Striving for Balance: Women Entrepreneurs in Brazil , their multiple gendered roles and Covid-19

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Introduction

The Covid-19 pandemic has exacerbated the overlap between home and work life. For women entrepreneurs with caregiving responsibilities, this overlap is expected to have significant impacts on their businesses and well-being.

There are concerns that the pandemic will negatively impact women's entrepreneurship as women have more household responsibilities (Adams-Prassl *et al*., 2020; AEI, 2020; Copley *et al*., 2020; IMF, 2020; OECD, 2020). Even before the pandemic, women entrepreneurs were having to balance family and work responsibilities (Gimenez *et al*., 2017) and spend up to ten times more on childcare and household chores than their male counterparts (ITC, 2020; SME Finance Forum, 2020). Data shows that women-led businesses are amongst the hardest hit, with over 93% reporting struggling to manage their businesses alongside family commitments (Cherie Blair Foundation, 2020). Covid-19 is causing a widening of the gender gap, and the impacts of economic burdens and household responsibilities on women are higher than that on men (UN Women, 2020; IFC, 2020).

Our study explores the social relationships women entrepreneurs engage with, within their families and externally, to understand how these relationships influence their experiences in the pandemic context where the physical distance between business and the family domains is blurred. Role conflicts create significant challenges for women entrepreneurs (Rehman and Roomi, 2012) but women entrepreneurs also derive strong motivations from their family commitments (Duberly and Carrigan, 2013). To navigate their multiple roles, women entrepreneurs mobilise social relationships within the family (Hsu *et al*., 2016) and outside (Wang *et al*., 2020) to fulfil their entrepreneurial activities and goals. We consider the two domains to be interwoven (Welsh *et al*., 2018) due to the pandemic where the separation of activities is difficult to achieve.

With this paper, we contribute to the literature on Business- Family Interface (BFI) by highlighting how social relationships influence women entrepreneurs in a pandemic. This discussion in the pandemic context is limited as it is recent, so we rely on past and emerging studies to inform our research questions and contextualise the problem. Studies, including OECD (2020) and IMF (2020) allude to the need for more research on women entrepreneurs and the business- family interface.

We explore the context of Brazil, using data from women entrepreneurs from disadvantaged backgrounds. In Brazil, entrepreneurial activities empower women by reducing gender discrimination in the job market (Krakauer *et al*., 2018, p.363). Brazil is an appropriate empirical site because it is a patriarchal society where women's roles are rooted in social norms (Xheneti *et al.,* 2019). Women's entrepreneurship generates 9% of Brazilian GDP (UN News, 2020) and pre-pandemic, women's representation in entrepreneurship was at nearly 80% within solo entrepreneurship (Unidos, 2020). However, the gendered behaviours, reflecting a patriarchal worldview, puts limits on women entrepreneurs' abilities to grow and succeed in their businesses (OECD, 2020).

We argue that the strategies for coping with multiple role commitments emerge from the social relationships women have within their families and externally. We contend that these relationships are more important now in the pandemic but will continue to help women entrepreneurs achieve some semblance of balance between home and business. Our study

contributes to an increased understanding of women entrepreneurs' specific needs in this pandemic and influence policy decisions. Our research questions, in the pandemic context, are:

RQ1. How are women entrepreneurs experiencing the various outcomes due to the overlap between the family and business spheres?

RQ2. How do social relationships, within the family and externally, influence women entrepreneurs' strategies to manage their business-family commitments?

The following sections will outline the background, research context and methodology, theoretical perspective and subsequent findings and analysis. Finally, conclusions, policy recommendations and future research pathways are presented.

~~The Covid-19 pandemic has exacerbated the overlap between home and work life. For women entrepreneurs with caregiving responsibilities, this overlap is expected to cause negative consequences on their business activities and wellbeing.~~

~~In this pandemic, women-led businesses are amongst the hardest hit with over 93% reporting struggling to manage their businesses alongside family commitments (Cherie Blair Foundation, 2020; UNWomen, 2020). There are concerns that the pandemic will negatively impact women's entrepreneurship as women bear the brunt of increased household responsibilities (AEI, 2020; Cukier, 2020; IMF, 2020; OECD, 2020; TEN, 2020). Even before the pandemic, women entrepreneurs were having to balance family and work responsibilities (Gimenez *et al*., 2017; Lewis, 2006; Minniti and Naudé ,2010; Overbeke *et al*., 2013; Piacentini, 2013; Ramadani *et al*., 2015) and spending up to ten times more in childcare and household chores than their male counterparts (ITC, 2020; SME Finance Forum, 2020). This is expected to be more challenging in countries like Brazil where, typically, caregiving responsibilities largely lie with women (Freund and Hamel, 2020; ReliefWeb, 2020).~~

~~Women's entrepreneurship generates 9% of Brazilian GDP (UN News, 2020). Pre-pandemic, in Brazil, women's representation in entrepreneurship was at nearly 80% within solo entrepreneurship (Unidos, 2020). In Brazil, entrepreneurial activities empower women by reducing gender discrimination in the job market (Krakauer *et al*., 2018, p.363). But the studies on women's entrepreneurship only date back to the early 2000s (Gomes *et al*., 2014; Krakauer *et al*., 2018, p.362; Miranda *et al*., 2017). These studies from Brazil include, fear of entrepreneurial failure (Camargo *et al*., 2018; Koellinger *et al*., 2013; Noguera *et al*., 2013; Wagner; 2007), gender perspectives in entrepreneurship (Arroyo *et al*., 2016), identity of women entrepreneurs (Ferriera and Noguiera, 2013), and others focusing on Brazilian social, political and economic contexts (Cacciotti and Hayton, 2015; Cardon, *et al*., 2012). Very few studies have looked at strategies employed to challenge gender constraints (Bruni *et al*., 2004; Feldman, 2001; Friedmann-Sanchez, 2006) with limited or no evidence on how women cope with these challenges in developing countries (Bianco *et al*., 2017).~~

~~The discussion on women's entrepreneurship in the context of the pandemic is limited as it is recent so we rely on past studies to inform our research questions and contextualise the problem. But emerging studies including those from the OECD (2020) and IMF (2020) allude to the need for more research on women entrepreneurs' and the home-work interface. Also, UN Women (2020); IFC (2020) allude to the fact that Covid-19 is causing an widening of the gender gap and the impacts on women, both health and economic burdens, are far higher than that on men.~~

~~We ask the question:~~

~~How are women entrepreneurs, during Covid-19, navigating the home-business interface? What support, if any, are they receiving from the social relationships within family and externally?~~

~~This study is expected to contribute to an increased understanding of the specific needs of women entrepreneurs in this pandemic and influence policy interventions.~~

~~The following sections will outline the theoretical background, the research context and methodology and subsequently, the findings and their analysis. Finally, conclusions, policy recommendations and future research pathways are presented.~~

~~*Women's entrepreneurship within gendered roles*~~

Theoretical Background

Women's entrepreneurship within gendered roles

This section will discuss women's entrepreneurship from a gender perspective to highlight the challenges women entrepreneurs face.

Past research has shown that women's entrepreneurship can increase empowerment, equality change opportunities (Al-Dajani and Marlow, 2013; Hughes *et al*., 2012; Lock and Lawton Smith, 2016). However, role conflicts affect women's entrepreneurship (Bianco et al., 2017) and the challenges of balancing business and family differentiate women's experiences from those of men (De Bruin *et al*., 2006). Gender roles also affect the perceptions of male and female capabilities (Diekman *et al*., 2005), motivations and intentions to run businesses (Ebbers and Piper, 2017; Guo and Werner, 2016; Perez-Quintana *et al*., 2017). In conflict with the perceived masculinity of the entrepreneurial role, the family role ascribed to women contributes to women's negative entrepreneurial experiences (Ahl, 2006; Munkejord, 2017).

Of the many challenges facing entrepreneurs, fear of failure (Cacciotti and Hayton, 2015) or starting a business permeates entrepreneurial activities and is exacerbated by political and economic uncertainties (Camargo *et al*., 2018). Fear is complex because of the emotions within it and can arise out of the obstacles women entrepreneurs face (Gimenez *et al.,* 2017) and may be invisible to others (Camargo *et al.,* 2018).

On the other side of challenges, women's motivations to start their businesses are rooted in wanting to achieve greater autonomy and control over work and family (Duberly and Carrigan, 2013), financial gains and flexibility (Williams, 2004) and avoiding unemployment (Dawson and Henley, 2012). Starting a business relates to their desire to having a more balanced life

(Rehman and Roomi, 2012; McGowan *et al*., 2011), and this balance is of greater concern to women than to men (Rothbard, 2001)

In patriarchal societies, women are defined primarily through family roles (Brush *et al*., 2009; Leung, 2011; Roomi *et al*., 2018). Household responsibilities are primarily within women's responsibilities (Balachandra *et al*., 2018). In patriarchal societies like Brazil, women's roles as carers or mothers have significant implications in business (Xheneti *et al*., 2019), leaving them to seek out strategies to negotiate the challenges of traditional social positions (De Vita *et al*., 2014).

~~Women entrepreneurs experience challenges in balancing work and family similar to that of employed women (Hopkins and O'Neil, 2007). But research has shown that greater autonomy and control over work and family are amongst the strongest motivators for women to start their own businesses (Agarwal and Lenka, 2015; Daniel, 2004; Duberly and Carrigan, 2013; McDougald, 2007). Starting a business relates to their desire to have a more balanced life (Rehman and Roomi, 2012; Baughn *et al*., 2006; Maes *et al*., 2014; McGowan *et al*., 2011). For some, achieving this balance is an important outcome in defining entrepreneurial success (Danes *et al*., 2009) and is of greater concern to women than to men (Burke, 2002; Rothbard, 2001).~~

~~Women's entrepreneurship can lead to increased empowerment and gender equality (Ahl, 2006; Lock and Lawton Smith, 2016; Marlow, 2014), and create opportunities for change(De Vita *et al*., 2014; Hanson, 2009; Hughes *et al*., 2012;Marlow, 2014). However, gender roles can impose challenges on the growth of women's enterprises (Bianco *et al*., 2017; Leung, 2011). These challenges, including balancing work and family, differentiate women's entrepreneurial experiences from those of their male counterparts (De Bruin *et al*., 2006; McDougald, 2007; Miller *et al*., 2003, 2011).~~

