. One, the decrease in markets accessible, and areas to market products in because of the presence of gender violence; two, the mistrust of services and people increase time spent on “unpaid” domestic labor and adds additional explanation for low child care participation rates in Colombia; three, the high potential value and circular effect of women hiring other women in their business.

### ***Bias in Networks & Marketing***

Because of the gender violence present in Manizales, women cannot market and advertise their product wherever they please. This leaves digital marketing on social media platforms to be a

vital tool for entrepreneurs to have. However, most entrepreneurs share a need for training in digital marketing.

A study done on the application of mobile marketing for entrepreneurship expressed limitations when women entrepreneurs market their products in Inigra, Tanzania: “women entrepreneurs tend to walk with their products looking for customers in highly congested areas” due to the small market size (Kapinga, Suero Montero, Mbise, 2019: 2). In these congested areas, women are likely to be taken advantage of by customers and are forced to sell their products at low prices (Kapinga et al., 2019). Although the context of Tanzania differs from Manizales, the literature acknowledges the small market size women face, and how utilizing mobile marketing can grow their market size (Kapinga et al., 2019). The extortion faced is not homogeneous and was not mentioned to be influenced by gender violence or inequalities; however, difficulties women face when marketing their products in person can be reduced if social media or “mobile marketing” is introduced more to women entrepreneurs (Kapinga et al., 2019). The literature on the application of digital marketing in developing economies is limited and has yet to be explored. However, one study found that a digital marketing model will be more cost effective, simple and a better experience for the customer (Bhagat & Sambargi, 2020).

If proper training on digital marketing, including e-commerce sites and social media, were given to women entrepreneurs in areas where gender violence is dominant, women may be able to work around the issue of selling to limited markets, and expand their business without physically putting themselves at risk.

### ***Childcare***

The interviews brought attention to the distrust women entrepreneurs have when leaving their children’s care in the hands of others. Past incidents of child abuse and concerns about low

quality of care have prevented mothers from admitting their children into any childcare services - the only incident our interviewees described of a mother leaving her children with someone else was when that person was a close family member.

Our findings support the literature on the “double burden” women deal with, that is inflicted upon them due to gender stereotypes (Campana et al., 2020). It was clear that self-employment or entrepreneurship mitigates this burden, consistent with the literature (Campana, et al., 2020). This project adds that although that burden is slightly mitigated because of entrepreneurship, the machismo culture places the duty of childcare on women and motivates women to become entrepreneurs to fulfill this duty. This cycle continues, increasing women’s entrepreneurship, yet machismo also creates enough barriers to women’s entrepreneurship that it is mostly consigned small businesses, with limited ability to formalize and grow, in gendered sectors of the economy with limited profitability.

When it comes to childcare services, government provided care is the focus of studies. Low participation rates of these services, specifically among self-employed mothers is highlighted, and occurs because of the deficiencies in quality of the services (Campana et al., 2017). The findings from our project found low participation rates to potentially be also caused by the mistrust women have of others in the community and of the government. Even if there were viable childcare options, mothers may not enroll their children because of the potential for mistreatment of the children. In addition, current childcare services are also targeted to new mothers with children ages 0-2 (Campana et al., 2017). However, the interviewees had difficulties managing their business and watching their children for much longer after those ages. A mother of three, with the youngest child being five, took her daughters out of school when she went on business trips. The literature does not address the hardships of childcare in a context

with male dominance and violence in general, or what problems occur when child care is only designed for infants and toddlers.

In Naiorbi, Kenya there is a high demand for subsidized day care and early childhood care services (Clark, Kabiru, Laszlo, & Muthuri, 2019). The need is similar to Manizales. When given vouchers to send their children to day care, 80% of the mothers used their vouchers regardless of the quality of the day care (Clark et al., 2019). Yet, from our findings in Manizales, we can predict that women would not send their children to day care despite it being paid for, unless child safety could be assured. The concern for the children's safety would likely be of higher priority than a subsidy.

A solution for childcare in Colombia has yet to be found. Moving forward, the trustworthiness of future childcare services need to be heavily considered. Understanding the history of child abuse mentioned by the women interviewed may open up options for such services.

Lastly, in our study, it was observed that daughters had a higher involvement in the mother's business compared to sons. Future research should assess whether there is a clear positive correlation between daughters and higher involvement in businesses. "In Colombia, childcare is still a palpable and accepted reality today, showing an increased rate of child labor of 9.5%, with a higher impact on girls" (Ciruela-Lorenzo, González-Sánchez, Plaza-Angulo, 2020). The higher chance of exploitation of girls at a young age, and the chance they face gender violence and discrimination in the workplace when they become older, may lead mothers to involve their daughters in business for their own protection & safety, foreclosing ongoing educational opportunities for them and reinforcing the cycle of low value entrepreneurship for women.

