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Article

Female Microenterprise Entrepreneurship: Innovative Strategies for Sustainable Local Socioeconomic Development in Peru

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Abstract

This study examines female microenterprise entrepreneurship in the city of Juliaca, Peru, as a response to structural conditions of poverty, informality, and limited inclusion in public policies. In this context, the study seeks to understand and interpret the dynamics of women-led entrepreneurship and its articulation with sustainable local socioeconomic development. A qualitative methodological approach was adopted, based on an interpretative phenomenological design. The research techniques employed included in-depth interviews, direct observation, and documentary review, applied to 16 female microentrepreneurs selected through purposive and snowball sampling. The findings reveal that intrinsic motivations (resilience, leadership, and self-fulfillment) and extrinsic motivations (economic independence, access to financing, and education) constitute key elements in the entrepreneurial process. Additionally, business social capital—through family, community, and institutional networks—was found to play a strategic role in business sustainability. Furthermore, women entrepreneurs actively and significantly contribute to sustainable local socioeconomic development by stimulating local economies, generating employment, and promoting socially, fiscally, and ethically responsible practices. Therefore, although women act as agents of change and transformation, they face structural barriers that require public policies with a territorial and gender-based approach to enhance their impact and sustainability.

Keywords: female entrepreneurship; microenterprise; entrepreneurial motivation; business social capital; sustainable local socioeconomic development

1. Introduction

Entrepreneurship is conceived as a strategic economic dynamic oriented toward value creation, innovation, and job generation, with direct impacts on socioeconomic development [1,2]. In the face of persistent structural constraints, this activity has become established as a viable alternative for business strengthening and the improvement of living conditions, which has driven growing academic and policy-related interest. Historically, analyses of entrepreneurship prioritized the male

figure; however, since the 1980s, there has been an analytical shift toward female entrepreneurship, recognizing its relevance in transforming traditional patterns of labor market insertion and access to opportunities [3]. This process is linked to women's pursuit of economic autonomy, contributing to the reduction of gender gaps and the strengthening of their educational and labor capacities [4].

In the Peruvian context, female entrepreneurship exhibits a high incidence, positioning the country as a regional leader in women-led enterprises [5]. This phenomenon is largely explained by contexts of socioeconomic precariousness, particularly in regions with high levels of unmet basic needs [6], where entrepreneurship emerges as a strategy for subsistence, development, and economic independence [7]. Nevertheless, public policies continue to display a marked territorial centralization, which limits their reach in cities outside Lima.

From a local governance perspective, female entrepreneurship is recognized as a driver of socioeconomic development, as it energizes local economies, generates employment, and strengthens community capacities [8]. This requires the promotion of an entrepreneurial culture grounded in values, collective practices, and social interaction [9]. Within this framework, motivation constitutes a key element of the entrepreneurial process, shaped both by internal factors related to personal self-improvement and perseverance, and by external economic and social conditions [10].

Likewise, the construction of social capital is central to the sustainability of microenterprises. From Bourdieu's [11] perspective, this form of capital originates in social networks and group membership, while Capdevielle [12] identifies individual, family, and community dimensions that foster trust and cooperation. These dynamics are articulated with local development, understood as the activation of endogenous resources to improve quality of life [13], in which enterprises assume a complementary role in addressing social challenges [14].

Nevertheless, women microentrepreneurs face structural barriers that limit their recognition and expansion. In cities such as Juliaca—the economic capital of Puno—characterized by commercial dynamism and high levels of informality, female participation in entrepreneurship is decisive for local development [15]. In this context, the study seeks to understand the dynamics of female microenterprise entrepreneurship and its impact on the local socioeconomic development of Juliaca.

1.1. Entrepreneurial Motivation

Entrepreneurial motivation is configured as a complex and multidimensional construct that articulates individual, organizational, and contextual factors, and is relevant both to entrepreneurship and to the labor domain. At the outset, the literature recognizes two central orientations: *entrepreneurial motivation and work motivation*. Within the field of entrepreneurship, various authors agree on its multidimensional nature. Marulanda-Valencia et al. [16] proposes a typology that integrates intrinsic, extrinsic, and contextual motivations, highlighting elements such as self-fulfillment, economic incentives, and the influence of the social and institutional environment. Complementarily, Terán-Yépez and Guerrero-Mora [1] and Ramos et al. [17] emphasize psychological, economic, and sociocultural factors, incorporating variables such as self-efficacy, risk tolerance, access to financing, and social support.

This approach is further expanded by the contribution of Meneses [18], who highlights entrepreneurial spirit, creativity, and innovation as fundamental drivers of entrepreneurial action, underscoring the relevance of intrinsic motivation and a proactive attitude oriented toward opportunity identification. In contrast, work motivation is primarily analyzed from the organizational context. In this regard, Bustamante et al. [19] distinguish intrinsic and extrinsic factors associated with performance and job satisfaction, assigning a central role to organizational climate. Gelvez-Duque and Pérez-Mora [20] delve into aspects such as autonomy, social recognition, value coherence, and employee well-being, while León and Tapia [21] integrate classical motivation theories with contemporary variables such as organizational culture and industry type.

From an evolutionary perspective, Sánchez and González [22] argue that entrepreneurial motivation has transcended a purely profit-driven logic to incorporate social responsibility, sustainability, and innovation, within a context shaped by globalization and technological

advancement. Likewise, the dynamic nature of motivation is acknowledged, with Marulanda-Valencia et al. [16] noting variations across different stages of the entrepreneurial process, while León and Tapia [21] point to emerging challenges associated with labor flexibility and remote work. In sum, the literature converges on the centrality of intrinsic factors, autonomy, recognition, and professional development, as well as on the need to balance economic and non-economic incentives in order to sustain entrepreneurial motivation in changing contexts [19–22].

1.2. Construction of Business Social Capital

The construction of business social capital has become established as a strategic process for organizational strengthening, sustainability, and local socioeconomic development, particularly in competitive and complex contexts. From the resource-based view, López-Inda et al. [23] conceive it as an intangible asset whose effectiveness depends on its articulation with other organizational capabilities, highlighting the role of networks, trust, and shared values in the generation of competitive advantages. In this regard, Laverde et al. [24] emphasize relational capital as a key component of social capital, underscoring its contribution to innovation, resilience, and uncertainty reduction through stable relationships with strategic actors in the environment.

From a broader perspective, Carvajal-Henao et al. [25] address social capital through structural, relational, and cognitive dimensions, demonstrating its impact on the creation and sustainability of entrepreneurial ventures through access to resources and opportunities. At the organizational level, Medina and Severino [26] link social capital to corporate social responsibility, highlighting its role in building legitimacy, cohesion, and trust—a relationship further developed by Niño-Benavides and Cortés [27], who stress the role of strategic communication in fostering dialogue, co-creation, and trust with stakeholders.

