



Responsible Editor: Rodrigo de Souza Goncalves
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Associate Editor: Juliano Lima Soares
Review Process: Double Blind Review by SEER/OJS

Essay on the Relationship of Trust and Mentorship between Women Accountants and Women Entrepreneurs

ABSTRACT

Objective: Discuss elements that might contribute to advice given by accountants to clients, which have shown to be decisive for success of ventures.

Theoretical approach: The construction of a conceptual model was proposed to analyze the women accountant-women entrepreneur relationship, based on two key axes: the trust between professionals and entrepreneurs and professional competence, both fully reflected in counseling.

Results: The conceptual elements theorized led to the construction of propositions: 1. The counseling relationship between accountants and SME owner-managers is favored by the trust developed over time; 2. The advisory relationship between accountants and SME owner-managers is favored by the competence demonstrated by accountants over time; 3. Counseling (mentoring) provided by accountants to SME owner-managers favors overcoming barriers to female entrepreneurship towards business success; and 4. Success in business, in the female entrepreneurial world, is translated by subjective elements, such as autonomy and the ability to balance family and work.

Originality/Relevance: The literature has discussed the role of the accountant as a source of information and management advice, but has not sought the theoretical gap that links the entrepreneurial role of women from the advice received (mentoring) from their accountants: advice from woman to woman.

Theoretical/methodological contributions: Based on entrepreneurship studies and the relationships that encourage it, this essay proposes new ways of (re)thinking the role of accounting professionals in helping entrepreneurs, emphasizing elements that characterize the female posture, having the women accountant-women entrepreneur dyad as the object.

Keywords: Women accountants. Women entrepreneurs. Management advice. Trust. Business success.

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Received: August 07, 2022
Revised: February 02, 2023
Accepted: February 28, 2023
Published: March 31, 2023



How to Cite (APA)

Moreira M. A. & Andreassi, T. (2022). Essay on the Relationship of Trust and Mentorship between Women Accountants and Women Entrepreneurs. *Revista Contabilidade, Gestão e Governança*, 25 (3), 455-470.
<http://dx.doi.org/10.51341/cgg.v25i3.2962>

1. INTRODUCTION

The accountant is a mandatory figure in face of legal requirements, including for small and medium-sized companies - SMEs, which, despite the need for a relationship caused by legal impositions, has potential to stimulate superior management performance, through business guidance, generating information for decision-making, performance measurement and monitoring business results, knowledge transfer, personal and professional advice (Athayde & Martins, 2012; Berry et al., 2006; Blackburn et al., 2010; Bruyckere et al., 2019; Carey, 2015; Kirsten et al., 2015; Moreira et al., 2020; Weigel & Hiebl, 2022).

Therefore, the literature has discussed the role of accountant as a source of information and management advice for entrepreneurs (owner-managers) of small and medium-sized companies (Blackburn et al., 2018; Cahyaningtyas & Ningtyas, 2020; Carey & Tanewski, 2016; Cherry et al., 2018; Cherry, 2016; Gooderham et al., 2004; Kamyabi & Devi, 2011; Weigel & Hiebl, 2022).

It's worth highlighting the understanding of what a small company is, in the view of Carland et al. (1984), as being those commanded by owners who create and manage an enterprise with the objective of deepening personal goals; enterprise that should be the primary source of income for that individual, consuming most of their time and resources. Subjectively, the owner must consider the enterprise as an extension of their personality, intrinsically connected with the needs and desires of their family (Carland et al., 1984).

In this context, it's observed that, predominantly, in the environment of SMEs, external professional services are hired to obtain specialized knowledge that isn't supplied by the internal team or by the managerial experience of the owner-manager, for specific tasks and to develop new internal procedures and processes. Small entrepreneurs, in general, cannot afford specialized consultancy, and, therefore, the accountant is often the only person who can assist the entrepreneur in matters related to finance, accounting, legal aspects and aspects related to the performance of enterprises (Bennett & Robson, 2005), who highlight that counseling is a learning process that generally develops over a period of time, which requires an exchange of information on both sides (entrepreneurs and their advisors), resulting a joint activity, which is strengthened as intimacy is generated (Bennett & Robson, 2005; Cherry et al., 2018).

