

Challenges for Women Entrepreneurs in Times of Crisis and Tools for Overcoming Them¹

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Abstract: Crises like the COVID-19 pandemic have significantly impacted women entrepreneurs. Policies designed to support entrepreneurs have often followed a one-size-fits-all approach, overlooking men's and women's unique needs and unequal access to state support. Recognizing these gender disparities, our analysis centres on the perspectives of policy-makers (both during and beyond the pandemic) as well as on the experiences of those the policies aim to support. The study is based on 17 in-depth, semi-structured interviews with low-income women entrepreneurs in the Czech Republic, along with three group discussions with policy-makers during and after the pandemic. We explore the level of policy-making through the views of policy-makers and compare these with the perspectives of women entrepreneurs affected by these policies. The findings reveal notable differences in how problems and solutions for women's entrepreneurship are viewed, not just between policy-makers and those impacted but also within these groups. Our paper highlights fundamental issues in policy-making, including the neglect of structural barriers affecting women entrepreneurs, the neglect of necessity-driven entrepreneurship, and non-systematic state support.

Keywords: Entrepreneurship, Gender, Crisis, COVID-19, Policy

1. Introduction

The COVID-19 pandemic was a major social and health crisis with highly unpredictable economic and social consequences (Belas *et al.*, 2022). The pandemic had specific impacts on certain groups of people - entrepreneurs who were more affected than employees (Belitski *et al.*, 2022). Women entrepreneurs were more affected than men entrepreneurs (Birhanu, Getachew and Lashitew, 2022) due to the fact that women's businesses are smaller and younger, and therefore more vulnerable in times of crisis. In addition, women are predominantly employed in the service sector, so the impact of the pandemic was worse for them (Kalenkoski and Pabilonia, 2022). As women tend to be the primary caregivers for children and relatives (Sharma, 2004), they were more affected by caring responsibilities during the pandemic than men.

There was also an unequal impact on men and women, given the nature of state support for the pandemic (Birhanu, Getachew and Lashitew, 2022). In most cases, policies were universal and did not take into account existing structural inequalities. They were also overwhelmingly designed by men, reflecting their experiences (Njiwa *et al.*, 2023). Pandemic support was found to be used differently by women and men (Elhan-Kayalar, Sawada and van der Meulen Rodgers, 2022) and less accessible for women (Torres *et al.*, 2023). As a result, the support system exacerbated structural inequalities.

Given the gendered nature of the pandemic's impact and the policies implemented during the pandemic, we are interested in how the perceptions of policy-makers differ from the perceptions of the beneficiaries of policy interventions. In this way, we can provide insights into how the needs of women entrepreneurs are perceived and how they are or are not taken into account in policy-making. Specifically, we focus on low-income women entrepreneurs in Czechia. We examine the low-income group with the view that they should be the ones most in need of state support.

2. Theory

Recent studies examining the gendered nature of entrepreneurial support policies highlight that these policies often take a neoliberal approach, focusing on individual capabilities and placing the responsibility for

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overcoming inequalities on individuals (Ahl and Marlow, 2021). The individualistic conception of the entrepreneur—often characterised by masculine attributes (Lewis, 2006)—fails to take into account the unpredictable and arbitrary factors inherent in the employment relationship between employee and employer. However, in the context of entrepreneurship, including involuntary entrepreneurship, all responsibility shifts to the individual, who is assumed to be healthy and free from obligations such as caring. In the case of women's entrepreneurship, these analyses reveal that support policies largely ignore structural issues. As a result, entrepreneurship is sometimes promoted to women as a solution when traditional employment isn't feasible, even though entrepreneurship often places them in a precarious situation out of necessity rather than choice. Academic critiques suggest that this policy approach views entrepreneurs as functional components of the economy, rather than as individuals with different (not only economic) goals (Perren and Jennings, 2005).

Analyses focusing on support for entrepreneurship point out that entrepreneurship is not always the best solution for an individual situation. The focus should be on improving the labour market situation in general, reducing inequalities, improving access to economic resources, ensuring greater inclusiveness in decision-making, and better data mapping the problems faced by women entrepreneurs (Orser, 2022). Entrepreneurship policies have faced criticism for being time-limited, small-scale, and sparse, as well as focusing on symptoms rather than root causes. They also lack a comprehensive framework for effectively supporting women entrepreneurs (Manolova *et al.*, 2017). To address these shortcomings, policies must consider the unique contextual characteristics of the environments in which women operate their businesses (OECD, 2021). In general, efforts to change women entrepreneurs without changing unequal structures are criticised for constructing women as a specific group that is less capable (Ahl and Marlow, 2021) and for failing to take into account the complexity of inequalities (their intersectional nature). However, most entrepreneurship policies focus on changes at the individual level, rather than broader cultural and normative changes. (Henry *et al.*, 2017).

