

ACCOUNTING PRACTICES AS A STRATEGIC TOOL FOR THE SUSTAINABILITY OF MICROENTERPRISES: A STUDY IN HUMAITÁ/AM



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ABSTRACT

This study analyzes the importance of accounting practices as a strategic tool for the sustainability of microenterprises in Humaitá, Amazonas. The research seeks to highlight the correlation between the effective implementation of accounting practices and the financial performance of these companies, considering the challenges faced by them, such as lack of financial planning and inadequate management. Through a descriptive and qualitative methodology, with literature review and application of questionnaires to microentrepreneurs in the region, the study aims to identify effective accounting practices, challenges faced and propose solutions to improve accounting management. The results are expected to contribute to local economic development, offering valuable insights for entrepreneurs and public policy makers, in addition to fostering the sustainability of microenterprises in Humaitá.

Keywords: Accounting Practices. Micro. Sustainability. Humaitá. Financial Performance.

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INTRODUCTION

Accounting has currently become an important partner for the management of companies from large to micro companies, the data collected and organized providing detailed reports on the financial health of companies has been a tool that has been helping entrepreneurs to make the best possible decisions for the proper functioning of their businesses.

According to the Brazilian Micro and Small Business Support Service/SEBRAE (2021), an individual microentrepreneur is one who is self-employed, registered as a small entrepreneur and exercises one of the more than 460 types of services, commerce or industry. The figure of the Individual Microentrepreneur/MEI emerged with Complementary Law No. 128, of December 19, 2008, seeking to formalize Brazilian workers who, until then, performed various activities without any legal support or legal security. With the legislation in force since then, more than 7 million people have already formalized themselves as individual microentrepreneurs.

Also, according to SEBRAE studies, carried out from 2018 to 2021, the lack of planning and/or organization were the main reasons for these companies to close their activities in the first 5 years. MEIs were the ones with the highest rates, 29%, followed by Microenterprises/MEs with 21.6%, and small companies/EPPs with 17%. Given this scenario, the following problem-question arose: How do accounting practices impact the performance, decision-making, and viability of microenterprises?

Considering this niche, the research sought to highlight the fundamental role of accounting as an indispensable partner for microentrepreneurs. This occurs both with regard to tax organization and the creation of reports that allow solid decision-making for microentrepreneurs.

The present research is justified by the crucial relevance of accounting practices for the sustainability of microenterprises, especially in the challenging context faced in Humaitá, Amazonas. Despite their importance for local and national economic development, micro and small companies face high mortality rates, with the lack of professional financial management being pointed out as one of the main reasons.

According to data from SEBRAE (2023), about 23% of micro and small companies close their doors in Brazil before completing two years of existence, with the lack of planning and management being one of the main factors that contribute to this scenario.

Humaitá, like many other cities of similar size in the Amazon, has an economy heavily dependent on microenterprises, which are responsible for a considerable portion of the generation of jobs and local income. However, according to data from SEBRAE (2021), the lack of planning and accounting organization has led to the early closure of many of these businesses. This study is justified by the urgent need to provide microenterprises with tools and knowledge that can improve their management and accounting practices, contributing to their survival and growth.

Similar studies carried out in other regions of Brazil confirm the relevance of effective accounting practices for the sustainability of microenterprises. For example, a survey conducted by Chupel, Sobral and Barella (2014) showed that the adoption of managerial accounting practices significantly increased the survival rates of individual microentrepreneurs (MEIs) in Mato Grosso, providing greater financial and operational stability. Similarly, a study conducted by Cardoso, Bernardo, and Moreira (2019) highlighted the contribution of accounting practices to the longevity of micro and small companies in the state of São Paulo, emphasizing that the professionalization of accounting management is directly associated with improved financial performance and reduced bankruptcy rates.

In addition, the survey aims to promote awareness of the strategic value of accounting, not only as a legal obligation, but as an ally in the decision-making process. By identifying and analyzing the challenges faced by microenterprises in the implementation of accounting practices, the study offers a unique opportunity to improve public policies and support initiatives aimed at this segment, potentially positively influencing the economic development of Humaitá.

