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INDIVIDUAL MICRO-ENTREPRENEUR: PROFILE OF CLOTHING AND ACCESSORIES RETAILERS IN PASSOS-MG

MICROEMPREENDEDOR INDIVIDUAL: PERFIL DOS COMERCIANTES DO SETOR VAREJISTA, VESTUÁRIO E ACESSÓRIOS DE PASSOS-MG

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Abstract

The aim of this study was to describe the profile of businesses in the MEI category in the clothing and accessories retail sector in Passos-MG. To this end, primary data was collected using forms made available to the city's MEI entrepreneurs. The methodology used a simple descriptive analysis of the data collected. The results show the distribution of entrepreneurs' gender, age and schooling, and also that they perceive the degree of difficulty in starting an MEI as moderate to very difficult. Motivations for starting a business ranged from the desire to start their own business to the need for extra or minimal income. The greatest difficulty in maintaining the enterprise is linked to management, while the benefits listed were greater ease in formalization, the possibility of employing a formal employee and having a minimum income.

Keywords: MEI; Retailer, Clothing; Entrepreneurship.

Resumo

O presente trabalho teve como objetivo descrever o perfil dos empreendimentos na categoria MEI do setor varejista de vestuários e acessórios de Passos-MG. Para isso, foi realizado um levantamento de dados primários, a partir de formulários disponibilizados aos empresários MEI da cidade. A metodologia se fez por análise descritiva simples dos dados coletados. Os resultados apontam a distribuição de gênero, idade, escolaridade dos empreendedores, e ainda, que percebem o grau de dificuldade para abertura de MEI como nível moderado a muito difícil. As motivações para abertura do negócio variaram entre desejo de abrir um negócio próprio a necessidade de uma renda extra ou mínima. A maior dificuldade de manter o empreendimento está atrelada a gestão, enquanto os benefícios listados foram uma maior facilidade na formalização, a possibilidade de empregar um funcionário de carteira assinada e ter uma renda mínima.

Palavras-chave: MEI; Varejista, Vestuário; Empreendedorismo.

INTRODUCTION

According to Sebrae (2022a), there are various business configurations and sizes: large, medium, small, micro-enterprise and individual micro-entrepreneur (MEI). Among the characteristics that differentiate them are turnover, the possibility of hiring employees, having partners and the taxes to be paid (SEBRAE, 2022a). For example, the MEI, i.e. the smallest business size, consists of enterprises with an annual turnover of up to 81,000 reais (SEBRAE, 2022a).

The MEI category gives entrepreneurs access to a CNPJ, making it easier to open a bank account, apply for loans and issue invoices, as well as having the obligations and rights of a legal entity. In order to register as an MEI, the professional's area of activity must be on the official list of the category, since the MEI was created with the aim of regularizing the situation of informal professionals (SEBRAE, 2022b).

For five years, Sebrae carried out a survey with the aim of profiling Brazilian MEIs (SEBRAE, 2022c). Studies such as these help to understand the characteristics of individual micro-enterprises and those who run these businesses, as well as encouraging decision-making for actions aimed at supporting these organizations.

The aim of this research is to describe the profile of enterprises in the MEI category in the clothing and accessories retail sector in Passos-MG. The aim is to answer the following questions: what are the characteristics of individual micro-entrepreneurs? What are the main challenges encountered in opening and maintaining a business? What are the main benefits perceived in the MEI category?

The clothing and accessories retail sector was chosen because of its relevance to the national and local economy (city of Passos-MG), where retail trade accounts for 18.3% of the local economy (SEBRAE, 2022d) and most of them are in the clothing and accessories sector (BRASIL, 2023a). Among the organizations in this sector, 71% are MEIs (BRASIL, 2023a).

This work is divided into 6 sections, the first of which is the introduction, followed by the theoretical framework in the second section, and the methodology in the third section. The fourth section presents the results and discussions, the fifth the final considerations and finally the bibliographical references.