This idea is supported by research that observed that the use of a range of advice is positively associated with financial health and growth of SMEs (Ganesan et al., 2018; Cahyaningtyas & Ningtyas, 2020; Carey, 2015, Kamyabi & Devi, 2011; Berry et al., 2006), among the most sought advisors, external accountants stand out.

In fact, there's a constant need to understand the details of the relationship between accounting professionals and clientele of small companies (Dyer & Ross, 2007) both in terms of compliance with legally required obligations, but notably, when they play the role of managerial advisers. Research such as developed by Blackburn et al. (2010, 2014), Cherry et al. (2018), Kamyabi & Devi (2011), found in the trust element and its determinants the strongest link that brings the entrepreneur closer to the accountant.

This is the relationship that we seek to investigate in this research, however, we seek an analysis gap with a specific focus on the relationship between women entrepreneurs and their women accountants. In that regard, literature presents extensive research on the determinants, barriers and difficulties to undertake and the performance of businesses led by women from various regions of the world (Ganesan et al., 2018; Cho et al., 2019; Cullen, 2020; Mutlu, 2018; Raghuvanshi et al., 2017; Ribes-Giner et al., 2018), but does not seek the theoretical gap that links the entrepreneurial activities of women based on the advice received especially from their accountants: advice from women to women.

Studies show that women have greater behaviors of motivation, openness and acceptance, confrontation and genuineness when receiving counseling, with expectations of a more positive result (Hardin & Yanico, 1983), while women counselors can be more empathetic, understanding and focused on feelings (Hill, 1975).

This leads to the belief that there are particularities observed in professional counseling services provided by women to women entrepreneurs who own and manage SMEs, which lead them to a differentiated understanding of traditional barriers to entrepreneurship, considering a better and more sensitive mutual understanding (Bruyckere et al., 2019), to overcome barriers and difficulties inherent to female entrepreneurship, such as: family obligations and difficulties in obtaining financing; low formal education and low knowledge in business management, little experience and few training opportunities; little spatial mobility, lack of family support; lack of institutional support, little innovative capacity, fear and lack of self-confidence (Cho et al., 2019; Machado, 2013; Machado et al., 2017; Mas-Tur et al., 2016; Nassif et al. al., 2016 Raghuvanshi et al., 2017). As a consequence of this relationship, a differentiated action is expected, one that leads them to success in business.

Success, in this sense, is not only measured in traditional ways from profitability, profit or growth in employees, financial measures or non-financial operational measures, as observed by Dobrovic et al. (2018) and Murphy et al. (1996), but is also measured through more subjective measures related to lifestyle, such as autonomy, personal satisfaction and pride in work or ability to balance family and work (Carree & Verheul, 2012; Cullen, 2020; Reijonen & Komppula, 2007; Salinas-Jiménez et al., 2010; Walker & Brown, 2004).

In fact, it's expected that, when united in purpose, women accountants can develop proactive attitudes to guide the success of women entrepreneurs, who are particularly sensitive to difficulties that women face in entrepreneurship.

Therefore, the central problem of the research rests on the importance of women entrepreneurs obtaining stability, growth and personal satisfaction in their businesses, encouraged through their relationship with a special segment of women, willing to unite feelings and technical knowledge in favor of the growth of female enterprises: accountants. That being so, the purpose of this essay is to discuss, based on available literature, recurrent elements on the advice given by accountants to their clients, owner-managers of small and medium-sized companies, which can contribute to success of enterprises in their personal perceptions.

The research is justified by deepening the discussion on female entrepreneurship, seeking a research gap in the literature, by recognizing singularities in women's entrepreneurial activities based on advice received from their women accountants. Studies reveal different characteristics of entered business by men and women, motives and intentions to undertake, main barriers to starting and maintaining entrepreneurial activities and in management style (Cromie, 1987; Goktan & Gupta, 2013; Santos et al., 2016; Rey-Martí et al., 2015). These differences justify research focused on studying female entrepreneurship. It should be noted that Global Entrepreneurship Monitor - GEM (2020), describes the insertion of women in entrepreneurial activity, and highlights that 55.5% of the new companies created in that year in Brazil, were opened by women, significant increase in nascent companies' rate (Sebrae, 2022).