The study is also justified by the potential social impact. Successful micro-enterprises not only promote economic stability, but also contribute to social cohesion by providing stable jobs and fostering local entrepreneurship. By highlighting success stories and proposing practical solutions, this research can serve as a model for other regions of Amazonas, which share similar characteristics and challenges with Humaitá.

Also considering the academic point of view, this research contributes to the development of knowledge in the area of management accounting applied to microenterprises. By filling gaps in the existing literature, especially in the context of microenterprises in more isolated regions such as the Amazon, the study may influence

future academic work and offer valuable insights for the improvement of accounting practices.

The objective of the research is to evaluate the impact of the implementation of accounting practices on the financial sustainability of microenterprises in Humaitá, Amazonas; To achieve this goal, it is necessary to: Map the main difficulties in implementing effective accounting practices in microenterprises in Humaitá, Amazonas; To analyze cases of microenterprises in Humaitá, which have achieved success through the strategic use of accounting practices and to measure the impact of the use of accounting practices on the financial management and performance indicators of microenterprises in Humaitá, Amazonas.

THEORETICAL FRAMEWORK

ENTREPRENEURSHIP

Dornelas (2001) states that the word entrepreneurship comes from the nineteenth century, when the economist Jean Baptiste Say (1776-1832) defined it as an individual who "transfers economic resources from a sector of lower productivity to a sector of higher productivity and higher yield".

According to Dornelas (2001), the entrepreneur is that individual who creates a business in the opportunities that appear, assuming possible risks that that enterprise has of failing.

In Brazil, entrepreneurship is strongly present and there are thousands of microentrepreneurs spread across the country, and in a great diversity of business activities.

Data from SEBRAE (2014) indicate that small businesses correspond to more than a quarter of Brazil's Gross Domestic Product (GDP). Together, the approximately 9 million Brazilian micro and micro companies represent 27% of the GDP, a result that has been growing every year.

MEI (INDIVIDUAL MICROENTREPRENEUR)

In 2006, the federal government created complementary law 123, with the objective of making the entrepreneur of a small business have less bureaucracy and that the opening of new companies is easier. But with opportunities appearing for the microentrepreneur, complementary law 123 of 2006, needed to have changes in 2008, with

complementary law No. 128 of 2008, which made changes in relation to micro and micro enterprises, from then on the figure of the individual microentrepreneur – MEI began to emerge. Through (LC No. 128/08) informal workers will be able to legalize their businesses and thus have the right to become a legalized entrepreneur, being able to enjoy the benefits of being MEI.

The advantage of formalizing your business through MEI are many, among them are the absence of bureaucracy, zero fees in the company's registration, reduced tax burden, facilities for doing business with the government, in addition to having Sebrae's consultancy.

The service provided by Sebrae is undoubtedly very important to individual microentrepreneurs, as it offers full support in the formalization and organization of microentrepreneurs. In addition, Sebrae offers lectures and courses to MEIs related to planning, organization, customer service, are services created for small businesses to develop in the market.

The individual microentrepreneur also has the advantage of being exempt from several federal taxes such as: income tax, PIS, IPI, Confins. Paying only a fee of an amount fixed according to the current minimum wage for the INSS and ISS. In this way, the individual microentrepreneur will have rights like any other worker, such as sickness and maternity benefits.

ME (MICRO-ENTERPRISES)

Microenterprises (SMs) play a crucial role in the global economy, representing a significant source of innovation, job creation, and economic development. According to the Brazilian Micro and Small Business Support Service (SEBRAE), micro-enterprises are defined as those that have annual gross revenues of up to R\$ 360,000.00 and employ up to nine people in the trade and services sector, or up to 19 people in industry. (SEBRAE, 2021)

Microenterprises account for a sizable share of employment and income in many economies. For example, in Brazil, MEs correspond to about 99% of the total number of companies, employing more than 16 million people and accounting for 27% of the national Gross Domestic Product (GDP) (IBGE, 2023). This importance is reflected in several public policies aimed at supporting and developing microenterprises, including facilitated credit programs, business training, and tax incentives.