THEORETICAL FRAMEWORK

Individual Microentrepreneur - MEI

MEI is an acronym that stands for Individual Micro-entrepreneur, i.e. a self-employed professional. By registering, the person becomes a CNPJ, thus making it easier to open a bank account, apply for loans and issue invoices, as well as having the obligations and rights of a legal entity (SEBRAE, 2022b).

According to the Mapa de Empresas bulletin, there are 21,877,052 active companies in Brazil, 93.8% of which are MEIs (BRASIL, 2023b). The laws that regulate the class are: Complementary Law No. 123/2006, which establishes the National Statute for Micro and Small Companies, also known as the General Law for Micro and Small Companies. Law No. 11.598/2007, which creates the National Network for the Simplification of the Registration and Legalization of Companies and Businesses - REDESIM and establishes general rules for the simplification and integration of the registration and legalization process for entrepreneurs and legal entities.

In order to register as an MEI, the professional's area of activity must be on the official list of the category, since the MEI was created with the aim of regularizing the situation of informal professionals. To become an MEI, you also need to meet the following conditions: earn up to R\$ 81,000.00 (eighty-one thousand reais) per year or R\$ 6,750.00 (six thousand seven hundred and fifty reais) per month; have no shareholding in other companies as a partner or owner; and finally, have a maximum of one hired employee who receives a minimum wage or the floor of the category (SEBRAE, 2022b).

According to the Federal Government's website (BRASIL, 2022), when you formalize as an MEI: you will have a CNPJ, you will be exempt or exempt from all company registration fees, you will pay the tax burden proportionally, with fixed monthly amounts (INSS, ICMS and/or ISS). What's more, you can start operating immediately, without a permit or license. Formalization can be done entirely online and the micro-entrepreneur will be able to issue invoices, gain greater negotiating power with suppliers, access financial services: legal bank account, card machine, access to credit, among others, and will be able to sell and provide services to other companies and the government.

The benefits are: old-age pension, disability pension, sickness benefit, maternity pay and benefits for your family such as prisoner's allowance and death pension. On the other hand,

there are also obligations, such as having to pay a monthly contribution (Documento de Arrecadação do Simples Nacional or DAS), issue invoices when doing business with legal entities (for business with individuals, issuing invoices is optional, with some exceptions), fill out a Monthly Report, keep purchase and sales invoices for 5 years, send an annual billing statement and other obligations such as purchase limits and paying the difference in tax rates (BRASIL, 2023a).

Regarding taxation, this is simplified for MEIs. In other words, whatever the tax is, it must be paid through a form that the government issues to the entrepreneur every month. This document is called DAS-MEI, and it contains the amounts for the following taxes: 5% of the minimum wage for social security contributions; R\$1.00 for the Tax on Operations relating to the Circulation of Goods and on the Provision of Interstate and Intermunicipal Transportation and Communication Services (ICMS); R\$5.00 for the Tax on Services of Any Nature (ISS), if the MEI is included in the commerce category (CUNHA, 2022; SEBRAE, 2022b).

However, some disadvantages can also be pointed out: restriction of unemployment insurance, limited retirement, bureaucracy in receiving a license, a limit on turnover, hiring only one employee, and the impossibility of having partners. When opening an MEI, taxpayers should be aware that they will not have an employment relationship. In this way, the service is provided through an employment agreement or contract with the requesting company. Therefore, the person will not be entitled to unemployment insurance if the contract is terminated or the provision of services is concluded (ARMANDO E ADVOGADOS ASSOCIADOS, 2023).

Despite the contribution made to the INSS through the DAS form, those who are MEIs cannot retire for length of service. Therefore, it will be necessary to wait until the minimum age imposed by the social security system to have access to the benefit. In addition, the contribution is made by collecting 5% of the minimum wage. Therefore, when you retire, you won't receive more than one salary as a pension. If they wish to supplement this contribution, they will have to pay it separately on their own (CUNHA, 2022).

The process of opening an MEI is simple and quick. However, in order to be able to issue invoices, it is necessary to acquire a business license from the city hall where the CNPJ was opened. Although this process is done online, the bureaucracy is due to the time it can take for the permit to be ready. During this time, it will not be possible to issue invoices to customers (CUNHA, 2022).