### *Collective Action Created by Women Helping Women*

To close out the contributions of this project, I will focus on the effects women have when bringing other women into their companies.

We found that women have a desire and aspiration to help other women. Within the interviews this aspiration was portrayed by the action of hiring women in companies the entrepreneurs owned. The case of the Seikatsu Club in Japan foreshadows the potential community the women in Manizales can build (Leung et al., 2014). The literature shares the story of “how middle-class housewives in Japan, who were “virtually confined to home and children”, created the “Seikatsu Club” to “[expand] their role boundary into new domains” (Leung et al., 2014: 3). The initial goals of the club were to simply buy consumer products at lower prices (Leung et al., 2014).

Over time, the collective identity of the women changed from their “housewife” identity:

“women became leaders and activists for the social causes of Seikatsu Club” (Leung et al., 2014: 14). The women of Manizales already have the motivation to help each other. This motivation combined with a more united community, whether that be from more networks being formed, or women’s businesses expanding to other women, they have the potential to create a similar story as the Seikatsu Club. The findings in this paper add to the literature, as the women in Manizales are a marginalized group facing challenges underpinned by gender stereotypes. However, the main difference is the severity of gender violence in Manizales and the entrepreneurial aspect.

Additional literature highlights the benefits of entrepreneurship – “rise in economic status, self-worth, self-confidence, and social status” - however, it doesn’t cover the positive spillover effect women-run businesses have on women in their community (Fazalbhoy, 2014). From the interviews, the main effect women entrepreneurship may have been the availability of safe jobs for other women. Women can essentially create their own segment of the economy, gearing their



businesses to satisfy their needs. Childcare services, training for women, marketing, can all be accomplished on their own terms. Women entrepreneurs may slowly make steps forward and create templates for others to base their business upon. While the tendency for women's entrepreneurship to remain small and restricted to gendered sectors may reinforce patriarchal norms, it may also provide realistic and beneficial opportunities for women in patriarchal cultures. Without change in patriarchal cultures, efforts designed to help women grow their businesses may achieve limited results because of the barriers they face. Yet women entrepreneurs making their own progression may ultimately put more power in the hands of women and demonstrate their competence in society (Leung et al., 2014), potentially shifting societal norms. Ultimately, women's entrepreneurship will not only increase economic output, but drive social impact as well.

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## **Appendix A.**

### Separate Case Study: Victoria Diaz

One of our interviewees, Victoria Diaz, had her husband participate in the interview and answer most of the questions himself on her behalf. This interview shows both Victoria's tendency to self-censor ("can you talk to him?") and her tendency to see herself in a diminutive role in the business, incapable of discussing aspirations for the business or asking anyone outside of her husband for advice or support. In addition, since her husband answered most of the questions, we can observe from his answers first a dismissal of gender differences "For a company to become big is the lack of resources, whether you are a man or a woman", and then an affirmation that he himself (once) thought that "we men were the ones who moved the whole economy". I discuss the case below and provide quotes in Appendix A Table 1.

Victoria Diaz started a baked goods business with her husband in 2012. They sell sweet baked goods to small shops and consumers. This interview was unique as the husband was in the same room as the interviewer. At the beginning of the interview, he was not in the frame, but giving answers to the questions, and then proceeded to answer questions directly later in the interview. We cannot conclude any deliberate negative intentions of the husband; however, his persistence to answer questions even when asked directly to Victoria and about women entrepreneurs, presented itself as overpowering, and ignorant of the purpose of the interview.

Victoria's responses to some of the questions reflected her husband's own form of "machismo". When discussing the future visions of the company she stated "My husband is the one who has more like that, those, those, visions and those things... Can you talk to him?" Furthermore, she receives no help from other entrepreneurs and takes advice from only her husband. Her responses are likely influenced and biased by the presence of her husband. Although the business

is small, we can see the roots of a patriarchal hierarchy taking place. Whether or not Victoria is answering passively due to a fear of potential violence or simply because of the presence of her husband is unknown.

