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## Strategies among Women Entrepreneurs to cope and Sustain Businesses: A systematic literature review

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### Abstract

Pursuing a career in entrepreneurship is a big challenge for women during an economic crisis. This paper aims to analyse the strategies of women entrepreneurs in a challenging environment to achieve sustainable development. This paper reviews the existing journal articles, research papers, and case studies on the theory of women entrepreneurship using the review protocol to analyse the business framework used during the crisis. This paper analyses several strategies to be implemented by women entrepreneurs, hoping to contribute to a framework for the interested parties to exercise the strategies to create business longevity.

Keywords: Strategies; Sustain Business; Women Entrepreneurs

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### 1.0 Introduction

Entrepreneurs contribute to economic development as they create opportunities for innovation, generate income sources, provide new employment, and assist locals in improving their quality of life. Due to the proliferation, various programmes and training have been provided by the Secretariat for the Advancement of Malaysian Entrepreneurs (SAME)'s women talent-ship initiative and SME Corporation's Skill Upgrading to women in the lower-income group to empower their entrepreneurial skills and development. The allocation of funds for the micro-credit facility has allowed women to fulfil their economic and social aspirations by improving their social life and escaping poverty traps (Abdul Rani et al., 2019). The survival of women entrepreneurs will increase the household income and gain steady growth in the national economies as the changes in the attitude will relate to wealth creation and economic regeneration (Ambepitiya, 2016).

### 2.0 Literature Review

A plethora of systematic reviews have been published and available to be accessed by researchers. However, research on how women entrepreneurs sustain their businesses worldwide is minimal. Besides, not many articles and studies are available on how entrepreneurs maintain their business sustainability during an economic crisis, such as the COVID-19 pandemic. The lockdown restrictions enforced in many countries made it difficult for researchers to conduct surveys and studies on the resilience of women entrepreneurs surviving their businesses during the pandemic. Most of the studies found in the databases focus on the countries such as Brazil and India, excluding more economically developed countries, such as Japan, the United States, and the United Kingdom. Likely, entrepreneurs in those

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developed countries are steadily surviving due to their economic situation and thriving economic output or gross domestic products (GDP). More studies are needed on these countries as the findings and knowledge theories obtained from the studies can be used to help businesswomen to survive the pandemic.

The studies on the strategies of sustaining businesses provide qualitative data and portray actual knowledge and information for users, such as the government and non-profit organisations (NGOs), to devise strategies and initiatives for entrepreneurs barely surviving due to the pandemic. The studies can provide a better view for the authorities to identify the root of the problems faced during unfortunate events. Several research objectives guided the article review: to study the factors affecting the women entrepreneurs' business involvement and performance in a country and to investigate and recognise the strategies for women entrepreneurs to sustain their businesses during an economic crisis. This article review aims to find out how the business and economic crises will affect the businesses owned by women entrepreneurs.

### 3.0 Methodology

The review protocol used the PRISMA method. Meta-analysis in the PRISMA allows the author to evaluate the articles and gain high data evidence critically. The article review mainly relied on the two primary journal databases, the Scopus and Web of Science (WoS). Scopus was used primarily during the review as the database provides broader sources of findings for the Science, Technology, and Medical (STM) journal articles. WoS publishes research papers of high standards and allows the common search of language, navigation environment, and broader data structure to navigate the relevant search. Google Scholar was also used in the review as it has the feature of the frequency of an article being cited, helping the researchers to identify its credibility. Accordingly, the databases used for the search have resulted in 421 indexes related to the topics.

