

Economic development: Challenges, opportunities and the successful entrepreneur

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ABSTRACT

This article addresses the relationship between microentrepreneurship and economic development, highlighting the main public policies to promote entrepreneurship, innovation and sustainable development. A literature review is carried out to analyze the history of small business entrepreneurship, the profile of successful entrepreneurs and the evolution of entrepreneurial processes with social, economic and environmental impact. The world of work, the qualification of the entrepreneur, the concepts of entrepreneurship and the legislation that regulates companies by size and revenue are also discussed. The contributions of Brazilian authors, especially from Bahia, and international authors enrich the debate on the transformative role of microentrepreneurship in the economic and social context.

Keywords: Economic Development. Innovation. Successful entrepreneur.

INTRODUCTION

Microentrepreneurship has gained prominence as a driving force for economic development, especially in developing countries such as Brazil. According to data from SEBRAE (2023), individual microentrepreneurs (MEIs) represent a significant portion of Brazilian companies, contributing to the generation of employment and income. This article aims to explore how public policies and innovative practices can enhance the effects of microentrepreneurship on economic growth, social inclusion, and the achievement of sustainable goals.

Throughout history, entrepreneurship has played a key role in transforming economies, from the first commercial activities in agricultural societies to industrial revolutions. In Brazil, for example, small businesses were essential to overcome periods of economic crisis and promote social inclusion. According to Dornelas (2021), entrepreneurship not only boosts the economy, but also fosters innovation and adapts to local needs, being crucial in a country with the dimensions and inequalities of Brazil.

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The introduction of the concept of sustainability to entrepreneurship has brought a new perspective to economic development. Sachs (2009) points out that sustainable entrepreneurial practices promote a balance between economic growth, social equity and environmental preservation. An emblematic example is the case of Natura, a Brazilian company that combines innovation and sustainability in its products, inspiring entrepreneurs to adopt responsible business models.

Internationally, stories like that of Elon Musk, founder of Tesla and SpaceX, demonstrate how entrepreneurial vision can transform entire industries, such as the automotive and space industries, aligning with global sustainability goals. In Brazil, the trajectory of entrepreneurs such as Luiza Helena Trajano, from Magazine Luiza, illustrates the impact of inclusive and innovative leadership in the expansion of family businesses to large retail chains. These examples emphasize that entrepreneurial success often requires overcoming challenges, resilience, and adaptation.

In addition, public policies have played a central role in stimulating microentrepreneurship. Since the creation of the MEI program in 2008, there has been a significant increase in the formalization of small businesses, especially in peripheral and vulnerable areas. Studies by Dolabela (2008) show that formalization brings benefits such as access to credit, legal certainty and expansion of markets, strengthening the local economic base.

This article is structured in four main parts: (1) a review of the history of small business entrepreneurship and the profile of the successful entrepreneur; (2) an analysis of public policies to encourage entrepreneurship, innovation and sustainability; (3) the evolution of the processes

Entrepreneurs and Your Implications Social Economic and environmental; and (4) the requirements of the world of work for the qualification of entrepreneurs and the current legislation that defines the business categories. Thus, this study aims to contribute to the understanding of the dynamics that involve microentrepreneurship as a strategic tool for sustainable development. By addressing real cases, historical data, and contemporary analyses, it seeks to highlight the opportunities and challenges that shape the entrepreneurship scenario in Brazil and in the world, with a focus on practices that promote positive social, economic, and environmental impact.

DEVELOPMENT AND METHODOLOGY

HISTORY OF ENTREPRENEURSHIP AND PROFILE OF THE SUCCESSFUL ENTREPRENEUR

Entrepreneurship in small businesses has a long history in Brazil and around the world,

and is often driven by economic and social challenges. In Brazil, entrepreneurship has historical roots in the colonial economy, with the first initiatives related to agriculture, handicrafts and subsistence trade. Second Day (2021), or Entrepreneurial spirit was consolidated with industrialization, generating opportunities for small businesses that complemented large industries. Striking examples of overcoming include stories such as that of Samuel Klein, founder of Casas Bahia, who arrived in Brazil as a refugee from World War II and built one of the largest retail chains in the country. Another example is Luiza Helena Trajano, who transformed a family store into the giant Magazine Luiza, standing out for her innovative and inclusive leadership. Internationally, Thomas Edison is remembered as a visionary entrepreneur whose innovation in electrical technologies shaped entire industries. Similarly, Oprah Winfrey, facing social and economic adversity, built a media empire based on values of authenticity and connection with the public.

In the context of sustainability, examples such as Natura, a Brazilian company that combines economic growth with environmental conservation, show how entrepreneurship can be aligned with the Sustainable Development Goals (SDGs). According to Sachs (2009), the combination of innovation and sustainability is one of the pillars for lasting success.

The profile of the successful entrepreneur is characterized by resilience, creativity, leadership skills, and strategic vision. Studies by Dolabela (2008) highlight that the ability to learn from failure is one of the most important traits of successful entrepreneurs. In the Bahian scenario, Amélia Veiga, a researcher at the Federal University of Bahia (UFBA), emphasizes the importance of cultural diversity as a factor that stimulates creativity and the development of solutions adapted to local needs.

In summary, the history of entrepreneurship reveals a journey of overcoming and innovation, where the combination of leadership, long-term vision and commitment to sustainability shapes the profile of the successful entrepreneur.

PUBLIC POLICIES TO PROMOTE ENTREPRENEURSHIP

Several government initiatives have been implemented to foster microentrepreneurship. The top ten policies include:

Formalization of MEIs: Step by step and Reduction of bureaucracies for registration and issuance of permits (Complementary Law 123/2006)

The formalization of Individual Microentrepreneurs (MEIs) in Brazil, instituted by Complementary Law No. 123/2006, marked a significant advance in the inclusion of small

businesses in the formal system of the economy. This legal framework simplified the process of registering companies, allowing self-employed workers and small entrepreneurs to have access to rights and benefits previously restricted to larger companies.

The process of formalizing MEIs was designed to be simple, fast, and accessible, with the aim of reducing bureaucratic barriers and promoting the inclusion of small businesses.

According to the Entrepreneur Portal, the main steps include:

Online registration

The entrepreneur accesses the Entrepreneur Portal (www.gov.br/mei) and fills out a form with basic information such as CPF, voter registration and address.

Choice of economic activity

It is necessary to select the CNAE (National Classification of Economic Activities) code that corresponds to the main activity of the business.