While most of the literature focuses on policy content or recommendations, there's little research on the perspective of policy-makers. Building on the critique of individualistic approaches, we explore barriers and support tools for women entrepreneurs not only at the individual level but also at the institutional and societal levels (see also Muntean and Ozkazanc-Pan, 2015). Our approach considers the perspectives of policy-makers and beneficiaries to understand how each group views the impact of these levels.

Understanding the views of policy-makers is crucial, as they directly influence policy outcomes. Including their perspectives also makes it possible to understand the reasons why certain policies are adopted. Comparing policy intentions with the actual experiences of women entrepreneurs shows how well policies meet their needs.

3. Context of Czechia

Traditional gender roles are still prevalent in Czechia, with men being the main breadwinners and women being the main carers for children and other relatives, a division that is considered correct by society (see ISSP, 2012). The division of roles is also perpetuated by the high gender pay gap in Czechia (17.9%, EU average 12.7%) (Eurostat, 2021). Czechia also has one of the longest parental leave periods in Europe (3 years), which keeps women out of the labour market for a long time. However, families in most cases need two incomes, which leads to high female employment (67.1%, EU average 63.4%) (CZSO, 2022) and double burden of work and care. Women in Czechia often enter entrepreneurship due to family responsibilities, lack of labour market flexibility, part-time work and labour market discrimination. Gender inequalities also exist in entrepreneurship, with women making up only 31% of all self-employed and business owners (550,000 male and 252,000 female entrepreneurs in 2022) (CZSO, 2023). As in other countries, women-owned businesses are 'younger' than those owned by men (CRIF, 2022), and there are more of them in the service sector (CZSO, 2023). On the other hand, they are described as more stable than those run by men.

3.1 Context of Pandemic Impact and Types of Government Response

The Czech Republic was one of the European countries hardest hit by the pandemic, with high mortality rates (WHO, 2022) and a significant impact on care. Schools were closed for 38 weeks, longer than in most European countries (UNESCO, 2021), with mothers of young children most affected (Dudová and Křížková, 2023). State support helped businesses, including the 'crisis attendance allowance,' which covered 80% of wages for parents with children under 13 (later, under 10). Entrepreneurs, who are not normally entitled to care allowances, received CZK 424 (EUR 16) per day during school closures. In the first wave of the pandemic, compensation allowance was paid for the state closure of enterprises. The compensation was a lump sum (about EUR 40 per day). In addition, social security and health insurance contributions were waived for six months. These measures

did not distinguish between large and small enterprises (with different operating costs). They were appreciated by entrepreneurs for their low administrative burden.

There were also schemes for employee retention and rental support, but these were introduced too late for many businesses (often after employees had already been made redundant) and the application process and eligibility criteria were demanding. Some entrepreneurs feared that they would have to repay the subsidy. In subsequent waves of the pandemic, the compensation allowance was reintroduced with more onerous requirements, such as declaring a reduced income compared to previous periods (which was problematic for new entrepreneurs), and could no longer be combined with the crisis attendance allowance. After the reopening of schools, many children were still in quarantine, and entrepreneurs were again not eligible for the crisis attendance allowance that employees could receive (the problem of the unequal conditions between the employees and entrepreneurs, see also Dlouhá et al. (2014)).

This context highlights existing gender inequalities, the impact of the pandemic, and the Czech Republic's response measures. Our research examines how this support was perceived.

4. Research Questions

How do perceptions of the barriers faced by women entrepreneurs (not only) during the COVID-19 pandemic, and the tools to overcome them, differ between women entrepreneurs themselves and those involved in shaping policy for women entrepreneurs?