~~In the entrepreneurship framework, 'motherhood' is used as the catch-all term for all family and household context (Brush *et al*., 2009). Existing social norms suggest that household responsibilities are still seen, largely, within women's set of responsibilities (Balachandra *et al*., 2018; Baughn *et al*. 2006; Rubio-Bañón and Esteban-Lloret 2016). In patriarchal societies, women are defined primarily through roles related within family (Bastian *et al*., 2018). Brush *et al*. (2009) acknowledge, in their "5M" model, that social norms constrain women's entrepreneurship. They argue for the inclusion of "motherhood' and "macro/meso environments" to the other factors of "markets", "money" and "management" (Brush *et al*., 2009, p.9). In a recent study by Wu *et al*. (2019), motherhood and household responsibilities are are found to be amongst the key determinants of women's entrepreneurship.~~

~~Increase in women's entrepreneurship has given rise to increasing scholarly interest in how women negotiate their work and family roles (Ozbilgin *et al*., 2011). Typically, women manage domestic and care responsibilities whilst men provide the income (Johnson, 2007). Gender roles also affect the perceptions of male and female characteristics, capabilities (Diekman *et al*., 2005), motivations and intentions to run businesses (Ebbers and Piper, 2017; Franck, 2012; Guo and Werner, 2016; Modarresi *et al*., 2016; Perez-Quintana *et al*., 2017). The family role ascribed to women (Ahl, 2006; D'Enbeau *et al*., 2015; Munkejord, 2017) is in conflict with the assumed masculinity of the entrepreneur role and contributes to women's negative entrepreneurial experiences (Eddleston and Powell, 2012).~~

Gendered behaviours reflect a patriarchal worldview (Brush *et al*., 2009; Leung, 2011; Roomi *et al*., 2018). Prioritising family responsibilities over businesses, women feel that entrepreneurship affects their family life negatively (Mari *et al*., 2016) and believe that family causes problems for woman entrepreneurs (Loscocco and Bird, 2012). This is particularly relevant in the context of Brazil because of cultural, social norms and the limits these norms create (OECD, 2020).

Socio-cultural factors influencing individual experiences and their outcomes are given limited consideration in extant literature (Xheneti *et al*., 2019, p.259; Piszczek and Berg, 2014; Nippert-Eng 1996; Clark, 2000) and studies examining country specific contexts are still not as prolific (Mari *et al*., 2016). Country-specific factors account for differences in women entrepreneurship outcomes (Daniele and Geys, 2016; Gupta and Levenburg, 2010; Pathak *et al*., 2013; Welsh *et al*., 2018).

Institutional environments (Estrin *et al*., 2013; Simon-Moya *et al*., 2014) and sociocultural differences, in developing countries, provide a unique set of challenges to women entrepreneurs (Minniti and Naude, 2010) when negotiating the business-family interface (Al-Dajani and Marlow, 2013; D'Enbeau *et al*., 2015). In patriarchal societies, like Brazil, the roles of women as carers or mothers has implications for women in business (Xheneti *et al*., 2019), leading them to negotiate the challenges of traditional social positions (De Vita *et al*., 2014) and their business aspirations (Xheneti *et al*., 2019).

Work-Family and Business-Family Interfacees

The literature on Work-Family Interface (WFI) is of particular value in the context of Covid-19 as individuals have had to move their work home, where the professional and family spheres entwine. Even prior to the pandemic, women's entrepreneurship was characterised by the intertwined nature of their work and home responsibilities (Aldrich and Cliff, 2003; Las Heras and Hall, 2003). In the above sections, we have highlighted challenges women face from a gender role perspective. Other studies, focusing on the separation between the roles within the family and entrepreneurship domain, argue that individuals prioritise either work or family or both simultaneously (Greenhaus and Allen, 2011). Strategies are developed based on individual evaluations of priorities to achieve a sense of balance between the two (Greenhaus and Allen, 2011). Although household responsibilities are not limited to *motherhood,* but in the entrepreneurship framework, it is a metaphor for all family and household context (Brush *et al*., 2009). Literature suggests that some women entrepreneurs delay having children or have a smaller family (Shelton, 2006) while others demarcate clear boundaries between family and work commitments (Gherardi, 2015). Some also adopt strategies including flexible work (Gherardi, 2015), task delegation and role-sharing (Shelton, 2006). Women scale back business growth to focus on family demands to the detriment of the business (Noguera *et al*., 2013; Ufuk and Ozgen, 2001) whilst men are more likely to prioritise business growth.

The literature on Work-Family Interface (WFI) is of particular value in the context of Covid-19 as individuals have had to move their work home, where the professional and family spheres entwine. However, women's entrepreneurship is always characterised by the intertwined nature of their work and home responsibilities (Aldrich and Cliff, 2003). The Business-Family Interface (BFI), rooted in the Work-Family Interface (WFI) theory (Greenhaus and Allen, 2011), explains how the two dimensions interact- whether family impacts business negatively or positively (Greenhaus and Beutell, 1985). It is imperative to note that the relationship between these domains is bi-directional (Hsu et al., 2016), with enhancement and interference outcomes in these relationships. Family support in the form of instrumental resources, e.g. money, skills, and affective, e.g. moral support, enhances entrepreneurial engagement (Jennings and McDougald, 2007; Rothbard, 2001) and reduces intentions of exiting the business in a crisis (Hsu *et al.,* 2016).

Gender roles within the traditional household context lead to conflict and stress (Rothbard, 2001). While women work within the interlinked spheres by deploying strategies, e.g. bringing work back home (Gherardi, 2015), increased overlap leads to increased stress levels. The inability to comply with different role expectations can result in heightened stress (Thomas and Ganster, 1995), dissatisfaction with roles (McManus *et al*., 2002), and role performance (Edwards and Rothbard, 2000). Both directions of interference are detrimental to business success (Wu *et al*., 2010) and cause a reduction in entrepreneurial well-being (Shelton, 2006).

To conclude, the discussion above has highlighted the intertwined nature of business and family. Based on this, our study explores, how and if, in the pandemic, are women entrepreneurs mobilising their social relationships to navigate the increased overlap of business and family spheres.

~~Business-Family Interface (BFI), recognised in entrepreneurship research (Aldrich and Cliff, 2003) and rooted in the four constructs of the Work-Family Interface (WFI) theory (Greenhaus and Allen, 2011) seeks to explain job attitudes and behaviours: business-to-family enrichment; family-to-business enrichment; business-to-family interference; and family-to-business interference. All four constructs are bi-directional (Hsu *et al.,* 2016) with the former two capturing the enrichment processes, and the latter two, the interference processes.~~

~~In the enrichment domain, the transfer of positive affect and/or resources from one to another improves role performance (Greenhaus and Powell, 2006). These can be physical resources (money, skills etc.) directly transferred from one role to the other, or affective enrichment, where positive emotions create an environment of "*improved cognitive functioning, interpersonal relationship, physical energy and persistence of efforts…*" (Hsu *et al*., 2006, p.616). These experience,s from an enhancement perspective (Greenhaus and Parasuraman, 1999; Rothbard, 2001), can increase entrepreneurial engagement (Jennings and McDougald, 2007) and reinforce business commitment (De Tienne, 2010). This can also reduce entrepreneurs' intentions of exiting the business in a crisis (Hsu *et al*., 2016) such as the one posed by the pandemic.~~

~~The interference perspective posits that demands of family and work can be a source of conflict and stress (Rothbard, 2001). Household responsibilities can impact upon and be impeded by the entrepreneurial role (Greenhaus and Beutell, 1985). The multiple roles competing for time or the inability to comply with different role expectations can result in heightened stress (Thomas and Ganster, 1995); dissatisfaction with roles (McManus *et al*., 2002); and role performance (Edwards and Rothbard, 2000). Both directions of interference are detrimental to~~

~~business success (Wu *et al*., 2010) and cause reduction in entrepreneurial well-being (Shelton, 2006).~~

~~Women experience more conflict than men, perhaps because they spend more time on work and family commitments than men (Greenhaus and Parasuraman, 1999). Entrepreneurs often adopt three strategies to mitigate the business-family interference, namely, segmentation, compensation and accommodation (Jennings and McDougald, 2007). Women seem more inclined to use the accommodation strategy by prioritizing their family domain and not use the segmentation strategy much because they have lower separation between work and family domains (Jennings and McDougald, 2007; p.753). Men are more likely to prioritize business growth, adopting strategies that allow them to do so whilst women scale back business growth to focus on family demands. Therefore, business-family interference is more detrimental to women entrepreneurs (Baughn *et al*., 2006; Jennings and Brush, 2013; Loscocco and Bird, 2012; Mari *et al*., 2016; Noguera *et al*., 2015; Sullivan and Meek, 2012; Tlaiss, 2014; Ufuk and Ozgen, 2001).~~

~~The components of WFI allow understanding of the relationship between BFI and entrepreneurship (Welsh *et al*., 2018).Similar to many studies which suggest that the BFI experiences reflect a combination of the enrichment and interference perspectives (Hsu *et al*., 2016; Jennings and McDougald, 2007; Welsh *et al*., 2018), our study explores the two BFI processes simultaneously to explain the entrepreneurial performance during Covid-19 in Brazil.~~

Theoretical Perspective

Whilst there is a robust body of evidence on women's challenges in entrepreneurship, from the perspective of business-family conflict, relatively little research has captured how women employ the social relationships within the family and externally to manage this conflict. In developing countries, knowledge of how women negotiate business and family roles is limited (Al-Dajani and Marlow, 2013; Xheneti *et al*., 2019).

Family relationships mitigate some of the tensions between business and family domains for women entrepreneurs and enhance their entrepreneurial experiences, especially in a crisis (Althalathini *et al*., 2020). Women entrepreneurs derive more robust benefits, including better firm performance (Welsh *et al*., 2018), mental well-being (Eddleston and Powell, 2012), when there is support from the family (Rehman and Roomi, 2012; Powell and Eddleston, 2013). In Brazil, the family holds a privileged place and women entrepreneurs attribute their successes to the support they receive from friends and family (Smith-Hunter and Leone, 2010).

External informal relationships are also powerful determinants in women's entrepreneurial experiences (Revenga and Dooley, 2020). These relationships can create access to resources and provide emotional support. Women receive benefits and support through informal networks, unlike men who support more formal networking (Cooper et al., 2009). Also, women tend to seek social relationships via informal networks, building relationships based on

friendship (Bogren *et al*., 2013; Surangi, 2018). This creation of social relationships generates social capital that provides access to resources, e.g. finance, and reduces information gaps (Anderson and Jack, 2002; Wang *et al.*, 2020). Underpinned by personal and emotional peer-based support, women entrepreneurs' external informal networks provide encouragement, learning and well-being (Brooks *et al*., 2018). Where physical networking is not possible, social media helps women entrepreneurs develop these crucial informal networks (Fischer and Reuber, 2011).

It is essential to adopt the lenses of social relationships to view women entrepreneurs' business-family challenges in the pandemic because it considers both the visible and invisible work activities that women undertake within family and work spheres. The subjective experiences of women entrepreneurs will help reveal the importance of these social relationships. Although studies in this field have used WFI, BFI will provide deeper access to all the emerging strategies that women entrepreneurs mobilise in the pandemic context.