When the facilitators asked about challenges faced by women entrepreneurs, the husband answered, “For a company to become big is the lack of resources, whether you are a man or a woman.” The interviewees continuously expressed the importance of gaining the perspective of a woman and learning women’s hardships, yet Victoria’s husband moved the focus to his own viewpoint, and what he thinks women should learn. This case study illustrates machismo in action.

**Appendix A Table 1**

Topic	Response
Future visions of the company	Victoria: “My husband is the one who has more like that, those, those, those visions and those things, and they allow me to do that. Can you talk to him?”
Outside networks/Advice from others when encountering obstacles	“No only with my husband”
Biggest obstacle for women	Victoria’s Husband’s Response: “For a company to become big is the lack of resources, whether you are a man or a woman.”
Husband’s perspective on women entrepreneurship	“It is very difficult to change people's mindset, but. But you can. I even thought at one point in my life that. That we men were the ones who moved the whole economy. I had to delegate many things in my life and learn to respect and value people. I began to value women and to realize that they are the motor base, because the first, the first economy that is managed in all the homes of the world is at home and the woman is the one who manages. If the man only takes an orphan to the house, but the woman is the one who has to arrange with search, to instruct is a market. So, if this economy, which is the basis of all society, is managed by you, you manage it too. Why shouldn't they manage a company well? With men a little more, we squander more money”
Husband’s opinion on skills women entrepreneurs need to learn	“So that is the first thing they have to do with women in Colombia, especially because for me, for example, it was hard to start with her to make her understand that she was already capable and that she is already capable of being in a meeting like this, that she is already capable of requesting a credit, that she is capable of paying for it, that she is capable of producing, that she is capable of going to offer.”

*Academic Vita*  
*Isha Dhruva*

**Education**

***The Pennsylvania State University, University Park, PA (Class of 2023)***

Schreyer Honors College Scholar

Bachelor of Science in Corporate Innovation and Entrepreneurship

Thesis: “*Challenges of Women Entrepreneurs in Developing Economies: A Study on the Effects of Machismo on Women Entrepreneurs in Manizales, Colombia*”

**Work Experience**

***Nike (June 2022-August 2022)***

*Asia Pacific Latin America (APLA) Direct Digital Commerce Intern*

- Created a pilot for a monthly newsletter to inform the APLA Geo team of new capabilities various territories use to run Nike.com, SNKRS & Nike App more efficiently
- Studied & engaged with processes behind operations on Robotics Process Automation, Site Health Monitor & Content Management System
- Effectively communicated with territory teams in various cities such as Mexico City, Singapore & Tokyo, as well as Global teams in capability development

***Project Yellow Organization (February 2020-June 2022)***

*Co-Founder & Director of Social Media*

- Managed the social media development team at a non-profit which focuses on mental health awareness and promoting proactive mental health activities and resources for elementary students
- Implemented social media outreach strategies to reach over a growing of 500+ followers
- Creating 2-3 graphics per week on Canva that fit the organization’s persona and mission
- Strengthened our reputation on campus and among elementary schools by targeting parents and counselors on Facebook & Instagram

***Athletic Development Leadership Institute (August 2020-Present)***

*Student-Athlete*

- Collaborated with student-athletes on different teams to complete a service project for our community
- Listened to and learned from different experiences and conflict-solution methods from other teams
- Engaged in discussions reflecting on internal difficulties and characteristics as a teammate

***Penn State Women’s Golf Team, University Park, PA (August 2019-Present)***

*Student-Athlete*

- Learned aspects of team dynamics to account for different personalities as a leader and to create a positive, open-minded environment

- Successfully managed unexpected challenges and healthy pressures in a quick-paced atmosphere
- **Awards:** Katie Fatcher Award of Athletic & Academic Excellence (2021), Academic All-Big Ten Honors (2021, 2022), Iron Lion Award (2022)

### **Extracurricular Activities**

- Spiritus Leoninus Honor Society (2022-Present)
- THON 2022 Rules & Regulations Committee Member (2022-Present)
- THON Pep-Rally & Athlete Hour (February 2020-Present)
- Athletic Development Leadership Institution (August 2020 – Present)
- Penn State South Asian Student Association Member (August 2019 – Present)
- No Lunch Lunch Bunch Member (2015 – Present)

### **Skills**

- Basic Excel Skills
- Intermediate Level of Spanish
- Expert in Microsoft Word and Teams
- Experience in NVivo
- Leadership
- Teamwork

### **Honors and Accomplishments**

- Katie Fatcher Award (2021)
- Iron Lion Award (2022)
- Academic All-Big Ten Honors (2021, 2022)
- Academic All-American (2021, 2022)