Issuance of the MEI Certificate

After registration, the system issues the Certificate of Condition of Individual Microentrepreneur (CCMEI), which serves as proof of formalization.

Exemption from initial permits and licenses

According to CGSIM Resolution No. 59/2020, many MEIs are exempt from permits and licenses during the initial registration, further reducing the obstacles to starting activities.

Complementary Law No. 123/2006, known as the General Law of Micro and Small Enterprises, introduced innovative mechanisms to facilitate the registration and legalization of MEIs. Among the main changes are:

- **Fee exemption:** Formalizing as a MEI does not require the payment of initial fees, making the process financially accessible.
- **Simplified taxation:** The MEI is included in the Simples Nacional and pays a fixed monthly contribution, which varies according to the economic activity (Commerce, Industry or Services).
- **Exemption from accountant:** The legislation allows the MEI to carry out its own financial control and issuance of invoices, reducing operating costs.

According to SEBRAE (2023), formalization as a MEI brought numerous benefits, such as access to bank credit with reduced interest rates, the possibility of issuing invoices, and access

to Social Security. These factors contribute to legal certainty and the expansion of small businesses, strengthening the local economy and promoting social inclusion.

Studies by Cruz et al. (2021) indicate that bureaucratic simplification has resulted in a significant increase in registered MEIs, especially in peripheral and rural regions. These data show how formalization can be a tool for overcoming economic conditions for informal workers, promoting sustainable growth and reducing inequalities.

A notable example is the case of small artisans in Bahia who, after formalizing their businesses as MEIs, were able to expand their participation in regional fairs and export their products. Another case is that of family farmers who, by registering as MEIs, started to provide food to government programs such as the National School Feeding Program (PNAE), generating stable income and strengthening the local economy.

Therefore, the formalization of MEIs represents one of the pillars of public policies to foster entrepreneurship in Brazil, with direct positive impacts on economic development and the promotion of sustainability.

ENTREPRENEURIAL TRAINING: COURSES PROMOTED BY INSTITUTIONS SUCH AS SEBRAE

Entrepreneurial training is one of the most relevant initiatives to promote the strengthening and sustainability of small businesses in Brazil. Institutions such as SEBRAE (Brazilian Micro and Small Business Support Service) play a central role in offering courses, consultancies, and practical tools for entrepreneurs at different stages of business maturity. According to Dolabela (2008), training not only improves technical skills, but also promotes changes in mentality and entrepreneurial attitudes, essential for success in the competitive market.

SEBRAE offers a wide range of courses and programs aimed at the development of business skills, with emphasis on:

1. Empretec: An intensive program based on UN methodology, focused on the development of behavioral characteristics of the entrepreneur and the identification of business opportunities.
2. Free online courses: Focused on financial management, digital marketing, innovation and strategic planning. According to SEBRAE (2023), more than 2 million entrepreneurs have already participated in these courses.

3. Personalized consulting: SEBRAE provides individual consulting that helps entrepreneurs overcome specific challenges in their business, such as pricing, access to markets and people management.

Entrepreneurial training promotes sustainability by encouraging efficient resource management practices and socio-environmental responsibility. According to Dornelas (2021), courses focused on innovation help entrepreneurs incorporate clean technologies and creative solutions, expanding their competitiveness.

An emblematic example is the case of small businesses in the food sector that, after participating in courses on circular economy, implemented food reuse practices, reducing waste and increasing profitability. Another relevant case is that of artisans who, trained in digital marketing, expanded their sales to international markets through e-commerce platforms.

SEBRAE's programs also have a significant impact on social inclusion, empowering women, youth, and low-income populations so that they can create and manage their own businesses. According to data from SEBRAE (2022), 52% of the participants in training programs are women, many of them looking for alternatives to overcome economic and social barriers.

In this way, entrepreneurial training, especially through initiatives such as those of SEBRAE, not only strengthens small businesses, but also contributes to the generation of employment, reduction of inequalities and promotion of sustainable development.

ACCESS TO CREDIT: MICROCREDIT PROGRAMS SUCH AS PRONAMPE, CREDBAHIA, PRONAF, CREDAMIGO, AMONG OTHERS

Access to credit is one of the fundamental pillars for the development of entrepreneurship, especially in economically vulnerable regions and in small-scale productive sectors. Public policies that promote microcredit lines aim to facilitate the financial inclusion of small entrepreneurs, providing them with the necessary resources to start or expand their businesses. This segment highlights programs such as the National Program to Support Micro and Small Businesses (Pronampe), CredBahia, the National Program for the Strengthening of Family Agriculture (Pronaf), and CredAmigo, each with specific characteristics and relevant impact on the Brazilian economic scenario.

Created in 2020, Pronampe (§Law No. 13,999/2020) is a federal public policy aimed at expanding access to credit for micro and small enterprises (MSEs). The program offers financing with reduced interest rates and extended terms, making it one of the most relevant instruments during the COVID-19 pandemic. According to data from SEBRAE (2022), more than 5 million

MSEs have benefited from Pronampe, allowing the maintenance of jobs and the continuity of productive activities in a period of crisis. The differential of Pronampe lies in the guarantee provided by the Operations Guarantee Fund (FGO), which covers part of the risk of financial institutions, encouraging loans to small entrepreneurs. Studies by Barbosa and Silva (2021) point out that the program was responsible for injecting more than R\$ 60 billion into the Brazilian economy, promoting regional development and financial inclusion.

CredBahia is a state program aimed at promoting productive and oriented microcredit, focusing on small entrepreneurs in Bahia. The initiative seeks to stimulate local development through accessible and low-cost financing, in addition to promoting training for beneficiaries.

According to Souza and Almeida (2022), CredBahia stands out for its inclusive approach, prioritizing sectors such as commerce, services, and artisanal production. The program also integrates sustainability aspects by encouraging the adoption of environmentally correct production practices. A practical example is the support for small family farmers who adopt agroecological techniques, promoting income generation with environmental preservation.

Pronaf, established by the Federal Government in 1995, is one of the main tools for financing family farming in Brazil. It offers subsidized credit lines to small farmers, aiming to increase production, add value to products and encourage sustainability in the field. According to data from the Central Bank of Brazil (2023), Pronaf financed more than R\$ 30 billion in 2022, benefiting thousands of families in rural areas. A notable case is that of agricultural cooperatives that use Pronaf resources to invest in sustainable irrigation systems, promoting the rational use of water and increasing productivity.