For their part, Bretos et al. [28] propose a three-dimensional typology of capital—bonding, bridging, and linking—which enables an understanding of the contribution of internal networks, horizontal alliances, and external institutional ties to organizational stability and community articulation. From a critical perspective, Arras et al. [29] warns about the ambivalent nature of social capital, acknowledging both its inclusive potential and its risks of reproducing inequalities—an approach further deepened by Molero [30], who questions its discursive instrumentalization in the business sphere.

Additionally, Pérez-Briceño et al. [31] offer an integrative perspective from social entrepreneurship, arguing that social capital enables hybrid models oriented toward socioeconomic development. Therefore, these approaches converge in asserting that business social capital is dynamic, multidimensional, and contextual, and requires critical strategic management that moves beyond instrumental views in order to promote collaboration, trust, and shared value.

1.3. Microenterprise Entrepreneurship and Local Socioeconomic Development

Microenterprise entrepreneurship is configured as a key strategy for local socioeconomic development from an interdisciplinary perspective that integrates territorial, gender, financial, and sociocultural approaches. From the endogenous development approach, entrepreneurship is grounded in the activation of internal territorial capacities, enabling the dynamization of local economies and the strengthening of the social fabric through income generation, employment creation, and cooperation networks [32–34]. Within this framework, microenterprises contribute to the revaluation of local knowledge and resources, promoting inclusive and sustainable development models, particularly in rural contexts, where they foster population retention, economic revitalization, and the preservation of cultural and natural heritage [35–37].

Female entrepreneurship acquires particular relevance in contexts of social inequality, as it constitutes a mechanism of resilience, empowerment, and the generation of economic autonomy. Numerous studies indicate that these initiatives arise primarily as a response to the scarcity of formal employment in scenarios of poverty and exclusion, and are recurrent in countries such as Ecuador and Peru [34,38–40]. Likewise, the capacity of women entrepreneurs to re-signify their life

trajectories, assume community leadership roles, and confront adverse contexts such as the COVID-19 pandemic—while reconciling productive work and family life—is highlighted [33,37].

From a financial dimension, limited access to credit emerges as a structural barrier to the sustainability of female entrepreneurship, which has heightened the relevance of social finance as an alternative oriented toward equity and social impact [32,41]. Finally, entrepreneurship is understood as a multidimensional social practice that articulates political-administrative, economic, educational, sociocultural, and occupational security dimensions, enabling a comprehensive analysis of its contribution to local socioeconomic development [34,42].

2. Materials and Methods

The research methodology is based on a qualitative approach, as it seeks to understand the units of analysis from the perspective of women's microenterprise entrepreneurship within the context of sustainable local socioeconomic development in Juliaca. Qualitative research aims to comprehend phenomena by exploring them from the participants' perspectives in their natural settings and in relation to their context [43].

The methodological design applied is interpretative phenomenological, since its main purpose is to "explore, describe, and understand the experiences of actors regarding a phenomenon and to identify the common elements of such experiences" [44]. In this case, the study sought to understand the entrepreneurial experience of female microentrepreneurs in the local socioeconomic development of Juliaca, addressing their motivations, the construction of social capital, and their contribution to the dynamics of entrepreneurship and sustainable local socioeconomic development. These elements were configured as the units of analysis of the research. Meanwhile, the units of observation consisted of women microentrepreneurs from the district of Juliaca, engaged in various commercial and entrepreneurial activities, and registered with the Ministry of Labor and Employment Promotion of Peru.

2.1. Participants and Research Techniques

The reference population of the study consists of women engaged in microenterprise activities, totaling 290 female microentrepreneurs, according to the Ministry of Labor and Employment Promotion [MTPE] [45]. The study sample is non-probabilistic, and the sampling techniques applied were purposive and chain (snowball) sampling, through which key informants are gradually identified until the data requirements of the research are met [43]. Participants were asked whether they knew other individuals who could provide relevant data on the research topic; once contacted, these individuals were subsequently included in the study. The research was conducted with 16 female microentrepreneurs who met the following criteria: more than two years of microenterprise operation, a minimum of three employees, and an age range between 25 and 60 years.

The data collection techniques applied included *documentary review*, which enabled the identification of previous studies in order to refine the objectives, compare perspectives, categorize information, construct the theoretical framework, and identify unexplored areas [46]. Secondly, *in-depth interviews* were conducted (Appendix A); this technique allowed for the collection of data through flexible conversations using guiding questions adaptable to the situation or context of the interview [47]. Finally, *direct observation* was applied (Appendix B), a technique that enabled data collection through the recording of observable situations [48]. Accordingly, the instruments used for data collection were: bibliographic review forms, which according to Santana [49] are employed in the initial phase of research to consult books or primary sources that form the basis of the study's analysis and argumentation; the interview guide, which according to Bracho [50] is an unstructured tool that follows a list of general areas such as guiding questions, thereby ensuring greater organization during the interview process; and the observation sheet, which is used when the researcher seeks to analyze and understand specific aspects of the social phenomenon under study through detailed description [51].

Complementarily, in order to strengthen the theoretical and argumentative basis of the study regarding *business motivation, building business social capital and entrepreneurship and its contribution to sustainable local socioeconomic development*, the research team made use of the GenAI tool.

2.2. Data Analysis Procedure

Data processing and analysis were conducted in five stages. *First*, the interviews were audio-recorded¹ and manually transcribed into Word-format texts. These transcripts were read and edited by the research team in order to assess the quality of the data collected. Complementarily, in addition to the interview data, both the bibliographic review forms and the observation sheets were digitized.

Second, the qualitative data derived from interviews, bibliographic review forms, and observation sheets were processed using Atlas.ti software, version 24 [52–54]. This software enabled the systematization, coding, and categorization of qualitative data generated from the central theme, whose conceptualization and integration in the form of theory allowed for the interpretation of the phenomenon under study [55,56].

Third, through the constant comparative analysis strategy and the coding process, the research team identified 503 quotations, which were distributed and grouped into three main categories previously defined, as well as into a differentiated number of emergent analytical subcategories. *Fourth*, after identifying representative quotations for each emergent analytical subcategory, analytical matrices were designed for each of the three main categories of analysis. *Fifth*, based on these matrices, the analysis, discussion, and interpretation of the study's results were carried out using qualitative content analysis and discourse analysis techniques [57–59].