5. Methodology

Our work focuses on comparing the perspectives of women entrepreneurs and policy-makers. In our work, we wanted to capture the importance of state support in the context of women entrepreneurs' working and personal lives. In the case of the group of policy-makers, we were also interested in contrasting the perspectives of actors from different backgrounds. For both groups, we were interested in their narratives about state support, so we focused on capturing the issues in detail through the eyes of the actors, for which a qualitative approach seems more appropriate. We conducted 17 semi-structured interviews with low-income women entrepreneurs. Women faced significant challenges during the pandemic, and low-income groups tend to be neglected by research. We build on research that emphasises the non-economic and non-financial goals of entrepreneurship (Sadeghiani *et al.*, 2021) and give these entrepreneurs a voice. The interviews took place between May and June 2021, during the period of (some) pandemic restrictions. They were therefore also conducted online, with audio and video transmissions. Communication partners were recruited by an external agency. The interviews themselves and their analysis were carried out by the researchers. The sample was selected to ensure diversity in terms of age, region and business sector. The interviews focused on entrepreneurial careers, the motivation to become an entrepreneur, the main barriers faced by entrepreneurs and the tools they used. Space was given to family careers and their links to entrepreneurship. A special section was devoted to the pandemic period that was ongoing at the time of the interview and the outlook for the future.

The experiences of policy-makers were captured through focus groups (workshops). This method was chosen because we wanted to capture the perspectives of a diverse group of actors who can influence policy-making in the economy. We drew on the quadruple helix model, which suggests that it is appropriate to use interactions between four categories of actors - public authorities, private companies, academic institutions and civil society/associations - to explore the influence of gender and other power structures (Lindberg, Lindgren and Packendorff, 2014). These included policy-makers, representatives of business support organisations (NGOs), representatives of professional associations of women entrepreneurs (business) and academics working on women/gender in business. We conducted two face-to-face workshops during the pandemic (the first in 2022, with 11 women and 1 man, the second with 3 men and 13 women) and one as a post-pandemic reflection (2024, with 13 women and 3 men). A similar number of women and men were approached, with men mostly either declining to participate or sending their female colleagues in their place. The workshops focused on the challenges faced by (women) entrepreneurs (not only) during the pandemic, the tools they can use to overcome them and those that are currently lacking and would help their situation. Special attention was given to some policy measures such as attendance allowance, sick leave for entrepreneurs and others.

Interviews were transcribed verbatim and detailed notes were taken at the workshops, accompanied by field notes. The transcripts and notes were triangulated by the three researchers who attended the workshops. The

data were analysed using Atlas.ti software. We used thematic analysis (Braun and Clarke, 2006) to identify key themes and explore the relationships between them. Specifically, we applied open coding (Strauss and Corbin, 1998) to the data, focusing on our research questions. The codes generated were then grouped into subcategories (individual, institutional and structural levels), which were further combined into broader categories (barriers, tools). Throughout this process, we examined the links between the codes, subcategories, and categories to understand their relationships.

6. Analysis

The analysis focused on comparing the main barriers entrepreneurs face (not only in times of pandemics) and the tools they can and do use at three levels - individual, institutional and structural (Muntean and Ozkazanc-Pan, 2015). We divide the analytical part into two parts, first focused on the barriers for women entrepreneurs and second focused on the tools to overcome these barriers and we compare the attitudes of policy-makers and women entrepreneurs themselves.

6.1 Barriers Faced by Women Entrepreneurs

Among policy-makers, *individual barriers* were highlighted mainly by government representatives. They discussed the lack of entrepreneurial skills, not only of women but of entrepreneurs in general. It was common for them to criticise the lower performance of women entrepreneurs (compared to men) due to caring responsibilities, seeing this as an individual issue. They also saw entrepreneurs as personally responsible for their career choices and the decision to start a business. Part of the view on entrepreneurial challenges at the individual level stemmed from a broader perception of entrepreneurship. Some government experts believed that entrepreneurship should be a prestigious activity carried out by informed, profit-seeking individuals who take personal responsibility. They tended to overlook entrepreneurs who started businesses out of necessity, especially those with low profits. The precarious situation of these entrepreneurs were seen as personal problem. For example, during the pandemic, failure was often attributed to individual women, who were blamed for not adapting their businesses to the uncertain and changing conditions, which was seen as a personal failure.

