

THE CHALLENGES ENCOUNTERED BY ENTREPRENEURIAL WOMEN IN SMALL BUSINESS DEVELOPMENT: A SCOPING REVIEW

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INTRODUCTION

Ariffina et al. (2020) define the term "woman entrepreneur" as an individual who originate, organises, engages in and manages a business enterprise. Panda (2018) notes that the attitudes and views of women entrepreneurs are seldom addressed in entrepreneurship literature. The author also notes that women are socialised to be risk-averse, frequently doubt their capabilities, and exhibit low self-esteem. Chhabra and Karmarkar (2016) add that the performance of enterprises led by female entrepreneurs is significant, with evidence from both emerging and developed nations being roughly analogous. Nevertheless, the author warns that women often possess lower growth expectations, and their enterprises typically see slower growth in sales and employment compared to those run by males, even when different sectors are accounted for. The gender issue in the informal sector is apparent, as women are perceived as labourers rather than entrepreneurs (Crush, Skinner & Chikanda, 2015). However, Ginting-Carlström and Chliova (2023) observe that entrepreneurship may serve as a significant endeavour for women entrepreneurs in developing nations, providing them with financial autonomy and enhanced standing within their families and communities. Also, O'Donnell et al. (2021) further assert that female entrepreneurs are often street sellers and subsistence-level microentrepreneurs who are experiencing a depletion of business capital due to the exhaustion of credit, savings, and other forms of cash or in-kind capital.

This chapter aims to identify the business challenges faced by women entrepreneurs in small business developments and further provide recommendations for these entrepreneurs through a scoping review. This is done through an exploratory desktop study. The study also discusses the role of gender in entrepreneurship, the impact of Covid-19 on women-owned businesses, and perspectives on women's entrepreneurship.

IMPACT OF COVID-19 ON WOMEN-OWNED BUSINESSES

Covid-19 brought about new experiences and opportunities for entrepreneurs who had to endure the pandemic's impact and adapt to the new normal (Afshan et al., 2021).

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The authors note that the Covid-19 pandemic exacerbated challenges for women entrepreneurs, making it exceedingly difficult to secure capital due to the financial instability of their businesses. O'Donnell et al. (2021) observe that women-owned enterprises have been more prone to closure since the onset of the Covid-19 epidemic. According to the authors, in sub-Saharan Africa, 41% of women-owned firms closed compared to 34% of men-owned businesses; in Latin America and the Caribbean, these figures were 40% vs 29%, and in South Asia, 51% vs 45%, respectively. O'Donnell et al. (2021) further assert that in Uganda, 61% of women-led small enterprises have failed to produce an income, in contrast to 22% of men-led enterprises. Notwithstanding these gendered effects, enterprises managed by women are less inclined to have obtained governmental assistance during the Covid-19 period (O'Donnell et al., 2021).

Biyela and Utete (2024) further observe that the pandemic adversely impacted the productivity of SMEs, and that relief finance schemes are essential for sustaining business operations. The authors assert that aiding and safeguarding small medium enterprises (SMEs) during economic crises is advantageous for both their recovery and survival, as well as for stimulating economic growth and generating essential employment opportunities. Battersby (2020) contends that the government regulations in South Africa during the Covid-19 period exhibited significant bias in favour of large-scale formal entities and facilitated the formalisation of the informal sector through stipulations regarding eligibility for participation and access to commercial support measures. This has undoubtedly disadvantaged women entrepreneurs, particularly those engaged in informal marketplaces. O'Donnell et al. (2025) further observe that during the Covid-19 pandemic, women-owned enterprises employed several coping methods, such as reducing expenses, leveraging digital platforms for company repositioning, and modifying their products and services.

Biyela and Utete (2024) emphasise that SMEs are essential for the prosperity of emerging economies and for realising the United Nations (UN) Sustainable Development Goals (SDGs), specifically no poverty (SDG 1), zero hunger (SDG 2), decent work and economic development (SDG 8), and reduced inequality (SDG 10).

Notwithstanding the significance of SMEs in achieving the SDGs, there is an absence of a comprehensive evaluation that assesses the impact of the Covid-19 pandemic on the productivity of small and medium firms (Biyela & Utete, 2024). The pandemic caused substantial disruptions to businesses worldwide, with small and medium enterprises being most impacted. SMEs are regarded as the foundation of numerous economies, significantly contributing to employment creation, revenue generation, and economic development (Biyela & Utete, 2024).

The pandemic significantly exacerbated the precariousness of migrant entrepreneurs in South Africa's informal food sector, who encountered numerous challenges such as business closures, decreased sales and profits, income loss, diminished access to credit,