3. Results and Discussion

In accordance with the ontological, epistemological, and methodological nature of qualitative research, the results and discussion are presented and discussed in an integrated manner, based on four justified arguments. First, because the processes of coding and categorization are, in themselves, acts of theoretical discussion and interpretation. Second, because qualitative analysis is inductive and iterative, which requires the integration of description and interpretation within a single narrative flow. Third, because scholarly publishers and scientific journals in the social and health sciences recognize that an integrated structure facilitates the coherent communication of significant findings. Fourth, because the IMRaD format, of positivist–quantitative origin, separates results and discussion; however, in qualitative research, data incorporate interpretation from the analytical stage onward, and therefore integrating both sections enhances analytical coherence and the understanding of meanings [60–62].

3.1. Intrinsic Motivations in Microentrepreneurship

According to Table 1, with regard to the analytical category related to intrinsic motivations in the entrepreneurial process, eight analytical subcategories emerged during the qualitative field research, namely: (a) sacrifice in entrepreneurship; (b) audacity in entrepreneurship; (c) entrepreneurial and work-oriented mindset; (d) strength and perseverance at work; (e) business management capacity; (f) leadership in entrepreneurship; (g) the pursuit of competitiveness in entrepreneurship; and (h) entrepreneurial learning strategies. These analytical subcategories make it possible to understand the operational dynamics and performance of female microentrepreneurs within a specific territory, as is the case of Juliaca.

The testimonies show that women entrepreneurs *sacrifice rest and leisure time*, indicating a high level of work involvement: “we rest only when it is possible” (E = 30). This attitude reflects an intrinsic motivation grounded in self-fulfillment and commitment to the business [16]. In this regard, Deci and

¹ Informed consent for the audio recording of the interviews was obtained and documented prior to the administration of each interview.

Ryan's perspective on intrinsic motivation—which highlights autonomy and purpose as key motivational factors—aligns with this disposition toward personal sacrifice [21]. Moreover, sustained sacrifice may also be interpreted as a form of contextual necessity, whereby economic conditions compel the prioritization of economic activity over individual well-being [1,63].

Regarding *audacity in entrepreneurship*, the testimony presented in Table 1 highlights the willingness to assume risks despite initial uncertainty: “I take the risk, win or lose, but I take the risk” (E = 25), which reveals a strong tolerance for risk and a need for achievement, as emphasized by Terán-Yépez and Guerrero-Mora [1]. This behavioral logic is also articulated with entrepreneurial spirit, understood as the capacity to identify and seize opportunities even in adverse contexts [18]. Such entrepreneurial audacity can likewise be linked to psychological motivations, particularly self-efficacy and resilience in the face of a lack of immediate results, which constitute an important dimension of entrepreneurial motivation that energizes everyday entrepreneurial actions within the territory.

Another business-driving dimension is the *entrepreneurial and work-oriented mindset*. In this regard, the recognition of the need for continuous training is reflected in the testimony stating that “one must educate oneself, especially in e-commerce” (E = 21), which points to a growth mindset driven by both intrinsic motivation and contextual factors such as market competition [16,64]. This stance evidences a proactive attitude toward innovation and adaptation, in line with the evolutionary view of entrepreneurial motivation that highlights the influence of technology and globalization on emerging business approaches [22]. Moreover, this orientation toward competitiveness suggests an extrinsic motivation linked to achievement and visible success in a competitive environment, insofar as the outcomes of intrinsic motivations materialize in tangible results such as economic profitability, asset acquisition, and contributions to the social environment.

Table 1. Intrinsic Motivations in Microentrepreneurship.

Analytical Category	Analytical Subcategory	Rootedness (Quotations)	Representative Quotation (Participants' Testimonies)
Intrinsic motivations in microentrepreneurship	Sacrifice in entrepreneurship	30	“We cannot say, like a teacher, that Saturdays and Sundays are sacred rest days; for us it is not like that. As traders, we rest only when it is possible” (Quote 8:4)
	Audacity in entrepreneurship	25	“On many occasions my husband told me it would be better to quit, because at the beginning everything was an expense and there were no profits—you have to wait. Then I said: I will take the risk, win or lose, but I will take the risk. I did not back down; as long as I have feet, hands, and strength, everything is possible” (Quote 6:17)
	Entrepreneurial and work-oriented mindset	21	“Those who are not prepared for these times can hardly sustain a business, because there is a lot of competition, and one must train and educate oneself, especially in e-commerce” (Quote 7:6)
	Strength and perseverance at work	19	“In my case, no. My husband tells me, ‘I feel bad, my body hurts,’ and he stays like that. I tell him, what are you going to do? Instead, when I feel bad, I keep going. Up to the door and the street I feel unwell; once I step outside, I feel much better and start laughing” (Quote 8:11)

Business Management capacity	14	<p>“In the company, I am the manager, the administrator, the one who keeps the accounts—everything related to accounting. Sometimes my son also helps with that, but in general I am in charge of everything in my shop; that is what I do” (Quote 13:15)</p> <p>“For example, I had a case where I hired a young woman as a domestic worker. She came and helped me for about six months, but I noticed she was quite capable, so I placed her in the shop. She was very approachable, and now she has her own business”. (Quote 1:10)</p>
Leadership in entrepreneurship	13	<p>“To be a competitive microentrepreneur, you have to look for ways to continuously improve—be pleasant and attractive to the consumer. If there is an order, we try to deliver it in the shortest possible time, and if we cannot fulfill it, we look for ways to ensure the client leaves satisfied, in some cases refunding their money”. (Quote 5:29)</p>
Pursuit of competitiveness in entrepreneurship	9	<p>“My goal was to learn; that was my idea—to learn the way the Chinese do. He told me he would pay me, but I said, ‘It doesn’t matter, I just want to work.’ I made him rent a place here in Juliaca, and I worked for him.” (Quote 4:17)</p>
Entrepreneurial learning strategies	8	

Closely related to the aforementioned dimensions is *strength and perseverance at work* (E = 19). For women entrepreneurs, this dimension entails persistence in the face of pain or physical discomfort, which in turn reveals a high level of resilience and personal commitment to work, as reflected in the testimony: “once I leave the house, I already feel much better, I am already laughing.” This finding is consistent with the concept of intrinsic motivation as a driving force of endurance in the face of adversity [21]. Such strength aligns with the notion of personal satisfaction and professional development as motivational factors [19], and illustrates how a sense of purpose can prevail even over the adverse physical conditions that women entrepreneurs continually face in their everyday lives.