Policy-makers identified a number of *institutional* challenges related to the design of support for entrepreneurs. A key issue is the lack of a systematic approach, where it is often unclear which specific problems—in particular those faced by women entrepreneurs—should be addressed. This leads to ineffective support tools, with arbitrary target groups. Experts also highlighted systemic problems, such as limited access to finance, inefficiencies in state support, cumbersome administration, and poor digitalisation. In addition, government underfunding leads to a shortage of skilled staff, leaving government institutions without the knowledge or data to effectively address the challenges faced by entrepreneurs. As a result, policies are often based on impressions, rather than on real data and evidence. This lack of understanding also means that certain types of entrepreneurs, such as those in low-income groups, are overlooked. Government policies are often criticised for lacking a comprehensive, up-to-date perspective and for creating uneven conditions between employees and entrepreneurs. During the pandemic, these problems became even more apparent, with policies often based on experts' perceptions rather than data-driven insights into the real needs of entrepreneurs. Support measures tended to be one-size-fits-all and failed to address gender and intersectional inequalities. While there were temporary efforts to address these gaps, such as allowing entrepreneurs to receive attendance allowances, these measures were not part of a broader, long-term strategy. Meanwhile, the bureaucratic burden grew, and the complexity of benefits increased as the design and conditions of support evolved during the pandemic.

Policy-makers also addressed the *structural* issues that worsen conditions for women, although these were mentioned less frequently. The main issues identified were those that push women into business involuntarily. Specifically, these were labour market challenges, such as the lack of flexible and part-time jobs, which often force women into entrepreneurship. These concerns were discussed in broad terms, without considering their implications in the context of a pandemic.

Women entrepreneurs often identified barriers at an *individual level*, such as lack of information, but did not consider them to be fundamental. They believe that there were personal ways of overcoming them. During the pandemic, they noted the lack of information and experienced confusion, but overall they felt able to cope, often with the support of their families.

At the *institutional* level, several problems were identified, with the design of policies for entrepreneurs and parents being particularly important. The bureaucratic nature of support systems was criticised, as was their

inability to address the specific challenges faced by (female) entrepreneurs. These challenges included difficulties related to parenthood, maternity and parental leave, sickness benefits, and pension entitlements. Other support programmes for entrepreneurs were not mentioned. The pandemic highlighted and exacerbated some of these issues, such as problems with sickness benefits. Some temporary solutions were introduced, such as the provision of attendance allowances, but these were only short-term solutions.

Most women entrepreneurs faced *structural barriers* that they felt they could not change. The most common of these is the challenge of balancing business and caring responsibilities, which prevents them from devoting more time to their business. This was particularly difficult for single mothers. Some women also chose entrepreneurship out of necessity because they couldn't find flexible employment opportunities. The pandemic exacerbated these barriers, as increased childcare responsibilities during this period made it harder for entrepreneurs to cope. Even those with established businesses before the pandemic began to experience these structural challenges. For example, women approaching retirement age, who had suffered business losses, struggled to find traditional employment and faced discrimination. New businesses faced more difficulties than established ones. Often this was not a major problem for the entrepreneurs because they were not dependent on the income from the business. However, it slowed down the process of starting a business.

Some entrepreneurs did not see the pandemic as an important issue because of their business motivations. For some, financial gain was not the primary focus. These entrepreneurs often had financial security, typically from their family background or a partner. For them, entrepreneurship was more about personal fulfilment or finding a balance between family commitments and work, with the economic aspect being secondary.

6.2 Tools That Women Entrepreneurs can and are Using to Overcome These Barriers

Policy-makers highlighted several tools to support women entrepreneurs, particularly those aimed at improving the *individual* level such as training to improve women's skills. Some experts believe that there is no need to focus on this level, as they see information and education as an individual responsibility. They emphasise that the current system is sufficient and that anyone who wants to find information can do so. This sense of individual responsibility is seen as a core principle of entrepreneurship. Experts also pointed out that tools such as commercial insurance and private reinsurance are important for individuals. Programmes to support successful women were also mentioned, but most of these are partial initiatives targeting specific groups rather than addressing the wider systemic issues. In the context of the pandemic, some experts see women as responsible for coping with difficult situations and seeking out available support. Some even argued against targeting support specifically at women, believing that resources should be universal.

Experts discussed various tools at the *institutional* level. Some stressed the importance of taking a holistic approach to addressing the needs of women entrepreneurs, such as ensuring their inclusion in all policy documents. Adapting existing systems to better serve entrepreneurs was also seen as crucial. For example, measures such as crisis attendance allowances exposed inequalities between entrepreneurs and employees. Some experts called for a rethinking of support programmes to target specific groups facing challenges in business, such as migrants. Some experts also stressed the importance of collecting data to better understand the barriers faced by entrepreneurs. This information would provide the basis for designing and implementing effective support measures. Only then can an intersectional approach be achieved. This issue became even more pressing during the pandemic, which raised concerns about whether institutions were effectively meeting the needs of women and entrepreneurs.