Still according with a survey by Brazilian Micro and Small Business Support Service - SEBRAE, based on data from Brazilian Institute of Geography and Statistics - IBGE, women are responsible for 33.6% of national entrepreneurship (Sebrae, 2022), but there is a drop in female entrepreneurship by opportunity and an increase in entrepreneurship by necessity, which is due, in part, to the slowdown of Brazilian economy with the consequent entry of women into the market to compose the family income (Sebrae, 2018).

A survey carried out, Brazil et al. (2018) ratifies the growth in the number of businesses led by women, indicating the increase may be due to economic or market issues, but mainly, due to the possibility of reconciling work with the family that entrepreneurship allows.

However, it's noted that businesses run by women have higher mortality rate than those run by men. The reasons vary, but two hypotheses emerge. The first is that reconciling business and family life, even with the flexibility provided by entrepreneurship, remains difficult, which leads the entrepreneur to give up her business. The second is that women-owned businesses are often found in industries with low entry barriers and highly competitive. Thus, with greater difficulties, more Brazilian entrepreneurs give up (Tonelli & Andreassi, 2018).

In this context, this research contributes to society by demonstrating how external accountants, through managerial and personal advice, have been helping entrepreneurs to overcome barriers and achieve success in business. In this sense, elements and patterns were identified that can be socially worked through whether in universities, through extension actions, or allowing proactive actions by organizations that support a diversity of women's businesses, in Brazil and in other countries, with similar characteristics. This research contributes to women entrepreneurs, who can see themselves in the research results, with stimuli for personal development as well as the development of their own businesses.

2 THEORETICAL FRAMEWORK

It should be noted that, despite several efforts, the discussion on the theoretical basis of entrepreneurship has evolved in recent decades, with progress in understanding the object, the psychological characteristics of entrepreneurs and the search for a specific field of research with accepted theoretical foundations (Baker & Welter, 2020; Ferreira et al., 2015). However, it's not yet a mature field of study, from which a great diversity of studied phenomena and conceptual perspectives emerge, which is why its own basis theory of entrepreneurship is not yet evident and this essay is responsible for contributing with new insights for this theory under construction.

2.1 Counseling by Accountants, Business Performance and Success

Around the world, empirical studies demonstrate the importance and use of management advice provided by accountants for small businesses, studies that reveal professional accountants are reliable providers of consulting services and management support for small businesses, not just providing compliance services, meeting financial accounting requirements, but also acting as most frequent and significant advisors for SMEs (Blackburn, 2010; Blackburn et al., 2018; Bruyckere et al., 2019; Carey, 2015; Carey & Tanewski, 2016; Cherry et al., 2018; Cherry, 2016; Cahyaningtyas & Ningtyas, 2020; Kamyabi & Devi, 2011 ; Kirsten et al., 2015; Samujh & Davi, 2008; Weigel & Hiebl, 2022).

Blackburn (2010) suggests points that relate entrepreneur to accountant: expertise in management; trust; proximity and responsiveness. Cherry (2016) investigated the relationship between owner-managers and their accountants and, in their findings, observes that trust of a SME lies in the accountant service that acts proactively in their interests and do not exploit their vulnerabilities (Cherry, 2016). Its conceptual model, proposes that trust in relationship between accountants and clients is the result of two vectors: one personal and the other professional. In the personal vector, he highlights trust is a function of: 1) length of business relationship they have had; 2) face-to-face contact, the greater the face-to-face interaction between accountant and entrepreneur is, the greater the trust in the accountant is; and, 3) the degree of engagement (accountant's concern with the company). On the other hand, the professional aspects, trust is a

function of: 1) the breadth of care provided (service portfolio); 2) the range of non-compliant services offered (such as performance and management counseling services); 3) the accountant's link to accredited professional associations; and, 4) the size of the office providing accounting services (the bigger, the more confidence).

In the same sense, Cahyaningtyas & Ningtyas (2020) noticed that events such as the uncertainty of environment, lack of technical competence and level of competition are factors that influence the decision of SMEs to use accounting services. In another research, Blackburn et al. (2018) tested a dynamic conceptual model capable of explaining the purchase intention of accountants consulting services, distinguishing the antecedent market factors (company size and age, institutional debt, growth rate or intention to grow), highlighting the relationship (understanding business needs) and trust between accountants and entrepreneurs (skill, integrity, and empathy). The results showed additional factors for purchase business advisory services, such as the experience of environmental turmoil at micro and macroeconomic levels, but the authors reinforce the idea that the relationship and established trust were the factors with greater weight in the decision making process (Blackburn et al., 2018).