Similar to many studies which suggest that the BFI experiences reflect a combination of the enhancement and interference perspectives (Hsu *et al*., 2016; Jennings and McDougald, 2007; Welsh *et al*., 2018), our study explores the two BFI processes simultaneously to explain the entrepreneurs' strategies during Covid-19 in Brazil.

Figure 1 illustrates the dynamic process of social relationships for women entrepreneurs pre-pandemic and in the current pandemic. This theoretical model represents how the domains interact in the pandemic context, where there is a total overlap between the home and business spheres. The model explores entrepreneurship as a social change process where women entrepreneurs challenge the socio-cultural contexts they inhabit in patriarchal societies in during a crisis.

[Insert Figure I here]

Methodology

We adopted a qualitative methodology ~~, interpretivist approach~~ to explore the experiences of women entrepreneurs and the Business-Family Interface (BFI) in the context of Covid-19. In addition to being revelatory (Lincoln and Guba, 1985), q~~Q~~ualitative research was more suitable for understanding the issues ~~(Eisenhardt and Graebner, 2007)~~ as this was one of the few ~~first~~ studies to emerge out of Brazil in this context.

We are concerned with the pandemic context in which the individual experiences of women entrepreneurs can only be understood from their perceptions. Hence we adopted an interpretivist approach that allows us to clearly see the invisible and visible social structures to discover how they navigate the challenges within the social relationships they possess and cultivate.

~~We used a women-only sample similar to other studies focusing on women's own experiences rather than in comparison with men (McGowan *et al*., 2011; Xheneti *et al*., 2019). Qualitative research was more suitable for understanding the issues (Eisenhardt and Graebner, 2007) as this was one of the first studies to emerge out of Brazil in this context.~~

~~*The Rio de Janeiro Context*~~

~~With the seventh largest proportion of female-led start-ups in the world (GEM, 2018), 46% of Brazilian women entrepreneurs encounter barriers rooted in gender and race inequalities (ANDE, 2020).~~

~~Despite being more educated, Brazilian women entrepreneurs earn 22% less than their male counterparts and receive only 2-3% of business investments available (SEBRAE, 2019). Over 44% of women start their own businesses out of necessity (SEBRAE, 2019) to support their households, but dedicate 18% less time to their enterprises compared to men due to domestic responsibilities.~~

~~In our study, whilst the sample is determined from the city of Rio de Janeiro, the disadvantaged backgrounds of the participants, and their experiences of being Afro-Brazilian women in a society of racial and gender inequalities makes them representative of the wider conditions surrounding women entrepreneurs in Brazil.~~

Sampling and participants:

We used a women-only sample similar to other studies focusing on women's experiences rather than in comparison with men (McGowan *et al*., 2011; Xheneti *et al*., 2019).

The sample was identified purposively (Cope, 2011) from Rio De Janeiro through an enterprise support programme, led by non-profit organisation SocialStarters, specifically targeting Afro-Brazilian female entrepreneurs from disadvantaged backgrounds, the majority of participants living in or running enterprises based in favelas or low-income areas of the city. In Rio de Janeiro, approximately 2 million people live in favelas or informal low-income housing settlements. In 2019, Rio experienced an unprecedented peak of violence which had a direct impact on many of the female entrepreneurs that participated in our study, with disruption to their business operations, and an increase in danger and stress.

Although the sample is from the city of Rio de Janeiro, the disadvantaged backgrounds of the participants in the 'favelas', their experiences of racial and gender inequalities, lack of access to finance and high levels of domestic responsibilities (ANDE, 2020; SEBRAE, 2019) makes them representative of women entrepreneurs in Brazil.

The sampling criteria included owning a 2-year-old (minimum) business. This allowed us to get data from entrepreneurs who have experienced running a business before and during the pandemic.

The ~~With the seventh largest proportion of female-led start-ups in the world (GEM, 2018), 46% of Brazilian women entrepreneurs encounter barriers rooted in gender and race inequalities (ANDE, 2020). Despite being more educated, Brazilian women entrepreneurs earn 22% less than their male counterparts and receive only 2-3% of business investments available (SEBRAE, 2019). Over 44% of women start their own businesses out of necessity (SEBRAE, 2019) to support their households, but dedicate 18% less time to their enterprises compared to men due to domestic responsibilities.~~

~~In our study, whilst the sample is determined from the city of Rio de Janeiro, the disadvantaged backgrounds of the participants, and their experiences of being Afro-Brazilian women in a society of racial and gender inequalities makes them representative of the wider conditions surrounding women entrepreneurs in Brazil.~~
sample size was determined posteriori by data saturation principles when no new information emerged (Fusch and Ness, 2015). Twelve interviews are recommended as a guide for data saturation point (Ando *et al*., 2014). Our study had a narrower scope, so a smaller sample size was appropriate (Malterud *et al*., 2016; Sim *et al*., 2018).

Table I presents the cohort characteristics. All identities are anonymised. Participants have degree-level qualifications and age range is between 23-60 years, and all but two have children. The business sectors include fintech, legal services, online education, events, and fashion. The cohort characteristics reflect recent studies on Brazilian women entrepreneurs, including Krakauer *et al.* (2018).

Data Collection:

The primary data was collected from 13 women entrepreneurs in Rio de Janeiro, Brazil, in June 2020 via semi-structured interviews using Skype video calls. Due to the Covid-19 lockdown around many countries, Skype video calls were the most appropriate and removed ~~the~~ geographical limitations (Iacono *et al*., 2016). ~~and considerations of time and money needed to coordinate the interviews (Deakin and Wakefield, 2013).~~ Video calls could have impeded the development of rapport between the researcher and the participant (Cater, 2011; King and Horrocks, 2010), but most of the participants use online platforms extensively, so this was not experienced.

The semi-structured interview guide was created by a participatory process including authors and staff from _SocialStarters[1]. Interviews, lasting between 60-80 mins, were conducted in Portuguese ~~for all participants~~ by the ~~second~~ co-author and recorded using audio recorders with prior permission. Informed consent of participants was obtained, and where desired, anonymity assured. ~~To establish acquaintance,~~ Pparticipants were approached ~~prior to~~before the interview via phone and email to establish acquaintance.. In the interviews, open-~~-~~ended questions were asked to ~~facilitate~~ allow flexibility and ~~allowed~~ rich emerging narratives (Dunn, 2010). ~~To achieve accurate, credible, and reliable findings,~~ Tthe interviews, transcriptions and early data analysis were conducted in the same language, ~~-~~Brazilian Portuguese, to achieve accurate, credible, and reliable findings. The~~o allow us to use the quotations, the~~ data was translated into English (Van Nes *et al*., 2010) by the co-author, ~~who is~~ a native English and Portuguese speaker, to ~~.~~ allow us to use the quotations.

~~*Sampling and participants :*~~

[1] https://www.socialstarters.org/impact-organisations/

~~The sample was identified purposively (Cope, 2011) from Rio De Janeiro through an enterprise support programme, led by non-profit organisation SocialStarters, specifically targeting Afro-Brazilian female entrepreneurs from disadvantaged backgrounds, with the majority of participants living in or running enterprises based in favelas or low-income areas of the city. The sampling criteria included owning a 2 year old (minimum) business. This allowed us to get data from entrepreneurs who have experienced running a business before and during the pandemic.~~

~~Sample size was determined posteriori by data saturation principles when no new information emerged (Fusch and Ness, 2015; O'Reilly and Parker, 2013). From a thematic analysis perspective, 12 interviews are recommended as a guide for data saturation point (Ando *et al*., 2014; Guest *et al*., 2006). Our study also had a narrower scope so a smaller sample size was appropriate (Malterud *et al*., 2016; Morse, 2000; Sim *et al*., 2018).~~

~~Table I presents the cohort characteristics. All identities are anonymised. All participants have degree level qualifications. Age range is between 23-60 years and all but two have children. The business sectors include fintech, legal services, online education, events, and fashion. The cohort characteristics reflect some of the recent studies on Brazilian women entrepreneurs including Krakauer *et al.* (2018).~~

[Insert Table I here]

Data Analysis

The data analysis, ~~in this study,~~ providing deep and rich theoretical descriptions of context, was based on the three-step process by Gioia *et al*. (2013, pp.16-17) guided by a systematic inductive approach to concept development. In qualitative studies, interviewing and analyses tend to follow together through emerging categories and themes (Langley, 1999; Lincoln and Guba, 1985~~; Locke and Golden-Biddle, 1997~~). The systematic inductive approach to concept development added increased qualitative rigour to the exploratory design whilst maintaining its potential for being revelatory. This is rooted in the basic assumptions that our realities are socially constructed and that people know their thoughts and can explain their "*thoughts, intentions and actions"* (Gioia *et al.,* 2012; p.17). The latter assumption's impact was that, as researchers, we did not impose prior assumptions in explaining the participants' experiences. This gave more credence to the participants' words by removing our presuppositions and allowed newer concepts to emerge.

Interviews were digitally recorded and transcribed verbatim to allow for full qualitative analysis. Manual preliminary coding was generated (Braun and Clarke, 2006), and this inductive approach preserved the subjective and interpretive nature of the data analysis process (~~Graebner *et al*., 2012;~~ Leitch *et al*., 2010).

In the first step, we applied open coding to generate 1st-order concepts whilst adhering to participant terms and not distilling categories, resulting in a large number of categories (Gioia *et al*., 2013). Here, the authors consulted and agreed on the codes and first-order concepts. As an example, from the raw data "*…entrepreneurs who are my main clients…may not be able to afford to hire me"* and " *…new sales when our customers are also broken"*.. we generated first order codes for the raw data and subsequent second-order code as "*supply chain issues affecting*

core business". In this step, the main objective was to search for similarities and differences amongst emerging categories, and the labels assigned to each theme were reflective of the interviewees' original words and terms used.

In the 2nd-order analysis, ~~, within the theoretical domain,~~ we identified whether the emerging themes suggested concepts that explained our observations within the theoretical domain. When we had a set of themes and concepts leading us to theoretical saturation, ~~(Glaser and Strauss, 1967),~~ we distilled them into 'aggregate dimensions'. With a complete set of ~~1st~~ first and ~~2nd~~-second-order themes, and aggregate dimensions, we built a data structure (Gioia *et al*., 2013). Tables II and III provide an overview of the data structure of our analysis. This visual representation of how we generated themes from raw data, ~~,~~ in Table II, ~~,~~ demonstrated the ~~rigour of our~~ research's rigour (~~Pratt, 2008;~~ Tracy, 2010). Throughout the data analysis, we compared our observations with the existing women in entrepreneurship and BFI literature to refine and identify themes, patterns and relationships.

