

The effects of the Mercosur-European Union Association Agreement on Female Entrepreneurs in Brazil's Service Sector

Los efectos del Acuerdo de Asociación Mercosur-Unión Europea en las mujeres emprendedoras del sector de servicios en Brasil.

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ABSTRACT

Gender neutrality in international trade relations has been increasingly questioned for years. In order to contribute to a better understanding of this phenomenon, this research had the main objective of understanding the possible effects of the Association Agreement Between Mercosul and the European Union on female Brazilian entrepreneurs in the service sector. The methodology used was based on the UNCTAD Gender Trade Toolbox and relied on the qualitative content analysis of recent literature about the effects of international trade on female workers and entrepreneurs. The effects were divided into positive (more business and job opportunities, better life quality and working conditions, and freedom to make choices) and negative. The results showed that female entrepreneurs would be more positively affected by trade, once they could be integrated into global value chains (GVC), supply services to export-oriented firms and the manufacturing sector and have access to the international market. Nevertheless, cheaper products and services importation may increase the

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competitiveness of their companies and pull them out of the market, mostly because they are mainly concentrated in small businesses with lower technological capabilities. Women entrepreneurs also face barriers due to their gender roles, such as the responsibilities of unpaid work and gender discrimination. To enable Brazilian female entrepreneurs to maximize their benefits from trade liberalization, enhance their well-being, and seize business opportunities, public policies should be designed to provide women with access to credit, as well as training and education to navigate technological changes. Additionally, redistributive and social provisioning measures should be implemented to promote greater gender equality.

Keywords: international trade – gender – female entrepreneurs – development – Brazil.

RESUMEN

La neutralidad de género en las relaciones comerciales internacionales ha sido cada vez más cuestionada en los últimos años. Para contribuir a una mejor comprensión de este fenómeno, esta investigación tuvo como principal objetivo analizar los posibles efectos del Acuerdo de Asociación entre Mercosur y la Unión Europea en las mujeres emprendedoras brasileñas del sector de servicios. La metodología utilizada se basó en la Gender Trade Toolbox de la UNCTAD y se apoyó en un análisis cualitativo de contenido de la literatura reciente sobre los efectos del comercio internacional en las trabajadoras y emprendedoras. Los efectos se dividieron en positivos (más oportunidades de negocio y empleo, mejor calidad de vida y condiciones laborales, y mayor libertad de elección) y negativos. Los resultados mostraron que las mujeres emprendedoras podrían verse más beneficiadas por el comercio, ya que podrían integrarse en cadenas globales de valor (CGV), proveer servicios a empresas orientadas a la

exportación y al sector manufacturero, y acceder al mercado internacional. No obstante, la importación de productos y servicios más baratos podría aumentar la competencia en sus empresas y sacarlas del mercado, principalmente porque están mayormente concentradas en pequeños negocios con menor capacidad tecnológica. Además, las emprendedoras enfrentan barreras debido a los roles de género, como la responsabilidad del trabajo no remunerado y la discriminación de género. Para que las emprendedoras brasileñas maximicen sus beneficios de la liberalización del comercio, mejoren su bienestar y aprovechen las oportunidades de negocio, las políticas públicas deben estar diseñadas para brindarles acceso al crédito, así como capacitación y educación para afrontar los cambios tecnológicos. Además, deben implementarse medidas redistributivas y de provisión social para promover una mayor igualdad de género.

Palabras Clave: comercio internacional – género – mujeres emprendedoras – desarrollo – Brasil.

1.- INTRODUCTION

Against general assumptions, globalization is not a new phenomenon. For centuries, societies have deepened their relations through exchanges not only of products but also of ideas and values, as Bayly (2002) presented in his article. Nevertheless, international trade still holds a prominent role in this process, and it is not gender-neutral.

The non-neutrality of trade derives from a gendered-structured economy (UNCTAD, 2014, p.14), which could also be considered a gender regime in an institutional domain (Walby, 2020). As a result of gender preferences and segregation, it can be seen that economic relations and preferences are designed to

materialize socioeconomic inequalities. In this context, gender norms and stereotypes also play a crucial role. Seguino (2007, p. 2) affirms that “inequitable gender norms and stereotypes are embedded in political, legal, cultural, and economic domains” and they also replicate, strengthen, and legitimize the gender system based on inequality because these domains operate to structure access to and control over resources.

In this sense, in trade policies, special attention should be paid to sectors where women are in the majority. This is because women’s work is concentrated in certain sectors and earn less than men’s (Korinek, 2020). As a result, when there is trade liberalization, it then affects women, countries, and sectors differently (Kress, 2017). Among the three economic sectors—industrial, agriculture, and services—the latter stands out as the most representative of women. Joeke (1989, p. 106) affirms that “it is in many countries not only the largest employment sector in total but particularly important in providing jobs for women”.

Secondly, in a gendered structured economy, the roles women assume should be considered closely, especially when a trade policy is designed and implemented. Normally, women in the economy are workers and entrepreneurs, traders, consumers (and users of public services), and taxpayers, not excluding the several roles in parallel women play and are therefore exposed to different forms of gender inequality that may reinforce each other (UNCTAD, 2014). As a result of the different economic roles women and men play, trade can produce economic outcomes (e.g., employment, income, wages, working conditions, consumption, tax burden) differently (UNCTAD, 2022).