Cherry et al. (2018) also validated three models involving trust factors in the relationship between accountants and SMEs, and the results that determine trust in the tested models reinforce the importance of variables related to the person/relationship or customer intimacy (Cherry et al., 2018). As a complement, Bruyckere et al. (2019) introduced to the discussion the concept of mutual understanding, of clear sharing of information by the parties in the service of superior financial performance. Through interviews with accountants and 310 owner-managers of SMEs, they found empirical evidence that mutual understanding leads the entrepreneur to see the accountant as a strategic partner. Trust and mutual understanding are key elements in this relationship. Bruyckere et al. (2019), however, in the sample studied, were unable to prove the existence of a relationship between mutual understanding and the superior financial performance of SMEs, as well as Cahyaningtyas & Ningtyas (2020) also did not find a significant relationship between the feeling of trust and the use outsourced accounting services.

Kamyabi and Devi (2011) carried out a study in Iran, whose objective was to observe factors that influence the decision of SMEs to obtain advisory services from external accountants and their impact on performance. As a result, they observed that in a competitive environment, the use of consulting services from an external accountant is positively related to competitive intensity in which the company is inserted. More importantly, the study examined the relationship between the use of advisory services and SME performance and found that firm performance improves as it engages its external accountant as a consultant.

Likewise, the empirical results of the research conducted by Carey (2015) confirmed that companies who buy business consulting perform better, contributing to the study of relationship between business advice and performance of SMEs. Carey (2015) observes that continuous acquisition of knowledge and the generation of a distinct expertise have been the basis of the competitive advantage of an external accountant in relation to other professionals. Ganesan et al. (2018) in a sample of 120 Malaysian entrepreneurs also found a positive relationship between the use of non-audit services (accounting services, risk analysis and assurance, corporate finance services, taxation services, corporate services, counseling, and business) and business performance, measured by return of investment.

Still in the same context, Carey and Tanewski (2016) tested a fundamental element in this relationship: the entrepreneur's perception of the accountant's competence. In this case, the results support the hypotheses that, after reducing information asymmetry and uncertainty regarding the competence of the external accountant as a business consultant, SMEs are more likely to purchase business advice from their external accountant. It remains to be noted that

Weigel & Hiebl (2022) in their bibliometric research rescued these important relationships in taxonomized tables.

Thus, it is observed that there are several empirical evidences about the importance of accounting professionals in helping SMEs to measure their performance and achieve their business objectives. It's worth mentioning here, however, the findings of Kirsten et al. (2015), who observed, in South Africa, the competence of accountants to structure performance control measures and advice, however, they do not develop control measures for their clients, although they perceive it to be beneficial for SMEs, demonstrating another perception, the lack of interest, often by accounting professionals themselves, in adding value to the services already provided to SMEs. Along the same lines, Samujh and Davi (2008) observed in Malaysia that accountants need to develop new skills and understandings to provide advice to entrepreneurs. To act as business advisors and provide effective support to SMEs, accountants need to rethink their role as helping to empower, not just delivering a service.

In Brazil, research by Santos et al., (2015) observed that accounting professionals have great potential for assistance, especially in tax aspects, financial accounting and cost analysis, however, the investigation indicates that these professionals need greater awareness and effort to update their knowledge about management accounting in order to assist in the sustainability and survival of SMEs.

It's a fact that the social relevance of SMEs, around the world, has given rise to research that seeks factors to increase performance and survival. In this context, research investigating the relationship between SMEs and accounting professionals has been increasing, as these have been highlighted as another catalyst for performance and a success factor for business.

However, one point draws attention in literature review carried out: no research aimed at the relationship between female entrepreneurs and their female accountants was found, despite the importance of a different look at female entrepreneurship. Feelings of empathy, openness, acceptance and understanding in the face of personal dilemmas and barriers to undertaking (Hardin & Yanico, 1983; Hill, 1975) experienced by women are factors involved in female counseling relationship, which have not yet been specifically and empirically studied.