[Insert Table II Here]

Findings

Using four overarching themes, we present our findings. ~~to the question; how are women navigating the home-business responsibilities in the pandemic?~~ The study found that the pandemic ~~created significant~~ increased ~~burdens on~~ women entrepreneurs' burdens ~~in the city of Rio de Janeiro~~, as they balanced their multiple roles more so than before. We found that~~However, it also showed that~~ the pandemic created opportunities for ~~those~~ businesses ~~which~~ that were poised to cope with the changing demands, ~~,~~ and those ~~who were~~ in a supportive home environment. The role of external, informal peer support networks was highlighted, reinforcing that ~~support from external sources, such as informal networks~~external social relationships (Revenga and Dooley, 2020) are~~is a very important~~significant ~~aspect to~~in women's entrepreneurship. Our findings lend credence to the view that family ~~support~~ support is necessary for a positive entrepreneurial experience for women (Eddleston and Powell, 2012; ~~Powell and Eddleston, 2013;~~ Xheneti *et al*., 2019) ~~as opposed to the viewpoint on negative effects of the interactions between home and business for women entrepreneurs (Al-Dajani and Marlow, 2013; Essers *et al*., 2013; Rehman and Roomi, 2012)~~.

The data allowed us to probe ~~deeper~~ into how and if Covid-19 ~~had~~ exacerbated the existing challenges of navigating the Business-Family Interface (BFI) for our sample of female entrepreneurs ~~in a developing country context,~~ and what coping mechanisms were ~~being~~ deployed. We include verbatim quotes to contextualise our findings (Pratt, 2009) ~~in line with Pratt's (2009) suggestion~~ and following other studies, including Xheneti *et al*. (2019); Althalathini *et al*. (2020). In Table II, an excerpt of raw data linked to the generation of the first-order concepts is shown (Pratt, 2009) to provide evidence of our data interpretations.

[Insert Table III Here]

Fears Due to the Pandemic

~~We found that the~~The ~~main~~ challenges and fears facing female entrepreneurs in the pandemic stemmed from the uncertainty surrounding it and the increased overlap between home and business. In most cases, women were reluctant to ignore their home responsibilities, but the loss of income and the rapid decline of business activities created fear and stress. The financial loss occurred at an unprecedented rate, ~~due to~~with loss of clients~~,~~ and ~~–~~ paused business activities, ~~having to cease immediately,~~ creating economic vulnerability for entrepreneurs and their families:

"*… 80% reduction in income…" (BS); "~~just~~ invested money in business space .. lockdown commenced…we had to shut down… much money lost" (IF);*

" 90% activities are in-person… ~~now what do we do~~? (APS)"; "… entire business relies on making sales via human direct contact…" (ALS).

Increased levels of ~~The overlap of home and business created a sense of foreboding and~~ anxiety were reported due to numerous factors, including ~~needing to use basic~~ home IT infrastructure~~s for business work~~. ~~The needs for~~ Rrapid digitisation, and the ~~the~~ human and financial resources needed to achieve that, ~~were strong factors in the deepening~~heightened the ~~of~~ fears ~~around the pandemic~~:

"…the pandemic has brought forward at least 3 years of digitisation … need to adapt fast in order to not fail…" (LH);
" migration to a digital platform so rapidly is very difficult ….." (RP).
" …trying to adapt to this new digital reality but the costs of infrastructure and skills … (APS).

Feelings of exhaustion and despair caused by Covid-19 ~~led to~~and concerns around business ~~survival and~~ had ~~a~~ huge impacts on mental health:

"*…shocking…not just the end of business … potential end to our own lives" (*LH).

However, finding the time to de-stress was not available ~~for many respondents~~, as the changing needs of the businesses required an immediate response,

" … very tired and worried…mental health has suffered ….lack of any perspective on the future…" (BS).

Social isolation and detachment from their pre-~~Covid~~ pandemic life routines also caused concern;

"*…worried … lack of fulfilmen~~t… the feelings that this can generate~~…anxiety, anguish … depression" (RP).*

Reflecting on the need to care for their ~~own~~ mental health, DG says:

"~~*we*~~"..we *have to take care of our mental health as women, as mothers in social isolation*".

Those with caregiving responsibilities at home, including childcare and elderly care, felt at a ~~greater~~ more significant disadvantage due to time limitations:

" ...biggest challenge was planning time... ~~content creation ...~~ up by 40%... trying very hard ... ~~to keep on top of the~~ changing regulations and the changing needs of my business ..."(LH).

"Women need to overcome many demands at home, at work, ... Our businesses are (now) in the living rooms ... ~~of our own homes~~" (LH).

"Not having an office~~... I work from home but it's not great because~~ ... my children and family are there... I cannot focus" (TB).

The difficulties of juggling increased domestic responsibilities, ~~home schooling~~home-schooling, and family care ~~, in the context of Brazil, where the caregiving responsibilities largely lies with women,~~ deepened ~~a sense of fear around~~ business failure fears ~~during the pandemic~~. We also found that participants' focus on family commitments ~~were~~ was given equal, if not more, priority to ~~that of~~ their business expectations.

"~~-~~*when I became a mother I re-evaluated my priorities... whilst the pandemic has created a business panic, my role as a mother comes first ..."(IF).*

Motivations due to the Pandemic

One of the more unexpected findings~~,~~ demonstrating women entrepreneurs' resilience ~~in the face of adversity,~~ was ~~that of~~ seeing the pandemic as a reason to pivot their business and reprioritise their lives. Many respondents ~~discussed how they~~ viewed the pandemic as a ~~source of~~ positive action source ~~for~~ to ~~their businesses through digitisation,~~ mak~~e~~ing ~~those~~ business changes that they had been ~~putting off for a long time~~delaying. Recognising the chang~~e~~inge ~~in~~ customer ~~priorities~~needs ~~including an increased focus on health~~, (IF) noted ~~that~~:

"~~-~~*...~~our clientele has increased as well as the diversity of producers...~~ I notice we have an audience ~~now who are more~~ ... conscious of the quality ~~of what they consume and~~ ... are valuing small business more*" (IF).

There was also a sense that the pandemic ~~had brought about~~ increased trust in the relationships within the business:

"*Crisis has made me notice ~~some~~ ... management gaps and how I ~~could~~ prepare for them ~~better~~ in the future*" (BS).
"*…~~To~~ reinvent ourselves ..., modifying ~~internal~~ processes... better for the medium and long term~~... to have~~ ... a new market to operate in ....~~it will be~~ better for everyone..." (ALS*).

"~~"~~"*...~~-~~time to change... reconfigure work strategies*" (GA).

Some ~~Some changes~~changes to the work environment were viewed positively due to reductions in associated costs, ~~and time e.g.~~ e.g. spending less on business premises. The pandemic seemed to strengthen the resolve to ~~further the businesses,~~ creat~~e~~ing opportunities, ~~to rebuild~~albeit with a holistic perspective, and ~~,~~ making a fresh start. ~~The crisis had~~It also

allowed time for reflection on ~~individual~~ leadership~~p~~ styles~~,~~ ~~with increased~~and recognising~~awareness of~~ the need for personal development:

"~~…~~*empathetic leadership … with emotional intelligence*" (AM).

"*…Moments in social isolation brings the opportunity to redefine our lives, ~~our~~ feelings and ~~our~~ businesses" (RP).*
"…home office made savings. ~~and~~ I didn't have a lot of headache about finances" (GA).
"We have space for the 'new'… ~~fully~~ adopting home office will be part of this"(GA).
"Covid-19 ~~was an~~ accelerator to our business dynamics"(AM).
"Enjoyed the moment of immersing and developing strategies …" (GA).

Supporting Roles of Social ~~Relationships Within Family~~Relationships within the family

We found that women entrepreneurs derived strength and resources within the family environment to mitigate the potential detrimental impacts of the overlap between their business ~~commitments~~ and family responsibilities in this pandemic. Almost all, within our sample, inhabit multiple roles within the family whilst running their businesses. Whilst ~~fulfilling these multiple roles~~this created challenges, participants thrived when support from within the family was forthcoming.

" *Without family support ~~it is going to be~~ very challenging for anyone" (DG).*
" I have not had any time ~~to~~ …. so I need (family)… "(TB).

The support that was sought and often received came from partners and spouses accepting~~, assuming~~ childcare and household responsibilities where women entrepreneurs proactively asked for support. This implied that the tendency to view women as caregivers was dominant but was ~~easily~~ reformulated ~~within the family set-up~~ where partners and extended family were willing to lend support. For many, motivation for business growth ~~often~~ came from ~~the personal roles they inhabited~~family.

" *…have my own house…nephew has autism…being nearby is important" (FD).*
"…future aspirations... balance my work and family …" (GA.)
" Women have many dreams…important to speak about them.." (FD.)
" sharing of responsibilities (is a) must… how would you run a business by yourself?" (ALS.)
" … IT skills are poor… partner helps whenever he can…"(APS.)
" family will step in when needed… gives me confidence…"(RP).

Supporting Roles of Social Relationships Externally

~~One of the first impacts of the~~The Covid-19 lockdown has led to ~~pandemic and subsequent lockdown was~~ social isolation. The lack of social interactions and peer relationships has had a significant impact on ~~the participating~~ women entrepreneurs.

We found that participants ~~-~~coped with extended periods of social isolation ~~and the need to rapidly change their businesses by seeking the support of the~~within the 'sisterhood'~~- business~~

~~mentors and~~ informal networks - where they could share their anxieties, lean on and learn from each other ~~and feel supported. The role of such external networks was seen as equally important to that of their own families~~:

"strengthening support networks, supporting your peers, female entrepreneurs for each other's work and projects…now more than ever we need to exercise sisterhood, empathy, self-care ~~and the construction and strengthening of support networks…~~ … reciprocity is the best trigger for engaging and helping people, they are the connections that transform life" (RP).

Within a family, women often put a brave face forward for their loved ones, but in the security ~~that~~ of peer ~~-~~ support and external ~~networks~~ social relationships~~provided~~, they felt confident in shedding the~~at~~ façade and allowing their vulnerabilities to show. Sharing vulnerabilities in a non-family environment generated solutions to challenges, including how to navigate the changing regulations around the pandemic ~~as well as~~and offering a non-judgemental outlet for stress.

I~~These i~~nformal virtual ~~networks~~ social relationships ~~increased knowledge~~provided support in business-critical issues, including digital marketing~~,~~; ~~seeking~~ external emergency finance, ~~;~~ ~~learning about emerging business models~~ and ~~developing~~ rapid business solutions. High significance was ascribed ~~to the roles that external support systems~~external social relationships ~~provided~~ for women's entrepreneurial survival in the pandemic with a~~. The~~ focus on collaborative action for sustainable economic development ~~was also a key consideration~~:

"… fundamental …to optimise our activities…our understanding of the importance of collaborative economy in line with this new economy" (LH).

