

# Motivation Factors for Female Entrepreneurship in Mexico

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## ABSTRACT

**Objective:** The objective of this paper is to analyse motivation factors for female entrepreneurship in Mexico. In the proposed article, the authors discuss the factors which compelled women to start their enterprises in Mexico.

**Research Design & Methods:** Based on in-depth interviews with female entrepreneurs and entrepreneurship experts, the authors show which factors motivated women to start their own business in Mexico.

**Findings:** The study proves that women in Mexico are motivated by a combination of push and pull factors, where the majority of the factors are pull factors. The findings of the study help to conclude that female entrepreneurship development is influenced by different factors including the entrepreneurs' personal traits, social and economic factors. Due to their conservative traditional attitude, risk adverse tendency, and non-cooperation of family members, etc. women entrepreneurs are sometimes deterred to start a business in Mexico.

**Implications & Recommendations:** It is necessary to raise the awareness of different factors that promote female entrepreneurship in Mexico. Governmental programmes which support female entrepreneurship, business incubators, and networking could be very helpful for women when starting their own business.

**Contribution & Value Added:** The originality of this work lies in studying motivational factors for female entrepreneurship in Mexico. The Mexican society faces a big revolution towards female entrepreneurship. Based on the change of family structure and traditions, women nowadays are having more opportunities to develop as entrepreneurs.

**Article type:** research paper

**Keywords:** female entrepreneurship; Mexico; push factors; pull factors; promoting female entrepreneurship

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## INTRODUCTION

The number of women who own businesses around the world has been increasing over time (Allen, Langowitz, & Minniti, 2006). Therefore, female entrepreneurship gains special attention in the literature in recent years. Papers focus mainly on the women entrepreneurship development, differences between entrepreneurship of men and women, factors affecting growth of women entrepreneurship, entrepreneurship career aspirations of educated women, etc. For example, in their research, Zapalska (1997), and Birley (1989) proved that there exist more similarities than differences between female and male entrepreneurs' psychological and demographic characteristics. Goduscheit (2011) on the other side suggested that there are more differences than similarities between the genders. Croson and Gneezy (2009) proved that women may be more risk averse than men. Furthermore, many studies conclude that women are both more risk-averse and less competitive than men (e.g. Croson & Gneezy, 2009; Bönte & Piegeler, 2012; Wagner, 2007; Verheul, Thurik, Grilo, & van der Zwan, 2012). According to Kelley, Singer and Herrington (2016), women would commonly engage in the topic of entrepreneurship less frequently than men, nevertheless when women do so, they normally do it out of a necessity rather than an opportunity.

The objective of this paper is to analyse motivation factors for female entrepreneurship in Mexico. Our guiding research questions are: which factors are the most important for women to start a business in Mexico; and which factors promote female entrepreneurship in Mexico?

After the literature review which it is composed of secondary data, the authors made the empirical part of the study which was developed by obtaining primary data. Attaining primary data consisted of qualitative exploratory research, based on 13 in-depth interviews with female entrepreneurs and entrepreneurship experts in Mexico. Section 2 provides literature review. After presenting the methodology and sample, Section 4 discusses the results of an empirical analysis of factors that motivated women entrepreneurs to start their own business in Mexico. Section 5 draws conclusions.

## LITERATURE REVIEW

### Motivational Factors for Female Entrepreneurship

Motivation is defined as inner and outer factors which encourage aspiration and dynamism in people to be continually interested and dedicated to a job, a role or a topic, or to make an effort to reach a goal (Ingle, 2014, p. 1). Motivations denote the needs, wants, desires or aspirations that impact, control or clarify the behaviour of individuals (Kumar, Poornima, Abraham, & Jayashree, 2003, p. 119).