One limitation that can hinder those with lucrative business ideas is the MEI's annual turnover limit, which cannot exceed R\$81,000. If this limit is exceeded, the company leaves the Simples Nacional category and will have to bear the costs of another business modality, which has higher taxes and more bureaucracy than the MEI (ARMANDO E ADVOGADOS ASSOCIADOS, 2023).

The MEI allows only one employee to be hired, a number that may be considered sufficient for a micro-entrepreneur who wants to expand the company. Therefore, if the business grows and more people need to be hired, it is necessary to change the category and leave the MEI modality (CUNHA, 2022).

Clothing and Accessories Sector

The clothing and accessories sector employs around 477,000 people and practically all production is destined for domestic consumption. This sector's share of Brazil's industrial GDP is 2%. As well as clothing made from all types of fabric, the sector manufactures accessories such as ties, scarves, gloves, belts, hats, caps and the like (PORTAL DA INDUSTRIA, 2022).

The clothing market is one of the most economically active markets in the country and, despite periods of decline, it has been expanding over the last few years. One of the main factors behind this evolution is the constant advance of technology, digitizing and automating production and marketing processes in this market (PERES, 2020).

In five years, the textile and clothing sector is expected to expand by 13.6% (2.6% per year), which should reach the highest volume ever recorded, with almost 7 billion garments sold in Brazil in 2023. The main consumer group for fashion is class B/C1 (the segment that earns between 4 and 20 minimum wages), which is also leading the market recovery (FIESP, 2019, s/p).

According to Prado (deputy director of Fiesp's Textile, Apparel and Clothing Industry Production Chain Committee, Comtextil), R\$220.6 billion was consumed in clothing in 2018, which represents R\$1,061 per capita per year. It's important to note that clothing consumption is universal and constant, which minimizes the threats to the sector. In Brazil, for example, there are 146,000 points of sale. In terms of sales, the sector is second only to the food sector (which generated R\$560.8 billion in sales) (INVESTE SP, 2019).

METHODOLOGICAL PROCEDURES

Characteristics of the research and the data collection process

The development of this work was based on a survey of primary data, collected through questionnaires applied to MEI entrepreneurs in the city of Passos - MG, in the clothing and accessories retail sector. Data was collected using a form (google forms).

This is a descriptive study with a qualitative and quantitative approach. To collect the data, a semi-structured questionnaire was drawn up containing 3 open questions and 9 closed questions (these had a Likert-type scale from 1 to 5, where 1

= totally disagree; 2 = disagree; 3 = partially agree; 4 = totally agree; 5 = no opinion), originating from the literature review.

According to Schiffman and Kanuk (2000), a sampling plan must answer the following questions: who to survey, how many to survey and how to select. A probabilistic sample was therefore carried out on the population, which represents the total number of retail, clothing and accessories companies active in the system.

Initially, we turned to the Passos-MG City Hall to confirm the data provided by SEBRAE (20002d) and the Federal Revenue Service (BRASIL, 2023a). The town hall confirmed a total of 481 MEIs in the sales sector and provided contact information for registered MEIs. Thus, based on the sample calculation, with a 90% confidence level and a 10% sampling error, a sample of 60 companies to be interviewed at random was obtained.

Once the list was in hand, the enterprises were numbered from 1 to 481 and 60 individuals were drawn at random on a specialized website called Invertexto. The names of the subjects to be approached for the survey were then selected. They were then contacted via cell phone or landline, or by going to the address where the questionnaires were to be administered. Those who didn't answer the calls or didn't want to take part were replaced in new random draws. This happened nine times, due to the fact that the companies drawn were no longer active on the day of contact. This phase of the survey took place between August 2022 and December 2022.