Considering the increasing international trade of goods and services as one aspect of globalization and a driver for develop-

ment and economic growth, the gender perspective should not be ignored in this sphere. The expansion of services is essential for a country's aggregate productivity and societal advancement and trade in services is expected to "have positive outcomes through efficiency-inducing international competition, fostering of innovation, specialization from division of labour, economies of scale, and lower consumer prices" (UNCTAD, 2022, p.9).

As entrepreneurs, women can contribute to economic development. They are generally more purpose-driven than men when starting a business they are more likely to agree with the motivation of making a difference in the world (especially if the SDGs are to be tackled through entrepreneurship), and entrepreneurship is an important way of lifting women out of poverty since women were also more likely than men to agree that earning a living because jobs are scarce is an important motivation. (Bosma et al., 2020).

Trade liberalization policies are, in the present state of globalization, fostered foremost by a) the World Trade Organization (WTO) and the adoption of WTO agreements by national governments, and b) the formation of regional free trade areas, such as Mercado Comum do Sul (Mercosul)¹ (Thorin, 2001). In June 2019, Mercosul and the European Union (EU) have been moving towards removing trade barriers and greater cooperation arrangement with the end of negotiations of the AA Mercosul – EU. When it comes into force, the AA Mercosul – EU may, therefore, affect Brazilian female entrepreneurs in the service sector differently compared to men, bringing them particular benefits and challenges. It was presented, for

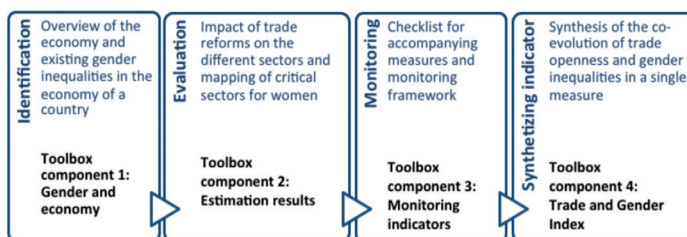
1 In English, Mercosul means South Common Market and it is composed of Brazil, Argentina, Uruguay, and Paraguay, being Brazil the largest economy and Paraguay, the smallest.

example, in the publications of Korinek et al. (2021) and the UNCTAD (2022).

2. METHODOLOGY

The methodology of this study is the combination of the first two components of the UNCTAD's trade and gender toolbox (figure 1), and the qualitative content analysis.

Figure 1. Trade and Gender Toolbox



Source: UNCTAD (2017). Trade and gender toolbox—How will the economic partnership agreement between the European Union and the East African Community affect kenyan women.

In the qualitative approach of content analysis, “data are presented in words and themes, which makes it possible to draw some interpretation of the results” (Bengtsson, 2016, p. 10). For Krippendorff (2004), the qualitative approach of content analysis is more interpretative and is characterized by the close reading of a relatively small quantity of textual matters, interpretation of texts, and the acknowledgment of the understandings based on previous social and culturally constructed background. In regard to sampling, this study has as the unity of analysis the effects of trade liberalization on women, and as unities of observation are the documents from primary and secondary sources. Therefore, it may provide more information about the effects of trade agreements on Brazilian female workers and entrepreneurs.

Aiming to conduct this investigation process, the documents are analyzed and codified taking into consideration three categories:

- a) Effects of trade liberalization on women
 - Positive Effects – more possibilities, better life and working conditions, freedom to make choices, and higher employment opportunities.
 - Negative Effects – fewer opportunities, worse living and working conditions, constraints to make choices, and fewer employment opportunities.
- b) Effects of trade liberalization on the service sector
- c) Women as entrepreneurs

3. GENDER PERSPECTIVES IN ECONOMIC DEVELOPMENT AND INTERNATIONAL TRADE

The term “development” has been receiving different meanings over time, being a product of power relations in each historical moment in the world. Cowen & Shenton (1995, p. 26) agreed that the term “development” can be seen as both a means and goal, and the outcome is routinely assumed to be present at the onset of the process of development. As a process, it refers to certain measures to become “developed”. This idea came during the nineteenth century, when those who saw themselves as developed, believed that they could act to determine the process of development for others deemed less developed (Cowen & Shenton, 1995).

Since each country has its specific political system, economic structure, and social and cultural issues, it is more proper to see development as freedom. This concept was brought by Sen (1999, p. 3), who admits development as “as a process of expanding the real freedoms that people enjoy”, which con-

trasts with narrower views of development, such as” identifying development with the growth of the gross national product, or with the rise in personal incomes, or with industrialization, or with technological advance, or with social modernization”. Moreover, “the unfreedoms can be related to the economic poverty, lack of public facilities and social care or even denial of political and civil liberties” (Sen, 1999, p. 4). According to Todaro & Smith (2015), the development should have three main objectives:

- a) “To increase the availability and widen the distribution of basic life-sustaining goods such as food, shelter, health, and protection.
- b) To raise levels of living, including, in addition to higher incomes, the provision of more jobs, better education, and greater attention to cultural and human values, all of which will serve not only to enhance material wellbeing but also to generate greater individual and national self-esteem.
- c) To expand the range of economic and social choices available to individuals and nations by freeing them from servitude and dependence, not only concerning other people and nation-states but also to the forces of ignorance and human misery” (p. 24).