A psychologist, Abraham Maslow (1943), developed a theory which suggests that humans are motivated to satisfy five basic needs. These needs are arranged in a hierarchy and according to Maslow, humans seek first to satisfy the lowest level of needs. Once this is done, they seek to satisfy each higher level of needs until all five needs are satisfied. His theory can be explained also from the point of an entrepreneur. Physiological needs are of the lowest order and most basic needs of human beings. An entrepreneur has to meet his/her physiological needs to survive. Hence, he/she is motivated to work in an enterprise to have economic rewards to meet his/her basic needs. The second level of

needs in Maslow's hierarchy involves safety and security needs. Meeting these needs requires more money and, hence, an entrepreneur is prompted to work more in his/her entrepreneurial pursuit. The third level includes social needs that refer to belongingness or affiliation. Just as individuals want to be recognised and accepted by others, also an entrepreneur is motivated to interact with fellow entrepreneurs, his/her employees, and others. The next level refers to self-esteem and self-respect. These include such needs which indicate self-confidence, achievement, competence, knowledge, and independence. In case of entrepreneurs, the ownership and self-control over the enterprise satisfies their esteem needs by providing them with respect, status, reputation, and independence. The last level involves self-actualization. An entrepreneur may achieve self-actualization in being a successful entrepreneur (Maslow, 1943).

Carsrud and Branänback (2001) mentioned there exist three important and main reasons for an entrepreneur to create a new venture; these are economic, social and psychological or personal reasons (p. 12). Hopp and Stephan (2012, p. 921) suggested that there is a compound collaboration between the individual, community and environmental aspects that influence entrepreneurial behaviour in the process of undertaking. According to Tominc and Rebernik (2004), processes which affect female entrepreneurship are different than those affecting male entrepreneurship. Tominc and Rebernik (2007) also proved that women are, on average, less likely to start new firms than men. Warnecke (2014) proved that different policies and programmes in China strongly support female entrepreneurship. Della Peruta, Maggioni and Schiavone (2014) proved that close connection between informal social networks and female entrepreneurship may represent a fundamental element to straighten female entrepreneurship attitude. Bobrowska and Conrad (2017) confirmed the male-gendered nature of entrepreneurship in the Japanese case. Nevertheless, Shane, Locke and Collins (2003) proved that entrepreneurial motivations differ between individuals and across countries.

Jones-Evans (1995) mentioned that a combination of factors determines the individual motivation to choose the path of entrepreneurship (p. 28). Some of these include the desire of independence (Shane, Locke, & Collins, 2003), the need for accomplishment, and an inclination toward threats or risks (Minniti & Nardone, 2007). Many researchers classified the motivations with categories of push and pull factors (e.g. Kirkwood, 2009; McClelland, Swail, Bell, & Ibbotson, 2005; Gray & Finley-Hervey, 2005; Orhan & Scott, 2001). Gilad and Levine (1986) proposed two closely related explanations of entrepreneurial motivation, 'Push' theory and 'Pull' theory. The Push theory argues that individuals are pushed into entrepreneurship by negative external factors like job dissatisfaction, dismissal from a job, etc. On the other hand, the Pull theory suggests that individuals are attracted to entrepreneurial activities in order to seek independence, to use their skills and experience in the optimal way, etc.

In general, it can be said that push factors are related to a necessity, as it is mentioned by McClelland *et al.* (2005) in the article "Following the pathway of female entrepreneurs: A six-country investigation". These types of factors are the ones which force individuals to be entrepreneurs (p. 89). Thus, they normally include negative characteristics of possible entrepreneurship regarding employment and the economic status, for example (Gray & Finley-Hervey, 2005; Kirkwood, 2009). These factors can include unemployment, the lack of a job or poor career prospects, unacceptable job conditions, professional frustration, the lack of childcare facilities or the economic necessity.

On the other hand, pull factors are related to opportunities. Pull factors are related to ambitions and the choice of improvement (McClelland, Swail, Bell, & Ibbotson, 2005). They are often based on collaboration with other people, individual experiences or market opportunities. Orhan and Scott (2001) mention that these factors can include the desire for independence, autonomy, self-fulfilment, self-achievement, job satisfaction, aspiration, social objectives, entrepreneurial drive and desire for wealth (Orhan & Scott, 2001). Table 1 below shows the most frequent factors for entrepreneurship stated in the literature.