2.2 Barriers to Female Entrepreneurship

Cullen (2020) in a survey of British and Turkish female entrepreneurs, identified as barriers to growth of female businesses, uncertainty about competition and market growth, lack of financial resources available for ventures, difficulty in qualifying people and facilities. Among the Turkish women, institutional environment and the legal requirements to undertake were also quoted as impediments. Cho et al. (2019) in a study with entrepreneurs of Hispanic origin, based on interviews, reported that, for these women, cultural heritage, the ideal of autonomy, independence, extra income and self-realization were the drivers for entrepreneurship. On the other hand, fear, translated into chance of failure and discrimination, lack of financial management knowledge and the wrong choice of point were chosen as the greatest challenges and barriers to entrepreneurial action. Mutlu (2018), who investigated the barriers for women to undertake in Turkey, highlights the invisible barriers, linked to cultural heritage, are the biggest barriers experienced by women entrepreneurs in that country.

Raghuvanshi et al. (2017) after reviewing the international literature, came up with a list of 14 barriers for women entrepreneurs, namely: less interest in entrepreneurial activities, problems in acquiring financial resources, problems in defining strategies, slow growth, less financial benefits, lack of institutional support, little spatial mobility and lack of family support, lack of negotiation skills and low social capital, lack of business management knowledge, lack

of technological know-how, low propensity to take risks, low level of managerial education and training.

Mas-Tur et al. (2016), applying Dematel method, observed barriers reported by Bangladesh female entrepreneurs, which were low levels of managerial education and training, lack of experience and training opportunities, reduced spatial mobility, lack of family support and lack of institutional support, lack of business management knowledge, and problems in acquiring financial resources. Mas-Tur et al. (2016) also observed that family burdens and difficulty in obtaining resources for ventures are barriers for women entrepreneurs.

Research conducted in the Brazilian context is consistent with international results. Machado et al. (2017) carried out a survey with 102 women entrepreneurs to identify difficulties for growth and having distinguished the difficulties into two groups, first related to characteristics of entrepreneurs: lack of personal qualification, lack of self-confidence and non-innovative profile. The second group related to business management, indicated four main barriers: lack of planning, lack of organization, lack of information and lack of growth strategies.

Nassif et al. (2016) in a survey with 115 women entrepreneurs in Brazil analyzed critical incidents experienced by women that could have led to closure of their businesses. The findings were organized into two major categories of analysis: high-intensity affective issues and practical issues related to finance, clients, and people management, with affective and emotional factors mainly related to family, including spouses, children, parents and siblings. Also, interference from family members, divorce and family disputes are part of the difficulties experienced by women. In research conducted by Machado (2013), family balance was also identified as a barrier to female entrepreneurship, in addition to personal stress due to long workday and double workday. Figure 1 presents a summary of barriers to female entrepreneurship.

Figure 1

Barriers to female entrepreneurship.

Barriers to female entrepreneurship	Authors
Fear of failure; discrimination; lack of financial management knowledge; wrong choice of point; installations.	Cho et al. (2019); Machado et al. (2017); Raghuvanshi et al. (2017).
Prejudice; cultural heritage; low self-confidence.	Andreassi e Tonelli (2016); Mutlu (2018); Nassif et al. (2016).
Difficulty obtaining credit; lack of institutional support, little spatial mobility; lack of family support; little training opportunity.	Cullen (2020); Machado (2013); Mas-Tur et al. (2016); Raghuvanshi et al. (2017).

Source: Research data, 2020.

Thus, studies carried out in different cultures combine ideas about the main entrepreneurial barriers for women, most of which are common barriers to entrepreneurship, causing harm to both men and women. But, isolating female-based problems, emphasis can be placed on cultural heritage, customs and precepts of their countries, and personal issues such as capacity and self-confidence associated with strong family issues. Faced with barriers to female entrepreneurship, a different relationship is expected when the accounting professional is also a woman, as characteristics such as understanding, solidarity and empathy flow from management counseling services, stimulating the overcoming of barriers towards achieving business success.