As part of women’s entrepreneurial strategies, another intrinsic motivation is *business management capacity*. This analytical subcategory emerges from the entrepreneurs’ self-definition as managers and administrators: “I am in charge of everything in my shop” (E = 14). This testimony reflects a clear orientation toward autonomy in entrepreneurial performance, aligned with intrinsic motivation and the desire for control over the work environment [20]. Such capacity may be understood as a combination of skills developed out of necessity (contextual motivation) and vocation (intrinsic motivation), reinforced by the family environment and microenterprise tradition. The presence of managerial competencies may also be linked to prior experiences and informal learning strategies, evidencing a motivation grounded in competence [21]. The competitiveness observed in the performance of female microentrepreneurs is driven by a continuous drive for improvement and self-advancement.

Leadership capacities in entrepreneurship constitute one of the emergent analytical subcategories in the study, reflecting the intrinsic motivation of women entrepreneurs. In this regard, the testimony “I placed her in the shop... now she has her own business” (E = 13) illustrates the development of capacities in others and reveals a dimension of transformational leadership associated with social motivations and the construction of human capital. This type of motivation has a relational and social-impact component, aligning with Sánchez and González’s [22] proposal regarding the

evolution of entrepreneurial motivation toward social responsibility and community empowerment. Moreover, leadership also appears as an extrinsic motivation related to social recognition and the capacity to influence others, insofar as it is projected toward and oriented to the social environment.

Within the trend toward continuous improvement, female microentrepreneurs pursue *competitiveness in entrepreneurship* (E = 9). This emergent analytical subcategory, beyond the search for continuous improvement, is oriented towards customer satisfaction. Consistent with this, the testimony stating “finding a way for the customer to leave satisfied” indicates an extrinsic motivation aimed at achieving market recognition and maintaining business sustainability. This approach is linked to the need for achievement and to a competitive context that demands adaptation and differentiation [1]. Likewise, the pursuit of competitiveness may be understood as a business survival strategy, reinforced by contextual factors such as the perception of entrepreneurship as the sole source of income [16]. In other words, competitiveness in female entrepreneurship functions both as an instrument for business development and innovation and as a means of subsistence in the marketplace.

Finally, with regard to *entrepreneurial learning strategies* (E = 8), the desire to learn from others stands out, as reflected in the testimony: “I simply said, ‘it doesn’t matter, I just want to work.’” This empirical finding suggests an intrinsic motivation for competence and personal development, as proposed by Deci and Ryan in their self-determination theory. The willingness to learn through imitation and experiential practice reflects an informal knowledge acquisition strategy, consistent with contemporary approaches to entrepreneurial learning [18]. A contextual motivation is also observed: the need to learn in order to survive in a competitive and changing environment.

In sum, the results reveal a multifaceted entrepreneurial motivation in which intrinsic factors—such as self-fulfillment, perseverance, and autonomy—converge with extrinsic factors, including recognition and economic achievement, as well as contextual factors related to environmental conditions and business culture. These findings are consistent with the literature emphasizing the dynamic, evolutionary, and integrated nature of entrepreneurial motivation [16,21,22]. Motivation not only drives the initiation of entrepreneurial activity but also sustains its continuity, adaptation in adverse contexts, and ongoing improvement.

3.2. Extrinsic Motivations in Microentrepreneurship

With regard to the extrinsic motivations of female microentrepreneurs, six analytical subcategories emerged during the empirical field research: (a) pursuit of family cohesion; (b) education as a mechanism for business success; (c) pursuit of economic independence and improved quality of life; (d) work driven by instrumental rationality; (e) banking and business benefits; and (f) formalization as a factor in entrepreneurship (see Table 2). These subcategories constitute key elements for analyzing the phenomenon of female entrepreneurship at the local level.

The first emergent analytical subcategory related to extrinsic motivations is the *pursuit of family cohesion* (E = 25), which showed the highest data density. In this regard, the testimony referring to “...living and working in the shop as well, eating together with my children and my husband...” expresses a strong desire to integrate family life with entrepreneurial activity. This motivation can be analyzed and understood from the perspective of contextual motivation proposed by Marulanda-Valencia et al. [16], who identify the social environment and culture as key factors in entrepreneurship. In this case, entrepreneurship is not merely an economic means but also a mechanism of affective and social integration. Likewise, this entrepreneurial approach aligns with the sociocultural dimensions analyzed by Terán-Yépez and Guerrero-Mora [1], who emphasize social support and the perception of entrepreneurship as a tool for family improvement. From a classical motivational perspective, this motivation may be related to the need for affiliation within Maslow’s hierarchy, as well as to the pursuit of meaningful relationships [21]. That is, these are socioeconomic relationships that go beyond purely economic considerations, transcending into the socio-familial sphere and seeking family cohesion and integration around the entrepreneurial activity.

The pursuit of recognition within the social environment constitutes an extrinsic motivation that leads to the development of entrepreneurial capacities. Within this pursuit, *education as a mechanism for business success* (E = 24) is configured as a relevant tool for the development of technical and accounting knowledge. In this regard, the testimony stating "...if I were a professional, I would handle everything an accountant does myself..." illustrates a rational motivation linked to the need for competence and autonomy—core elements of self-determination theory [21]. This motivation is framed within the sociocultural factor of *entrepreneurial education*, where formal knowledge acts as a lever for operational independence [1,65,66]. Moreover, Meneses [18] emphasizes that innovation and entrepreneurial spirit are nurtured by continuous learning, reinforcing the idea that education constitutes a key intrinsic factor in the development of microentrepreneurship [67].

Within the entrepreneurial process, *the pursuit of economic independence and an improved quality of life* (E = 20), as one of the emergent analytical subcategories, constitutes a central extrinsic motivation for women entrepreneurs. Thus, the testimony stating that "...the quality of life you can have as an entrepreneur... is much better than when you work for the State..." explicitly reflects the search for improved material conditions through economic independence derived from the private–business sector rather than from public-sector employment. This microentrepreneurial landscape is clearly associated with extrinsic motivations such as economic incentives, which Marulanda-Valencia et al. [16] identify as frequent drivers during business consolidation stages. Additionally, Bustamante et al. [19] caution that extrinsic factors—such as salary or economic stability—are significant but often temporary motivators. The pursuit of a sustainable improvement in quality of life may also be interpreted as a need for self-actualization, which transcends income generation and is oriented toward a more fulfilling life [21,63].

Table 2. Extrinsic Motivations in Microentrepreneurship.