**Table 1. Motivation factors for entrepreneurship in Mexico in 2016**

PUSH FACTORS (necessity based)	PULL FACTORS (opportunity based)
Unemployment Lack of job Unacceptable job conditions Professional frustration Lack of childcare facilities Economic necessity	Independence Autonomy Self-fulfilment Self-achievement Aspiration Job satisfaction Social objectives Entrepreneurial drive Desire for wealth

Source: Orhan & Scott, 2001; Gray & Finley-Hervey 2005; McClelland, Swail, Bell, & Ibbotson, 2005; Kirkwood, 2009.

Studies which focus only on female entrepreneurship prove that female entrepreneurs working in developed countries are determined by pull factors, while women working in developing countries are rather determined by a combination of both push and pull factors (Orhan & Scott, 2001). In the following section we are presenting the main characteristics on female entrepreneurship in Mexico.

### Female Entrepreneurship in Mexico

The creation of new companies has historically been a job done by men in Mexico, this being based on tradition and culture of the country. However, family structure and traditions have been changing over time. Nowadays, Mexican women are much more independent, often being responsible for providing their families with what is needed to survive (Guerrero Ramos, Armenteros Acosta, Chavarría López, Canibe Cruz & Reyna García, 2012). Today, men and women share similar educational opportunities and they graduate from secondary school and university at approximately the same rates. The number of women working outside home has more than doubled since 1985. According to the World Economic Forum Global Gender Gap Report, which compares conditions faced by men and women in over 140 economies, Mexico has improved its scores and rankings since 2006. The narrowing of gender gaps in the economy is significantly attributable to an increase in female professional and technical workers, as well as increased representation of women in Congress. Based on this reality, many female entrepreneurs are being motivated to start a new venture. The Global Entrepreneurship Research Association mentions in its 2014 report that female entrepreneurship in Mexico is becoming more powerful and frequent nowadays (GEM, 2014).

On the other hand, in 2014 still just 45 % of women over the age of 15 were in the workforce, compared with 80% of men. Men's salaries remain significantly higher than women's. It can be seen that in Mexico traditional gender roles and cultural norms still pose challenges to

women's economic participation. The national culture in Mexico is based on the Indian culture which, during the Spanish conquest, was subjected to oppression from their own conquerors (Lomnitz-Adler, 1992). Based on this fact, some communal values are still palpable in daily life. The Mexican culture highly values personal relationships, family, collaboration, courtesy, and signs of respect (Martinez, 1998). There is pronounced emotional sensitivity that characterises Mexicans (Martinez, 1998). In favour of staying at home to raise their children full-time, women often face pressure to abandon their education or professional development. In addition to looking after children, women assume the vast majority of housework and elderly care. According to the 2010 World Bank Enterprise Survey, women occupy just over 15% of top management positions of nearly 1500 formally established businesses. According to the data from the World Bank, just one out of four firms in Mexico has female participation in ownership. Also, women's enterprises tend to be smaller and grow more slowly than those founded by men as for financial institutions women are often viewed as unreliable borrowers. Notwithstanding the obstacles to women, it is evident that Mexico offers some best practices for the development of women entrepreneurs. There is a range of local business networks and associations, as well as expansive and innovative government programmes and a set of private-sector initiatives that help women to start their own business.

For example, INADEM provides financial support to entrepreneurs through contests managed by the National Fund for Entrepreneurs or Fondo Nacional Del Emprededor (FNE) for its original name in Spanish. This contest supports entrepreneurs who wish to start, grow or improve a business; all this with the objective of generating the economic growth and increase productivity in the country. In total, FNE provides 19 national contests which are grouped into 5 main categories. The first one involves programmes for strategic sectors and regional development, the second one denotes special programmes for business development, whereas category three involves programmes for entrepreneurs and financing, next are the programmes for micro, small and medium-sized enterprises, and the last category focuses on the incorporation of information technologies and communications.