" increased empathy is needed… business mentors can make a difference…'(RP).

" .…~~, having~~ a friendly conversation… leads to good things~~.. we~~.. need that now more than before" (EL).

" Emotional support is critical… high levels of stress ~~and anxiety~~.. talking to others outside home helps.."(DG).

Discussion

The study aimed to ~~aim of this study was to~~ explore how women entrepreneurs ~~in Brazil~~ are negotiating the business-family interface~~,~~ in the context of Covid-19. Our overall findings indicate that entrepreneurship for women comes with ~~an expectation of fulfilling their~~ gendered roles (Ahl, 2006~~; D'Enbeau *et al*., 2015~~) but is enhanced by social ~~relationships within family~~relationships within the family (Eddleston and Powell, 2012; ~~Powell and Eddleston, 2013;~~ Xheneti *et al*., 2019) and externally (Brooks *et al*., 2018~~; Field *et al*., 2016; Leskinen, 2010~~).

As a starting point, we explore how women are reacting to the uncertainties brought about by the pandemic. Fear of business failure is dominant (Camargo *et al*., 2018~~; Koellinger *et al*., 2013; Wagner; 2007~~) but unsurprising in a pandemic.

However, the pandemic's positive perceptions, seen to be ~~being viewed positively~~ allowing realignment of business and life priorities, is surprising. Despite the falling income and doubts around business survival, women entrepreneurs are ~~able to adopt a viewpoint of~~trying to us~~e~~ing the pandemic ~~as a~~to pivot for their business aspirations. It has also led to identifying newer market opportunities. ~~Whilst gender inequality has been a strong motivation for women setting~~

up their businessesThe (Gonzalez-Gonzalez *et al*., 2011), experience ofthe crisiis has has strengtheneded the motivations to remain in entrepreneurship as opportunities elsewhere are diminished (Amit and Muller, 1995; Dawson and Henley, 2012). It has led to identifying newer market opportunities (Reynolds *et al*., 2002) through rapid changes to services and business models.

The role of the family is not seen as dichotomous to business objectives and aspirations. Noting the challenges of managing family and caring responsibilities whilst trying to keep the business alive (Hsu *et al*., 2016; Shelton, 2006), women entrepreneurs are deeply motivated in their business goals, not in spitedespite of, but because of family, especially in the context of crisis (Althalathini *et al*., 2020).

The bBusiness and family domains are highly intertwined (Aldrich and Cliff, 2003). In Brazilian society, family holds a privileged place (Biasoli-Alves, 2000; Romanelli, 1997). Our study adopts the viewpoint, based on findings, that the role of family is that of a crucial support system in the context of the pandemic for the women entrepreneurs. This is very much in line with studies including Xheneti *et al*. (2019),; Powell and Eddleston,n, (2013),; and Eddleston and Powell, (2012) that family enhances the experiences of women entrepreneurs through the affective and emotional support they offer. Ascribing enrichment to the family environment (Hsu *et al*., 2016; Prasad *et al*., 2013), we find that women entrepreneurs are motivated by their desires to achieve financial independence and to gain balance between their work business and family life (DeMartino *et al*., 2006; Maes *et al*., 2014; (McGowan *et al*., 20112; Walker and Webster, 2004; Williams, 2004).

The role that of family social relationships plays in supporting women's entrepreneurship such as , for example sharing of household responsibilities, is seen as critical to the ability to do the work satisfactorilyfor the fulfilment of entrepreneurial activities. In the absence of robust support coming from formal institutions, such as access to finance in developing countries like Brazil, family support becomes even more important critical (Bardasi *et al*., 2011; De Bruin *et al*., 20067). Women are able to take advantage of the family-based relationships to focus on their businesses uUsing a number ofseveral strategies, including delegating domestic and care responsibilities to wider family members women are enable to take advantage of the family-based relationships to focus on their businesses (Xheneti *et al*., 2019).

The role of external External support in the form of social interactionssocial relationships enhances women entrepreneurs' experiences. Social interactions reduce information asymmetries (Wang *et al*., 2020) and enhance women entrepreneurs' willingness to seek more external support and useful resources for business survival and growth (Leskinen, 2010). These external social relationships characterise the very nature of entrepreneurial networking for women (Aldrich *et al*., 1997; Aldrich and Zimmer, 1986; Starr and Yudkin, 1996) and can lead to innovative ideas and entrepreneurial solutions.

Social relationships, Within including family and externally, social relationships are important sources of emotional support (Buttner, 1993) and reduceing information gaps ((Birley, 1986; Smith-Hunter & and Leone, 2010; Surangi, 2018). As a strategy, networking and social interactions are supportingsupport the survival of women's entrepreneurship in the face of adverse conditions. (Kalafatoglu and Mendoza, 2017). The power of these social interactions

outside the home, particularly in all-female groups, creates a non-judgmentaljudgemental environment where women can build their confidence levels (Cooper *et al*., 2009).

Our study supports the wider broader pre-pandemic understanding that women entrepreneurs rely on social relationships to build their social capital and access resources (Fischer and& Reuber, 2011). Women entrepreneurs demonstrate resilience in using the various mechanisms of support from within family and externallythese relationships' , seeking out newer pathways for their businesses whilst trying to make innovative changes to reduce the business impact and secure their families' well-being in a crisis (Sabella and El-Far, 2019).

Conclusion

This paper contributes to the emerging understanding of women's entrepreneurship in the context of Covid-19 with data from Rio de Janeiro, Brazil. We do so by exploring how the context of the Business-Family Interface affects women's entrepreneurship. The study sheds light on the entrepreneurial motivations in the business-family context, and our findings suggest that social relationships family circumstances are amongst the most important factors for women's entrepreneurial experiences in the context of the current crisis.

We find that women entrepreneurs seek and find support within their social relationships, – both within the family and externally, although gender roles are recognised as a significant challenge. They demonstrate entrepreneurial resilience in many of the strategies they employ to manage work-family responsibilities through by delegatingon of childcare or peripheral business activities to actors within their social relationships. Our study highlights how, in managing home and business activities, women are overcoming gender constraints. The economic crisis brought about by the pandemic's economic crisis has also presents women entrepreneurs with opportunities to reconfigure and strengthen their businesses. Although having to manage a home, as prescribed by the societal norms and the consequent gender roles is recognised as a significant challenge, the supportive roles of social relationships both within and outside the family domain is key in enhancing women's entrepreneurship.

Limitations and future research

A number ofA number of limitations are acknowledged in this study. The small sample size, albeit supported by previous studies, and the location of Rio De Janeiro, affects the generalisability of the findings' generalisability (Smith-Hunter and Leone, 2010; Bianco *et al*., 2017). All women in the sample are educated to a degree-level, and therefore, the findings are not generaliszable to the wider broader context of women entrepreneurs in Brazil. However, despite the limitations, most of the women entrepreneurs in this study come from disadvantaged backgrounds and have caring responsibilities, and so the findings of their entrepreneurial behaviour and motivations can be contextualised for women entrepreneurs in Brazil.

Future research focusing on Brazil , in the context of the pandemic, can utilise a larger sample, mixed methods, and longitudinal studies to examine relationships between women's entrepreneurial performance and bi-directional BFI in the context of the pandemic. This can

also include studies on regional and ethnic variations in women's experiences as entrepreneurs.

A further limitation of the study and important avenue for future research stems from the use of the affective component of the enrichment perspective of BFI theory similar to that of(Hsu *et al*. (2016), and we suggest, in line with Edelman *et al*. (2016) that further studies, using the BFI theory should broaden the considerations beyond social support alone, as that does not lend a complete account of the family-business context (Welsh *et al*., 2018).

Implications

This is one of the first academic papersLending insights into to emerge on Brazilian women's entrepreneurship in the pandemic, and this paper has several implications for scholarship, policy and practice.

From a theoretical perspective, this study is expected to lead to a better understanding of how women perceive the impediments they encounter in the context of the business-family interface and the strategies they employ to navigate them. We expect this to support the creation of interventions, to support the roles of social relationships and networking opportunities, and to encourage women's entrepreneurship during crisis.

Secondly, our four interrelated themes of fears due to pandemic, motivations due to pandemic, social relationships within familyrelationships within the family, and externally, showcase the diverse family, social and individual inter-relationships. This in turn provides nuanced insights into how women shape gender relationships in patriarchal societies (Xheneti *et al*., 2019). , and face economic challenges from a developing country perspective (Brush and Cooper, 2012; Zahra, 2007).

Our study responds to the the call by OECD (2020) and, IMF (2020) calls to contribute to a greater understanding of women in developing countries and the family-business environment. Based on our findings that women seek resources through social interactions externally and internally, Aan implication of our findings is that of support measures to reinforce entrepreneurial resilience through training, mentoring programmes, developing digital competencies and support in seeking out newer markets, in line with OECD (2020) recommendations. The current actions taken by governments to support entrepreneurs have not focused on the particular circumstances surrounding women. Our study recommends that, in addition to temporary interventions in the form of skills development, training and mentoring opportunities, measures addressing core constraints, including lack of access to childcare and information failures, need to be considered.