CredAmigo, promoted by Banco do Nordeste, is one of the largest microcredit programs in Latin America. It focuses on informal and formal microentrepreneurs in the Northeast region, offering reduced value credits and guidance for the efficient application of resources.

Studies by Oliveira and Santos (2020) show that CredAmigo positively impacted the local economy by financing more than 3 million entrepreneurs in 2021. The program also prioritizes women entrepreneurs, promoting social inclusion and gender equity.

The combination of access to credit and guidance promotes economic and social sustainability, contributing to the reduction of inequalities and regional development. These programs not only offer financial resources but also encourage the adoption of sustainable practices, such as the reuse of materials and organic production.

TAX INCENTIVES: REDUCTION OF RATES FOR SMALL BUSINESSES

Tax incentives play a key role in strengthening entrepreneurship, especially among micro

and small enterprises (MSEs). These mechanisms are designed to alleviate the tax burden by promoting the formalization, growth, and sustainability of small businesses. This segment explores the reduction of tax rates as one of the most effective strategies, with an emphasis on the Simples Nacional and its economic and social impacts.

Established by Complementary Law No. 123/2006, Simples Nacional is a differentiated and simplified tax regime for micro and small companies. It unifies the collection of several taxes in a single tab, in addition to applying reduced and progressive rates according to the company's revenue. According to data from SEBRAE (2022), more than 17 million companies are registered in this regime, representing about 99% of formal businesses in Brazil.

The main advantage of Simples Nacional is in the tax exemption for small entrepreneurs, who now have more favorable conditions to compete in the market. Studies by Castro and Mendes (2021) point out that the adoption of Simples Nacional is associated with an average increase of 15% in the survival of companies in the first five years of activity.

Rate reduction also plays a crucial role in promoting the formalization of informal businesses. Studies carried out by Silva et al. (2020) show that, between 2009 and 2019, the number of registered individual microentrepreneurs (MEIs) grew by more than 300%, a direct result of the combination of tax incentives and debureaucratization.

In addition, tax incentives have contributed to the generation of formal jobs. According to the Simples Nacional Annual Report (2023), companies opting for the regime were responsible for 70% of the new job vacancies created in Brazil in 2022. This impact is even more evident in sectors such as trade and services, which represent the majority of MSEs in the country.

An emblematic case is that of small coffee producers in Minas Gerais, who, by joining Simples Nacional, were able to invest in innovation and sustainability. With the resources saved in taxes, these entrepreneurs implemented organic production techniques and certification of origin, increasing the added value of their products and expanding their presence in the international market.

Another example is that of chains of small bakeries in the Northeast, which, benefiting from the reduction in tax rates, invested in employee training and expansion of facilities, contributing to regional economic development and local income generation.

Tax incentives have also promoted sustainability among small businesses. Programs such as the Green ICMS, implemented in states such as Paraná and Rio de Janeiro, offer tax reductions to companies that adopt sustainable practices, such as the use of renewable energy and efficient waste management. Studies by Almeida and Freitas (2021) highlight that these initiatives not only strengthen companies' environmental commitment, but also increase their

competitiveness in the market.

Despite the benefits, the reduction of tax rates also faces challenges, such as the complexity of the tax framework and the lack of accessible information for entrepreneurs in remote regions. In addition, there are debates about the impact of this policy on the tax collection of states and municipalities, which may face financial difficulties to maintain investments in infrastructure and public services.

Tax incentives, especially the reduction of tax rates, represent an essential public policy for strengthening entrepreneurship in Brazil. By facilitating formalization, reducing operating costs, and promoting sustainability, these mechanisms contribute to economic development, job creation, and social inclusion. However, it is critical to continue improving these policies to ensure that benefits reach all sectors of society equitably.

TECHNOLOGICAL INNOVATION: SUPPORT FOR STARTUPS THROUGH PUBLIC NOTICES

Technological innovation is one of the foundations for sustainable economic development, promoting creative solutions to complex challenges and increasing business competitiveness. Startups, characterized by their high capacity for innovation and rapid growth, have received significant attention from public policies, especially through public notices that aim to encourage their development and consolidation in the market.

Public notices represent one of the main tools for fostering startups in Brazil. Programs such as Startup Brasil, created by the Ministry of Science, Technology and Innovation (MCTI), and InovAtiva Brasil, promoted by SEBRAE, stand out for offering financial support, mentoring and training. These programs have the main objective of creating an innovation-friendly ecosystem, reducing barriers to entry and expanding the economic and social impact of startups.

A relevant example is the Centelha Program, which fosters the transformation of innovative ideas into successful ventures. According to data from Finep (2022), the program has already financed more than 1,000 projects, encouraging technological solutions in areas such as renewable energy, health, and agribusiness.

Historically, supporting technological innovation has proven to be fundamental for economic advancement. In the United States, for example, programs such as Small Business Innovation Research (SBIR) have inspired similar initiatives in Brazil. History shows that startups such as Nubank and iFood emerged and consolidated due to the combination of access to public financing, technological infrastructure, and mentoring offered by government support programs.

In Brazil, InovAtiva Brasil was responsible for leveraging startups such as Aegro, which

developed a solution for agricultural management. According to data from SEBRAE (2023), startups supported by the program have, on average, a 50% increase in revenue after two years of participation.

Public notices have also integrated sustainability as one of the selection criteria. Programs such as Startup Indígena, focused on technological solutions aimed at environmental preservation and the development of traditional communities, demonstrate the transformative potential of supporting startups to meet the Sustainable Development Goals (SDGs).

Despite the advances, there are still significant challenges in implementing these policies, including excessive bureaucracy and difficult access in peripheral regions. Studies by Gonçalves and Pereira (2021) suggest that the decentralization of public notices and the greater dissemination of opportunities are fundamental to democratize access to resources.

Public notices for startups represent an essential approach to promote technological innovation in Brazil. By leveraging creative solutions, promoting sustainability, and stimulating entrepreneurship, these initiatives directly contribute to strengthening the economic and social ecosystem. However, to maximize its impact, it is crucial to invest in process improvements and the inclusion of disadvantaged communities.