In addition, there is an increasing inclusion of gender issues in development processes, studies, and policies, once the development process should not disregard gender issues in order to enhance human quality of life. This phenomenon is the acknowledgment that “the development process affects women and men in different ways” and history has shown that in a financial crisis, the inequality in rights and income between men and women becomes greater (Momsen, 2004, p. 1). Moreover, “unequal social and political circumstances give

women unequal human capabilities (Nussbaum, 2000, p. 1). Therefore, development scholars generally view women as playing the central role in the development process (Duflo, 2012; Kabeer & Natali, 2013; Sen, 1999; Todaro & Smith, 2015)

The development could be accelerated if the ability of women to access the constituents of development, in particular health, education, earning opportunities, rights, and political participation, were improved (Duflo, 2012, p. 1053). One of the major mediators of economic and social change is the women's agency, and its determination, as well as consequences closely relates to many of the central features of the development process (Sen, 1999). For economic growth, the degree of gender inequality in education, health, and employment has substantial adverse effects on growth (UNCTAD, 2017).

The gender structures in the economy and institutions are found at the macro level, such as labor relations, laws, regimentations, and economic activities, where gender inequality is normally present. It is important to be aware that "gender inequality is strongly correlated with poverty and "when poverty combines with gender inequality, the result is an acute failure of central human capabilities" (Nussbaum, 2000, p. 3). Those phenomena happen because there is a certain predominance of female-headed households, the earning capacity of women is lower, and the less access to education, formal-sector employment, social security, and government employment programs women have (Todaro & Smith, 2015). Inequality is connected to the scarcity of material resources in a society and women are placed at the back of the queue whether it is for food, health care, education, or jobs (Kabeer & Natali, 2013).

This gender-biased system affects, therefore, the different phases of women, from education to the labor market. As men-

tioned by Berik et al. (2009, p. 15), “educational investments may be distorted due to gender norms and stereotypes that slot men and women into gendered occupations”. According to Sen (1999, p. 9), shared norms can influence social features such as gender equity, family size, fertility patterns, and many other arrangements and outcomes. Institutions have been understood to be a major factor explaining development outcomes, once gender inequalities are rooted in gender roles that evolve framing (often informal) institutions that shape everyday life and outline role models that people try to fulfill and satisfy (Branisa et al., 2013).

That is the reason why women are concentrated in few sectors, mostly related to the activities considered “feminine”, such as caring and services, and in manufacturing, they are selected because of their low wages and because of their qualities of “patience” to repetitive routine. Gender-typing jobs as “feminine” (in contrast to more heavy “masculine” work) enabled the segmentation of women into low-paying and low-value-added jobs in manufacturing (Tejani & Milberg, 2016, p. 32). In fact, “there is plenty of evidence that when women get the opportunities that are typically conserved of men, they are no less successful in making use of these facilities (Sen, 1999).

Additionally, “gender norms are embedded in labor markets, and fostering competition can perpetuate gender inequality” (Berik et al., 2009, p. 5). As Tejani & Milberg (2016, p. 32) exemplified, sex segmentation in manufacturing has been linked to norms that consider men as breadwinners and ration higher-paying jobs to them, to barriers to entry as a consequence of male-dominated unions or government policy, and to pre-market discrimination in education and training. The social institutions, therefore, frame gender roles and the distribution

of power between men and women in the family, in the market, and social and political life (Branisa et al., 2013).

One may admit that international trade is one of the main stimulators for economic growth and development. According to Krugman & Obstfeld (2003), International free trade has been called the “engine of growth” that boosted the development of today’s economically advanced nations during the nineteenth and early twentieth centuries. It is still assumed to stimulate economic growth in current times (Todaro & Smith, 2015).

International Trade can be understood as the international flow of goods and services, or the exchange of goods and services across international borders (UNCTAD, 2014). Trade is free when this flow of goods and services does not face any barriers in the forms of tariffs, quotas, and other restrictions (Todaro & Smith, 2015). There are two main reasons countries engage in international trade, making them gain from it. First, countries trade because they are different from each other and they can benefit from their differences by reaching an arrangement in which each does the things it does relatively well; Second, countries trade to achieve economies of scale in production (Krugman & Obstfeld, 2003).

The Hecksher-Ohlin neoclassical (factor endowment trade theory) has been useful not only in explaining how trade occurs but also in its impacts on national economies. As mentioned by Todaro & Smith (2015), it is possible to describe analytically the impact of economic growth on trade patterns and the impact of trade on the structure of national economies and the differential returns or payments to various factors of production. For example, since developing countries are abundant in labor rather than capital, the returns to labor (wages) are expected to

rise when trade is liberalized or If rich countries are abundant in high-skill labor and poor countries in low-skill labor, the trade will increase the returns to low-skill labor in the latter (UNCTAD, 2014). In addition, any loss of employment in the import-competing sector must be purely transitional, so that full employment is maintained in the longer run (Elson et al., 2007).

On the other hand, England (2002) argues that even if the neoclassical concept of rationality is relatively free from gender bias, the traditional economic model needs to be revised to account for interdependence in social and economic relationships. In this direction, feminist economists suggest that gender issues in trade would be better explained through heterodox trade theories of competitive advantage and capital accumulation, rather than comparative advantage and perfect competition. In this approach, countries compete on absolute unit costs (rather than relative costs) and use different strategies such as unit cost reduction and price-cutting to overtake their competitors and gain market share (UNCTAD, 2014). Here there is not perfect competition, rather competition means real competition, in the sense of business competition and higher costs, it would make it difficult for countries to sell outside the region (“exports”) and would leave their markets vulnerable to products originating in lower-cost regions (“imports”) (Shaikh, 2007).