2.3 Entrepreneurial Success in SMEs

The current literature about measurement and perception of improved performance, growth and success in SMEs presents different approaches, which primarily fall into two large groups: financial measures and non-financial operational measures, both objective and measurable (Dobrovic et al., 2018; Murphy et al., 1996; Reijonen & Komppula, 2007; Walker & Brown, 2004).

Murphy et al. (1996) analyzing 52 researches reached 35 performance evaluation measures of small businesses in eight dimensions of analysis, financial and non-financial (but all objective), and concluded that there is no superior set of measures over another. Walker & Brown (2004) reinforce the idea that most success indicators in SMEs follow a financial logic, but, in contrast, observe that some companies are not interested in growth, thus implying that financial gain would not be their main or unique motivation. So there are non-financial criteria that can be used in SMEs to measure success in business.

In this context, a discussion begins about entrepreneurial success measured subjectively, that is, related to lifestyle, which can be translated as autonomy, personal satisfaction, pride in the work done and ability to balance family and work (Cullen, 2020; Reijonen & Komppula, 2007; Walker & Brown, 2004). In his research, Cullen (2020) observed a significant relationship between the intention of women not to grow their ventures due to a better balance between professional and personal life and the ability to manage their business.

The main objectives of these organizations, in some cases, are not aimed at profit, expanding the company or increasing the number of employees, but aimed at the satisfaction of this owner-manager with the situation of the company, thus, what dictates the objectives and motivations within the company is the personality or ability of the owner as a manager (Walker & Brown, 2004), that is, it's up to owners themselves define what entrepreneurial success would be, whether their companies can be said to be successful or not (Reijonen & Komppula, 2007).

In this sense, Reijonen and Komppula (2007) portrayed existing relationships between operational measures and subjective measures of success in small companies and how these measures can be seen and affected by their own indicators (Figure 2).

Carree and Verheul (2012) carried out a study in which they sought to find out what would be determinants of satisfaction for new entrepreneurs. Without neglecting the importance that income has on satisfaction with entrepreneurial activity, Carree and Verheul (2012) highlighted psychological well-being and free time as key factors. Because these are subjective factors, it's common to find entrepreneurs in the same industry with different levels of satisfaction, as they have different ambitions and goals for their ventures (Carree & Verheul, 2012).

Figure 2

Measurement of elements and their reflection on the performance, growth and success of small companies.

Elements	Performance	Growth	Success
Objective Measures	Efficiency, growth, profit.	Changes in number of employees, market value.	Growth, increase in number of employees, profit.
Subjective Measures	Time, Flexibility, Quality.	---	Autonomy, job satisfaction, ability to balance family and work.

Source: Adapted from Reijonen and Komppula (2007).

There is no concrete definition when looking at a company's growth subjectively. In this case, Reijonen and Komppula (2007) observe that, considering objective measures, performance is affected by the entrepreneur's personality, opportunities seized, capacity for innovation and planning and the success conferred from the industry and competitiveness, business decisions and objectives, relations between employees, training, organizational culture and education. In addition, and not as a counterpoint, following their studies, they observed that the perception of growth is also affected by personal characteristics, goals and motivations of the entrepreneur, among other factors, such as sectoral and local aspects, and thus success would be reflected on autonomy, job satisfaction and the ability to balance family and work (Reijonen & Komppula, 2007).

In another study, Salinas-Jiménez et al. (2010) categorize these motivations into two groups: intrinsic motivations and extrinsic motivations. The first is characterized by being based on the principles that the entrepreneur has. Therefore, their satisfaction is in carrying out the proposed activity and not exactly in obtaining results. The second is related to the purposes aimed with the activity. These motivations are related to the rewards that can be acquired, not necessarily including financial ones, but intrinsically linked to needs and desires of the entrepreneur and their family.

3. PROPOSITION OF A CONCEPTUAL MODEL

Thus, the empirical results of previous research converge to the definition of a conceptual model, which considers two key elements for performance of accountants in business counseling for business success: trust and competence. Each with their respective elements that compete for their formation, and, for the key element of trust, the feelings developed between women are included in the conceptual model, not captured in previously proposed models in the literature, as shown in Figure 3.