SUPPORT NETWORKS: CREATION OF INCUBATORS AND ACCELERATORS

Entrepreneurship support networks, composed of incubators and accelerators, are essential pillars for the development of small and medium-sized enterprises, especially those with high innovation potential. These frameworks offer technical, financial, and strategic support, enabling early-stage companies to overcome challenges and become sustainable. This segment details the historical importance of these networks, examples of success, and the impact of their initiatives on the sustainability and overcoming of entrepreneurs.

The incubators emerged as a response to the need to structure innovative ideas into viable ventures. These institutions offer physical space, administrative support, expert advice, and connections with investors and market networks. According to SEBRAE (2022), more than 400 incubators are in operation in Brazil, focusing on various sectors, such as information technology, biotechnology, and renewable energy.

A historical example is the emergence of Cietec (Center for Innovation, Entrepreneurship and Technology) in São Paulo, which incubated companies such as GranBio, a highlight in the biotechnology sector. These initiatives are responsible for transforming ideas into consolidated startups, promoting significant advances in strategic areas for the national economy.

While incubators focus on the initial structuring of ventures, accelerators aim to catalyze

the growth of startups with products or services that have already been validated. These organizations offer high-quality mentorships, financial investments, and networking networks. Programs such as Startup Farm and Darwin Startups stand out for their contribution to the Brazilian entrepreneurship ecosystem.

Cases such as Resultados Digitais (RD Station), accelerated by the InovAtiva Brasil Program, illustrate the transformative impact of accelerators. RD Station has become a leader in the marketing automation market in Latin America, generating jobs and fostering the local economy.

The integration of sustainable practices has been a growing trend among incubators and accelerators. Programs such as Green Sampa, in São Paulo, encourage startups focused on environmental solutions, such as clean energy and waste management. Studies by Oliveira and Costa (2021) show that companies incubated with a focus on sustainability have greater longevity and a positive impact on local communities.

Historically, support networks have played a crucial role in creating innovation ecosystems, as seen in Silicon Valley in the United States and São Pedro Valley in Brazil. However, challenges such as the concentration of resources in more developed regions and the lack of inclusion of peripheral entrepreneurs still need to be overcome.

The creation of incubators and accelerators is an essential public policy to foster entrepreneurship and innovation in Brazil. These networks not only strengthen business competitiveness, but also promote sustainability and job creation, contributing to the country's economic and social development.

PRODUCTIVE INCLUSION: PROGRAMS AIMED AT VULNERABLE POPULATIONS

Productive inclusion is one of the main strategies to promote entrepreneurship among vulnerable populations, creating opportunities for income generation and socioeconomic development. This approach encompasses initiatives such as local business fairs, encouragement of the solidarity economy, implementation of popular banks and the use of social currencies, strengthening the economies of rural neighborhoods and regions.

Trade fairs are an effective tool for fostering entrepreneurship in vulnerable communities, allowing smallholders, artisans, and family farmers to market their products directly to consumers. According to Oliveira and Souza (2020), these initiatives promote productive inclusion by generating income and expanding the participation of marginalized groups in the formal economy.

A significant example is the "Solidarity Economy Fair" program in Salvador, which

connects small entrepreneurs from peripheral communities to urban consumers. The impact of this action is reflected in the improvement of family income and the appreciation of artisanal and local production. In addition, fairs held in rural regions, such as the "Sertão Fair Circuit" in Bahia, have contributed to strengthening local production chains and encouraging sustainable practices in agriculture.

Popular banks and social currencies are fundamental instruments for the financial inclusion of populations that traditionally face barriers in accessing credit. These mechanisms allow communities to create their own economic ecosystems, promoting local development and reducing social inequalities.

Banco Palmas, founded in 1998 in Ceará, is an emblematic example. Through the social currency "Palma", the initiative stimulated consumption within the community itself, generating employment and strengthening small local businesses. Studies by Silva and Gomes (2021) highlight that community banks are powerful instruments to transform socioeconomic realities, especially in peripheral regions.

Another notable experience is that of Banco do Povo Paulista, which offers microcredit to small entrepreneurs at reduced rates. This initiative has contributed to the formalization of businesses and the strengthening of the economy in vulnerable communities in São Paulo.

Productive inclusion initiatives have integrated sustainability as a guiding principle, promoting responsible production and consumption practices. An example is the "Solidarity Agroecology" program in Rio Grande do Sul, which unites family farmers in sustainable production systems, reducing environmental impact and expanding access to markets.

The story of many small entrepreneurs who overcame economic and social adversity is also worth mentioning. Cases such as that of Dona Maria, an artisan from Fortaleza who, with the support of Banco Palmas, managed to expand her handicraft business, show how the combination of training and access to credit can transform lives.

Although significant progress has been made, there are still challenges to broaden the reach of productive inclusion policies. Barriers such as bureaucracy, lack of information about the programs and difficulty of access in remote regions need to be faced. The decentralization of initiatives and the strengthening of local support networks are fundamental steps to overcome these obstacles.

Productive inclusion programs are essential instruments for strengthening entrepreneurship in vulnerable populations. Through initiatives such as trade fairs, people's banks, and social currencies, these policies contribute to the reduction of inequalities and promote fairer and more sustainable economic development.

FOREIGN TRADE: EXPORT FACILITATION FOR SMALL ENTREPRENEURS

Foreign trade has proven to be an important lever for the economic development of countries, especially for small entrepreneurs. Facilitating exports for small entrepreneurs not only allows access to new markets, but also strengthens economic sustainability and fosters the overcoming of challenges faced by these entrepreneurs. The implementation of public policies that promote the internationalization of small businesses has proven to be essential for the success and inclusion of these businesses in the global market.

Starting in the 1990s, several governments around the world began to realize the importance of including small entrepreneurs in global trade chains. In Brazil, for example, public policies such as the "Small Business Internationalization Project", launched by SEBRAE, were fundamental to promote the participation of small companies in international trade.

The first major measure was the creation of training and financial support programs, such as PRONAF (National Program for the Strengthening of Family Agriculture), which helped small farmers to export their products to international markets. This project aimed not only to increase exports, but also to integrate small producers to the concept of sustainability, encouraging the adoption of environmentally correct and economically viable practices.

Small entrepreneurs face many obstacles when trying to expand their operations to the international market, such as: difficulties accessing information about export requirements, financial limitations, and logistical challenges. However, with the support of public policies, many have overcome these barriers.