Through the competitive advantage approach is possible to contemplate the role of discrimination of women in the labor market and education in trade relations. As mentioned by Bussolo & De Hoyos (2009), social norms and discrimination outside and inside the household mean that women and men differ not only in terms of education but also in terms of access to labor markets, remuneration, sectoral employment, control over resources, and roles within the households. Because of these differences, gender inequality shapes the roles of women

as achievers of competitive advantage (owners of businesses, employing other people, and as own-account, self-employed producers) and as sources of competitive advantage unpaid family workers and wagedworkers contributing to businesses run by others, largely men (unpaid family workers and wagedworkers contributing to businesses run by others, largely men) (Elson et al., 2007). Furthermore, gender inequalities in wages and business opportunities were used as competitive advantages in some sectors or job occupations supporting the feminization of labor activities and industries. The types of work, labor relations, income, and insecurity related to “women’s work” have been spreading, resulting not only in a notable rise in female labor force participation but in a fall in men’s employment, as well as an alteration - or feminization - of many jobs traditionally held by men (Standing, 1989, 1999). In order to be more competitive in international trade, for example, women have served as a source of competitive advantage for export-oriented firms, and the demand for their labor rises (Tejani & Milberg, 2010, 2016; UNCTAD, 2014).

4. DATA ANALYSIS

4.1. Brazil’s characteristics in the service sector

As a middle-income developing country, Brazil presents economic characteristics largely different from its partners in Mercosul. Since the 1990s, Brazil has increasingly opened its economy to the world and the establishment of Mercosul and the Common External Tariffs (CET) are considered one of those measures. Nevertheless, the Brazilian Gini index of 0.534 (World Bank, 2021) still translates the high economic inequality in the country. According to the Brazilian Geographical and Statistical Institute (IBGE), the real average monthly income from work of the 1% of the population with the highest income was R\$ 28,659, which corresponds to 33.7 times the income

of the 50% of the population with the lowest income (R\$ 850) in 2019 (IBGE, 2020).

The service sector grew quantitatively and qualitatively, and despite the difficulties in measuring and characterization of this sector, it is currently responsible for a large part of the generation of countries' employment and wealth (Vieira, 2007). The participation growth of services in the total trade is observed not only in developed countries but also in development, where the participation is estimated at around 30% of the total, in both cases (Moreira et al., 2006).

The significance of the service sector in the domestic market has been increasing, representing a significant share of Brazilian GDP. Moreover, it is extremely important in terms of creating firms and jobs in Brazil (Silva et al., 2006). In fact, the service sector constitutes the largest share of the economy in all Mercosul countries, led by Brazil (73.3 percent) and followed in order of magnitude by Argentina (65.8 percent), Uruguay (64.4 percent), and Paraguay (49.7 percent) (UNCTAD, 2018). As mentioned by LSE Consulting (2020),

“For all Mercosur countries, the importance of services trade has been rising constantly over the past three decades. Even though services trade is still less pronounced than in most EU countries, Argentina and Brazil already show relatively high levels of services production in their economies. At the same time, lower production shares are registered for services in Paraguay and Uruguay” (p. 196).

For the EU, the most important individual Mercosur country is Brazil, accounting for 1.9% of total EU services exports and 1.3% of total EU services imports. These numbers are generally mirrored by trade volumes for business and financial services. Brazil is the most important Mercosur destination for EU bu-

business services exports, accounting for 2% of total EU business services exports, respectively.

Although being considered one of the biggest exporters of commodities, Brazil has been increasing its participation in the international market of services also. This result may express the effects of globalization, which has stimulated a change in business models with the firms to start looking for specialized service providers, in the country of origin and abroad, especially after changes in technological developments, such as the digitization of services and the emergence of broadband (Silva et al., 2006).

The service sector grows more than commerce and industry concerning the number of companies and employed persons, between 1999 and 2003 in Brazil (Silva et al., 2006). In fact, the main pattern of movements of labor across broad sectors was from agriculture to services sectors, which had a mild positive effect on aggregate productivity (OECD, 2021).

It should be considered that the service sector is more heterogeneous than the industry and commerce (Silva et al., 2006). When considering the characteristics of the Brazilian service sector, non-exporting companies are predominant in relation to exporting companies (Moreira et al., 2006). In addition, industrial companies in general, who previously performed a series of service activities internally, increasingly seek specialized professional services outside the scope of their company (Silva et al., 2006). An increasing number of services are required for the production, maintenance, and operation of manufactured goods. In the past three decades, there has been a major “outsourcing” of service activities in manufacturing, which were performed internally (Moreira et al., 2006). There is a strong relationship between services and manufacturing with impor-

tant implications for developing countries: Network services - transport, communications, finance, and insurance - are the infrastructure for the export of services, and investments in data processing skills, as well as infrastructure information, are also very relevant to the economies modern (Moreira et al., 2006).

4.2. Women as entrepreneurs in Brazil

In the Brazilian economy, the majority of men and women are wage earners and the next largest group is self-employed² and is the insertion with a more expressive contingent of people (SEBRAE & DIEESE, 2016). Nevertheless, Brazilian women and men differ in their characteristics as entrepreneurs.