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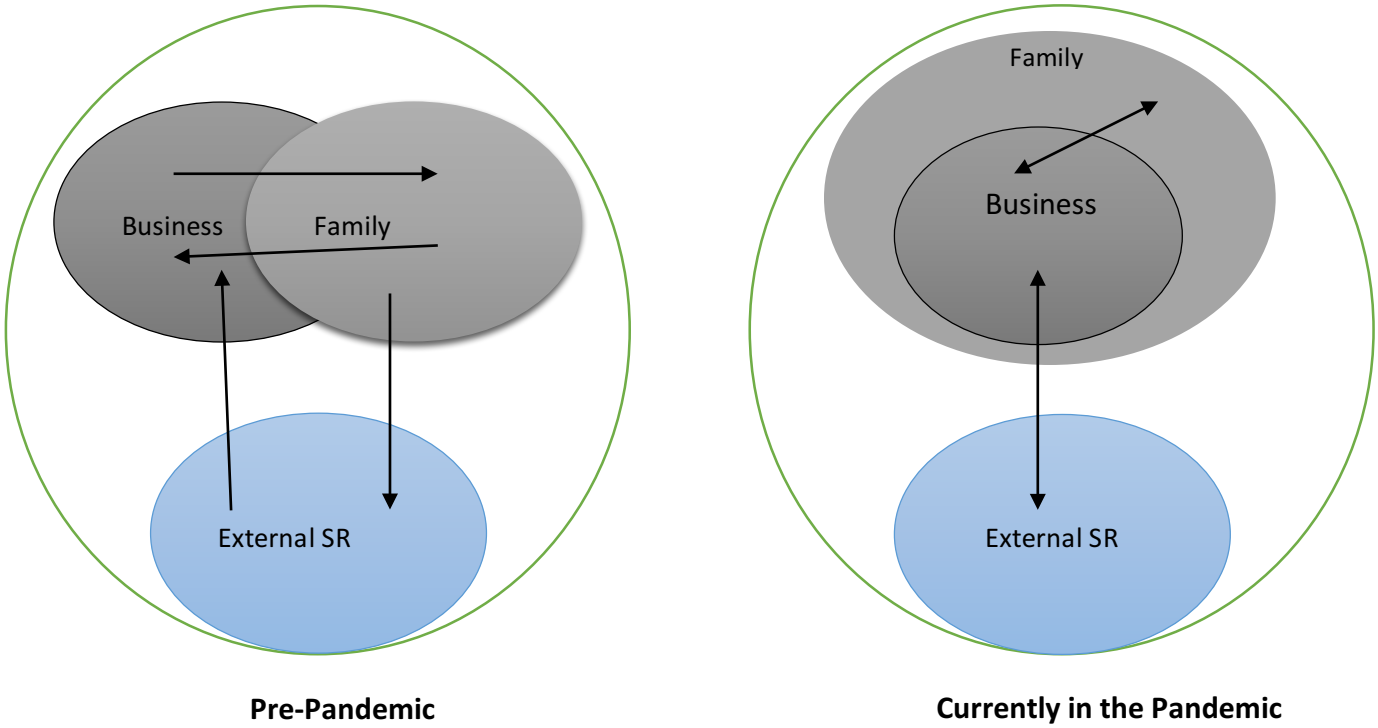


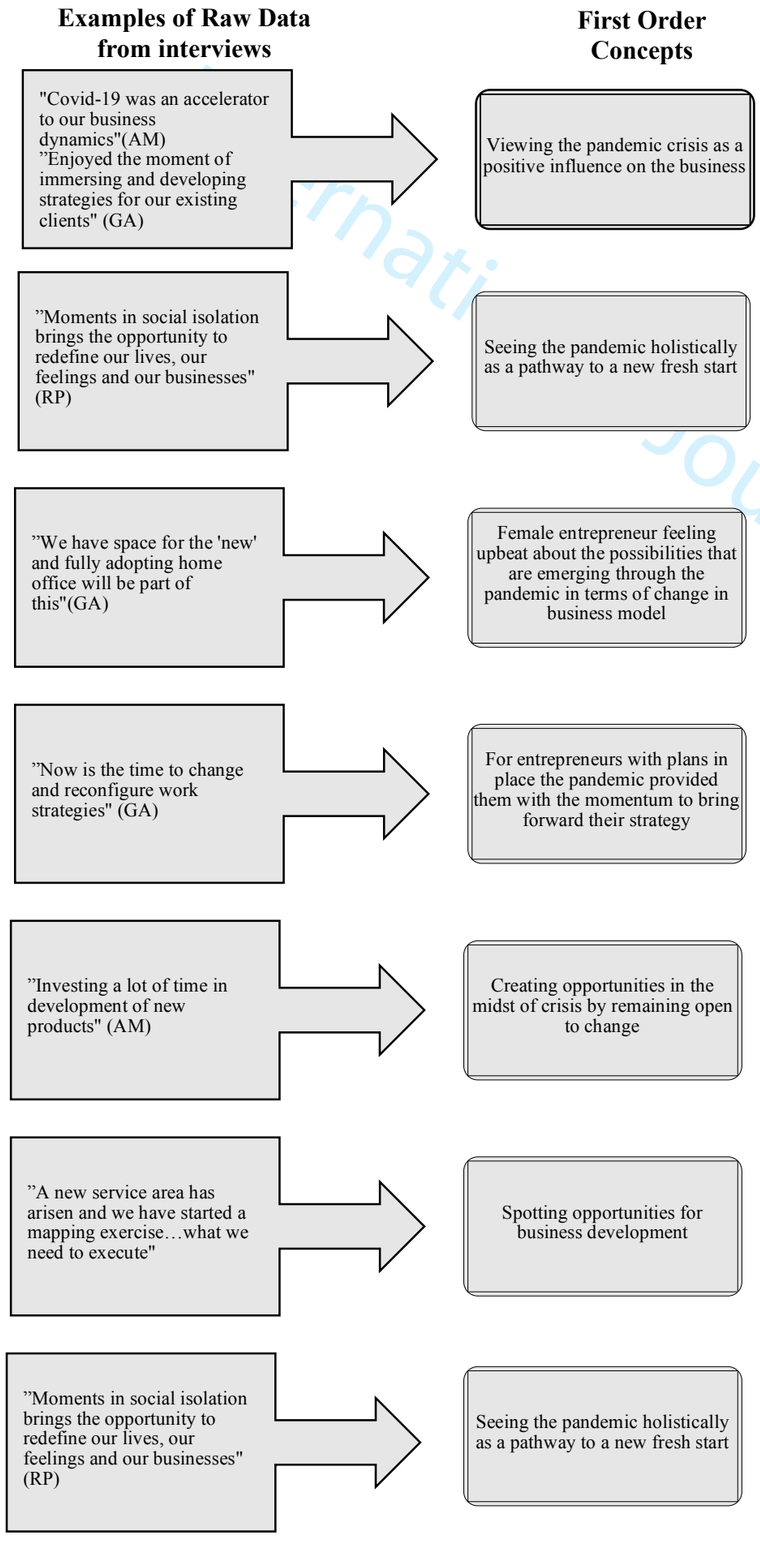
External SR: Social Relationships Externally.

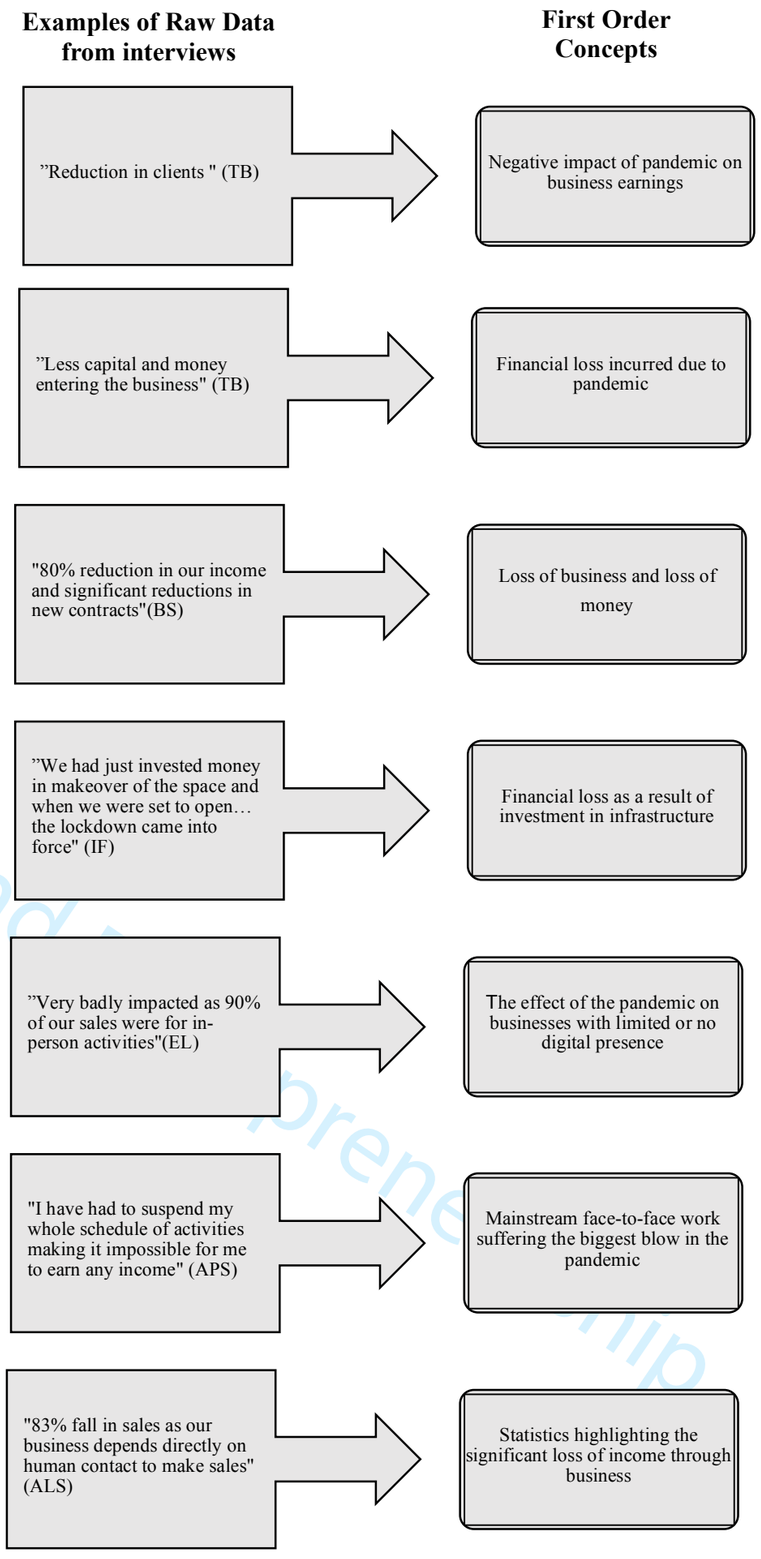
Pre-pandemic, overlap between business and family exists but less than in the current situation where business operates within the confines of the family physical space. On the left, social relationships, within family and externally, can impede or support entrepreneurial activities and vice versa. Gender roles within families are expected to impede women entrepreneurs' abilities to build external social relationship but where those relationships are developed, they support the business activities. Similar interplay exists on the right side but with a stronger interweaving of the business-family interface in which separation of activities is more difficult. This model is built on the assumptions of both dimensions of enhancement and detriment outcomes at play simultaneously (Hsu *et al*., 2016) in the interface of business and family. On the right, business is ensconced in the family domain and hence this tight interweaving creates more challenges for women entrepreneurs.