It is important to mention that these contests are graded with points based on the level of importance of the business projects. Entrepreneurship projects which are led by women receive extra points in order to promote female entrepreneurship in the country. Furthermore, if the applicant's project supports sectors defined by the secretariat of industry and commerce, the entrepreneur can also receive extra points for it. The defined sectors include: furniture, trade, automotive, technology, steel, agriculture, metallurgical, toy, chemical, textile, rubber, electrical, medical devices, construction, heavy vehicles, services or footwear (FNE, 2016). The project called "Mujeres moviendo a Mexico", which is a result of a public-private partnership between INADEM and Crea Comunidades de Emprendedores Sociales, A.C., some states in Mexico and the bank Banorte offer training in business skills, technical assistance, counselling and services to women entrepreneurs (Crea Comunidades de Emprendedores Sociales, 2015). Another important programme developed by the National Institution for Women is the one called Mujeres PYME, whose aim is to develop and consolidate SMEs run by women, as well as to provide preferential access to financing and business development tools (Instituto Nacional del Emprededor, 2016).

Moreover, an increasing number of non-governmental institutions are generating great opportunities for women during the conception phase of the entrepreneurship process. Business incubators from universities like the one from ITESM, or organisations like

Victoria 147, *Mujer Emprende* or 1000 por Mexico; provide assistance and motivational support to women. In the following chapter, the methodology and results of the research done with female entrepreneurs in Mexico are presented.

## **MATERIAL AND METHODS**

### **Methodology and Sample**

Our research was divided into two main stages. The first stage referred to the literature review which it is composed by secondary data, being the base of this study. It consists of the examination of mainly academic research, books, reports, journal articles and relevant published resources related to entrepreneurship, culture, and the Mexican society. Following this first stage, the empirical part was developed by obtaining primary data. Attaining primary data consisted of qualitative exploratory research based on 13 in-depth interviews; 11 were applied to female entrepreneurs who had already completed the conception phase of the GEM entrepreneurship process and 2 of them were applied to entrepreneurial experts. The qualitative exploratory research permitted the authors to define the problem of the study in a more precisely way; based on the gaps observed during the literature review process, moreover, it allowed to identify alternative courses of action and develop assumptions, moreover, to gain insights for developing an approach to the problem, establish priorities for the research and eliminate impractical ideas and clarify ideas (Malhotra & Peterson, 2006).

Guest, Namey and Mitchell (2013) mentioned that the qualitative research methods are normally used to understand the why and how of human behaviour in general, including the experiences, and opinions. A qualitative research design is particularly appropriate for research questions which explore an entrepreneur's points of view, experiences and preferences. As an unstructured, exploratory research method, qualitative research provides better understanding and insight into the problem stated (Malhotra, 2010). There is no right or wrong way of conducting a qualitative research study. Nevertheless, some approaches and methods are more conducive to certain types of qualitative inquiry than others.

Compared to quantitative research, qualitative research usually implies a rather small sample which is interviewed one-on-one (McNeil, 2005). In order to discover the ideas and insights about the main challenges and opportunities of female entrepreneurship in Mexico and, consequently, describe them in detail, the authors selected interviews as the key method of this exploratory research, as it has been mentioned before.

Due to the nature of the study, the participants had to have specific features and traits in order to participate, thereby; the sampling selection method used was non-random sampling, meaning that the researcher selected the individuals based on the study requirements (Malhotra & Peterson, 2006).

For the study, the quota sampling was selected. The first stage consisted of developing control categories, or quotas of the population elements. To develop these quotas, the authors listed relevant control characteristics and determined the distribution of these characteristics in the target population. The relevant control characteristics included only gender as the basis of judgment. Afterwards, as the second stage of this non-probability sampling, the sample elements were selected based on convenience and judgment of the researcher; this meaning the availability of the participants, as well as the important characteristics of completing the conception phase of the GEM entrepreneurial process.