Tools at a *structural* level were rarely mentioned by the experts. Some emphasised the need to change the perception of entrepreneurs as "criminals," while others stressed the importance of changing the view that entrepreneurs are independent, self-reliant individuals who don't need support or assistance.

Women entrepreneurs, on the other hand, tended to deal with their challenges at an *individual* level, often with the support of their families and without relying on state assistance. However, the pandemic made this approach more difficult in many cases. The usual methods women relied on to solve problems either stopped working or became more difficult. In addition, the increased reliance on family support had a negative impact on family dynamics and budgets.

At the *institutional* level, women entrepreneurs did not benefit from programmes designed to support entrepreneurship. Instead, they mainly discussed measures such as sickness benefits or parental leave. However, these benefits were difficult to access because they required planning. During the pandemic, state support became essential because of the challenges of finding individual solutions. Interestingly, some did not

see crisis attendance allowances as 'help' but as a financial reward for the extra care they provided. On the other hand, some women were unable to access state support because of the start-up nature of their businesses.

Within the individual solutions, *structural* issues emerged as a context rather than being explicitly mentioned. For example, in the context of the pandemic, opportunities to adapt a business to the situation or to find conventional employment depended on caring responsibilities, age, partner support and other factors.

However, some entrepreneurs did not seek tools to improve their situation. For example, they didn't use state support because they didn't think it was necessary. They saw entrepreneurship as important in non-economic terms and believed that the situation would improve once the pandemic was over. For them, the pandemic revealed their economic dependence on their partners and the declining importance of their economic activity within the household.

7. Conclusion

The analysis of interviews with policy-makers and women entrepreneurs reveals very conflicting perspectives on the barriers to women's entrepreneurship and their solutions. A complexity of perspectives emerged, looking at the individual, institutional and structural levels of the problems. While women entrepreneurs mostly opted for individual solutions and saw structural problems as specific obstacles to their individual paths, policy-makers' understanding of the issue depended on how they viewed entrepreneurship as such. In particular, state actors emphasised that an entrepreneur is a person who runs a business of his or her own choice, is independent, and is driven by economic growth (for a critique of this approach, see Ahl and Marlow (2021)). They crowded out the existence of precarious entrepreneurs who choose entrepreneurship out of necessity. From this perspective, barriers were seen as an individual problem that did not need to be addressed systematically. According to these actors, those who cannot overcome these barriers should not be entrepreneurs. Other policy-makers (NGO and business representatives) offer different perspectives, pointing to structural inequalities that affect individual entrepreneurship and the position of entrepreneurs. State actors have also often understood entrepreneurs as certain parts of the economic system that contribute to the economic prosperity of the state (see the critique by Perren and Jennings (2005)). However, women entrepreneurs themselves often did not have economic goals, preferring for example flexibility or self-fulfilment. The policy-makers' overlooking of the systematic problems faced by women entrepreneurs is mainly due to the fact that state actors do not work sufficiently with data (see also Henry et al. (2017) and Orser (2022)).

The pandemic proves to be a particular moment when the commonality of policies is eroded and, in some cases, the shortcomings of the normal functioning of these policies become apparent. Policy-makers in these situations also recognise that problems need to be addressed systematically, not just individually. The example of the crisis attendance allowance, which highlighted the differences between the situation of entrepreneurs and employees (Dlouhá, Jurik and Křížková, 2014), showed that policy-makers recognise the need for structural support.

Although the greater impact of the pandemic on women compared to men is known internationally (Birhanu, Getachew and Lashitew, 2022), this is not much considered in the Czech context (for the importance of context, see OECD (2021)). This is generally due to the perception that entrepreneurs are responsible for their own path and destiny and that entrepreneurship out of necessity is not considered entrepreneurship. At the same time, it is typical for Czechia to emphasise care as an individual responsibility of women in particular (see statistics on care (ISSP, 2012)). Thus, inequalities related to being a woman and care responsibilities are generally seen as an individual responsibility of women. This can mean that not only does the form of state support in situations such as pandemics not take the gender dimension into account, but it is also seen as appropriate. The need for support then only arises in cases of when there is a significant economic impact or when specific needs (such as those related to care) are articulated strongly enough. However, as our data shows, women entrepreneurs are used to finding individual solutions and continue to do so even in times of crisis. Their problems may therefore remain hidden. Furthermore, support is limited to specific crisis situations and lacks a comprehensive understanding of the challenges faced by women entrepreneurs (see Manolova et al. (2017)).

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