The form was made available via a link on Google Forms and sent via Whatsapp or applied on the spot to each of the selected individuals who agreed to take part in the survey. In the end, the 60 questionnaires were applied and the sample completed. After application, all the data collected was tabulated in an Excel spreadsheet, where the rows in the first column listed the establishments (individuals) and horizontally, in the columns, the results of the 12 questions

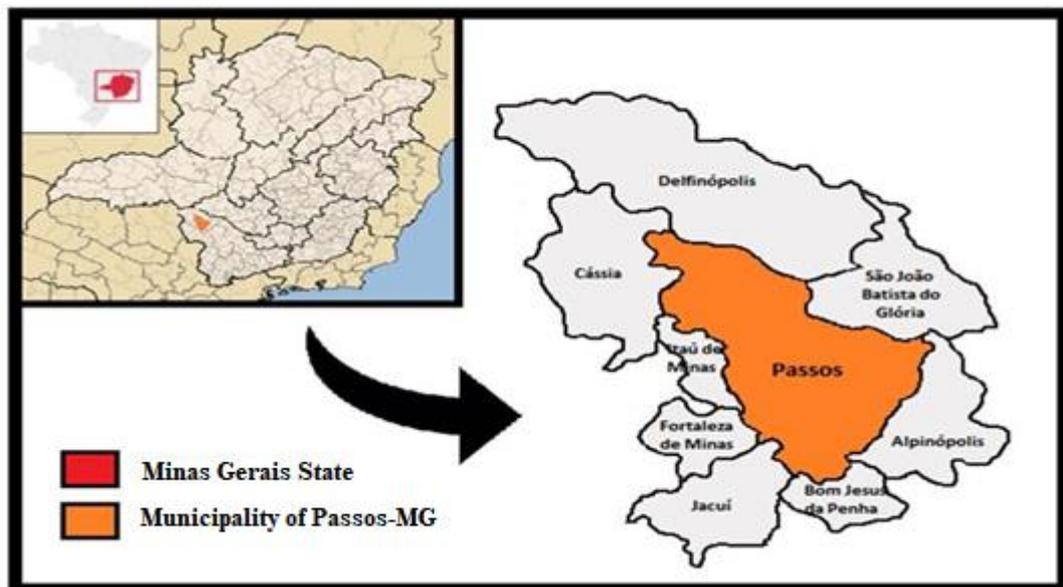
per individual. After tabulation, the data was analyzed according to the pre-established categories or those presented after analysis.

Characterization of the study site: the city of Passos - MG

The city of Passos is a Brazilian municipality located in the interior of the state of Minas Gerais, in the Mesoregion of the South and Southwest of Minas Gerais. Its estimated population is

115,337 inhabitants in 2020, spread over a total area of 1,338.070 km², with a population density of 86.19 inhabitants/km², making it the fourth most populous municipality in its mesoregion and the 26th in the state (PREFEITURA MUNICIPAL DE PASSOS, 2022).

Figure 1 - Map of Passos-MG



Source: Own elaboration (2021) based on data from Educacao.mg.gov.br (2021)

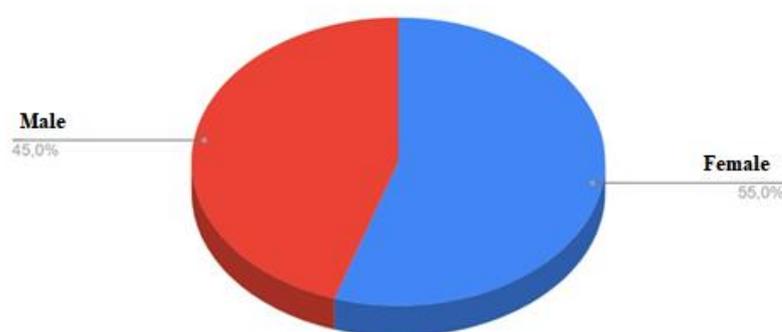
Currently, according to Sebrae (2022d), the municipality has 11,634 companies of various sectors and sizes active in the system. Of these, 6,715 active companies are MEIs, ranging from the market retail sector to the clothing retail sector. The latter, retail clothing, has 675 active companies.

RESULTS AND DISCUSSIONS

Profile of micro-entrepreneurs and micro-enterprises

After applying the form to the entrepreneurs in the MEI category, we'll deal with the results and analysis of these responses. The first piece of data in Figure 2 (below) relates to the gender of the participant, i.e. the entrepreneur who owns the MEI surveyed.