One of the main sources of information about Brazilian female entrepreneurs is the SEBRAE (Serviço Brasileiro de Apoio às Micro e Pequenas Empresas)³. It is a private entity that promotes the competitiveness and the sustainable development of micro and small enterprises, through partnerships with the public and private sectors, training programs, access to credit and innovation, stimulus to associativism, fairs, and business rounds. The information about Brazilian women entrepreneurs is based on data from the PNADC⁴ (Pesquisa Nacional por Amostra de Domicílios Contínua) of the IBGE⁵ (Instituto Brasileiro de Geografia e Estatística).

2 Those who are in charge of an enterprise (with or without CNPJ) and who have no employees (SEBRAE, 2022). People work exploring their own business.

3 In English, "Brazilian Micro and Small Business Support Service".

4 In English, National Continuous Household Sample Survey

5 In English, Brazilian Institute of Geography and Statistics

Female entrepreneurs in Brazil can be classified as employers⁶ and self-employed, which both together compose the group of business owners (BO). In Q4 of 2018, women accounted for 34,5% of the 28,4 million BO in Brazil (SEBRAE, 2022), and 47% of the women employers are individual micro-entrepreneurs (MEI⁷) (SEBRAE, 2019a), suggesting that women-owned businesses are on average smaller than those owned by men. It was observed that Brazilian female entrepreneurs reached 10,1 million in the Q4 of 2019, representing 34,8% of BO.

The COVID pandemic, nevertheless, impacted the composition of Brazilian female business owners. In Q2 of 2020, they represented 8,6 million (33,4%) of BO, showing the biggest decline in the pandemic and slower recovery (it was worse among black women). The recuperation of their position began in the Q4 of 2020, (SEBRAE, 2022). The recovery in their share of Brazilian entrepreneurship after the relevant drop may have been a response to job losses in the health crisis period, as well as the need for a period of adaptation of their business to face the pandemic.

In Q4 2021, according to SEBRAE (2022), there were 10.1 million women business owners (1/3 of the BO total, including men). It also increased the proportion of self-employed women and the proportion of women who are household heads. Although the COVID-19 pandemic was the key business discontinuity reason for women and men across all regions, Latin America & Caribbean women entrepreneurs have been

6 According to the IBGE, the concept of an employer refers to the person who works exploiting their own enterprise, with at least one employee (SEBRAE, 2016), with or without registered enterprise (CNPJ).

7 "Individual microempreendedor": This is a person who works for himself/herself and who is legalized as a small person businessperson. To be an individual microentrepreneur, you must earn a maximum of up to R \$ 60,000.00 per year and not have a stake in another company as a partner or holder.

the most affected (57.5% women vs. 48.4% men), particularly pronounced in the contexts of Brazil (1.5 female to- male ratio (B. Elam et al., 2021)).

Other studies confirm that Brazilian businesses owned by women are less growth-oriented, less export-oriented, less innovative, and less profitable than those owned by men (OECD, 2020). According to the UNCTAD (2022, p.28), “entrepreneurs vary in their economic objectives, skills, roles in the economy and policy responses”. Therefore, the “necessity-driven” entrepreneurs are those who have no better options for work, whereas the “opportunity entrepreneurs” are those who aim at wealth accumulation and at providing employment opportunities for others (UNCTAD, 2022). In addition to that, B. Elam & GEM (2021) stated that Job scarcity was the most cited reason for business creation in all six countries, but with gender parity in Brazil, Guatemala, and Panama. As mentioned by SEBRAE (2019a), the motivation for female representatives to undertake owning a business is driven mainly by their need to have another source of income or to acquire financial independence.

Brazilian female entrepreneurs are, therefore, necessity-driven entrepreneurs, since their main motivation is to provide a better quality of life in their household and be more economically independent, instead of being innovative and export-oriented. This characteristic is in accordance with the global understanding that “women entrepreneurs are more likely to be motivated by necessity” (UNCTAD, 2022, p. 27). Nevertheless, Brazilian female entrepreneurs may have the potential to turn to the international market. B. Elam & GEM (2021) stated that women in Brazil are 80% more likely than men to report a high rate of exports (1.4% vs. 0.8%) and Brazilian women entrepreneurs are keener exporters (1.8 female-to-male ratio) than men entrepreneurs.

According to the study developed by the Ministry of Development, Industry, Trade and Services (Ministry of Development, Industry, Trade and Services of Brazil, 2023), In Brazil, women-led businesses represent a minority in international trade. Only 14% of exporting companies and 13% of importing companies have a female-majority corporate structure. This underrepresentation is particularly evident in the agricultural and extractive sectors, where women-led enterprises account for just 9.87% and 8.08% of exporting firms, respectively. However, female participation increases slightly in manufacturing, where 12.27% of exporting companies have a predominantly female ownership, and reaches 16.58% in other sectors⁸.

Moreover, women entrepreneurs are less growth-oriented than men in terms of expected job growth, and less likely to report a high rate of export activity at the regional level, they are just as likely to report offering an innovative product or service (B. Elam et al., 2021). In this sense, one can admit that, although Brazilian female entrepreneurs are smaller, less export-oriented, and necessity-driven, they are keener to export their products and services, be more engaged in trade in the international market, and offer innovative products and services.