Figure 1: The Interplay of Social Relationships

Pseudonym	Ethnicity	Age	Education	Married	Children / Carer	Organisation	Age of Business	Business sector
DG	Black	30	PostGrad	Yes	Yes	Brassau	3	Law Firm
AM	White	23	Bachelors	No	No	Oslo Investe	2	FinTech
BS	Black	23	PostGrad	No	No	Barkus Education	3	Education
TB	Black	40	PostGrad	No	Yes	Tati Brandao Consultoria	3	Business Services
LH	Black	31	PostGrad	No	Yes	Empoderamente Contabil	2	Education
FD	Mixed	40	PostGrad	No	Yes	Efemais	6	Business Services
ALS	Black	51	PostGrad	Yes	Yes	Visao de Bem	2	Health
BC	White	27	PostGrad	No	No	Mulheres De Frente	2	Education
GA	Black	32	PostGrad	No	Yes	Papo De Empreendedora	4	Business Services
IF	White	38	PostGrad	No	Yes	Mantiquira Locale	2	Creative Economy
APS	Mixed	50	PostGrad	No	Yes	Projeto Estudo Communidade	2	Education
RP	White	39	PostGrad	No	Yes	RP Connection and Multiplication	2	Education
EL	Mixed	60	Further Ed	No	Yes	Bel Lima Acessórios Sustentáveis	6+	Creative Economy

Table I: Cohort Characteristics


Examples of Raw Data from interviews
First Order Concepts
"Covid-19 was an accelerator to our business dynamics"(AM) ”Enjoyed the moment of immersing and developing strategies for our existing clients" (GA)
Viewing the pandemic crisis as a positive influence on the business
”Moments in social isolation brings the opportunity to redefine our lives, our feelings and our businesses" (RP)
Seeing the pandemic holistically as a pathway to a new fresh start
”We have space for the 'new' and fully adopting home office will be part of this"(GA)
Female entrepreneur feeling upbeat about the possibilities that are emerging through the pandemic in terms of change in business model
”Now is the time to change and reconfigure work strategies" (GA)
For entrepreneurs with plans in place the pandemic provided them with the momentum to bring forward their strategy
”Investing a lot of time in development of new products" (AM)
Creating opportunities in the midst of crisis by remaining open to change
”A new service area has arisen and we have started a mapping exercise…what we need to execute"
Spotting opportunities for business development
”Moments in social isolation brings the opportunity to redefine our lives, our feelings and our businesses" (RP)
Seeing the pandemic holistically as a pathway to a new fresh start


Examples of Raw Data from interviews
First Order Concepts
”Reduction in clients " (TB)
Negative impact of pandemic on business earnings
”Less capital and money entering the business" (TB)
Financial loss incurred due to pandemic
"80% reduction in our income and significant reductions in new contracts"(BS)
Loss of business and loss of money
”We had just invested money in makeover of the space and when we were set to open… the lockdown came into force" (IF)
Financial loss as a result of investment in infrastructure
”Very badly impacted as 90% of our sales were for in-person activities"(EL)
The effect of the pandemic on businesses with limited or no digital presence
"I have had to suspend my whole schedule of activities making it impossible for me to earn any income" (APS)
Mainstream face-to-face work suffering the biggest blow in the pandemic
"83% fall in sales as our business depends directly on human contact to make sales" (ALS)
Statistics highlighting the significant loss of income through business

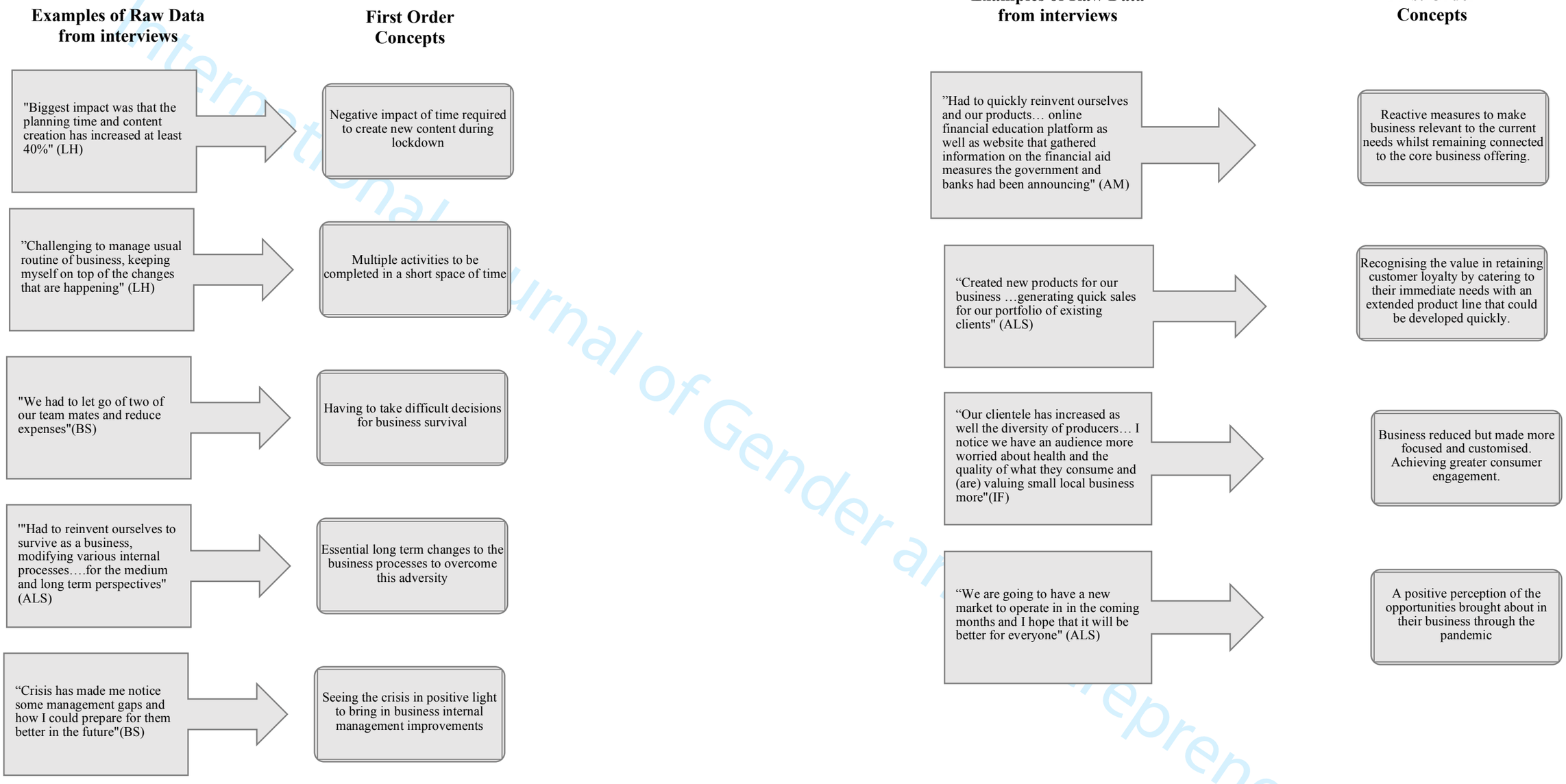
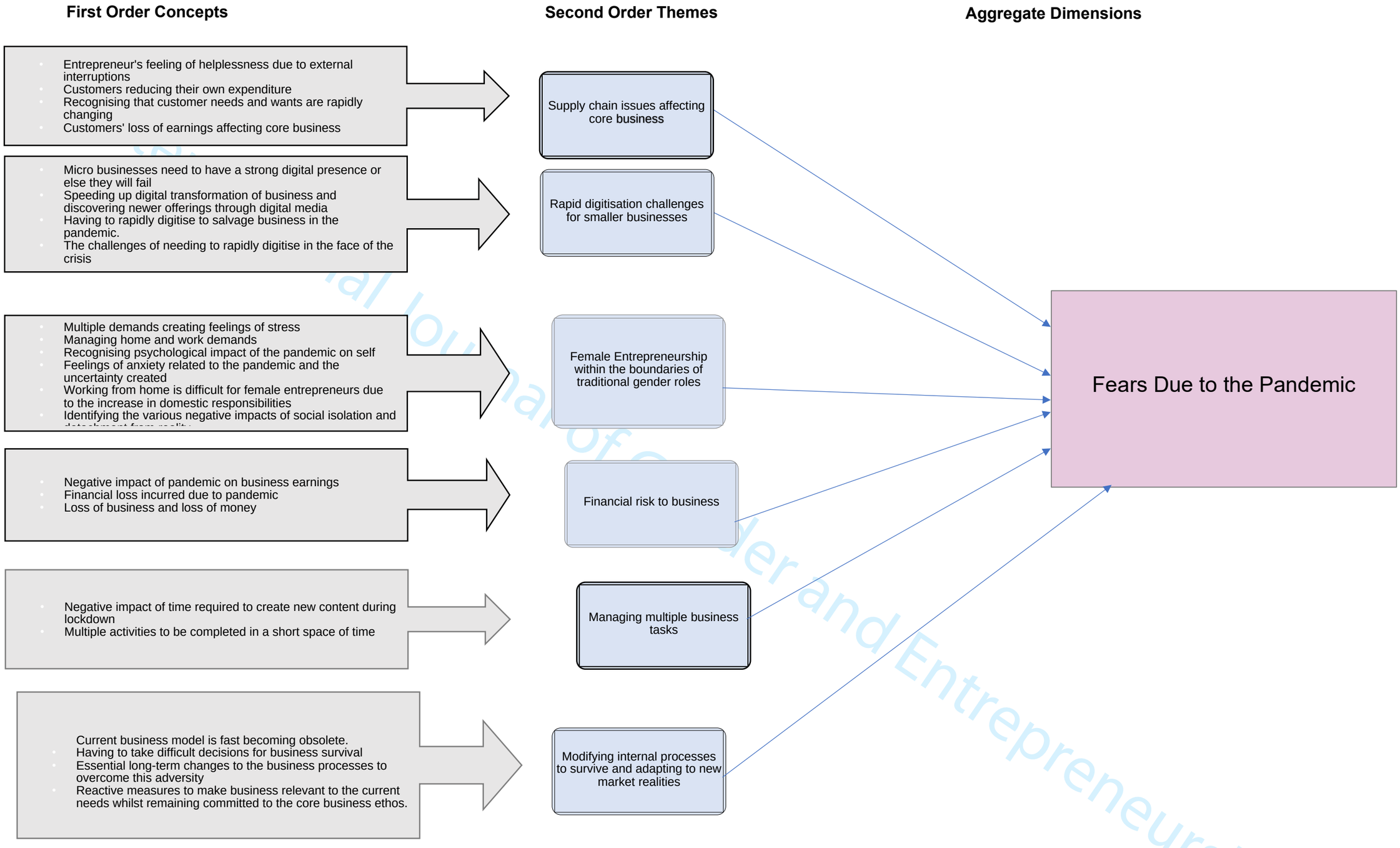
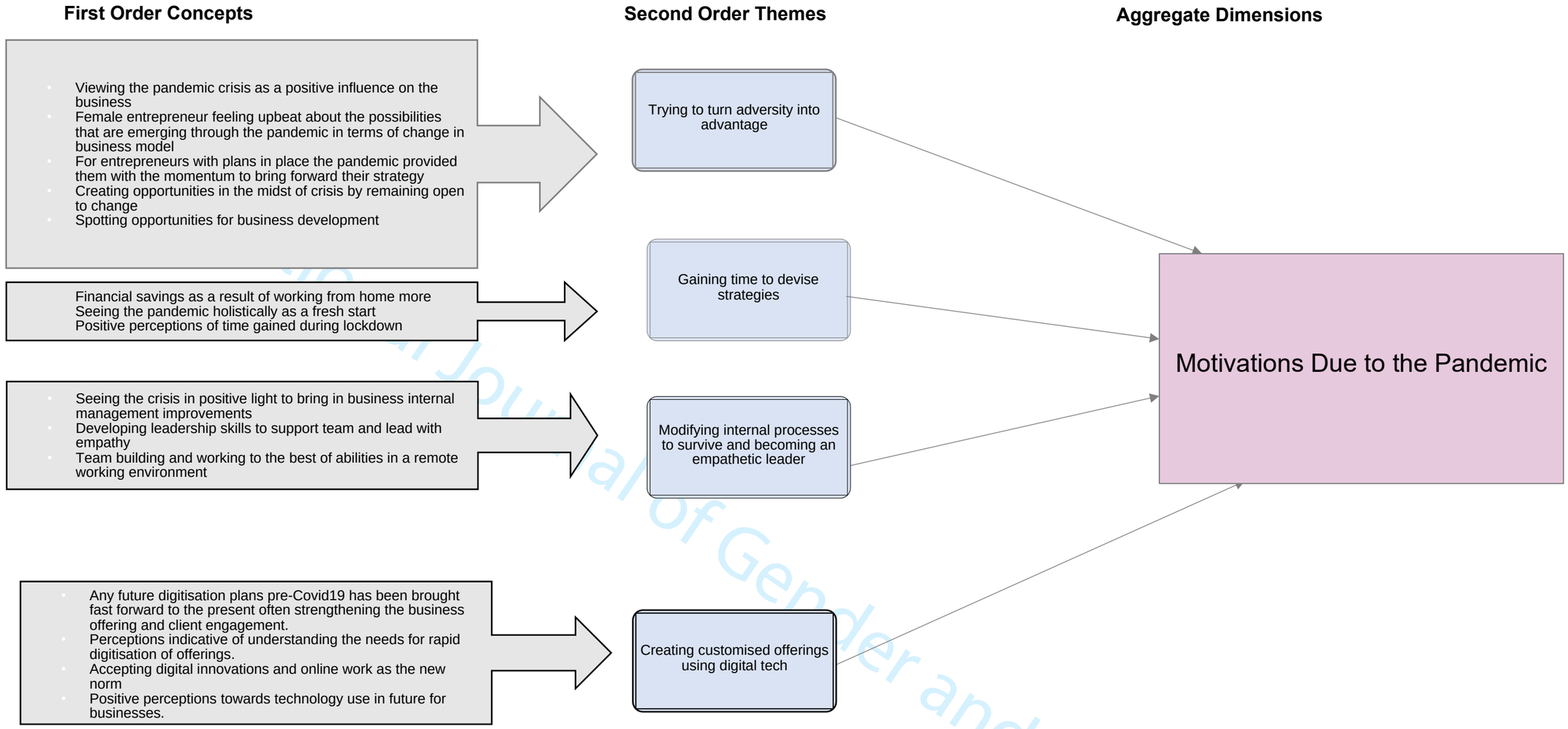
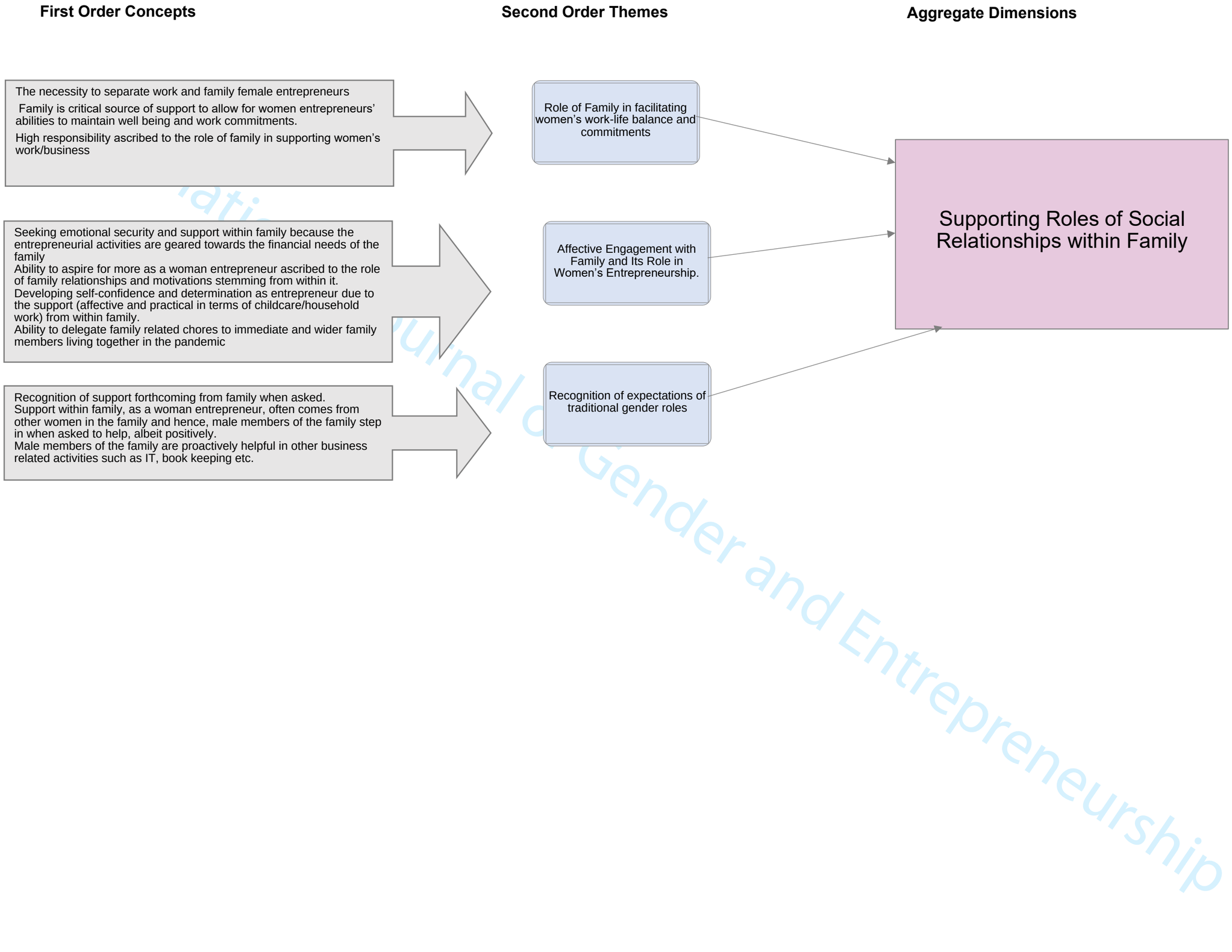