Figure 2 - Participant's gender



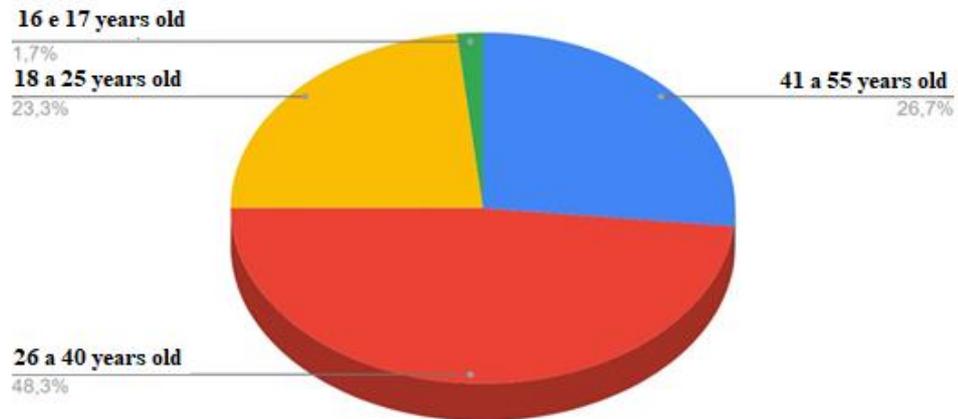
Source: Own elaboration, based on survey data, 2023.

With regard to the gender that the interviewees identify with, 55% (equivalent to 33 responses) are women and 45% (27 responses) are men. This figure is in line with the Brazilian reality, in which, according to the IBGE (2021), the Brazilian population is made up of 48.9% men and 51.1% women.

Dhyenny Leal, marketing coordinator at Franquias do Futuro, outlined the profile of the two genders, explaining that women entrepreneurs prefer sectors involving beauty, fashion and food. In addition, these women are looking for financial freedom and more free time, as they often work double and triple shifts and are also responsible for managing the home and children, while men are looking to entrepreneurship for profit (LEAL, 2022).

Figure 3 below shows the average age of the interviewees:

Figure 3 - Participant's age

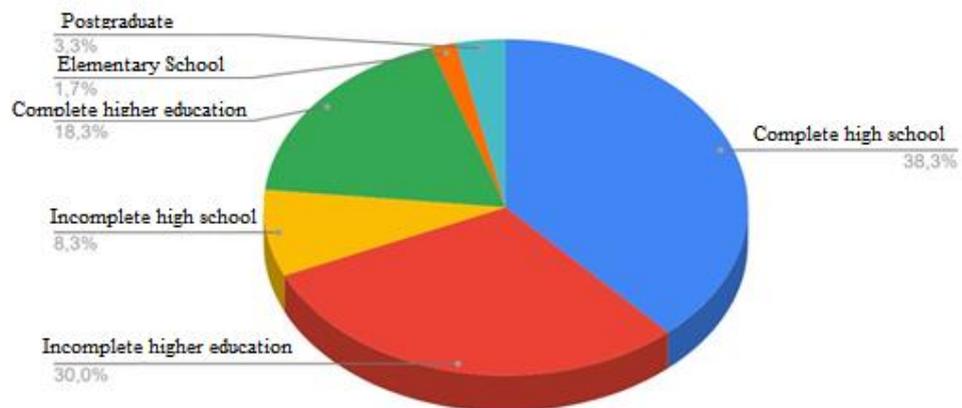


Source: Own elaboration, based on survey data, 2023.

The figures above show that even people who are underage by legal definition (but emancipated) can "open an MEI". But the most striking figure is the number of people aged between 26 and 40 who have an MEI. These figures are in line with the 5th edition of SEBRAE's "MEI Profile" survey, in which 60% of MEIs are between the ages of 30 and 49 (SEBRAE, 2022c).

Figure 4 below shows the level of education among the interviewees.

Figure 4 - Participant's schooling



Source: Own elaboration, based on survey data, 2023.

The data shows that most of the interviewees (38.3%) have completed high school, while only 8.3% have incomplete high school. However, the number of people who have completed higher education is 18.3% and who have not completed higher education is 30%.