For this purpose, a key informant was used in this study. "A key informant is someone with whom researchers have an especially good rapport and is particularly helpful, insightful and in a position to assist with locating participants" (Biklen & Bogdan, 2007). In this case, the main informants were the team responsible for the business incubators network from the University Tecnológico de Monterrey and the director of the organisation, Victoria 147. In order to carry out the study, the researcher got in contact in the first place with the network of business incubators from the university in order to obtain connections with female entrepreneurs who had participated in some of the programmes provided by the university in 25 Mexican campuses, and who would like to participate in the investigation. Later, in order to obtain more contacts, the researcher contacted Forbes Magazine Mexico and Victoria 147, an institution which provides entrepreneurial support to women in Mexico.

The target population was Mexican female entrepreneurs who own a business in Mexico and had already completed the conception phase of the GEM entrepreneurial process. This means that the participants would have to own the business for more than 3 months. Based on personal preferences of the researcher the sampling criterion was simple, there was no need to develop a more specific criterion due to the fact that the author's objective is to analyse how culture impacts women in order to describe the challenges and opportunities in general manners, therefore, there was no need to set any demographic or geographic segmentation, nor a specific business industry.

As for the sample size, the theoretical sampling approach was selected. It indicates that each interview contributes to the overall picture with an individual piece of information. Once the findings are considered comprehensive enough in order to understand the central problem, the process of choosing new interview partners can be concluded (Ragin & Amorosa, 2011). In this study thirteen in-depth interviews were obtained, eleven of them from female entrepreneurs and two of them from entrepreneurship experts. Based on sources regarding research sampling size on qualitative, in order to have enough validity, a number of interviews should vary between 10 and 15 (Malhotra & Peterson, 2006).

Based on the fact that in-depth interviews are a direct and personal type of interview in which the interviewer can uncover underlying motivations, beliefs, attitudes and feelings on the topic of entrepreneurship, this method was the one selected for our research (Malhotra, 2010).

In order to collect data for our research, 13 interviews were completed with eleven female entrepreneurs and with two entrepreneurial experts. These were semi-structured interviews including 13 questions for the entrepreneurs and 9 questions for the experts. All of them included the same questions and structure for entrepreneurs and the same questions and structure for the experts. The participants had the opportunity to express themselves freely due to the fact that those were open questions.

The participants were contacted by the authors with the assistance of the main key informants, first by email and later by phone. All the interviews were completed by Skype phone calls and done completely in the Spanish language, due to the fact that one of the authors of this article and the participants have the same native language, different geographical location and time zone. Furthermore, the interviews lasted an average of 30 to 50 minutes each depending on the availability, personality, and openness of the participant.

In order to analyse the results of the interviews, the outcomes of the interviews were compared to the literature review.

The interview structure was the base for obtaining the main objective of the research, which was to analyse how culture impacts women in order to describe the challenges and opportunities in entrepreneurship. The organisation of the interviews applied to the female entrepreneurs was divided into four main general sections:

- introduction of the company and participant;
- motivations;
- challenges;
- opportunities.

In order to classify the information gathered during the interviews and interpret the data, later on the approach of the content analysis was undertaken for this purpose. After conducting the interviews, they were transcribed word by word with the assistance of the free online application called oTranscribe in order to analyse the information obtained.

In this article the authors present the results on the questions related to women's motivations to undertake entrepreneurship. The objective of this paper is to present the analysis of motivation factors for female entrepreneurship in Mexico. Our guiding research questions were: which factors are the most important for women to start a business in Mexico; and which factors promote female entrepreneurship in Mexico? We tested the following hypothesis in the paper: Female entrepreneurship in Mexico is determined by a combination of push and pull factors. Below we are presenting the limitations to this research.

#### **Limitations to the Research**

In the first place, the lack of prior research studies on the topic of female entrepreneurship in Mexico in general and in relation to the Mexican culture was certainly a restraint for the creation of the literature review and support the assumptions. This generated a vague idea of the topic itself, creating a misperception but at the same time enforcing the aim of the research. Another important point that can be mentioned as a limitation is the measure used to collect the data, the in-depth interviews created somewhat broad interpretation of the information.