Table II: Raw Data to First Order Concepts: An Excerpt







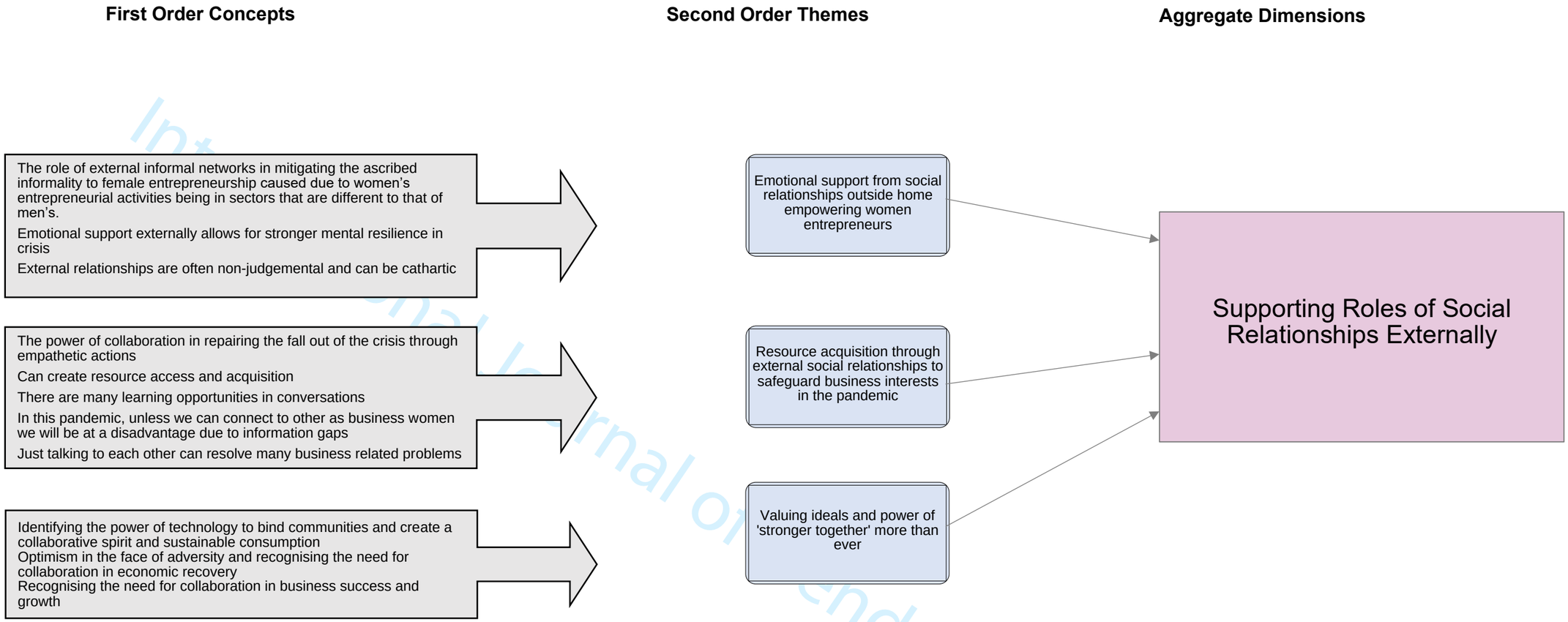


Table II: Thematic Coding

First Order Concepts

Second Order Themes

Aggregate Dimensions