Analytical Category	Analytical Subcategory	Rootedness (Quotations)	Representative Quotation (Participants' Testimonies)
Extrinsic motivations in microentrepreneurship	Pursuit of family cohesion	25	"I would have been very happy to buy that house and set up my shop there so I wouldn't have to pay rent—living and working in the shop, eating together with my children and my husband. That is my goal." (Quote 4:20)
	Education as a mechanism for business success	24	"Generally speaking, if you want to start a business, it is not necessary to be a professional, but being a professional helps a lot. In our case, we pay an accountant; the difference is that if I were a professional, I would manage everything an accountant does myself, because currently we depend on a professional to file our monthly declarations." (Quote 6:10)
	Pursuit of Economic independence and improved quality of life	20	"What mattered most was entering the world of business, where the pace of life and the quality of life you can have as an entrepreneur or trader can be much better than when you work for the State. When you work for the State, you have a fixed salary, and that salary does not increase—each month it is the same, whether it is 1,000 or 2,000 soles." (Quote 13:6)

Work driven by Instrumental rationality	12	<p>“For me, there were no Sundays. My siblings would go on vacation; I wouldn’t. I don’t even know where people go on vacation in Arequipa—my whole life has been like this: work and work. My brother Henry used to tell me to go with him; he wanted to pay all my expenses just so I would go, but I always had something to do. Now I want to travel, I want to go, but it’s not the same anymore. Because of my illness, my siblings say I can only travel by plane.” (Quote 5:10)</p> <p>“Thanks to banks, we can obtain an injection of capital through loans to expand and capitalize the business. Another benefit is that companies from Lima we work with can send us materials if we do not have sufficient capital to purchase them; as a company, it is more secure.” (Quote 13:4)</p> <p>“The transportation services we provide operate nationwide; we transport cargo from any location, as long as everything complies with the law. We work with formal companies that can provide waybills, so we can demonstrate that the cargo is legal—everything is in accordance with the law.” (Quote 6:1)</p>
Banking and business benefits	10	
Formalization as a factor in entrepreneurship	02	

Another dimension of entrepreneurship is *work driven by instrumental rationality* (E = 12), whereby the logic of sustained effort and the postponement of personal pleasures reflect intense work commitment: “...my whole life has been like this, working and working...”. This testimony evidences actions oriented toward the maximization of benefits. Furthermore, this attitude is related to instrumental rationality, described by Weber as action oriented toward calculated ends. According to Terán-Yépez and Guerrero-Mora [1], such instrumental rationality is consistent with extrinsic work and performance motivation, particularly associated with the need for achievement. In this sense, the decision to sacrifice leisure time in favor of work is also linked to the notion of achievement orientation and risk tolerance [18], reinforcing the idea of entrepreneurship grounded in clear goals and operational efficiency.

Another extrinsic motivation in the entrepreneurial process is related to banking and business benefits (E = 10). Specifically, access to credit and financing is highlighted as a decisive opportunity; thus, the testimony stating “...banks... are synonymous with loans to expand the business...” is directly linked to the economic contextual elements of entrepreneurship identified by Terán-Yépez and Guerrero-Mora [1], particularly access to financing as an enabler of growth. In this regard, the financial environment becomes a strategic ally of entrepreneurship insofar as entrepreneurial actions are formal and, therefore, more stable and secure. Consistent with this view, Marulanda-Valencia et al. [16] argue that contextual motivations are characteristic of intermediate or advanced stages of entrepreneurship, where capital is required to consolidate business operations.

In contexts characterized by limited institutional culture, such as Latin America, *formalization emerges as a factor of entrepreneurship* (E = 2) related to legal motivation, in which regulatory compliance becomes a central axis. Accordingly, the testimony stating “...as formal microenterprises, we work with formal companies so they can provide us with waybills...” reflects a concern for business legitimacy and sustainability beyond immediate benefits. For Marulanda and Morales [10], this motivation aligns with the contextual and normative factors they describe as characteristic of an institutionalized entrepreneurial culture. Likewise, Sánchez and González [22] argue that

contemporary motivation has evolved toward criteria such as sustainability and social responsibility, where formalization represents a step toward business maturity and consolidation.

In sum, the analysis of these six subcategories reveals a motivational complexity that combines intrinsic elements (self-fulfillment and independence), extrinsic elements (improved quality of life and access to credit), and contextual elements (education and formalization). The complementarity of these motivations reflects Marulanda-Valencia et al.'s [16] assertion regarding the multidimensional nature of entrepreneurship, as well as the dynamic evolution proposed by Sánchez and González [22], whereby entrepreneurial motivation adapts to new demands of the social and economic environment.

3.3. Construction of Business Social Capital

One of the dimensions of entrepreneurship is the construction of business social capital. In this regard, according to Table 3, six analytical subcategories emerged during the empirical research that allow for the analysis and understanding of entrepreneurial development: (a) social networks in entrepreneurship; (b) influence and cooperation among female microentrepreneurs; (c) family work heritage; (d) the family as support for entrepreneurship; (e) participation in organizations as part of entrepreneurship; and (f) interdependence between the entrepreneur and the accountant.

With respect to *social networks in entrepreneurship* (E = 34), the research findings show that entrepreneurship not only constitutes an economic activity but also a space for the construction of social and commercial networks, expanding the scope of relationships to other regions and countries. This relational network enables business opportunities and entrepreneurial learning [68]. From the perspective of Carvajal-Henao et al. [25], broad and robust social networks are essential for identifying opportunities and accessing strategic resources. This view is reinforced by the arguments of López-Inda et al. [23], who consider networks to be key intangible assets in the generation of competitive and comparative advantages. Likewise, articulation with diverse actors in trade fairs and other contexts strengthens relational capital, as highlighted by Laverde et al. [24]. In the terms proposed by Bretos et al. [28], this finding may be linked to linking social capital, whereby ties are generated beyond the immediate circle, enabling access to external and novel resources.

Table 3. Construction of Business Social Capital.

Analytical Category	Analytical Subcategory	Rootedness (Quotations)	Representative Quotation (Participants' Testimonies)
Construction of business social capital	Social networks in entrepreneurship	34	"This business allows me to build social and commercial relationships; I can get to know other countries and regions, and I can open businesses related to trade fairs." (Quote 7:1)
	Influence and cooperation among female microentrepreneurs	31	"They are colleagues who also have transport companies; we support each other because we work together with some firms. If one of us has information that requires our service, we communicate. In this way, we try to get through the month and meet our obligations—not only with SUNAT, but also with our families." (Quote 6:13)
	Family work heritage	24	"My father got me used to working like this—something we no longer do with our children. At four in the morning my father would whistle and we had to get up; if we didn't, he would throw water on us in bed. He was very strict, and maybe that's why at three or four in the morning I can no longer sleep." (Quote 5:18)