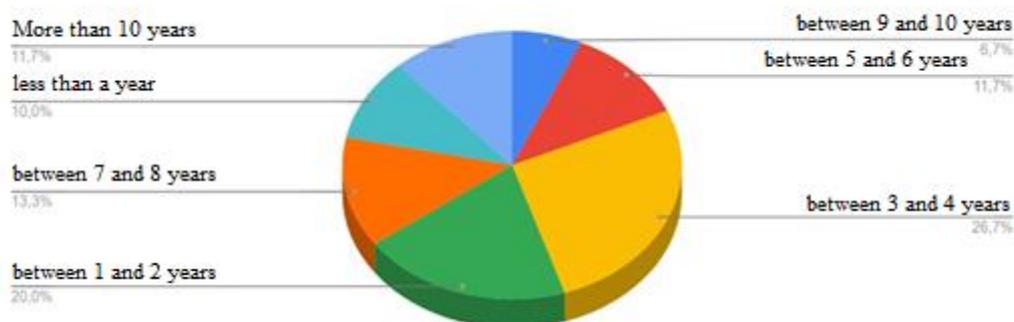
while 3.3% have a postgraduate degree. Finally, 1.7% said they only had completed primary school.

Comparing the results with the SEBRAE report (2022c), there is a concentration of MEIs with complete secondary or technical education (42%), incomplete higher education (34%) and incomplete secondary or technical education (24%). This data shows that there are no educational limits for starting an MEI, but at the same time proves that most MEI owners have between complete high school and incomplete higher education.

With regard to the location of the businesses, the majority (46%) are located in the Centro district, which is also the commercial center, home to the largest number of businesses. The location of the business does not coincide with the place of residence of the micro-entrepreneurs, as only 10% of them live in the Center. This information shows that there is not necessarily a link between the interviewees' homes and the location of their businesses.

In addition, Figure 5 below shows how long the MEIs in the survey have been in business.

Figure 5 - MEI's time in business



Source: Own elaboration, based on survey data, 2023.

With regard to the length of time the interviewees have been registered as MEIs, 10% have been registered for less than 1 year, 20% have been registered for between 1 and 2 years, while 26.7% have been registered for between 3 and 4 years. 11.7% registered between 5 and 6 years ago, 13.3% between 7 and 8 years ago, 6.7% between 9 and 10 years ago and, finally, 11.7% over 10 years ago.

It should be noted that, according to SEBRAE (2020), the business size classified as MEI is precisely the one with the highest business mortality rate within five years. According to the same source, the mortality rate for this business size is 29%. Micro-enterprises, on the

other hand, have a rate of 21.6% after five years and small businesses, 17%. This means that some of those interviewed have already been through a period when the mortality rate among MEIs was higher.

We also investigated whether the entrepreneurs have another type of income in addition to their MEI income. Fifty-three interviewees make their living from the income earned through the activities carried out by the MEI. The other seven interviewees have another form of income, five of whom answered only yes (i.e. they have another form of income), one of whom said he works at Passos City Hall and another said he works in the financial investment sector. It's important to note that the MEI allows a maximum monthly turnover of R\$6,750.00 (six thousand seven hundred and fifty reais).

Perception of microentrepreneurs: motivation for starting a business, challenges and benefits

We also looked at the motivation for starting the business. Of those interviewed, 22 said that they started an MEI because they wanted to have their own business, 20 said that they started an MEI because they needed an income, 15 started it because they wanted to have their own business.

business opportunity, 2 replied that they opened an MEI due to unemployment and 1 replied that it was due to the opportunity to expand a business.

According to the Center for Entrepreneurship and Incubation (CEI) at the State University of Goiás (2020), three out of every ten adult Brazilians between the ages of 18 and 64 own a company or are involved in setting up their own business. That said, in the last 10 years (2010-2020), the rate of entrepreneurship has jumped from 23% to 34.5%. Of this total, half correspond to new entrepreneurs - with less than three and a half years in business - and the other half to business owners who have been established for longer.