In recent years, digital transformation has been a determining factor for the competitiveness of micro-enterprises. The adoption of digital technologies, such as e-commerce, digital marketing, and integrated management systems, has allowed these companies to increase their operational efficiency and reach new markets (OECD, 2022). The COVID-19 pandemic has further accelerated this process, forcing many EMs to adapt quickly to new market conditions. Studies indicate that micro-enterprises that invested in digitalization showed greater resilience during the pandemic crisis, demonstrating growth in online sales and an expanded capacity for customer retention (McKinsey; Company, 2021).

Despite the opportunities, micro-enterprises face significant challenges. Among the main obstacles are limited access to credit, the high tax burden, and excessive bureaucracy. In addition, inadequate management and lack of strategic planning are frequent barriers that affect the sustainability of these companies (World Bank, 2023). To mitigate these challenges, initiatives such as the National Program to Support Micro and Small Businesses (PRONAMPE) have been essential, offering lines of credit with more favorable conditions and technical support for business management (Federal Government, 2022).

In conclusion, micro-enterprises are key to economic and social development, promoting innovation and job creation. However, for these companies to reach their full potential, a favorable business environment is needed, with public policies that facilitate access to credit, reduce bureaucracy, and promote business training. The continuity of government support and the integration of digital technologies are key elements for the sustainability and growth of microenterprises in the contemporary economic scenario.

ACCOUNTING

Accounting emerged from the moment that man began to have the need to control and register his assets. According to Ludícibus (2004), the first records of accounting appeared a long time ago, historians discovered that accounting appeared in the counts of hunting and fishing of ancient peoples. So we see how important accounting was to ancient peoples and how much it continues to be today.

In Brazil, accounting appeared in the colonial era and adapted according to the development of society that was taking place. This development of Brazilian society made accounting play an important role, because in this period began for example the circulation of paper money, the growth of production in coffee and sugar farms, the extraction of

minerals and with such circulation of wealth the government needed to start controlling and buying taxes related to these activities.

The field of application of Accounting is that of the economic-administrative entities, to which it provides essential collaboration, not only for their good administration, but even for their very existence, because without the control and information provided by accounting it would not be possible for such entities to achieve their objectives, whether economic, social or economic-social (Franco, 2009).

According to Marion (2009), accounting is very important for a company, whether small or large, because accounting provides tools that help in the development of the company and companies that do not use this accounting support often end up going bankrupt.

MANAGEMENT ACCOUNTING

Management accounting has as its main focus to provide financial and administrative information of companies for the decision-making of their administrators, unlike financial accounting which has as its main objective to provide information to the external public, management accounting follows the opposite path, its main objective is to provide relevant information to its internal users of companies so that they have mapped all the information, and, thus, have the possibility to make the best decisions for the development and growth of the business.

Management accounting is the process of providing managers and employees of an organization with relevant information, both financial and non-financial, to make decisions, allocate resources, monitor, evaluate, and reward performance. (Atkinson, *et al.*, 2012). Among the main characteristics of management accounting are analysis, identification, accumulation, measurement, preparation, interpretation and communication of the company's financial and operational information.

Nowadays, companies use management accounting through integrated information systems, which can have access to all information related to the operation of the business and store it in banks, thus making this information collected, generate efficient and clear reports to support the decisions of their managers.

Management accounting, therefore, plays a very important role within organizations, as it helps to implement strategies, manage risks, and gain a competitive advantage in the market.

ACCOUNTING AS A TOOL FOR THE MICRO-ENTREPRENEUR

Accounting plays a very important role for the microentrepreneur, because through the information generated by the accountant in a detailed and clear way, the microentrepreneur can make safe and reliable decisions about his business. The basic function of the accountant is to produce useful information for Accounting users for decision making. We emphasize, however, that, in our country, in some segments of our economy, especially in small companies, the accountant's function has been distorted, being focused exclusively on satisfying the requirements of the tax authorities (Marion, 2009).