The family as support for entrepreneurship	23	“The whole family is involved in the business; we come together. We hold family meetings and help each other. For example, if my sister gets a business opportunity and doesn’t have money, we all lend her some—each of us contributes a certain amount and we give it to her for a period of time.” (Quote 4:43)
Participation in organizations as part of entrepreneurship	13	“Ms. Valentina invited me to participate in FEMUCARINAP. I am interested in her plan; what she wants is to support us—to help us stand out and grow—and that interests me.” (Quote 4:45)
Interdependence between the entrepreneur and the accountant	06	“I work closely with my accountant. I pay her monthly; she handles everything, but I work hand in hand with her. I sit down with her for an hour and tell her, ‘these are my purchases and my sales,’ and we manage everything—how much we paid, what we have. I also check the accountant’s work. That’s how we operate, because if I left everything to the accountant, she might forget something or something could happen and that’s when companies go bankrupt. So, I have to stay on top of my accountant.” (Quote 13:27)

The second analytical category in the process of constructing business social capital is *influence and cooperation among female microentrepreneurs* (E = 31). As shown in Table 3, the empirical data reveals cooperative practices among entrepreneurs operating within the same sector, who share useful information to maintain business sustainability, especially in adverse contexts. This dynamic of entrepreneurial interaction also reflects the principles and values of Andean culture, particularly cooperation and solidarity. From the perspective of Bretos et al. [28], such entrepreneurial behavior embodies bonding and bridging social capital, as ties among peers are strengthened, facilitating mutual support and horizontal cooperation. Active cooperation is also consistent with Laverde et al.’s [24] view of collaborative innovation as a source of resilience. Furthermore, cooperative business relationships align with the arguments of Medina and Severino González [26] regarding organizational cohesion through trust-based relationships. This type of entrepreneurial dynamic demonstrates that social capital is expressed through everyday practices that reinforce local socioeconomic sustainability, characteristic of Andean culture.

On the other hand, within the process of constructing business social capital, *family work heritage* (E = 24) emerges as another analytical subcategory that evidences a strong intergenerational transmission of work habits, in which discipline and effort are learned within the family nucleus. The value of work in Andean culture is fundamental and decisive for social dynamics, as it is regarded as a mechanism for upbringing and for the reproduction of individual—and especially collective—life. This process can be understood as a mechanism for the formation of business social capital through the internalization of shared values and norms [25]. This form of social capital is related to the cognitive dimension, in which common beliefs and practices are configured. From Molero’s [30] critical perspective, it is worth questioning whether these labor heritages reproduce certain forms of functional discipline that reinforce hierarchical or unequal structures. Nevertheless, from a positive standpoint, an Andean cultural legacy is observed that consolidates work ethic as a key component of entrepreneurship.

The fundamental basis of the process of constructing business social capital is the family. Accordingly, the emergent analytical subcategory referring to the *family as support for entrepreneurship*

(E = 23) highlights the family as a solidarity-based network that acts as an economic and emotional guarantor of entrepreneurial activity, providing both financial and affective resources. In other words, the nuclear and extended family function as platforms for articulation and the construction of social relationship networks that contribute to the entrepreneurial actions of female microentrepreneurs. This finding is related to Bretos et al.'s [28] notion of bonding social capital, insofar as the family offers social cohesion and support in the face of risk. It also connects with the approach of Pérez-Briceño et al. [31] regarding hybrid entrepreneurship models, in which family ties enhance community participation and social sustainability. From a resources-and-capabilities perspective, family support may be considered a competitive advantage that is not easily replicable by other ventures, given its relational and emotionally significant nature [23].

Social organization is, by nature, an appropriate space for the configuration of networks of proximity; therefore, *participation in organizations* (E = 13) plays an important role in the process of constructing business social capital. Thus, the empirical evidence shows how participation in associations such as National Federation of Peasant, Artisan, Indigenous, Native and Wage-Earning Women of Peru (FEMUCARINAP) constitutes a strategy for collective empowerment and access to institutional support networks. This type of participation aligns with linking social capital [28], as the entrepreneur establishes ties with organizations capable of influencing public policy or providing resources. This dynamic also reflects the structural dimension of social capital [25], as entrepreneurs become embedded in organized networks that expand the reach of their ventures. According to Niño-Benavides and Cortés [27], such institutional articulation may also be interpreted as an opportunity for co-creation and the strengthening of the socio-business fabric. Put differently, active participation in associations reinforces a sense of belonging and organizational legitimacy [26].

Trust-based relationships among entrepreneurial actors are likewise relevant in the process of constructing business social capital. In this regard, *interdependence between the entrepreneur and the accountant* (E = 6) emerges as one of the analytical categories identified in the study. The empirical evidence reveals a close relationship between the entrepreneur and the accountant, grounded in collaboration and mutual control. Accounting responsibilities are not fully delegated; rather, they are shared in pursuit of efficient and effective resource management. This linkage between business actors reflects a form of professional interdependence that enhances transparency, responsible management, and business sustainability, and represents a type of relational capital within the technical domain. According to Laverde et al. [24], such relationships strengthen business resilience in the face of potential administrative failures. Consistent with Medina and Severino [26], this relationship is also sustained by trust and reciprocal oversight, thereby reducing financial risks. From Molero's [30] critical perspective, however, it may also be interpreted as a form of resistance to the full delegation of accounting power, reflecting an effort to maintain control over financial capital and to avoid structural vulnerabilities within the enterprise.

The results presented demonstrate that the construction of business social capital is a contextualized and multidimensional process, as argued by Carvajal-Henao et al. [25] and Pérez-Briceño et al. [31]. The six subcategories analyzed show how family, institutional, technical, and personal networks intertwine to sustain entrepreneurship from the micro to the macro level. As Bretos et al. [28] likewise maintain, these dimensions include bonding, bridging, and linking social capital, reflecting a diversity of relational forms that enhance both economic sustainability and the internal social cohesion of entrepreneurial actors. Within this framework, social capital ceases to be merely an instrumental tool and instead becomes a situated, ethical, and relational practice with transformative potential, albeit one that also entails tensions and risks if not managed critically.

3.4. Entrepreneurship and Contribution to Local Socioeconomic Development

Insofar as the entrepreneurial actions of female microentrepreneurs in Juliaca contribute to the improvement of the territory's socioeconomic conditions, their analysis and understanding can be approached through five analytical subcategories that emerged from the empirical research: a) pursuit of social well-being in the surrounding environment; b) workers' expectations and business

performance; c) expectations regarding capacity development in the business sphere; (d) interpersonal trust in entrepreneurship; and e) payment of municipal taxes (see Table 4). Through these analytical subcategories, entrepreneurial actions contribute—both directly and indirectly—to the process of local socioeconomic development.