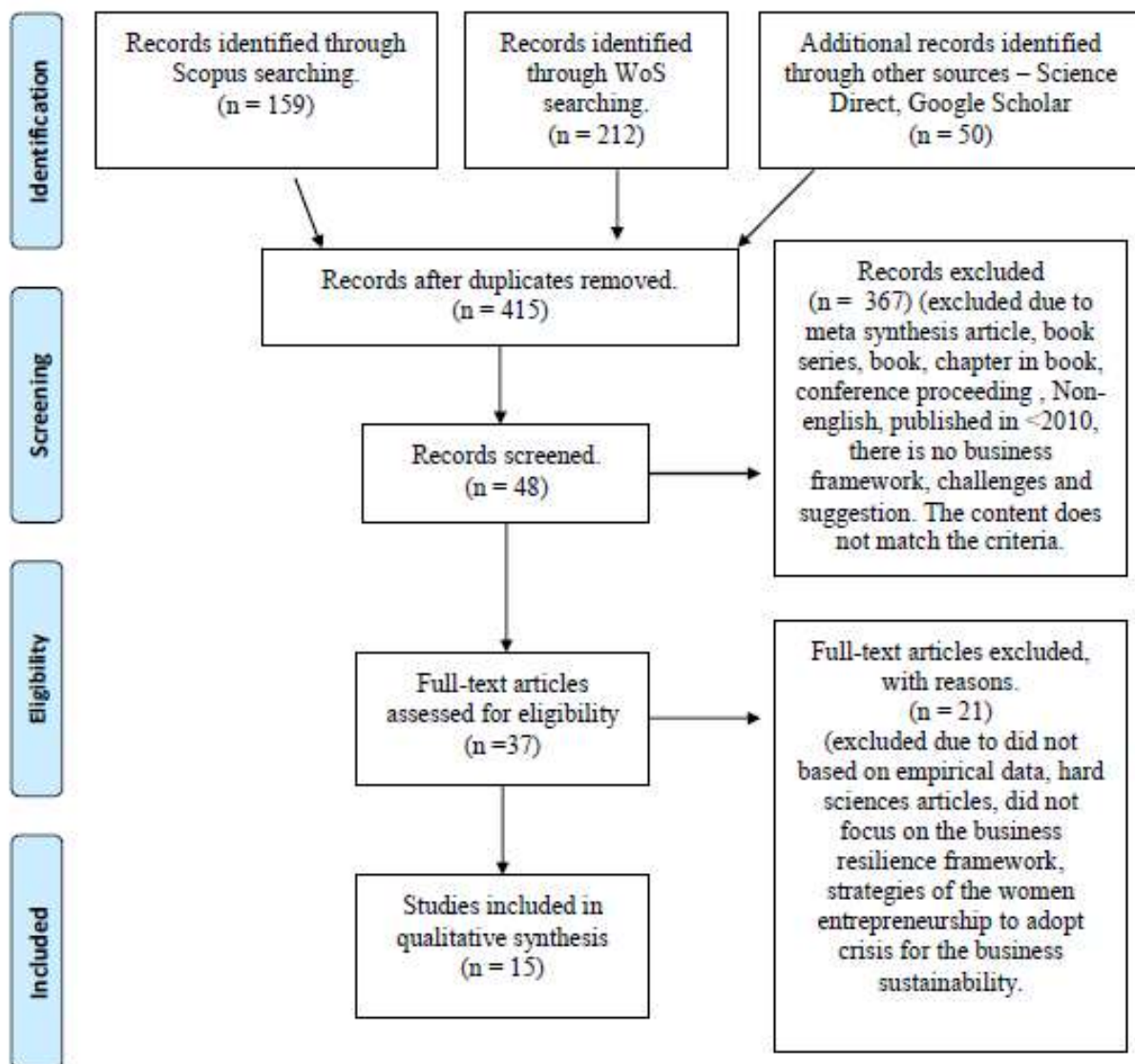


Figure 1.0: Systematic Literature Review Flow Diagram - Adapted from Moher et al. (2009), as cited in Shaffril, Abu Samah, Samsudin & Ali (2019)

Table 1.0: Inclusion and Exclusion Criteria

Criterion	Eligibility	Exclusion
Literature type	Indexed Journal (research articles)	Nonindexed journal, systematic literature review journal, chapter in books, conference proceedings, eBooks
Language	English	Non-English
Timeline	Between 2010-2020	<2010
Indexes	Social Science Citation Index	Science Citation Index Expanded

The first process is identifying the topic that needs to be searched for for the review. Searching the related terms is to gain more options regarding the study and broaden the search scope. The WoS and Science Direct databases were mainly used because the research sources are reliable and provide more articles related to the study. Google Scholars was selected as an additional reference as the database provides appropriate and suitable results in the keyword search.

This study has screened nearly 415 selected articles using the filter and sort functions. The selection of the 48 articles was based on the research idea and field and further narrowed into the research questions, as Polanin et al. (2019) suggested. They suggested that screening begins with the easiest to the hardest research questions to save time and enhance accuracy. Examples of the questions raised during the screening of hundreds of articles are “What is the range year of publication?” and “What language is used in the article?”. The search and selection of articles were limited to the English language published articles and publication year of 2010 onwards only. This limitation was due to the relevancy of the research title, which prominently states the economic and pandemic crises towards women entrepreneurs. The reason for choosing English language articles was to avoid confusion and miscomprehension of the content of the articles. The process to ensure the eligibility of the articles included reading the main topics, abstract, and content of the articles. The purpose of reading and examining the main points of the articles was to achieve the research objectives. From the process, 37 articles were chosen. The remaining articles were excluded due to the absence of empirical data related to the topic.