The partnership between the singer and the microentrepreneur is very important, as it is through it that the accounting professional will be able to provide all the advice that the MEI will need during the management of his business and thus provide the growth of the company. Accounting is the great instrument that helps the administration to make decisions. In fact, it collects all economic data, measuring them monetarily, recording them and summarizing them in the form of reports or communications, which contribute greatly to decision-making (Marion, 1988).

It is unfortunate that there are still many microentrepreneurs who use accounting only as an instrument for complying with tax obligations. It can be very useful for the development of the company.

METHODOLOGY

RESEARCH CLASSIFICATION

This research is classified as descriptive and qualitative. The main objective of descriptive research is to describe the characteristics of a phenomenon or a specific population, providing a detailed and accurate view of the topic in question (Gil, 2019). The qualitative study, in turn, seeks to understand the meanings and interpretations of the participants in relation to the accounting practices adopted, offering an in-depth analysis that goes beyond the numbers, exploring the perceptions, attitudes and experiences of microentrepreneurs (Creswell, 2014).

The literature review will be used as a basis to theoretically support the study, analyzing articles, magazines and websites that address the topic of accounting in microenterprises. The literature review will allow the identification of gaps in existing

knowledge and will provide support for subsequent analyses and discussions (Silva; Menezes, 2018).

DEFINITION OF THE UNIVERSE AND SAMPLE SELECTION

The universe of the research consists of microentrepreneurs from different business branches in the city of Humaitá, Amazonas. The sample will be composed of microentrepreneurs representing various sectors, such as commerce, services, and industry, ensuring a comprehensive view of accounting practices in the region. The sample selection will be carried out through non-probabilistic sampling, using the convenience sampling technique, which allows the selection of participants who are available and willing to collaborate with the research (Malhotra, 2018).

The sample is expected to include micro-enterprises of different sizes and stages of development, which will provide a more complete understanding of the accounting practices adopted and the challenges faced.

DATA COLLECTION INSTRUMENT(S)

Data will be collected through the application of a structured questionnaire, consisting of 10 questions related to the research theme. The questionnaire will be applied directly to microentrepreneurs in the city of Humaitá, Amazonas, and will be prepared based on previous studies, adapted to the local context. The questions will address topics such as the use of accounting practices, the perception of the importance of accounting, and the challenges faced in implementing these practices.

In addition to the questionnaire, a semi-structured interview may be conducted with some selected microentrepreneurs, with the aim of deepening the understanding of the data collected and exploring emerging themes that may arise during the research (Yin, 2016).

DATA PROCESSING AND DATA ANALYSIS

The collected data will be analyzed in a descriptive way, using qualitative and quantitative analysis techniques. The answers to the questionnaires will be compiled and organized in spreadsheets, facilitating the analysis through graphs and tables that will illustrate the main findings of the research (Miles; Huberman; Saldaña, 2014). The qualitative analysis will be carried out through categorization and coding of the answers,

identifying recurring patterns and themes that can offer insights into accounting practices in microenterprises in Humaitá (Bardin, 2016).

The combination of these techniques will allow for a comprehensive analysis, which not only quantifies the data but also explores the nuances and complexities of accounting practices in the context of micro-enterprises.

RESULTS AND DISCUSSIONS

This research analyzed the importance of accounting practices as a strategic tool for the sustainability of microenterprises in Humaitá, Amazonas. The results of the research confirmed the hypothesis, evidencing a positive correlation between the effective implementation of accounting practices and the financial performance of the microenterprises analyzed in Humaitá. The data collected showed that companies that adopt more efficient accounting practices have more solid financial indicators and greater ability to adapt to market changes.