The same survey carried out by CEI reports that having your own business is the third biggest dream of Brazilians, with the first dream being to buy their own home (42%) and the second being to travel around Brazil (32%), and these figures are double those who want to have a career in a company. In other words, 31% of Brazilians want to set up a business, while 16% want to grow within a company (CEI, 2020).

Another important piece of data analyzed is that of the Global Entrepreneurship Monitor (GEM) (2023), which pointed out that in 2021, Brazil showed a significant drop in the rate of entrepreneurship by necessity. Although in 2022, the number grew again, it is still

lower than in previous years. In 2020, 53.9% of nascent entrepreneurs were motivated by necessity. In 2021, this indicator fell to 49.6%. It rose again to 51.2% in 2022.

When investigating the type of business, the interviewees were given three options: virtual, physical and hybrid. Only 1.7% of respondents said that they only operate in a virtual model, i.e. selling only through digital platforms on the internet. On the other hand, stores that sell physically represent 63.3% of those interviewed; this figure represents 38 responses. Finally, 35% carry out their sales or services through digital and physical means at the same time.

It can be seen that the number of businesses that are physical is higher than those that are both physical and virtual. Benitez (2020), on the E-Commerce Brasil data website, indicates that there is a greater concern among entrepreneurs to adapt to the reality of virtual sales and explains that, in 2020, there was a 40% increase in virtual stores (1.3 million stores, while in 2019 there were 930,000); this data can also be interpreted by the advance of the pandemic caused by Covid-19. However, a number of entrepreneurs are still wary of online sales, fearing that these (virtual stores) will take sales away from physical stores, in a clear demonstration of not taking into account the so-called new consumer journey, which is going through the digital revolution. By not updating their businesses, these entrepreneurs run the risk of not being able to survive in the medium term.

When asked if they received any financial support during the start-up process, 9 out of 60 respondents said that they started their business with their own sources and initiative. The rest claimed to have received some kind of help. Among the support listed were: the "City Hall of Passos-MG", where the survey was carried out (1 respondent); "friends" received 4 responses and the "Brazilian Micro and Small Business Support Service", on the other hand, received 10 responses. Accounting" received 14 responses (despite the fact that the MEI does not require accountants to work on its accounts) and lastly, and with the highest number of responses, "family members" received 22 responses.

It can be seen that, among those interviewed, the most common way of starting their own business was with the help of family and friends; however, according to SEBRAE (2022e) there are specific credits for MEIs, such as microcredit, which is the granting of small loans to micro-entrepreneurs (they can be formal or informal). In general, MEIs do not have access to the traditional financial system. In other words, it is a type of credit in the context of "microfinance, which covers the provision of loans and other specialized financial services to

companies seeking small-value financing, generally up to R\$20,000". In short, the MEI even has its own form of credit, which can help it start or invest in its own business.

Continuing on, the level of difficulty that the interviewees encountered when opening the MEI was described as: 12 answers, which represents 20% of the total, said that it was "Very difficult" to open the business. For 31.7% it was "Difficult" and 48.3% considered the level of difficulty to be "Moderate". The options "Easy" and "Very Easy" received no responses.

Thus, it can be seen that all the interviewees encountered some level of difficulty in starting their businesses. SERASA (2021) explains that the greatest difficulties encountered in starting an MEI usually involve the investment needed to set up the company; how to describe the company; outlining where you want to go with the company and how to define this path; understanding the current scenario of the chosen market and, finally, knowing how to analyze the competition.

The table below shows the main difficulties involved in maintaining a micro-enterprise.

Chart 1 - Difficulties encountered in maintaining the MEI

Difficulty	No. of votes
Respect the annual turnover limit of the MEI category	29
Marketing	23
Planning	20
HR	18
Use of technology	15
Finance	14
Management	14
Accounting	9
Location	6
Other	1

Source: Own elaboration, based on survey data, 2023.