Referring to Malhotra, "The lack of structure makes the results susceptible to the interviewer's influence, and the quality and completeness of the results depend heavily on the interviewer's skills." (Malhotra, 2010). In the case of this research, the data obtained from the interviews were difficult to analyse and interpret due to the fact that questions regarding the process of entrepreneurship were applied and psychological expressions were present; for example, experiences and motivations for opening a new venture. Thus, it can be implied that the services from skilled psychologists were typically required for this purpose (Malhotra, 2010).

Another important limitation of this study was the fact that the research had a general focus by concentrating only on women owning a business for more than three months. Meaning that there was no other demographic, geographical or industrial restriction or segmentation. On the one hand, the demographic segmentation, i.e. educational level, income or marital status could have been important variables to take into account during the research in order to analyse the possible impact on the challenges and opportunities of female entrepreneurs. In this case, this means that the results could have varied depending on these variables, due to the fact that maybe women with a lower educational level or income would have faced more challenges, for example.



On the other hand, geographical or industrial segmentation could have been an important variable to take into account, too, this also based on the fact that there might exist more or fewer challenges and/or opportunities in one region/industry than in another one.

## RESULTS AND DISCUSSION

As it has been mentioned, each type of the interview was designed specifically for each of the two types of participants. In the case of the motivations section for the entrepreneurs, 5 main questions were applied, where three of them had sub-questions depending on the scenario for each entrepreneur. This was related to the main objective of opening a new venture, as well as interrogations about the main motivations to do so. Also, a specific question to know who the principal mentors or collaborators were during the conception phase was used in order to know if the relations are either more with relatives or with institutions. The results for this section are shown in Table 2.

**Table 2. Entrepreneur's motivations in Mexico in 2016**

No	Main objectives	Main motivation	Mentors or collaborators
1	Never had the intention to own a business. It was an opportunity	- Lack of economic prospects - Unemployment	- Business incubator ITESM - COPARMEX - INADEM - Friends
2	To help the society and to optimize public transport	- Achievement desire - Entrepreneurial drive - Help society	- Family - Business incubator ITESM - SEDECO
3	Do what I like to do and assist other entrepreneurs	- Independence-autonomy desire - Achievement desire	- Victoria 147
4	Help society by providing biotechnical and medical studies in order to avoid cancer	- Independence-autonomy desire - Being one's own boss - Flexible work patterns - Achievement desire - Help society	- Family - University professors from ITESM - Business incubator ITESM
5	Have fun and play	- Lack of other economic prospects - Unemployment - Flexible work patterns - Self-fulfilment need	- PROEMPLEO
6	Doing what I love: design	- Unacceptable working conditions - Independence-autonomy desire - Achievement desire - Self-fulfilment need - Life planning	- Victoria 147 - Boyfriend
7	Being my own boss	- Independence-autonomy desire - Being one's own boss - Achievement need - Self-fulfilment need - Unacceptable working conditions	- Victoria 147 - Friends
8	Fulfil and take advantage of the market niche	- Life planning	- Friends - Husband - Victoria 147

No	Main objectives	Main motivation	Mentors or collaborators
9	Being my own boss	- Lack of other economic prospects - Independence-autonomy desire - Help society	- Business incubator from the municipality of San Pedro Garza García - Business incubator ITESM - Victoria 147 - Secretary of labour and social security
10	Specialize in digital marketing. Have a specific lifestyle and create awareness about animal experimentation in the beauty industry	- Self-fulfilment need - Achievement desire - Life planning - Being one's own boss	- Business incubator ITESM - Victoria 147
11	Feel good about myself and make use of my free time	- Achievement desire	- Friends - Family

Source: own data based on the results on in-depth interviews.

After analysing the previous information, the authors ordered the results based on frequency and classified the obtained outcomes based on the literature review. Specifically, they are related to what Carsrud and Branänback (2001) mention as the three main or most important reasons for an entrepreneur to create a new venture. Thus, Table 3 shows the results of the participants, organised into three categories; psychological or personal, social and economic.