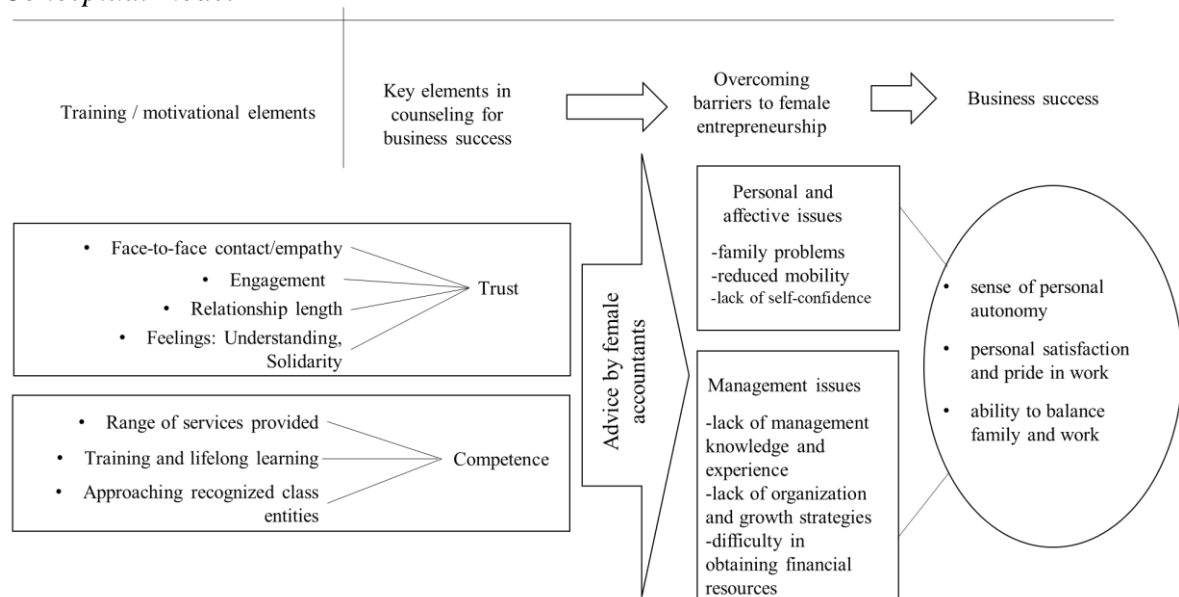
The model presents five formative elements for first key element (trust): face-to-face contact/empathy (Blackburn, 2010; Cherry, 2016); engagement (Blackburn, 2010; Cherry, 2016); length of relationship (Cherry, 2016; Cherry et al., 2018); feelings: understanding and solidarity (Hardin & Yanico, 1983; Hill, 1975); intimacy (Cherry et al., 2018).

For the second key element (competence) three formative elements: range of services provided by the accountant; formation and continuing education of the accountant (Carey & Tanewski, 2016; Santos et al., 2015; Samujh & Davi, 2008); and approximation of the accountant to recognized class entities (Cherry, 2016).

When in practice, the two elements are effective in helping overcome barriers inherent to female undertakings. Empathy, engagement, length of relationship, feelings and intimacy, which form the key element of trust, act in favor of overcoming barriers of personal and affective nature, such as: lack of family support and other family problems, reduced spatial mobility and lack of self-confidence (Cho et al., 2019; Cullen, 2020; Machado, 2013; Machado et al., 2017; Mutlu, 2018; Nassif et al., 2016; Raghuvanshi et al., 2017; Rey-Martí et al., 2015; Ribes-Giner et al., 2018).

On the other hand, the breadth of services provided by women accountant, as well as training and lifelong learning, and bringing the accountant closer to class entities, formers of the key element of competence, should be helping the barriers related to managerial issues: lack of knowledge and professional experience, lack of organization, lack of growth strategies and the difficulty in obtaining resources for the ventures (Cho et al., 2019; Cullen, 2020; Machado et al., 2017; Mas-Tur et al., 2016; Raghuvanshi et al., 2017).

Figure 3
Conceptual model



After overcoming the barriers to entrepreneurial success for women, based on the assistance provided by their own accountants, a perception of success in business is obtained. This success is measured not by objective financial and non-financial operational indicators, but by three key points, of a subjective psychological nature, translated in previous research as a sense of personal autonomy, personal satisfaction and pride in one's work and the ability to balance family and life with work (Cullen, 2020; Carree & Verheul, 2012; Reijonen & Kompula, 2007; Salinas-Jiménez et al., 2010 ; Walker and Brown, 2004).