Table 2.0: Keywords and Searching Information Strategy

Databases	Keywords used
Scopus	TITLE-ABS-KEY(("Women* entrepreneur*" OR "Women* entrepreneurship*") AND ( "business* framework*" OR "business* resilience*" OR "business* model*" OR "business* resilience* index*" OR "business indicator*" OR "business strategy*" OR "strategy*" ) AND ( *Adapt* crisis*" OR "face* pandemic* Covid-19*" OR "adapt* pandemic*" OR "face* business* sustainability*" OR "achieve* business* development*" OR "sustainable* development*" OR "gain* development*" ))
Web of Science	TS=(( "Women* entrepreneur*" OR "Women* entrepreneurship*") AND ( "business* framework*" OR "business* resilience*" OR "business* model*" OR "business* resilience* index*" OR "business indicator*" OR "business strategy*" OR "strategy*" ) AND ( "Adapt* crisis*" OR "face* pandemic*" OR "adapt* pandemic*" OR "face* business* sustainability*" OR "achieve* business* development*" OR "sustainable* development*" OR "gain* development*" OR "work* life* balance*"))
Google Scholar	Keyword: Women Entrepreneurs Sustainable Business Strategies, Strategies to Adopt Crisis, Women Entrepreneurs and Business Framework, Business Framework, Women Entrepreneurship Development Strategies, Women Business Model, Entrepreneurship Strategies and Economic Crisis.

### 3.1 Data Analytic Strategy

The data analysis method used in this systematic review was content analysis. The research reports and related journals were summarised and collated to increase the overall effectiveness of this review. The data analytic strategy was used to assess the strategy imposed by women entrepreneurs leading to business sustainability and how they adapt to the crisis. By interpreting the coding textual material, we could determine the keywords and figure out the main concept of each journal. From there, we could generate the themes and sub-themes from the text. Primarily, we identified the phrases corresponding to the factors encouraging the existence of women in the business area. We identified the keywords describing the women entrepreneurs’ strategies to manage and sustain in the entrepreneur world. Accordingly, we developed a few categories based on the core content and grouped them into different segments. We compared the generated themes with the existing data to reflect the real condition of women’s entrepreneurship economics. The following sections explain how we described the categories identified in the study.

### 4.0 Results

Three main themes and six sub-themes related to the strategies of how women entrepreneurs survive and sustain businesses were produced. As presented in Table 3.0, the main themes are financial aspects, networking, and personal development.

Table 3.0: Main themes and sub-themes related to the strategies of how women entrepreneurs survive and sustain businesses

Authors	Main theme	FINANCIAL ASPECTS		NETWORKING		PERSONAL DEVELOPMENT	
	Sub-theme	Financial Capital	Financial Institution/ Government aid	Social Networking	Use of social media/ Digitalization	Education and training	Self-motivation
Kanapathipillai & Azam (2019)		✓					
Parvin et al., (2012)						✓	✓
Sultan and Sultan (2020)			✓	✓	✓	✓	✓
Loh & Dahesihsari (2013)				✓		✓	✓
Manolova et al., (2020)					✓		
Naeem (2020)					✓		
Abdul Rani et al., (2019)			✓			✓	
Orobia et al., (2019)		✓	✓,		✓		
Agarwal et al., (2020)						✓	
Hamdan et al., (2020)			✓		✓		
Onoshakpor et al., (2020)						✓	✓
Rekarti (2019)		✓					
Kaberia and Muathe (2020)			✓				
Ramani et al., (2013)						✓	
Omar et al., (2020)			✓		✓		