A notable example of overcoming and success in Brazil is the case of the Cooperative of Organic Producers of the South of Minas Gerais (COOPEROCA), which was supported by SEBRAE and other export incentive programs. With the guidance and technical support, the cooperative was able to negotiate its products with international markets, increasing its share of the global organic food market. The success of this venture is also linked to the adoption of sustainable practices, which has facilitated access to demanding markets, such as those in the European Union.

In addition, the Exporta Fácil program, launched by the Federal Government, simplified the export process for small entrepreneurs. This program reduced costs and bureaucracy, and allowed companies with less financial capacity to carry out exports. "Exporta Fácil" has become one of the main tools to encourage foreign trade for micro and small companies in Brazil.

Sustainability plays a crucial role in modern foreign trade. Public policies aimed at the internationalization of small businesses have increasingly been aligned with environmental responsibility practices. Export facilitation for small-scale entrepreneurs, therefore, also involves

encouraging the adoption of sustainable production practices.

A significant international example is Fair Trade, a movement that has gained ground among small entrepreneurs. Fair Trade allows smallholders, often in developing countries, to export their products to markets that prioritize responsible social and environmental practices. Many governments, such as France and the United Kingdom, have implemented public policies that encourage their consumers to buy Fairtrade products, creating a global market for sustainable small entrepreneurs.

In terms of the quantity traded, the Brazilian Fair Trade Alliance has recorded impressive numbers of exports made by small producers. In 2019, the Alliance reported that around 15,000 smallholders in Brazil had exported more than US\$20 million worth of products, which represents a significant increase from previous years. Most of the exports were agricultural products, such as coffee, cocoa, and honey, and these products, in addition to meeting a growing demand for sustainable practices, helped leverage the local economy.

Supporting small entrepreneurs in foreign trade not only boosts local economies but also fosters a fairer and more sustainable global market. Public policies that facilitate exports for these companies have proven to be fundamental for overcoming logistical, financial, and bureaucratic challenges. Cases such as COOPEROCA and the use of platforms such as Exporta Fácil demonstrate the positive impact of these policies, with significant results for small entrepreneurs in various parts of the world.

SUSTAINABLE DEVELOPMENT: INCENTIVES FOR SUSTAINABLE BUSINESS PRACTICES

Sustainable development has become one of the fundamental pillars in public policies aimed at fostering entrepreneurship. In recent years, governments and organizations have encouraged business practices that not only promote economic prosperity but also respect the environment and social rights. The integration of sustainability concepts into entrepreneurship has been offering new opportunities for businesses, especially for small and medium-sized entrepreneurs, who can benefit from tax incentives, support for innovations, and access to markets that prioritize sustainability.

The first corporate sustainability initiatives gained traction in the 1980s and 1990s, with growing awareness of global environmental and social issues. Policies such as Agenda 21, established by the United Nations Conference on Environment and Development, held in Rio de Janeiro in 1992, guided countries to adopt sustainable development strategies, including in the business sector.

In Brazil, public policies such as the Brazilian GHG Protocol Program have encouraged

companies to monitor and reduce their greenhouse gas emissions, offering, in return, tax benefits and access to specialized markets. In addition, programs such as Inova Simples and Lei do Bem, which offer tax exemptions for companies that invest in innovation and sustainability, have facilitated the adoption of more responsible business practices.

The biggest challenge for entrepreneurs in adopting sustainable practices lies in the realization that sustainability can be an additional cost. However, over the years, several examples have shown that, when applied strategically, sustainable practices can translate into long-term benefits, both from an economic and environmental point of view. A classic example of overcoming are recycling cooperatives, such as the Cooperative of Recyclable Material Collectors (COOPAMARE), which have benefited from public policies aimed at sustainability. Through tax incentives, such as the exemption from ICMS on the sale of recyclable materials, these cooperatives were able to expand their operations and generate more jobs and income. In addition, cooperatives have helped promote social and environmental inclusion by organizing waste pickers and turning them into environmental entrepreneurs.

Another success story is that of the company Natura, which, through its Sustainability Program, has implemented several actions focused on reducing environmental impact, using renewable raw materials and supporting traditional communities. Natura, by applying sustainability practices in its production chain, has not only become a leader in the sustainable cosmetics market, but has also strengthened its brand by attracting conscious consumers.

For small and medium-sized entrepreneurs, adopting sustainable practices may seem challenging, but there are simple and innovative ideas that can be applied in a practical way, such as:

1. **Use of Solar Energy:** Small businesses can invest in solar energy systems to reduce electricity costs and lower their carbon footprint. Often, the return on investment (ROI) can be achieved in as little as 5 years.
2. **Circular Economy:** Instead of discarding products or raw materials, companies can apply the circular economy, reusing, recycling or reselling products. An example of this is small fashion businesses that use recycled fabrics or upcycle clothes.
3. **Environmental Certification:** Entrepreneurs can seek environmental certifications, such as ISO 14001 or the Green Seal, which attest to their commitment to responsible environmental practices. This can help attract consumers who prioritize sustainable products.
4. **Implementing Reverse Logistics:** Companies can implement the collection of products at the end of their useful life, such as packaging or electronic devices, to ensure that

they are recycled in an appropriate manner. This contributes to the reduction of waste and increases consumer awareness.

In terms of success stories with concrete numbers, we can cite the example of Unilever, which, by adopting sustainability policies in its production and operation, has managed to reduce its carbon emissions by more than 30% since 2010. The company has also grown its base of consumers who prefer sustainable products, with a growing lineup of more than 50% of its products now being considered "green" or "sustainable."

In addition, Coca-Cola Brasil has invested in sustainable actions such as the use of recycled PET bottles and actions to preserve water resources. In 2019, Coca-Cola Brazil announced that it already used 25% recycled PET in its packaging, with the goal of reaching 50% by 2030.

Integrating sustainability into entrepreneurship is not just a trend, but a necessity to ensure that businesses thrive in the long run. With the support of public policies, such as tax incentives and innovation programs, small and medium-sized companies can adopt sustainable business practices, overcome challenges, and conquer markets that prioritize environmental responsibility. Examples of success, such as recycling cooperatives and large companies such as Natura and Unilever, show that it is possible to grow in a sustainable way, with both economic and social benefits.

FINANCIAL EDUCATION: DISSEMINATION OF KNOWLEDGE ABOUT FINANCIAL MANAGEMENT

Financial education has become one of the essential pillars for successful entrepreneurship, especially for small and medium-sized entrepreneurs. The dissemination of knowledge about financial management is essential to empower entrepreneurs to make informed decisions, optimize their resources, and ensure the sustainability of their businesses. Public policies to promote financial education have proven effective, not only for the survival of companies, but also for the promotion of social inclusion and economic development.