The first emergent analytical subcategory refers to the *pursuit of social well-being in the surrounding environment* (E = 57). In this regard, the empirical evidence reveals and highlights how a female microentrepreneur facilitated the commercial development of local suppliers who had not previously participated in distribution networks. The entrepreneur acted as an intermediary, expanding economic opportunities for other regional actors. This finding reflects the essence and potential of endogenous development, in which local capacities are articulated to energize the territorial economy [32]. Likewise, microenterprise entrepreneurship is shown to play a catalytic role in consolidating local production and commercialization networks, thereby strengthening the social fabric and promoting community participation [33,34]. In terms of collective impact, this type of business practice embodies the principle of productive solidarity and contributes directly to inclusive and sustainable development [35]. Moreover, such practices of cooperation and solidarity within the productive process are deeply rooted in the Andean world.

With respect to *workers' expectations and business performance* (E = 18), this constitutes another analytical category that allows for understanding the role of entrepreneurship in territorial development. According to the study's findings, female microentrepreneurs establish clear performance criteria for their workers, including training, honesty, responsibility, and punctuality, whereby the ethical profile of the worker is valued as highly as technical competence. This finding indicates that microenterprises not only reproduce productive models but also foster organizational cultures based on transparency and responsibility. From the sociocultural dimension of entrepreneurship, Buñay-Solano and Ordoñez-Gavilanes [40] argue that business sustainability fundamentally depends on workers demonstrating values such as trust, ethics, and commitment. The results also reveal the need to consolidate a safe and decent work environment, which is related to the dimension of occupational security [34]. In contexts where informality prevails, this ethical and training-oriented requirement represents an effort to professionalize the local workforce and dignify employment.

Table 4. Entrepreneurship and Contribution to Local Socioeconomic Development.

Analytical Category	Analytical Subcategory	Rootedness (Quotations)	Representative Quotation (Participants' Testimonies)
Entrepreneurship and contribution to local socioeconomic development	Pursuit of social well-being in the Surrounding environment	57	"Here we have four or five suppliers from the region who were unfamiliar with distribution. Through me, they were able to move forward; now many of them ship to Lima and work that way. We were like a window of opportunity for them." (Quote 11:29)
	Workers' expectations and business performance	18	"People who want to work must first be trained in the product they will handle, and above all, honesty. If they are going to take materials to their homes, responsibility, punctuality, and honesty are essential." (Quote 7:9)
	Expectations regarding capacity development in the business sphere	12	"Many times, when you receive money alone, you don't know how to invest it—there are many cases like that. So, it would be good for us to be taught financial education related to business and investments; first of all, continuous training." (Quote 1:15)

Interpersonal trust in entrepreneurship	10	“Trust is important—getting to know a little about their family. With everything that’s happening nowadays, it’s difficult, and right now I haven’t found the right person. So, my son is the only one who supports me in matters of trust, and I have hired him as a worker in my company.” (Quote 13:24)
Payment of municipal taxes	07	“What I think we contribute is that we work legally—we pay taxes to SUNAT. I believe that is an important contribution; we do not transport informal cargo, and we are not part of Juliaca’s informal sector.” (Quote 6:11)

Efficient and effective management is a key aspect of the entrepreneurial process; therefore, *expectations regarding capacity development in the business sphere* (E = 12) constitute an analytical subcategory that helps to understand the entrepreneurial mindset of women in Juliaca. These entrepreneurs identify financial education as one of their strategic business needs, as the lack of knowledge regarding investment or financial resource management is perceived as a recurrent barrier to business success. This empirical evidence underscores the importance of the educational dimension of entrepreneurship. As Chávez-Toala and Feijó-Cuenca [42] maintain, training constitutes a central pillar for business sustainability and growth. The expectation of learning demonstrates that economic capital alone is insufficient; cognitive and formative capital is also required in order to make strategic decisions. Moreover, this issue is directly linked to the need to promote financial inclusion with a gender-equity approach, given that women often face greater barriers in accessing and managing credit adequately [34,41].

In a sociocultural context permeated by ethically deviant behaviors and informality, interpersonal trust in entrepreneurship (E = 10) constitutes a basic element of the business management process. In this regard, the findings reveal difficulties in trusting external individuals, leading entrepreneurs to make decisions to include a family member in the business as the sole reliable figure. Trust is thus grounded in family ties, which reflects both strength and a structural limitation. From a sociocultural perspective, this result points to the fundamental role of primary networks in the informal economy, where kinship ties replace institutional structures of control and trust [40]. Trust becomes a relational asset that sustains the microenterprise. However, it also reflects an institutional deficit in the construction of trustworthy relationships beyond the family nucleus, which may limit business expansion and professionalization. As Ordóñez et al. [34] argue, relational informality is often associated with dynamics of exclusion and precariousness, even when it provides immediate solutions.

Finally, one of the manifestations of entrepreneurship and its contribution to local socioeconomic development is the payment of municipal taxes (E = 7), understood as a formal and institutional contribution within the territory. Accordingly, the representative testimony of the entrepreneurs expresses a sense of civic responsibility through tax compliance at both the local and national levels. That is, paying taxes to the National Superintendence of Tax Administration (SUNAT) and not being part of the informal sector is perceived as a concrete contribution to local socioeconomic development. This experience highlights the political-administrative dimension of entrepreneurship, as it establishes a direct relationship between the economic actor and the local State [34]. Tax compliance not only legitimizes business activity but also represents a form of institutional integration and legal recognition. Moreover, it reflects a civic ethic of entrepreneurship that challenges the stigma of informality prevalent among many microenterprises. As Acevedo et al. [33] note, this attitude is key to building a solid entrepreneurial ecosystem based on co-responsibility between citizens and local authorities. Nevertheless, tax compliance must be accompanied by effective public policies that reciprocate with adequate services and promote formalization without increasing the tax burden on vulnerable entrepreneurs who are still in the process of consolidation.

Based on the empirical findings presented, it is affirmed that microenterprise entrepreneurship contributes significantly to local socioeconomic development, not only through the generation of employment or income, but also through the creation of cooperation networks, the strengthening of the social fabric, and active participation in formalization processes. This process is articulated with the five analytical dimensions proposed by Ordóñez et al. [34]: economic, educational, sociocultural, political-administrative, and occupational security. Consequently, microenterprises emerge as agents of territorial transformation, particularly in contexts of inequality, where women find in entrepreneurship a channel for empowerment and resilience [40]. However, in order to enhance their contribution, an institutional environment is required that promotes training, fair financing, formal inclusion, and technical support, in line with an endogenous and inclusive development approach [32,35].