The biggest difficulty was respecting the maximum annual turnover of R\$81,000, which received the highest number of marks, with 29. This was followed by marketing, the use of platforms such as *Instagram*, *Facebook*, *WhatsApp* and content planning, which were mentioned 23 times. In third place, difficulty with "planning" (organizing goals) was indicated by 20 respondents. Difficulties in human resources processes (hiring, staff retention and dismissal) received 18 responses. Difficulties involving technology (using in-house management systems) received 15 responses

Another difficulty factor was "management" (running the business as a whole), which

received 14 responses. The financial option (managing accounts payable, receivables, profitability) was also marked 14 times. In addition, difficulties involving accounting received 9 votes. The challenge of locating the establishment received only 6 responses. Finally, the option "Other" difficulties received 1 response, but it was not stated what the other difficulty was, in addition to those listed above. Once again, the number of respondents may be higher than the number of interviewees, as they could list more than one alternative.

Thus, the difficulties pointed out in the answers coincide with those listed by SERASA (2021), which explains that management (in general, management is part of the whole process of a company, from planning to cash control, marketing, etc.) is one of the main difficulties for a micro-entrepreneur. Another difficulty pointed out by SERASA (2021) is that of financial support, based on the need to have working capital for the evolution of the company, which is an essential item for investing in marketing actions to attract more customers. Although this was not a point highlighted earlier, it can be seen that the vast majority of interviewees had to resort to third-party help to start their businesses.

The difficulty in attracting new customers, for example, is often due to a lack of investment in marketing, especially when the business is family-run, or without the strategic planning needed to attract customers (SERASA, 2021). In this sense, marketing difficulties are a reality.

Even though it was listed as a difficulty, the challenge of respecting the turnover limit of 81,000 reais indicates a positive point about the businesses consulted. One group of respondents probably believes that, in the near future, they will be forced to change business category or that the rule should increase this limit.

On the benefits of being an MEI, Table 2 shows the results.

Table 2 - MEI benefits

Benefits	No. of votes
Possibility of a minimum income	32
Possibility of hiring a registered employee	28
Possibility of owning a formal business	27
Possibility of extra income	16
Business formalization process	14

Source: Own elaboration, based on survey data, 2023.

The data shows that for most people, opening an MEI is a way of supporting themselves or supplementing their income. Only seven people reported working elsewhere or having other forms of income in addition to the activities carried out by the MEI. This leads

us to believe that the MEI was initially just a source of extra income and that it has now become the sole source of income for a significant proportion of those interviewed. In addition to income, the possibility of being hired with a formal contract and owning their own business stood out.

FINAL CONSIDERATIONS

The results presented have revealed important data and situations that could be compared with other studies, whether governmental or academic. In this way, it could be understood that the creation of an MEI for the interviewees was due to the need and realization of a dream to own their own business, accompanied by the need for extra income.

In general terms, most of the interviewees are women, aged between 26 and 40, with completed high school education, and it was also found that the interviewees' neighborhood of residence is not necessarily the neighborhood in which their business is located. Furthermore, it was possible to see that more than 40% of the interviewees have been MEIs for less than 4 years, while only 11% have been MEIs for more than 10 years.

The disadvantages most MEIs mentioned were the maximum annual turnover of 81,000 and the difficulty of dealing with marketing, while the benefits most pointed out were the ease of formalizing the business, the possibility of employing a formal employee and having a minimum income.

It can be seen that the demographic profile of micro-entrepreneurs in Passos is similar to the national survey carried out by SEBRAE. In addition, the motivating factors for starting a business correspond to indications of a change in the profile of ~~entrepreneurs~~ who do business out of necessity, but also wish to have their own business. As for the difficulties indicated, most of them are related to management and could be an important indicator for actions to support micro-enterprises, such as training courses, consultancy and advice.

A limitation of the research is that it had to be carried out on a sample rather than the population, mainly due to lack of time and financial resources. In addition, 9 people drawn from the sample did not want to take part and a new round of drawing was made, which ended up requiring more time in the field. In addition, other issues could have been discussed, such as the reasons for opening an MEI in the clothing and accessories retail sector and not another sector.

Finally, this research opens a door to further work. And as a suggestion for future

work, we would like to address the issues raised in the previous paragraph, as well as research into other branches of MEI activity. Furthermore, it would be interesting to understand the process of migration from the MEI category to larger sizes.

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