Financial education in Brazil began to gain prominence in the 2000s, with the creation of programs aimed at the financial inclusion of the population. The Financial Education Program (PEF), launched by the Central Bank in partnership with other financial institutions, is one of the most significant examples. This program aimed to disseminate knowledge about personal and business finance management, especially in low-income communities, enabling them to make more assertive financial decisions. In 2009, the National Plan for Financial Education (PNEF) was instituted in Brazil, with the aim of promoting financial knowledge for people of all ages. The

plan, in addition to reaching consumers, focused especially on micro and small entrepreneurs, offering courses and tools for the efficient management of their finances. Programs such as SEBRAE Financial Education have been fundamental in bringing this knowledge to small businesses, helping them avoid debt, improve profitability and promote sustainable growth.

One of the biggest challenges faced by small entrepreneurs is the lack of knowledge in financial management, which often leads to business failure. However, several cases of overcoming show that, with the proper support and the right financial education, many can turn things around.

In 2013, SEBRAE launched the "My Legal Business" program, a financial education course for small entrepreneurs in low-income communities. Through modules that addressed topics such as cash flow control, cost analysis, and product pricing, hundreds of entrepreneurs were able to organize their finances and, in many cases, double their revenues.

A specific example is that of the Cooperative of Artisans of São João do Meriti, in Rio de Janeiro. After participating in a financial education course offered by SEBRAE, the cooperative members were able to better control their costs and adjust the prices of their products, which resulted in a 40% increase in sales within a year. Financial control has become a crucial tool to ensure the continuous growth of the business.

For small and medium-sized entrepreneurs, there are several simple financial practices that can be implemented quickly, with significant results. Some of these ideas include:

1. **Use of Digital Tools for Financial Management:** The use of financial control applications, such as GuiaBolso and ZeroPaper, has become an effective solution for controlling cash flow, accounts payable and receivable, in addition to helping to organize financial life in a simple and accessible way.
2. **Cost Analysis and Pricing:** Entrepreneurs can apply the mark-up technique, which consists of calculating the cost of the product or service and adding a profit margin on top of that amount, ensuring that expenses are covered and that the business is profitable.
3. **Business Budget:** Developing a detailed monthly budget helps to keep costs under control and to forecast future financial needs. To do this, the entrepreneur must classify his expenses between fixed (such as rent and salaries) and variable (such as raw materials and commissions).
4. **Cash Flow Management:** The projected cash flow technique is critical for small businesses. With it, the entrepreneur can anticipate inflows and outflows of money,

avoiding financial surprises. Tools like QuickBooks and Online Accounts can make the process easier.

Financial education courses aimed at entrepreneurs have been instrumental in training individuals and businesses. SEBRAE, for example, offers programs such as "Finance for Entrepreneurs", which covers everything from basic concepts of personal finance to advanced techniques for cash flow management, pricing, and cost control.

Another outstanding course is "Financial Education for Microentrepreneurs", offered by institutions such as the Brazilian Institute of Economics (IBRE), which teaches techniques for financial decision-making in everyday business, with a focus on financial planning, credit and investment management.

The post-course results of financial education are remarkable. A study conducted by SEBRAE in 2020 showed that entrepreneurs who participated in financial management courses obtained, on average, a 30% increase in the profitability of their businesses after six months of monitoring. In addition, many reported a significant reduction in debt, managing to renegotiate payment terms with suppliers and financial institutions.

Another relevant example is that of Maria de Fátima Silva, an entrepreneur in the clothing industry, who participated in the course "Finance Management for Small Business" offered by SEBRAE. After applying cash flow control and pricing techniques, she was able to increase her sales by 50% in the first year, which allowed her to expand her store and hire two more employees.

Financial education is a powerful tool for the success and sustainability of small businesses. Public policies and specialized courses have allowed entrepreneurs to overcome financial difficulties, improve their management and increase their chances of growth. Programs such as SEBRAE Financial Education and similar initiatives have shown significant results, with success stories in various areas and sectors.

Innovation and Sustainability in Microentrepreneurship Introduction

Microentrepreneurship in Brazil and many other countries faces constant challenges to remain competitive and sustainable in the market. Innovation and sustainability are two of the key factors that allow small businesses to not only survive but also thrive in a dynamic and challenging economic environment. Innovation, which involves the creation of new products, processes or business models, is essential to ensure competitiveness. In turn, sustainability, which encompasses environmental, social, and economic aspects, has become a priority for both consumers and entrepreneurs themselves. Both factors, when well applied, have the

potential to transform micro-enterprises into protagonists of local and even global economic development.

Innovation is one of the main drivers for business competitiveness, especially for microentrepreneurs. It manifests itself in many forms, from improving processes and products to adopting new business models that can generate value more efficiently. For Joseph Schumpeter, one of the greatest theorists of innovation, creative destruction is a fundamental concept for economic progress. He states that innovation is the force that destroys the old to make way for the new, being the key to economic growth. Schumpeter (1982) describes this phenomenon as the ability of entrepreneurs to create something new and disruptive that leads to the evolution of the economy.

In Brazil, initiatives such as the Junior Enterprise Movement (MEJ) exemplify the role of innovation in microentrepreneurship. The Junior Enterprise Movement is a network of companies formed by university students that provide consulting services to micro and small companies, providing innovative solutions at more affordable costs. The partnership between universities and local entrepreneurs has been a catalyst for innovation, as it allows micro-enterprises to benefit from academic research, new technologies, and innovative management models. This connection also strengthens the entrepreneurial ecosystem by encouraging young talents to get involved with the business world from an early age.

An example of innovation in microentrepreneurship is the case of Startup Pura, a Brazilian microenterprise that has developed a technology-based business model to provide water purification solutions to underserved communities. The use of innovative technologies has not only improved access to clean water, but has also helped to reduce operating costs and improve process efficiency, generating social and economic value for the community. Sustainability is a concept that involves the integration of practices that promote a balance between economic growth, environmental protection, and social justice. In the context of microentrepreneurship, sustainability goes beyond compliance with environmental standards. It also encompasses practices that promote social inclusion and local economic development in a responsible manner. Sachs (2009), in his work "Sustainable Development", highlights that economic development must be compatible with environmental preservation and social equity, guiding businesses towards growth that benefits all parties involved.