The survey also revealed that the main challenges faced by microenterprises in Humaitá in implementing effective accounting practices are related to the lack of technical knowledge, difficulty in accessing qualified professionals, high costs of accounting services, and lack of a business culture focused on financial management.

It is important to highlight that this study has limitations, such as [citing the limitations of the research, such as:] the sample size, the geographic coverage restricted to one municipality, and the qualitative nature of the data. Thus, it is suggested that future research explore the topic in more depth, expanding the sample to other municipalities, using quantitative methods to complement qualitative data, and conducting longitudinal studies to monitor the evolution of accounting practices and their long-term impact.

Despite the limitations, this study contributes to the debate on the importance of accounting practices for the sustainability of microenterprises, especially in the Amazonian context. The conclusions of the research can support the formulation of public policies aimed at strengthening the financial management of microenterprises in Humaitá, such as the creation of training programs in accounting management, the facilitation of access to credit and the promotion of tax incentives for companies that invest in accounting services. It is hoped that this study will encourage further debate and research on the subject, contributing to the economic and social development of the region.

The research was carried out in the city of Humaitá/AM, with 4 microentrepreneurs who made themselves available to participate in the research. The survey is structured in five sections: entrepreneur profile, establishment data, information used in the management of activities and the use of accounting in the business. The data from this survey was collected through a questionnaire prepared on Google Forms, and through the answers provided we have valuable insights into the practices and challenges that local microentrepreneurs face.

ENTREPRENEUR PROFILE

In this section, the profile of the interviewees is presented, which was drawn through 5 specific questions. The first question shows the gender of the participants. The survey showed that 75% of respondents were women and 25% are men. This data shows the gender distribution among the microentrepreneurs in the survey. Next, the age of the interviewees was analyzed, which ranged from 18 to 54 years. The highest concentration is in the age group between 35 and 44 years, as shown in Graph 2.

Regarding marital status, the survey showed that all participants 100% identified themselves as single. Regarding the level of education, the survey indicated that 75% of entrepreneurs have completed higher education, followed by 25% with complete high school. This data is important to understand the academic background of the participants.

Finally, the time of operation of microentrepreneurs in their activities was analyzed. Most 50% have been working for 1 to 5 years, another part 25% have been in the market for 6 to 10 years and another 25% have been working for more than 15 years.

ENTERPRISE DATA

In this section, the results of the seven questions asked to microentrepreneurs are presented, which help to understand the characteristics of their businesses and the relationship with the status of Individual Microentrepreneur (MEI).

The first question addressed the time of formalization of the interviewees as MEI. The survey showed that 50% of the microentrepreneurs in the survey have been formalized for less than a year, while 50% have been formalized for more than four years. The survey also asked how entrepreneurs found out about the MEI. Most of the interviewees 75% learned about it through Sebrae, while the other 25% found out about it through the internet.

The survey also showed the reasons that made respondents become entrepreneurs. The most cited reason was related to financial independence with 50%, followed by Unemployment and Owning one's own business, both with 25%.

The survey also analyzed what is the main activity of the business, the results indicate that 75% of the entrepreneurs in this survey are in the commerce sector and another 25% in the service sector. Table 1 summarizes the core business activities.

Another issue addressed was participation in training. The survey showed that 75% of microentrepreneurs have already participated in some type of qualification for their activities. The interviewees were asked which bodies or entities provide or offer some type of training related to entrepreneurship, most of the interviewees mentioned Sebrae (75%) and others (25%).

Table 1 – Activity Performed by the Entrepreneur

Activities Developed by Entrepreneurs
Motorcycle courier
Clothing
Sale of optical products, frames, sunglasses and lenses
Confectionery

Source: Author, 2024.