Articles: Year of Publication

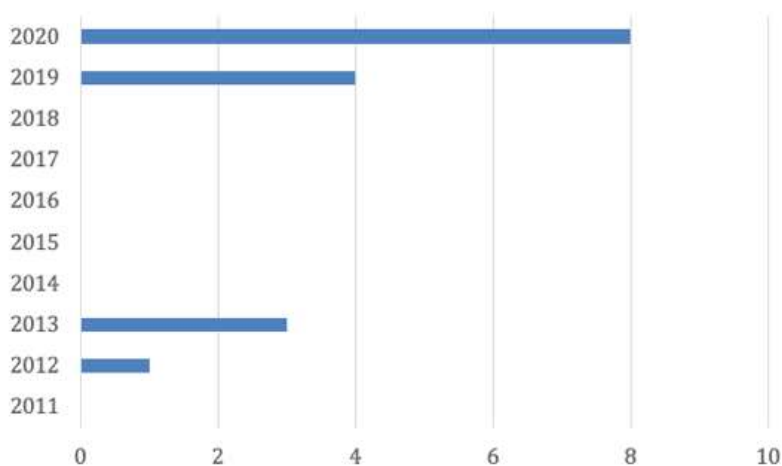


Figure 2.0: Year of Publication

The earliest article among all 15 articles was published in 2012 (Parvin et al., 2012). Two articles were published in 2013 (Loh & Dahesihsari, 2013; Ramani et al., 2013), one in 2017 (Kaciak & Shamah, 2017), and four in 2019 (Kanapathipillai & Azam, 2019; Abdul Rani et al., 2019; Orobias et al., 2020; Rekarti, 2019). Most of the articles analysed were published in 2020 (Sultan & Sultan, 2020; Manolova et al., 2020; Naeem, 2020; Agarwal et al., 2020; Hamdan et al., 2020; Onoshakpor et al., 2020; Kaberia and Muathe, 2020; Omar et al., 2020).

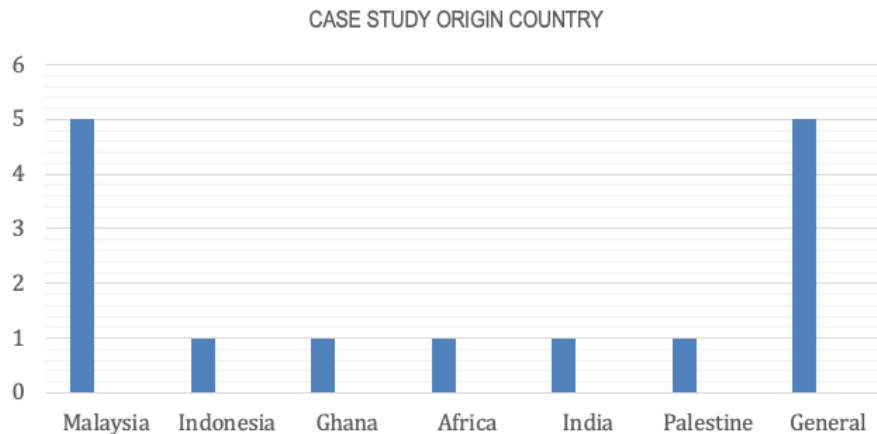


Figure 3.0: Origin country of the case studies

Five articles articulated the strategies of the Malaysian women entrepreneurs to survive in business (Kanapathipillai & Azam, 2019; Abdul Rani et al., 2019; Hamdan et al., 2020; Rekarti, 2019; Omar et al., 2020). Orobias et al. (2020) and Loh & Dahesihsari (2013) discussed women entrepreneurs' strategies during crises in African countries and Indonesia. Agarwal et al. (2020) examined the strategies for sustainable development of women entrepreneurship in India, while Sultan and Sultan (2020) focused on women entrepreneurs in Palestine. Kanapathipillai & Azam (2019) discussed how businesswomen in Ghana survive their business despite their economic conditions. The remaining articles discussed the women entrepreneurs' resilience in businesses and how they strategically sustain their businesses (Parvin et al., 2012; Manolova et al., 2020; Naeem, 2020; Onoshakpor et al., 2020; Ramani et al., 2013).

#### 4.1 Financial aspects

In the article review, eight articles discussed and focused on how financial support could contribute to business sustainability, especially for women entrepreneurs. Three articles discussed the financial capital, and six articles discussed the financial institutions and government financial aid given to businesswomen.

Financial capital refers to cash or assets held by the business or firm that is being retained to meet the business' expenses. As Kanapathipillai & Azam (2019) mentioned, the lack of financial capital is one of the most crucial issues becoming barriers to business success. The authors further explained that most women are more concerned about their capital, making them more committed to sustaining their business. They further mentioned that the presence of financial capital by entrepreneurs is one of the success factors of most businesses in Malaysia. Rekarti (2019) mentioned that most financial factors are the main contributor or drive motivating women entrepreneurs to succeed in business. Orobias et al. (2020) stated that financial resources allow entrepreneurs to meet their business obligations, such as bills and creditors.