The women business owners in Brazil present the following characteristics (SEBRAE, 2019b):

- As business owners, most of them have only one job (96%)
- More than 2/3 of women business owners work without official registration. Among those who work on their own, the formalized percentage is only 19.8%.

⁸ Other sectors include all sectors other than manufacturing, such as agriculture, mining, services, construction, commerce, etc.

- Few have business partners (19%), and when they do the number of members is low (the average number of members is 0.58).
- They work fewer hours in their business than men (18% less).
- Businesswomen earn less than men (22% less).

After the pandemic crisis, SEBRAE (2022) updated some information about female business owners:

- They are increasingly becoming “heads of households” (49%)
- They are more educated than men. 27% of women have a graduation degree, in contrast to 17% of men.
- They are in entrepreneurial activity for less time: 25% have less than 2 years in the activity
- They employ less (it is a lower proportion of employers) and have simpler business structures
- They work more in the service sector (highlight: accommodation and food), and have increased their presence in the information and communication sector (22%), as well as the education and health sector (18%).

In 2013, the most common activities among employers were food services (except street vendors) (12.8%), clothing commerce (12.5%), hairdressing and other beauty treatments (7.4%), and private health (7.3%). The most common activities among self-employed women are hairdressers and other beauty treatments (16.1%), retail trade in mobile stations (7.9%), and food services (except street vendors, 7.4%) (SEBRAE, 2016). Therefore, Brazilian women tend to own fewer and smaller enterprises than men, the latter of which means that this is

also the outcome of the prevailing sectors in which women entrepreneurs tend to operate (OECD, 2020).

Considering that, in 2021, 50% of female business owners were in the service and 28% were in commerce sectors (SEBRAE, 2022), a strong and dynamic services sector could greatly contribute to women's empowerment, once some recent developments, such as the servisification of manufacturing (i.e., services in the form of inputs, activities or outputs being incorporated into goods and sold with them), may provide women with job opportunities in the value-added segments of services sectors (UNCTAD, 2022).

In addition to those characteristics, female entrepreneurs in Brazil spend additional time on household chores. Considering the national average, 80% of Brazilian employers and 92.2% of self-employed women also do household chores, and the average number of hours per week depends on where they are located: employers in micro-enterprises 24 hrs, employers in other enterprises 18 hrs, and self-employed 17 hrs (SEBRAE, 2016). Therefore, unpaid work plays an important role in women business owners' lives.

In Brazil, there are higher barriers for women entrepreneurs to access finance. According to SEBRAE (2019b), women entrepreneurs (with CNPJ⁹) take fewer loans (the proportion is lower, and the average loan value is lower) and pay higher interest rates, although the default rate for women is lower. Women entrepreneurs access an average loan amount of approximately R\$13,000 less than the average released to men. Despite this, they pay interest rates that are 3.5% higher than their male counterpart. In this regard, not even the lowest default rates

9 Cadastro Nacional da Pessoa Jurídica, in English means National Register of Legal Entities.

observed among female payers were sufficient to generate a reduction in interest rates. While 3.7% of women are in default, men have an indicator of 4.2%. (SEBRAE, 2019a). The lower average of loans might be a result of the higher interest rates demanded from female business owners and the lack of credit possibilities that better fit women's needs.

The fact that male entrepreneurs have received a disproportionate share of loans and bigger loans than women in similar size companies, suggests the existence of some form of gender discrimination in the Brazilian credit market (OECD, 2020a). Taking into consideration that Women were at parity with men in median investment amounts in eight countries, including Austria, Brazil, Indonesia, Kazakhstan, Poland, the Republic of Korea, Spain, and the United Kingdom (B. Elam et al., 2021), women entrepreneurs in Brazil could invest more if they had access to it.

In fact, according to a female entrepreneurship analyst from the Brazilian Service of Support for Micro and Small Enterprises (SEBRAE), Brazilian women still resort less to credit due to cultural issues acquired since childhood and that interfere in adulthood, since they “believe that it is an inaccessible universe, either because of individual beliefs or because they do not find a friendly environment, they do not feel comfortable asking for a loan and facing a negotiation” (Convergência Digital, 2020).

Brazilian women tend to open more businesses than men, but their ventures tend not to remain for the long term. According to Bosma et al. (2020), Brazil has the narrowest relative gender gap of around 0.9 in the Total early-stage Entrepreneur Activity (TEA) in Latin America. Female TEA (% women) divided by male TEA (% men). Although similar proportions of early entrepreneurs among the male and female population

and high gender equality in Brazil (Bosma et al., 2020), women tend to abandon their businesses. As mentioned by B. Elam & GEM (2021) Entrepreneurial intentions for women ranged from 29.2% in Uruguay to a high of 50.7% in Brazil. Importantly, the female-to-male ratios decreased across the progression of entrepreneurial stages: from a 0.8 female-to-male ratio for entrepreneurial intentions to 0.6 for established business owners. This could also be observed in business discontinuity, once Brazilian women entrepreneurs presented the highest percentage of business discontinuity compared to male entrepreneurs (female-to-male ratio of 1.6 and 1.8, respectively). (B. Elam et al., 2021)

According to Onozato et al. (2020), this level of abandonment of women can be associated with the following factors:

- “(i) less long-lived female businesses. For example, a greater concentration of women in activities such as “Domestic services”, in which competition tends to be very high;
- (ii) part of the women seek entrepreneurship as something provisional, in moments of worsening family income, but later abandons their entrepreneurial activity when family income improves;
- (iii) other socio-cultural aspects, such as the greater involvement of women in the domestic obligations” (p. 41).