4. FINAL CONSIDERATIONS

This theoretical essay aimed to discuss elements that are recurrent in advice given by accountants to their clients, owner-managers of small and medium-sized companies, which have the potential to contribute to entrepreneur success.

For its achievement, international literature about relationship between accountants and entrepreneurs was visited, and through this literature, elements were extracted to proposed the construction of a conceptual model, based on two key axes: the existing trust between professionals and entrepreneurs and professional competence, both fully reflected in managerial counseling (mentoring).

Together, trust and competence, structured through their motivational elements, should be able to help women entrepreneurs to overcome barriers inherent to female entrepreneurship, both regarding personal and affective issues as well as managerial issues.

Finally, this essay culminates with a new idea about what is success in businesses led by women, translated not into monetary values, but into elements such as autonomy and ability to balance family and work.

These conceptual elements led to the following propositions:

1. The counseling relationship between women accountants and SME women owner-managers is favored by the trust developed between these women over time.
2. The advisory relationship between women accountants and SME women owner-managers is favored by the competence demonstrated by the accountants over time.

3. Counseling (mentoring) provided by women accountants to SME women owner-managers favors overcoming barriers to female entrepreneurship towards business success.

4. The perception of success in business, in female entrepreneur world, is translated by subjective elements, such as autonomy and the ability to balance family and work.

Thus, this essay advances in an important field of female entrepreneurship studies, by proposing new ways of (re)thinking the role of accounting professionals in helping entrepreneurs, thus defined as owner-managers of small and medium-sized companies, with an emphasis on elements that characterize the female posture, in an accountant-entrepreneur dyad.

We encourage authors in future research to test the proposed model, in both perspectives: qualitative and quantitative, in order to validate the proposed ideas and find new insights and paths that lead to entrepreneurial success, in the universe of women who unconditionally support other women to overcoming personal and professional barriers.

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Ensaio Sobre a Relação de Confiança e Mentoria entre Contadoras e Empreendedoras

RESUMO

Objetivo: Discutir elementos que podem contribuir no aconselhamento realizado por contadoras às suas clientes, os quais têm se mostrado determinantes para o sucesso dos empreendimentos.


Abordagem teórica: Propôs-se a construção de um modelo conceitual para analisar a relação contadora-empresendedora, pautado em dois eixos-chave: a confiança existente entre as profissionais e as empreendedoras, e, a competência profissional, ambos plenamente refletidos no aconselhamento.

Resultados: Os elementos conceituais teorizados na pesquisa levaram a construção de proposições: 1. a relação de aconselhamento entre contadoras e proprietárias-gerentes de PMEs é favorecida pela confiança desenvolvida ao longo do tempo; 2. a relação de aconselhamento entre contadoras e proprietárias-gerentes de PMEs é favorecida pela competência demonstrada pelas contadoras ao longo do tempo; 3. o aconselhamento (mentoria) realizado por contadoras à proprietárias-gerentes de PMEs favorece a superação das barreiras ao empreendedorismo feminino rumo ao sucesso dos negócios; e, 4. sucesso nos negócios, no mundo empreendedor feminino, é traduzido por elementos subjetivos, como autonomia e capacidade de equilibrar família e trabalho.

Originalidade/Relevância: A literatura tem discutido o papel do contador como fonte de informação e aconselhamento gerencial, mas não buscou o gap teórico que vincula a atuação empresenedora de mulheres a partir do aconselhamento recebido (mentoria) de suas contadoras: aconselhamento de mulher para mulher.

Contribuições teóricas/metodológicas: Baseado em estudos sobre o empreendedorismo e as relações que o estimulam, este ensaio propõe novas formas de (re)pensar o papel dos profissionais de contabilidade no auxílio aos empresários, com ênfase nos elementos que caracterizam a postura feminina, tendo como objeto a díade contadora-empresenedora.

Palavras-chave: Contadoras. Empresenedoras. Aconselhamento gerencial. Confiança. Sucesso empresarial.

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Recebido: Agosto 07, 2022

Revisado: Fevereiro 02, 2023

Aceito: Fevereiro 28, 2023

Publicado: Março 31, 2023