INFORMATION USED IN THE MANAGEMENT OF ACTIVITIES

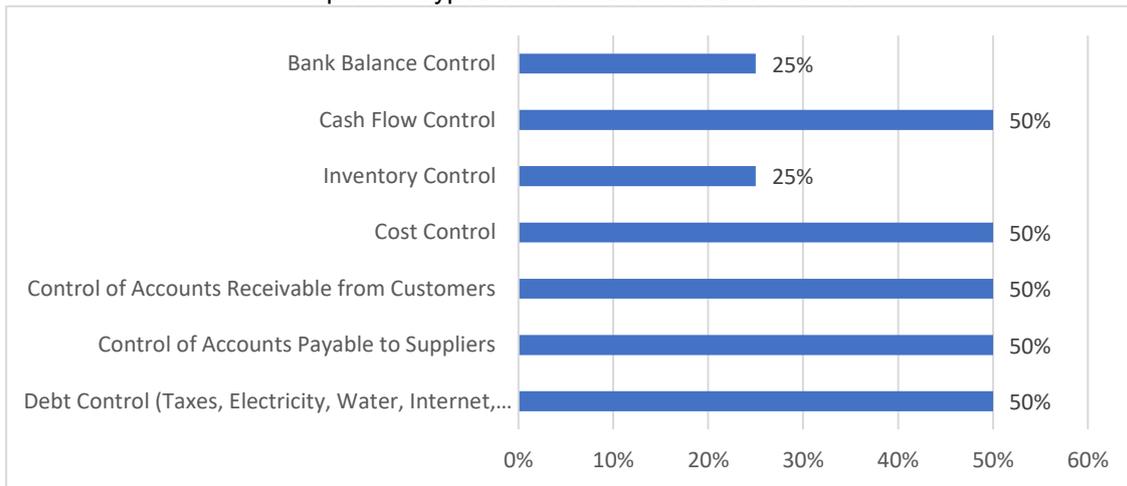
In this topic, the results of the questions asked to the interviewed microentrepreneurs are presented, which shows how they control the information related to the activities of their business. The first question sought to analyze whether entrepreneurs maintain any kind of control over information related to their business activities. All survey respondents said yes, indicating that they have some control over the operations carried out in their businesses.

The second question explored how this control is carried out. The answers varied between manual and digital methods, with 25% using management systems, 25% using notebooks, and 50% using other control methods.

Regarding the types of information used to maintain this control, the interviewees were able to select multiple options available in the questionnaire, including cash flow control, control of accounts payable to suppliers, control of accounts receivable from customers, etc. In Graph 01 it is possible to analyze the frequency of each type of information used.

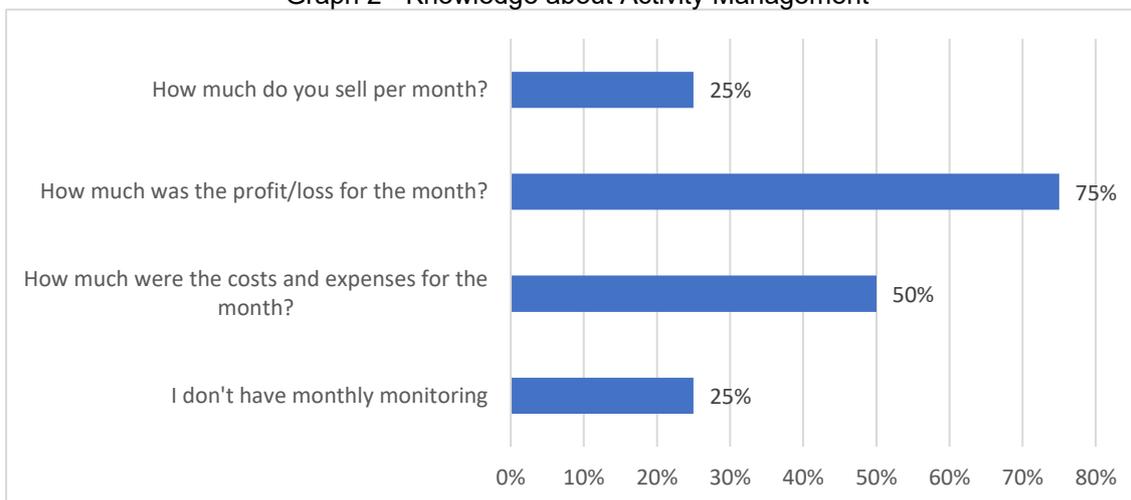
The entrepreneurs were also asked about their knowledge of management practices aimed at the development of productive activities. The survey revealed that everyone has knowledge about something related to the development of their activities such as how much they sell per month, how much was the profit or monthly loss, etc.