Women business owners also earn less than men in Brazil. In 2013, the women in self-employment earn 64,8% less than men, and employers 67,17% (SEBRAE, 2016). Differences in earnings are even higher than the earnings from Brazilian workers. The other difference from female workers is that the quantity of women business owners with children surpasses the number of women without children (SEBRAE, 2016). Owning

a business may provide enough flexibility for women to take care of both paid and unpaid work and it is also a motivation to engage in entrepreneurship activities. Despite all the barriers faced by women, the estimate of the number of women entrepreneurs in Brazil in 2019 was 25.8 million, very close to the 28.7 million men (Onozato et al., 2020).

In April 2024, Brazil launched the National Women's Entrepreneurship Strategy (*Estratégia Elas Empreendem*) and the Women's Entrepreneurship Committee (BRASIL, 2024). It established the promotion of a favourable environment for the development of female entrepreneurship as a tool for economic and social inclusion. The objectives of the “*Elas Empreendem Strategy*” are to foster a business environment conducive to the growth of women-led enterprises; promote increased income, productivity, and sustainability of women-led businesses; facilitate women's access to public entrepreneurship policies and services; encourage a supportive institutional and regulatory environment for female entrepreneurship; and stimulate the production of data and the dissemination of information on women's entrepreneurship.

Since 2023, the Brazilian government has made significant efforts to promote female entrepreneurship. In April 2023, an unprecedented study titled “Women in Foreign Trade: An Analysis for Brazil” (Ministry of Development, Industry, Trade and Services of Brazil, 2023) was published. In the same year, the Ministry of Development, Industry, Trade, and Services (MDIC) launched the “*Elas Exportam*”¹⁰ mentorship program in partnership with the Brazilian Trade and Investment Promotion Agency (ApexBrasil). The initiative aims to increase the participation of women-led businesses in international trade

¹⁰ In English, “She Exports”.

by offering mentorship opportunities. Through the program, experienced female entrepreneurs in foreign trade mentor and support other women entrepreneurs who are just beginning their journey.

Brazil's accession to the Global Trade and Gender Arrangement (GTAGA) in February 2024, further underscores their shared commitment to the issue. By joining GTAGA, Brazil has pledged to promote trade policies that incorporate a gender perspective, enhance women's participation in trade and investment, and foster women's economic empowerment and sustainable development.

4.3. AA Mercosul – EU

In 2008, the European Commission published a Sustainability Impact Assessment (SIA) to support the negotiations of the AA Mercosul – EU. The Computable General Equilibrium (CGE) model was used which stated that liberalization could bring gains in economic growth in terms of the well-being of around 1.5% of Brazil's GDP.

In February 2020, LSE Consulting (2020) also published an Interim Report for the EU – Mercosur Association Agreement Sustainability Impact Assessment (SIA), which presents quantitative and qualitative results of the economic analysis, environmental, social, and human rights (HR) analyses, based on CGE modeling. According to this report, with 2015 information, the AA Mercosul – EU would have the following characteristics and impacts in services and gender:

| Page | Quotation |
|------|--|
| 55 | The trend toward the growing scale of services exports does not mean, however, that services should be fully dissociated from manufacturing and agricultural exports. |
| 205 | <p>The 2009, EU-Mercosur SIA anticipates that liberalisation of professional and business services trade with the EU would overall have positive impacts for both Mercosur countries and the EU.</p> <p>From the perspective of Mercosur countries, liberalisation of Mode 1 (i.e. cross-border supply) would allow providers of business and professional services easier access the EU market. This would result in a greater presence of EU services providers in the Mercosur market and greater competition for local providers, forcing existing providers to adapt and restructure to compete with the EU companies. Accordingly, in the longer term, Mercosur economies would benefit from efficiency gains and greater levels of competitiveness, which is expected to stimulate general economic activity in the Mercosur region and with it growth of Mercosur exports of services.</p> |
| 214 | <p>Impact on SMEs</p> <p>High degrees of regulatory heterogeneity also SMEs at a systematic competitive disadvantage to larger services suppliers as SMEs generally lack specialised human resources to overcome regulatory differences. Therefore, EU-Mercosur trade in business services would generally benefit from higher degrees of regulatory alignment.</p> |
| 101 | <p>However, women often face obstacles such as restricted access to credit markets, capital, land, and training and education; time constraints due to traditional family responsibilities; and labour market bias and discrimination. These obstacles force women to limit their full participation in paid economic activities, to be less productive, and to receive lower wages.</p> |

It is important to highlight that other services such as financial services and business services may play an impor-

tant role, since they provide direct inputs that are crucial for manufacturing when it comes to productivity growth and competitiveness in exporting manufactured commodities (LSE Consulting, 2020). One may admit that the increasing trade in manufacturing, agriculture, and the general growth of the economy would indirectly demand the services of Brazilian female entrepreneurs. Companies would demand other services to keep the pace of the production expansion and to be more competitive in a liberalized market. Nevertheless, women would still face challenges to access the benefits of the AA.

The conclusion of the agreement was announced on December 6, 2025, during the 65th Summit of Mercosur Heads of State in Montevideo, Uruguay. This marks the finalization of all aspects of the Mercosur-European Union partnership agreement, which comprises 20 chapters, along with annexes and additional documents.