**Table 3. Classification of entrepreneurial motivations in Mexico in 2016**

Psychological or Personal	Social	Economic
Independence-autonomy desire	Help society	Unemployment
Self-fulfilment need	Work-family balance desire	Lack of other economic prospects
Achievement desire	Flexible work patterns	–
Being one's own boss	Unacceptable working conditions	–
Entrepreneurial drive	–	–
Life planning	–	–

Source: own data based on the results on in-depth interviews.

As a general finding for this section, it is also important to mention that more than half of the participants received help or had their own relatives, either friends or family, as mentors and collaborators.

During the interviews done to the experts, one question about the most common women's motivations to undertake was done to the specialists. The following table shows the most common motivations based on expert opinion.

In the experts' opinion, independence, the desire for achievements, the desire for work-family balance and self-fulfilment were most common women's motivations to undertake business.

To understand the results better, the authors compared them with the primary data gathered in the literature review.

As it can be seen from Table 3 and Table 4, women entrepreneurs' psychological characteristics and social conditions played a motivational role to undertake their own enterprises.

**Table 4. Women's motivations based on experts' opinion in Mexico, 2016**

Expert	3 most common women's motivations
1	1. Independence and autonomy desire 2. Achievement desire 3. Work-family balance desire
2	1. Economic improvement 2. Independence and autonomy desire 3. Self-fulfilment

Source: own data based on the results on in-depth interviews.

The desire for independence, the need for self-fulfilment, the desire for achievements, the desire to be one's own boss, entrepreneurial drive, and life planning are psychological or personal factors that motivated women to start their business in Mexico. Brush (1992), Shabbir and Gregorio (1994), Moore and Buttner (1997) proved very similar results in their studies.

Within social motivation factors, helping society, the desire for work-family balance, flexible work patterns and an ambition to improve the quality of working conditions prevailed. In their studies Kumar, Poornima, Abraham & Jayashree (2003) found similar results.

On the other hand, within economic factors that pushed women in Mexico to current enterprises were the curse of unemployment and the lack of other economic prospects. Begum (1993) and Begum (2001) also identified the curse of unemployment as the main push factor towards entrepreneurship. Although it is very difficult to distinguish between pull and push factors, it can, however, be concluded that the majority of the mentioned motivation factors are opportunity based, so called pull factors. Reasons which emphasise entrepreneurship as a positive and desirable alternative that pull women entrepreneurs to their choice prevailed in comparison with the factors which forced women to start business enterprises. These results are logical as in Mexico a large number of governmental programmes, business incubators, and female entrepreneurship organisations are helping women who want to open a new business. Also, special financial programmes and lending bank terms specifically for women are becoming a great opportunity for an increase in female entrepreneurship. Governmental institutions like SE and INADEM have developed special programmes in the last few years to do so. With the results we can accept the hypothesis, that female entrepreneurship in Mexico is determined by a combination of push and pull factors.

Further, we were interested in factors which promote female entrepreneurship in Mexico (Table 5).

**Table 5. Main factors promoting female entrepreneurship in Mexico, 2016**

Main factors promoting female entrepreneurship
Participate in motivational programs in order to improve self-esteem and avoid fears
Promoting commercial, managerial and financial knowledge
Society awareness and acceptance
Diffusion of opportunities offered by governmental and non-governmental institutions
Networking

Source: own data based on the results on in-depth interviews.

Surprisingly, many of the participants of our research mentioned the awareness of a special bonus for women during the application for financial support, either from banks like Banorte and Banregio, or from governmental institutions like INADEM during financial contests. This was also confirmed by the answers which relate to the factors that promote female entrepreneurship in Mexico. Here, especially different governmental programmes, business incubators, networking, and improving self-esteem were stated as the most important.