One factor contributing to the success of women entrepreneurs is government financial aid. Business owners usually receive financial aid during an economic crisis, such as the COVID-19 pandemic (Omar et al., 2020). As mentioned by Omar et al. (2020) and Hamdan et al. (2020), the Malaysian government has provided the small entrepreneurs, including women entrepreneurs, with PRIHATIN stimulus funding to support their businesses affected by the COVID-19 pandemic in March 2020. In the article by Kaberia and Muathe (2020), the Kenyan government has provided a tax relief and reduction programme for the businesses affected by the pandemic to reduce their financial burden. Orobias et al. (2020) mentioned that most African countries' financial lending institutions have been giving out loans to help start-ups, especially women entrepreneurs, sustain their businesses.

#### 4.2 Networking

Networking is the interaction between two parties to exchange information which will benefit both parties equally. Seven articles in the review focused on networking strategies to help women entrepreneurs sustain their businesses. Two out of seven articles focused on social networking in business; the remaining articles mostly discussed digital and social media use in business.

Sultan and Sultan (2020) also stated that one of the contributing factors to the success of women entrepreneurs in businesses is their strong social networks in business. The abundance of network ties in business can help entrepreneurs transfer their knowledge and ideas for innovations to the creation of ideas and strategies in business. Most of the women entrepreneurs in Indonesia practice good social networking in business which has helped them succeed in business (Loh & Dahesihsari, 2013).

Most articles reviewed stated that women entrepreneurs have been utilising the power of social media to market their businesses even during the economic crisis (Omar et al., 2020; Hamdan et al., 2020; Orobias et al., 2020; Naeem, 2020; Manolova et al., 2020; Sultan and Sultan, 2020). Omar et al. (2020) stated that one of the strategies carried out by women entrepreneurs is digital marketing. Due to the

pandemic, most businesses were restricted from operating physically, forcing them to shift to conducting business online. Hamdan et al. (2020) mentioned that during the pandemic in Malaysia, most entrepreneurs had changed their mode of operations from physical stores to online shops, such as Shopee and Lazada. Orobia et al. (2020) also mentioned that using a digital platform could enhance entrepreneurial activity and increase the business' possibility of success. Meanwhile, Naeem (2020) and Manolova et al. (2020) stated that most ICT industries had changed their business mode to online marketing and operations, which has helped prolong the business during the economic crisis.

#### **4.3 Personal development**

Seven articles articulated how one's personal development could boost the women entrepreneurs' business, especially during the economic turbulence, such as the COVID-19 pandemic (Sultan and Sultan, 2020; Loh & Dahesihsari, 2013; Onoshakpor et al., 2020; Parvin et al., 2012; Agarwal et al., 2020; Abdul Rani et al., 2019; Ramani et al., 2013). The personal development theme is divided into two sub-themes: self-drive motivation and education and training.

Sultan and Sultan (2020) stated that the foundation of women entrepreneurs' success in businesses is their strong resilience and determination to succeed. A self-driven attitude is one of the essential aspects of success in running a business. Loh & Dahesihsari (2013) stated that most Indonesian women's secret to success is their self-determination and optimism. Onoshakpor et al. (2020) mentioned that most women entrepreneurs strive for their businesses' survival and afford their households affected by the COVID-19.

Nearly half of the articles reviewed mentioned how entrepreneurship training and educational seminars on business and entrepreneurship could provide the advantages for women entrepreneurs (Parvin et al., 2012; Sultan and Sultan, 2020; Loh & Dahesihsari, 2013; Abdul Rani et al., 2019; Agarwal et al., 2020; Onoshakpor et al., 2020; Ramani et al., 2013). In their studies, Parvin et al. (2012) mentioned that access to entrepreneurial training could be one of the driving factors of women's involvement in entrepreneurship and business. Educational training could also help improve business skills and acquire business competencies (Sultan and Sultan, 2020). Loh & Dahesihsari (2013) mentioned that most Indonesian women lack access to formal education. Most of them acquire business skills and entrepreneurship knowledge through mentoring sessions. It proves that educated women tend to strive and succeed in their businesses as they are aware of the need to improve the economic condition. The researchers found that women entrepreneurs who always have vicious and intense learning on entrepreneurship would be most likely to succeed in business (Agarwal et al., 2020). Ramani et al. (2013) suggested in their paper that the government policies organise entrepreneurship training benefitting growth and economic development. Meanwhile, In their article, Onoshakpor et al. (2020) mentioned that access to education and training could lead to the success of women entrepreneurs in business.