Graph 01 - Types of Information Used for Control



Source: Author, 2024.

Graph 2 - Knowledge about Activity Management



Source: Author, 2024.

One of the questions analyzed whether the interviewees face difficulties in conducting their business. The majority 75% answered yes, another 25% said they do not have any type of difficulty in conducting their business. Then, the main difficulties they face were specified, such as lack of capital, tax burden, etc. The survey also addressed whether entrepreneurs know the cost of each activity they develop and how they form the sale

price. The results showed that 50% have a clear understanding of the costs and the other 50% are clear about their costs to develop their activities.

Another point analyzed in the survey was how microentrepreneurs form the sale price of their products or services, and the result was unanimous: 100% form their prices based on the cost of the product or service. In addition, it was investigated whether respondents separate their personal expenses from their business expenses. All respondents (100%) stated that yes, their personal expenses do not mix with those of the company.

Finally, the entrepreneurs were asked what they consider important for the growth of their companies. The answers varied between management system with 75% and marketing and advertising with 25%. The survey also addressed whether respondents know whether the company operated with profit or loss at the end of each month and 50% say they know, the other 50% do not know.

USE OF ACCOUNTING IN BUSINESS

In this last section, we present the results obtained from the seven questions asked to the interviewed microentrepreneurs, which analyzes the use and perception of accounting in their businesses. The first question investigated whether entrepreneurs use the services of an accounting professional. The answers were balanced: 50% answered yes, indicating that there is a demand for accounting services, while the other 50% of respondents answered that they do not use accounting services.

Respondents who use the services of an accounting professional were asked what type of accounting service is used. The answers ranged from advice on tax obligations to assistance in decision-making. The survey also asked respondents if they use accounting for the administration and control of their company. One part (50%) answered yes, while the other part (50%) answered no. Also, it was asked who is responsible for accounting in the company. The answers varied between the owner (50%), accounting firm and employee (25% each). When asked if they thought it was necessary to have accounting in their companies, the majority (75%) answered yes, another 25% answered no.

The survey asked what was the opinion of the interviewees about the purpose for which the MEI seeks accounting, the answers indicated that microentrepreneurs seek an accountant mainly in situations involving tax and tax issues.

Table 2 - Purpose of Accounting for MEI

What purpose does the MEI go in search of accounting?
Profit control
Tax and Fiscal Costs
Pay income tax
I don't know

Source: Author, 2024.

Lastly, entrepreneurs were asked about the outlook for their companies in a short 5-year term. The answers ranged from growth, increased sales, and stability.

Table 3 - Outlook for the Company in the Next 5 Years

What is your perspective for your company in a short period of 5 years?
Maintain my business
Higher revenue
Growth
Be producing and selling 100%

Source: Author, 2024.

CONCLUSION

The financial performance of micro-enterprises in the municipality of Humaitá, in Amazonas, is positively related to an effective execution, with the presentation of concrete financial indicators and, above all, adapted to market changes. It is true that it lacks access to professionals with proven qualification through accounting service documents and who have the culture of financial management in the daily life of organizations.

This study had limitations related to the geographical distance from the municipality of Humaitá and a small sample of participants, with eminently qualitative data, it is necessary to also use quantitative methods for future work in the region, in order to further improve the final result presented.

As a contribution, the study collaborates with the importance of theoretical practices and especially practice of accounting sciences in the Amazonian context, with proposals for idealization and creation of new public policies that foster the sector and the growth of the municipality. With the implementation and creation of accounting training programs, with greater access to credit resources and with tax incentives for the acceptance of accounting services.

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