As it can be seen from Table 5, women entrepreneurs exposed that especially different motivational programmes, the promotion of commercial, managerial and financial knowledge, social awareness, different government and non-government opportunities and networking are factors that promote most female entrepreneurship in Mexico.

In Table 6, the experts' opinion on main factors which promote female entrepreneurship in Mexico are presented.

**Table 6. Women's opportunities based on experts' opinion in Mexico, 2016**

Main opportunities for women	Main 3 factors that promote female entrepreneurship
<ul style="list-style-type: none"> <li>- Good bank credits and loans especially for female entrepreneurs</li> <li>- Many governmental programs to support female entrepreneurship</li> </ul>	<ul style="list-style-type: none"> <li>- Financial knowledge</li> <li>- Learn from a corporative and business atmosphere</li> <li>- Create networking</li> <li>- Improve self-esteem and confidence, don't underestimate you</li> </ul>
<ul style="list-style-type: none"> <li>- Governmental programs supporting female entrepreneurship</li> <li>- Possibility of networking</li> <li>- Business incubators</li> </ul>	<ul style="list-style-type: none"> <li>- Entrepreneurial knowledge</li> <li>- Develop entrepreneurial competencies</li> <li>- Improve self-esteem and confidence</li> <li>- Opportunities awareness</li> </ul>

Source: own data based on the results on in-depth interviews.

For experts, factors which promote female entrepreneurship are similar. Especially different governmental programmes that support female entrepreneurship, business incubators, financial knowledge, networking, and improving self-esteem are factors which promote female entrepreneurship in Mexico.

## CONCLUSIONS

The Mexican society faces a big revolution towards female entrepreneurship. Based on the change of family structure and traditions, women nowadays are having more opportunities to develop as entrepreneurs.

The paper presents factors that motivated women entrepreneurs to establish their own enterprises in Mexico. The findings of the study help to conclude that female entrepreneurship development is influenced by different factors including the entrepreneurs' personal traits, social and economic factors. Due to their conservative traditional attitude, risk adverse tendency, and non-cooperation of family members, etc., women entrepreneurs are sometimes deterred from starting business in Mexico. However, our research proved that the lack of other economic prospects and unemployment pushed the women entrepreneurs from our sample to start their business. Though it is very difficult to distinguish between pull and push factors, it can, however, be concluded from the analysis that

women entrepreneurs' psychological characteristics and social factors played a motivational role to undertake their own business. Not only because of the changing tradition and the role of women in Mexico, but also because of an increasing number of non-governmental institutions which are generating great opportunities for women during the conception phase of the entrepreneurship process, pull factors for starting female entrepreneurship in our analysis prevailed. The results of the study could help economic policy when trying to improve the situation of female entrepreneurship in Mexico.

Within the limitations of the research, the lack of prior research studies on the topic of female entrepreneurship in Mexico in general and in relation to the Mexican culture was certainly a restraint for the creation of the literature review and to support the assumptions. Another important point that can be mentioned as a limitation is the measure used to collect the data, in-depth interviews created somewhat broad interpretation of the information. Another important limitation of this study was the fact that the research had a general focus by concentrating only on women owning a business for more than three months, meaning that there was no other demographic, geographical or industrial restriction or segmentation.

Based on the fact that there are few, almost no research papers that deal with female entrepreneurship in Mexico, there is a great opportunity for future research regarding this topic. One very interesting fact which was frequently mentioned during the interviews, and very surprising for the authors, was the lack of self-esteem and the risk avoidance by women regarding the entrepreneurial process. Future research can definitely involve a psychological perspective of women in order to analyse how the psychological implications can affect female entrepreneurs regarding the act of competence in contrast to men. In general, concerning better understanding of women's behaviour towards entrepreneurship.

Moreover, interesting studies can be made involving other cultural dimensions like masculinity, the avoidance of uncertainty or future orientation and psychological elements or concepts in order to analyse women's entrepreneurial perspectives towards society. Furthermore, while including demographic characteristics like age, marital status or educational level, as well as the type of industry where the company develops, useful and beneficial research can be made.

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