#### **5.0 Discussion**

There are three main themes and six sub-themes. All themes and sub-themes discuss the strategies carried out by women entrepreneurs to sustain their businesses. Financial aspects can be regarded as the tangible resources becoming parts of the women entrepreneurs' strategies to sustain their businesses. Financial capital and adequate savings of the business owners are the essential elements that can contribute to the success of women entrepreneurs. In a business context, capital is important to allow business owners to maintain their cash flows and meet their business expenditures. When the COVID-19 pandemic hit, all business owners had negatively impacted their revenue flow.

Networking is important to help entrepreneurs exchange knowledge and information with other business owners. Loh & Dahesihsari (2013) and Sultan and Sultan (2020) stated that those business owners with greater skills in expanding their network would most likely succeed in their business. Sultan and Sultan (2020) articulated that most women are better at reaching audiences and customers by utilising social media to promote their businesses and increase their market share. One of the strategies used by women entrepreneurs is to make use of the available digital platforms in doing business transactions.

Personal development, self-motivation, drive for success, and education and training also contribute to business success, especially among women business owners. Single parents or single women usually have high determination and resilience to thrive in their businesses. The educational and entrepreneurial training provided by the government and various agencies encourages women to get involved in entrepreneurship and contributes to women's involvement and success in business.

Adding value to the products and services can be regarded as gaining competitive advantages to distinguish the business from its competitors. Three reviewed articles proposed the ability of the business owners to add value to their products and services and gain profitability in business (Manolova et al., 2020). Hamdan et al. (2020) and Abdul Rani et al. (2019) mentioned that the efforts done by women entrepreneurs in creating value for their business products are one of the success factors in business through the innovation of promotion and pricing of the products. It is proven that those courageous enough to initiate changes during crises will be rewarded with profitability and success in business (Jalagat, 2015).

The implication of this study is that it can serve as a guide for women entrepreneurs to grow physically and mentally in their quest to maintain their competitive position in the business field. Thus, women entrepreneurs shall have well-planned anti-crisis management strategies to sustain their business longevity.

#### **6.0 Recommendation**

The pandemic has changed the research environment, which will slightly weaken the research motivation due to the restriction on research activities. It leads to delays in finding the research results and great emotional strains and distress. The researchers need to start

developing innovative ways to approach women entrepreneurs, mainly during the decisive time of the economic crisis. The researchers must compare the situation before and after the COVID-19 pandemic to improve the service responses and ensure that the strategies used are relevant.

Future researchers need to determine the main strategies that have driven the business' success as several strategies have been included. There is no main clarification as to why the strategies are being chosen and implemented in the business strategy. There are several recommendations for future researchers: more detailed studies should be conducted on women entrepreneurs in Asian countries. The lack of research regarding women entrepreneurs in Asia will lead to low engagement of reliable information to provide insight to women entrepreneurs to develop their businesses. The limitation of the analysis scope for these topics will allow the researchers to deepen the issue in the area and analyse the theory to develop ways to help women entrepreneurs to identify the strategies. According to the Centre for Entrepreneur Development and Research (CEDAR) (2021), the number of women entrepreneurs is increasing as they have the awareness to increase their household income. Researchers need to provide greater attention to them to ascertain how they manage the economic force. Results from the research will help women entrepreneurs achieve their business growth.

## 7.0 Conclusion

The systematic review of the articles aims to study the strategies contributing to the success of women entrepreneurs in the business, mainly during the economic crisis. The study has shown several strategies impacting the business in achieving long-term sustainability. The strategies' adaptation results indicate that external and internal supports can affect women entrepreneurs' business performance. Women entrepreneurs need to assess their business' current position to identify their strengths and weaknesses to ensure the right choices are made as it will influence the implementation of the new strategic planning.

The limitation of this study is the methodology itself. The systematic review of the literature relies heavily on the reliability of the primary source of databases themselves. Therefore, conducting a systematic review does not overcome inherent problems in the design and execution of the primary studies.

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