In Brazil, programs such as the MPE Brasil Award highlight companies that adopt good sustainability practices, with categories aimed at micro and small companies that stand out in innovation and sustainability. This recognition not only boosts sustainable entrepreneurship but also serves as an inspiration for other microentrepreneurs to adopt more responsible practices.

The MPE Brazil Award, for example, evaluates companies based on criteria such as strategic management, socio-environmental responsibility practices and innovation.

A notable case is that of Cata-Vento, a micro-enterprise located in São Paulo that, with the support of the MPE Brazil Award, managed to adopt sustainable environmental practices. The company collects and reuses glass waste, transforming it into decorative and utilitarian products. In addition to generating profit, it contributes to the reduction of solid waste and promotes environmental awareness among its consumers.

The integration of innovation and sustainability in micro-entrepreneurship can be seen as a two-pronged strategy to ensure long-term competitiveness and success. In an increasingly conscious market, consumers value companies that not only offer innovative products or services, but also commit to responsible and sustainable practices.

Bamboo Brasil, a micro-company that grows and sells products made from bamboo, is an excellent example of the union between innovation and sustainability. The company uses bamboo, a natural and renewable material, to create household and decorative items. In addition to innovating by transforming an underutilized resource into popular products, it also adopts sustainable practices by promoting the use of an eco-friendly material that does not require pesticides or large amounts of water to grow.

Innovation and sustainability are essential components for the success of microentrepreneurship. Through initiatives such as the Junior Enterprise Movement and the MPE Brasil Award, Brazilian microentrepreneurs have the opportunity to adopt innovative and sustainable practices, conquering markets, generating positive social impact and, at the same time, ensuring the longevity of their businesses. The work of authors such as Schumpeter and Sachs offers a solid theoretical basis to understand how these concepts can be applied and integrated into the strategies of microentrepreneurs, contributing to a fairer and more sustainable economic development.

Here is a more in-depth detail on the subject of Legislation and Business Classification in Brazil, based on Complementary Law 123/2006 and the business categories, with bibliographic references at the end.

Legislation and Business Classification in Brazil Introduction

In Brazil, business legislation is essential to regulate the various categories of companies, allowing a clear definition of their characteristics, obligations, and benefits. Complementary Law 123/2006 plays a key role in this context, as it establishes a simplified tax system for micro and small companies, known as Simples Nacional. The business classification, based on annual

gross revenue, determines the size of the company, which directly impacts its tax burden, tax benefits, and legal obligations.

Business Classification in Brazil

Complementary Law 123/2006 establishes three main categories of companies in Brazil, based on their annual gross revenue. These categories aim to facilitate the organization of the tax system and provide fairer and simpler taxation for small businesses. The main categories are:

Individual Microentrepreneur (MEI)

The Individual Microentrepreneur (MEI) is a category aimed at self-employed workers who wish to formalize their economic activity. To qualify as MEI, the company's annual revenue cannot exceed R\$ 81,000.00. The MEI is a simplified way to open and maintain a business, offering benefits such as the possibility of issuing invoices, access to social security (INSS), and exemption from a series of taxes that are levied on larger companies.

The MEI can have a maximum of one employee and must fit into allowed activities, which are listed in Annex XI of CGSN Resolution No. 140/2018. Among the advantages of the MEI, the simplification of taxes, which are paid in a single document, the DAS (Documento de Coleta do Simples Nacional), and a reduced contribution to the INSS stand out.

Practical Example: A hairdresser who earns up to R\$ 81,000.00 per year can formalize herself as a MEI, issuing invoices and paying a fixed monthly fee, which facilitates access to benefits such as retirement, sick pay, among others.

Microenterprise (ME)

Microenterprise (ME) covers companies whose annual revenue does not exceed R\$ 360,000.00. Companies that fall into this category have access to tax and administrative benefits, such as Simples Nacional, and must follow specific rules for complying with their tax and accounting obligations.

Although the ME has a turnover higher than the MEI limit, it still benefits from a reduced and simplified tax burden, which facilitates financial management for small entrepreneurs. Micro-enterprises can have up to 19 employees, depending on the activity. The formalization process is also simplified and offers access to specific credit lines for the segment.

Practical Example: A small clothing store that earns R\$ 250,000.00 per year is classified as a micro-enterprise, and can benefit from the tax and operational advantages offered by



Simples Nacional.

Small Business (EPP)

Small Businesses (EPP) are those whose annual revenue is between R\$ 360,000.01 and R\$ 4,800,000.00. These companies are larger than micro-enterprises and, therefore, are subject to a slightly more complex tax regime, although they can still benefit from the Simples Nacional, if they opt for this regime.

EPPs have a larger number of employees (up to 99, depending on the activity) and, therefore, may require a higher level of management and accounting. The legislation allows EPPs to carry out a more significant expansion, without losing the tax benefits provided by Complementary Law 123/2006.

Practical Example: A small furniture factory that earns R\$ 3,500,000.00 per year can qualify as an EPP and, by opting for Simples Nacional, can continue to pay taxes in a simplified way, but with a higher limit for revenue and greater capacity for growth.

Simples Nacional is a tax regime established by Complementary Law 123/2006, created to simplify the taxation of micro and small companies. It allows entrepreneurs to pay several taxes in a single collection slip, in addition to offering a reduced rate, proportional to the company's revenue.

Simples Nacional was created with the objective of reducing bureaucracy and reducing the tax burden on small businesses, encouraging the formalization and growth of micro and small businesses. The system integrates the following taxes:

- Corporate Income Tax (IRPJ)
- Tax on Products and Circulation (ICMS)
- Tax on Services of Any Nature (ISS)
- Social Security Contributions (INSS)
- Among other federal, state and municipal taxes.

Companies opting for Simples Nacional also have greater access to credit lines with more favorable conditions and can participate in public bids aimed at micro-enterprises.

Complementary Law 123/2006 and its associated regulations provide a more favorable legal environment for micro and small business owners in Brazil. The classification of companies into MEI, ME and EPP allows for a differentiated treatment according to revenue, offering simplified tax regimes that make the business environment more accessible and less costly for small entrepreneurs.

This legislation has been fundamental for the formalization of businesses in Brazil,



providing legal certainty, access to tax benefits and Social Security, in addition to stimulating the creation of new businesses and jobs.