As part of the negotiations, Mercosur and the European Union agreed on an annex to the chapter on Trade and Sustainable Development, aiming to foster international trade while contributing to sustainable development. Notably, for the first time, a Mercosur trade agreement includes provisions on trade and women's empowerment (European Union-Mercosur Association Agreement, 2024). This annex seeks to promote cooperation and the exchange of best practices in policies that encourage female participation in international trade.

4.4. Effects of trade liberalization on the service sector and female entrepreneurs

In order to better understand the impacts of trade liberalization on female entrepreneurs, 45 documents were analyzed and codified. The research identified that the effects of trade

liberalization on female entrepreneurs are still incipient in the literature, although entrepreneurship could play an important role in empowering women. It was found 43 quotations that mentioned the effects of trade liberalization on women, 25 quotations being positive, 16 being negative and 2 were inconclusive.

Among the positive effects, female entrepreneurs may benefit from trade, especially when they are more inserted in tradable industries. They may have more opportunities to be integrated into global value chains (GVC), to supply export-oriented firms, and with the servicification of the manufacturing sector, due to the expansion of production to trade internationally. Among the negative effects, cheaper products and services importation may increase the competitiveness of their companies and pull them out of the market, mostly because they are mainly concentrated in small businesses with lower technological capabilities. Women entrepreneurs also face barriers due to their gender roles, such as the responsibilities of unpaid work and gender discrimination.

5. DISCUSSION AND CONCLUSIONS

Gender rules are still significantly present in the social and economic structure of Brazil. Brazilian female entrepreneurs are more qualified, but they are in activities with low added value and less exportability and earn at least 20% less than men. Due to the greater responsibility in domestic chores, women entrepreneurs have limited possibilities and face different challenges to men. In this sense, the implementation of AA Mercosur - EU should be accompanied by other public policies that redistribute trade gains among women entrepreneurs.

It is worth noting that the majority of female entrepreneurs in Brazil are allocated to services with low interaction with international trade, such as beauty, social work, health, education, and domestic work. Therefore, female entrepreneurs in Brazil generally own small enterprises, less export-orientated, with low international interaction. Nevertheless, it was shown that they are keener to export their products and services abroad. In addition, since half of Brazilian female entrepreneurs are in the service industry, and they are increasing their participation in information, communication, and financial services, there is a greater possibility for them to benefit from the AA Mercosul- EU.

The present study demonstrates that trade liberalization can benefit female entrepreneurs, especially if their ventures become more tradable internationally. They can benefit from the possibility of entering international value chains and being able to expand their business. As a result of trade liberalization, it is expected the expansion of the manufacturing sector, which could demand services to supply their production process. For Brazilian female entrepreneurs to greater contribute to Brazilian economic development, it is necessary the promote programs and public policies, that could enable them to become more competitive, better face the importation of cheaper products, expand their knowledge of the opportunities from trade agreements, and how to seize them, as well as promote educational and technological training to be able to compete and engage in GVC, and keep their businesses open for longer periods.

In addition to the limitations due to unpaid work, they also face difficulty obtaining loans according to their specific needs from Brazilian financial service providers, for example, banks and public bodies. Entrepreneurial women in Brazil have not yet been mainstreamed in entrepreneurship support policies.

The common perception that targeted initiatives for women are not needed because women already have equal opportunities in programs open to everyone does not help to build an inclusive business environment in which women enjoy equal opportunities to men. It becomes imperative to create women-specific programs to access finance, innovation programs and incentives, and internationalization possibilities that could better help to target the specific needs of women entrepreneurs.

The specific women entrepreneurship programs to give women more self-confidence, familiarity with accounting practices, and negotiation techniques should be enhanced. At the same time, cooperation with financial institutions could contribute to the greater awareness and understanding of cultural and gender issues that impact women and could help to offer solutions to men and women. To reduce gender inequality and allow women to benefit equally from AA Mercosur – EU, other public policies in financial services and credit access would also need attention. Greater investment in education and training would be needed so that entrepreneurs can take advantage of the opportunities for the commercial expansion of goods and services.

Brazil's current political landscape appears to have fostered the development of public policies and initiatives aimed at promoting women's empowerment. Examples of these efforts include the conclusion of the Mercosur-European Union agreement, which incorporates annexes addressing sustainable development and gender issues, the publication of the study "Women in Foreign Trade", the launch of the "Elas Exportam" program, and Brazil's participation in international forums such as the GTAGA, which promote cooperation among countries in advancing gender-inclusive trade policies. However, no comprehensive study has yet been conducted specifically focusing on the participation of women entrepreneurs in the service

sector. Additionally, no targeted actions have been identified to support women in sustaining their businesses in the long run or facilitating the internationalization of their services. These challenges remain key barriers preventing women from integrating into global value chains (GVCs) and fully benefiting from trade liberalization.

It is worth emphasizing the importance of awareness and social responsibility policies so that there are changes to the rules and gender values embedded in social and economic structures and to reduce gender inequalities in Brazilian institutions. There are still significant gender inequalities in Brazil in the labor market, intrahousehold relationships, and entrepreneurship environments and systems due to the perceptions of the inferiority of women. Because of gender differences and the high burden of unpaid work, redistributive and provisioning programs need to be linked to social, industrial, and foreign trade policies.

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