3.5. Theoretical–Methodological and Practical Contributions

Through empirical field research, grounded in interpretative phenomenology and through the integrated presentation of results and discussion, three main analytical categories were developed, enabling the analysis and understanding of the phenomenon of female microentrepreneurship in developing countries. First, intrinsic motivations (resilience, leadership, and self-fulfillment) and extrinsic motivations (economic independence, access to financing, and education) emerge as key strategic elements of the entrepreneurial process. Second, the construction of business social capital—based on family, community, and institutional networks—plays a role as emotional, economic, and technical support which, when properly managed, contributes to business growth, development, and sustainability. Third, female entrepreneurship and its contribution to sustainable local socioeconomic development translate into the stimulation of local economic dynamics, the generation of productive employment, the configuration of social and commercial networks, and the promotion of socially and fiscally responsible practices.

The study's findings also have practical implications aimed at promoting, fostering, and consolidating female microenterprise entrepreneurship oriented toward sustainable local socioeconomic development. This entails, on the one hand, the implementation of local technical training and business management programs with a gender-based approach, articulated among the State, academia, and microenterprise associations; on the other hand, the expansion of inclusive access to financing through flexible microcredit schemes and financial accompaniment; and finally, the strengthening of mixed business networks (community-based and institutional) that facilitate cooperation, progressive formalization, and market access, thereby enhancing women's social capital and its impact on sustainable local socioeconomic development.

3.6. Study Limitations

The study presents limitations inherent to the qualitative approach and the phenomenological design, as the findings are based on in-depth subjective and intersubjective experiences of a focused—yet socioculturally and economically representative—group of female microentrepreneurs. These findings do not seek statistical generalization; rather, they serve as a reference for similar contexts. The non-probabilistic, purposive, and snowball sampling strategy, restricted to 16 key informants from the city of Juliaca, may limit the diversity of perspectives. Likewise, the selection and inclusion of female microentrepreneurs from certain entrepreneurial sectors may underrepresent other relevant voices within the field. Therefore, future research is recommended to address the phenomenon using a mixed-methods approach in order to ensure greater comprehensiveness and pragmatic value of the study's findings.

4. Conclusions

On the one hand, the intrinsic motivations of female microentrepreneurs in Juliaca are deeply linked to self-fulfillment, resilience, and self-determination. Values such as sacrifice, perseverance,

leadership, and the pursuit of competitiveness reflect a strong commitment to work and an orientation toward personal and professional growth. These motivations not only demonstrate women's capacity to initiate and sustain a business, but also their ability to face complex challenges without relying on external incentives. This finding highlights the presence of a robust work ethic, rooted both in individual experiences and in endogenous cultural values.

On the other hand, extrinsic motivations reflect a desire for socioeconomic transformation through the pursuit of economic independence, family cohesion, access to credit, and formal education. Female microentrepreneurs understand entrepreneurship as a means to improve quality of life, not only at the individual level but also within the family and social spheres. However, these motivations reveal tensions: while there is a clear aspiration toward formalization and access to institutional resources, entrepreneurs continue to face structural barriers such as limited technical training and unequal access to financial services. This scenario underscores the need for public policies that promote entrepreneurship and transform these aspirations into achievable outcomes.

Likewise, business social capital in local contexts such as Juliaca is configured, in a complementary manner, through family, community, and institutional networks that function as sources of economic, emotional, and technical support. These networks generate trust, cooperation, and mutual assistance, all of which are fundamental to entrepreneurial sustainability. Nevertheless, this relational structure may also limit business expansion if it relies exclusively on family-based or informal ties, without integration into broader or institutionalized networks. Therefore, while social capital constitutes a key strength, it also requires critical management in order to avoid stagnation or excessive dependence on the immediate environment.

Finally, female entrepreneurship in Juliaca has a significant impact on sustainable local socioeconomic development by generating employment, energizing social and commercial networks, and promoting practices of social and fiscal responsibility. Female microentrepreneurs do not seek solely personal economic benefit; rather, they act as catalytic agents of endogenous development by integrating local suppliers, promoting ethical values in work practices, and demanding the development of business management capacities. This type of entrepreneurship embodies a form of solidary and resilient economy; however, its impact may remain limited without an institutional environment that facilitates growth and sustainability.

For the purpose of improving female microenterprise entrepreneurship at the local level, it is necessary to design and implement local public policies with a gender-based approach that promote the development of business management capacities, equitable access to financing, the strengthening of cooperation networks, and the progressive formalization of female microentrepreneurship. This approach should recognize both intrinsic motivations (resilience, leadership, and vocation) and extrinsic motivations (education, economic independence, and support networks), while articulating multisectoral efforts among the State, academia, and civil society to support women entrepreneurs in their consolidation as key agents of sustainable territorial development.

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Conflicts of Interest: The authors of the study declare that they have no conflicts of interest.

Appendix A

In-Depth Interview Guide: Aimed at Female Microentrepreneurs

Opening questions:

- How old are you?
- How many years have you been running your business?
- How many employees does your business have?
- What does your business do?

Category 1: Motivation of female microentrepreneurs

- What motivated you to start your business?
- Do you sacrifice your rest and leisure time to devote yourself to your work? Could you explain your daily routine?
- How comfortable do you feel with your business?
- What is your personal goal?
- What are your projections for your business?
- What are your responsibilities in the business?
- What responsibilities do you feel you have and think you take on in your family?
- What responsibilities do you think you will take on in the future?
- How do you meet your family's basic needs with the income you earn from your business?
- How much do you think your economic situation has improved since you started your business?
- How did you get the capital to start your business?
- What do you think about the need for a degree or academic qualification to start a business?
- Do you have a degree or qualification?

Category 2: Building social capital for female microentrepreneurs

- What characterizes you?
- What qualities have enabled you to start your business?
- What kind of work did your parents do?
- Do you have relatives who are entrepreneurs? Who are they and how are they related to you?
- How have they helped you decide to start your business?
- Do you have acquaintances or friends who are in business?
- How did they help you decide to open your business?
- Do you motivate and support others to start their own businesses? How do you think you do this?
- What organizations or institutions are you involved in?
- How do you relate to your colleagues who are in businesses similar to yours?

Category 3: Entrepreneurship and contribution to local socioeconomic development

- Approximately how many people have you employed in your business? Who are they and how many?

What requirements do you consider when hiring people to support you in your business?

What kind of contributions does your business make to the development of our society?

Do you pay your taxes without difficulty?

Do you believe your business meets the demands and expectations of your customers?

How do you think it does this? Could you comment on your experience?

What is your target market or audience/customer?

Have you ever received training or support from government institutions to improve your business? How has that been?

Do you think it would be necessary for institutions, programs, and other entities to provide some kind of training or support?

Appendix B

Direct Observation Form

General information:

Company name	
Name of the observer	
Location	
Date	
Start time	
End time	
Scene to observe	
Analysis and reflection on the scene observed:	

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