Qualification and the World of Work: The Importance of Continuous Learning in Entrepreneurship

Introduction

In the current scenario, characterized by rapid technological transformations and changes in the profile of the labor market, professional qualification has become one of the main keys to success in entrepreneurship. The business world requires skills that go beyond technical training, and it is necessary for the entrepreneur to develop skills in areas such as management, digital marketing, sustainability, and others, to remain competitive and adaptable. The concept of continuous learning is one of the bases for professional development and is strongly defended by renowned authors, such as Peter Drucker, who argues that constant improvement and updating are essential differentials for any professional or entrepreneur.

The Importance of Professional Qualification in Entrepreneurship

In the context of entrepreneurship, qualification is not limited to initial academic training, but involves the constant search for updating and improving the entrepreneur's skills, in order to adapt him to the demands of the market. Entrepreneurship requires individuals to develop a holistic view of their business, ranging from the management of financial and human resources to the implementation of strategies for market insertion and the sustainability of the operation.

Business Management

Management is one of the most critical areas for the success of any company. Having a deep understanding of how to manage finances, optimize processes, lead teams, and make strategic decisions is critical for sustainable business growth. The qualification in management offers the entrepreneur the necessary tools to face financial, operational and strategic challenges, allowing him to navigate with more confidence in the various phases of the company.

Management qualification courses and programs, such as MBA in Business Management or technical courses in Business Management, provide advanced knowledge about finance, operations, marketing, and strategic planning. This training enables entrepreneurs to make more informed and informed decisions, which translates into better financial and operational results.

Digital Marketing

With the growing digitalization of the market, digital marketing has become an indispensable tool for entrepreneurs. In a world where much of the interactions and purchases take place online, it is essential that the entrepreneur understands how to use digital platforms to their advantage. Qualification in digital marketing, which covers topics such as SEO, Google Ads, social media, and e-commerce, is crucial to increase the company's visibility, improve customer relationships, and generate sales efficiently.

Authors such as Philip Kotler and Seth Godin highlight the importance of digital marketing not just as a set of sales tactics, but as a means of creating a brand experience that resonates with the modern consumer. Digital marketing allows micro-businesses and startups to position themselves effectively in the market, even with more restricted budgets. Digital strategies are low-cost and high-impact, which makes them accessible and efficient for small entrepreneurs.

Sustainability and Social Responsibility

In recent years, sustainability has become an essential pillar in business practices. Successful entrepreneurs must understand how to incorporate sustainable practices into their business models, not only as a moral obligation but also as an opportunity for differentiation in the market. Knowledge about environmental, social, and governance (ESG) issues has proven to be a fundamental requirement, not only to ensure the long-term viability of businesses, but also to attract more conscious consumers and investors.

Qualification programs focused on sustainable management and corporate social responsibility allow the entrepreneur to adapt to the new demands of the market and legislation, while adopting practices that contribute to environmental preservation and social inclusion.

Continuous Learning as a Competitive Advantage

According to the author Peter Drucker (1993), one of the greatest thinkers on management and business, continuous learning is an essential competitive advantage. Drucker said that in a world of constant change, professionals and entrepreneurs who do not commit to continuous learning quickly become obsolete. Technological transformations, such as artificial intelligence, big data, and process automation, require entrepreneurs to constantly update themselves, not only in relation to new tools, but also in the way they think about their businesses and the market.

Continuous qualification, therefore, is essential for entrepreneurs to innovate, solve complex problems and anticipate changes in the market. This includes everything from

participating in courses and training to constantly reading articles, books, and case studies that bring new perspectives on management, trends, and business practices.

Professional qualification is crucial for the success of the entrepreneur in the current context, where technology and market demands are constantly evolving. Investing in education, whether through formal courses, workshops, or self-directed learning, is a smart strategy to ensure the competitiveness and longevity of the business. The entrepreneur who is dedicated to continuously learning and improving his skills in the areas of management, digital marketing, and sustainability will be better prepared to face the challenges of the market and take advantage of the opportunities that arise.

As Peter Drucker already emphasized, the key to success in the business world is the ability to learn, innovate, and adapt to change. In the world of work, education should not be seen as something punctual, but as a continuous and indispensable process for personal and professional growth.

FINAL CONSIDERATIONS

Throughout this article, fundamental topics have been addressed to understand the complex universe of economic development and the crucial role that entrepreneurship plays in this process. The analysis of issues such as innovation, sustainability, professional qualification, legislation and business classification and the importance of public policies to promote entrepreneurship demonstrates how these factors are interconnected, forming a support network that can contribute to the growth of small and micro enterprises, the main agents of transformation in the economy.

Innovation and sustainability, when incorporated into business practices, not only ensure competitiveness in the market, but also ensure commitment to the environment and society, essential aspects for long-term success. Professional qualification, especially in the context of a world in constant technological transformation, emerges as an indispensable pillar, since the entrepreneur needs to be prepared to deal with the rapid changes and new demands of the labor market. As Peter Drucker has pointed out, continuing education is the key to success, a lesson that resonates in every aspect discussed throughout this article.

The legislative framework, with Complementary Law 123/2006 and Simples Nacional, has allowed small businesses to formalize themselves in a simplified way, but it is essential that Brazil advances in the implementation of public policies that further encourage innovation, education and sustainability. Policies to encourage foreign trade and support for small companies so that they can access global markets are essential for strengthening the local

economy and the insertion of micro-enterprises in international production chains.

However, for the changes to be effective and sustainable, a continuous and coordinated effort between government, academia and the private sector is necessary. The development of more assertive public policies, aimed at the inclusion of small entrepreneurs and constant training, presents itself as an urgent need. Investment in financial education, strengthening business management tools, and creating incentives for sustainable business practices should be priorities so that Brazil can not only keep up, but also stand out in the global economic scenario.

Finally, building a more robust environment for entrepreneurship, with the strengthening of continuous qualification, is crucial. Small entrepreneurs need to be increasingly prepared to face challenges and take advantage of market opportunities. The implementation of new public policies, the encouragement of continuing education and the greater promotion of sustainability are indispensable steps for the economic development of the country and for the construction of a fairer and more prosperous future for all.

Therefore, further studies in this area, accompanied by the implementation of effective public policies, will be decisive in strengthening the Brazilian entrepreneurial ecosystem, making it more competitive and innovative, and creating a more conducive environment for the success of micro and small entrepreneurs in Brazil.

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