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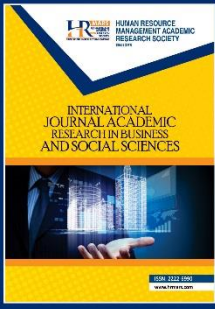
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## Human and Social Factors among Woman Entrepreneur: A Systematic Literature Review

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### Abstract

The growing contribution of woman entrepreneurs is not a recent phenomenon and has drawn academics to conduct various pertinent studies. Unfortunately, most earlier studies did not consider both social and human elements. This article's systematic review focuses on how entrepreneurship adapts to human and social factors. As a result, this study analyzed a sizable number of prior studies on the act of dealing with the problem. This research, which made use of the two major journal databases Scopus and ProQuest, was reviewed using Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). As a result, 22 articles can be systematically evaluated because of the search efforts. Most crucially, the review was able to develop three key topics based on thematic analyses; woman entrepreneur, human factor, and social factor. Six sub-themes were established under the three main topics which are motivations and education under human factors, family support and work life balance under social factors and government and financial support under woman entrepreneur. For the benefit of upcoming researchers, several conclusions were offered at the end of this study. The findings will be of interest to justify the significance of human and social factors among women entrepreneurs.

**Keywords:** Human Factor, Social Factor, Woman Entrepreneur, Entrepreneurship, Systematic Literature Review

### Introduction

Recently, there has been an increasing interest for females becoming entrepreneurs by means of which they are venturing outside of their comfort zone. A woman entrepreneur is defined as a woman or a group of women who start, arrange, and manage a company. As noted by Golic (2018), women's entrepreneurship was launched and built by a woman who drives it forward with new innovations and is actively involved in its management. Women have been entrepreneurs since a young age to provide food for their families. This is still the case today. However, what distinguishes woman entrepreneur today from previous

generations is that the society perceives them differently. The society has become more aware of and accepting of the concept of a female entrepreneur.

The evidence presented thus far supports the aids the women entrepreneur receives from governments in various forms. In a similar case in Pakistan, the concept of self-employment has grown in popularity in recent years due to the establishment of new business ventures. As a result, the government of Pakistan established financial and non-financial small and medium enterprises such as the Sarhad Small Industries Development Board (SSIDB), the Punjab Small Industries Corporation (PSIC), the Sindh Small Industries Corporation (SSIC), the Directorate of Industries (Baluchistan), the Small and Medium Enterprise Development Authority (SMEDA), the First Women Bank Limited (FWBL) and other networking organizations (Noor et al.,2021). Same goes to Malaysia there are a lot of programs under government that are created especially for woman entrepreneur. Abdul Mutalib et al (2015) investigated a significant amount of public funds are used for government programs each year. Malaysia's government continues to allocate a significant portion of its budget to programs for woman entrepreneur. In addition, this initiative was to encourage more women to pursue entrepreneurship. As for the Malaysian women entrepreneur, the Ministry of Women, Family, and Community Development has five programs in place: Single Motherskill Incubator (I-KIT), Woman Entrepreneur Incubator (I-KeuNita), Woman Capacity Development Program, Woman Entrepreneur Launching Grant, and Woman Taxi Program. These programs be capable of to assist woman entrepreneur in participating in entrepreneurship and starting their own businesses.

It is now understood there will be some factors that affect these women's business while they are entrepreneurs. The human factor comes first and foremost. Based on previous research, the behavioral and human relations elements that influence sustainable entrepreneurship can be divided into three groups: important psychological factors, morals and ideals, and interpersonal components. All these elements would have an influence on how individuals behave and act in their daily lives. Particularly for woman entrepreneur. Human factor such as motivations and emotions can have an impact on entrepreneurs and their businesses. As shown in a study by Ozsungur (2019), emotional motivating elements for women entrepreneurs included work dedication, loyalty, workplace commitment, solidarity, the need for social networking, family and personal support, prejudice, and humiliation. The values and judgments that result from the emotional characteristics of women serve as a type of incentive for entrepreneurship. Aside from human factors, there are other factors that can influence woman entrepreneur in their business operations. One of them is the social factor. Education and skills, for example, can be barriers or advantages for the woman entrepreneur. Education enables a person to comprehend the outside world and equips him with the knowledge and skills needed to deal with day-to-day issues. The educational system is critical in instilling entrepreneurial principles in any community. Entrepreneurship education, according to recent research, has been critical in encouraging the growth of entrepreneurial orientation. Entrepreneurship education will teach entrepreneurs how to organize, perform, and create the business and character required of an entrepreneur (Hatasuhut, 2019). As a matter of fact, it is critical that this study investigate these factors and how they affect woman entrepreneur. As a result, the focus of this systematic review of articles is on these human and social factors among women entrepreneurs. This observation in the literature is based on

previous research on the subject. Hence, the purpose of this study is to provide a better understanding of how woman entrepreneur deal with various factors from two perspectives.

### Methodology

In this study, the systematic review process, data abstraction, and data analysis processes are the three points of the methodology that are explained in this part. A quantitative multiple case study methodology is used to highlight woman entrepreneur from around the world. Numerous sources were used to gather the data.

### The Systematic Review Process for Article Selection

#### Identification of Articles

The key stages made up the systematic review process used to choose a few pertinent publications for ongoing study (Shaffril et al., 2019). First and foremost, the stage of the process is to identify the keyword that is used in the process. Three themes and keywords relating to the human social aspects among woman entrepreneur were developed by the researcher in this study. the procedure of looking up comparable and identical keywords using thesaurus, dictionaries, journals, and previous research was then carried out. As a result, once all the key words were identified, databases were constructed and search strings were added to Scopus, ProQuest, Emerald Insight, Scholar for the search engine and databases search (Refer Table 1). Mendeley reference management was also included.

Table 1

#### The Search String

Databases Search String	
ProQuest	ti(woman entrepreneur) AND ft(human factor) AND ft (social factor)
Scopus	TITLE-ABS KEY (woman AND entrepreneur ) AND TITLE-ABS-KEY ( human AND factor ) AND TITLE-ABS-KEY ( social AND factor )

### Screening

The goal of reviewing the first stage's materials was to eliminate redundant and irrelevant content. In this instance, 179 articles overall from the first stage were disqualified. It was concluded that this study would solely analyze journal (research papers); book chapters and conference proceedings would not be included. It is important to highlight that a 5-year period (2018-2022) was selected for the study's timeframe. As they align with the goal of this review, international studies were also chosen as comparative basis. Based on the selection criteria, the journal articles were narrowed down (Refer Table 2)

Table 2

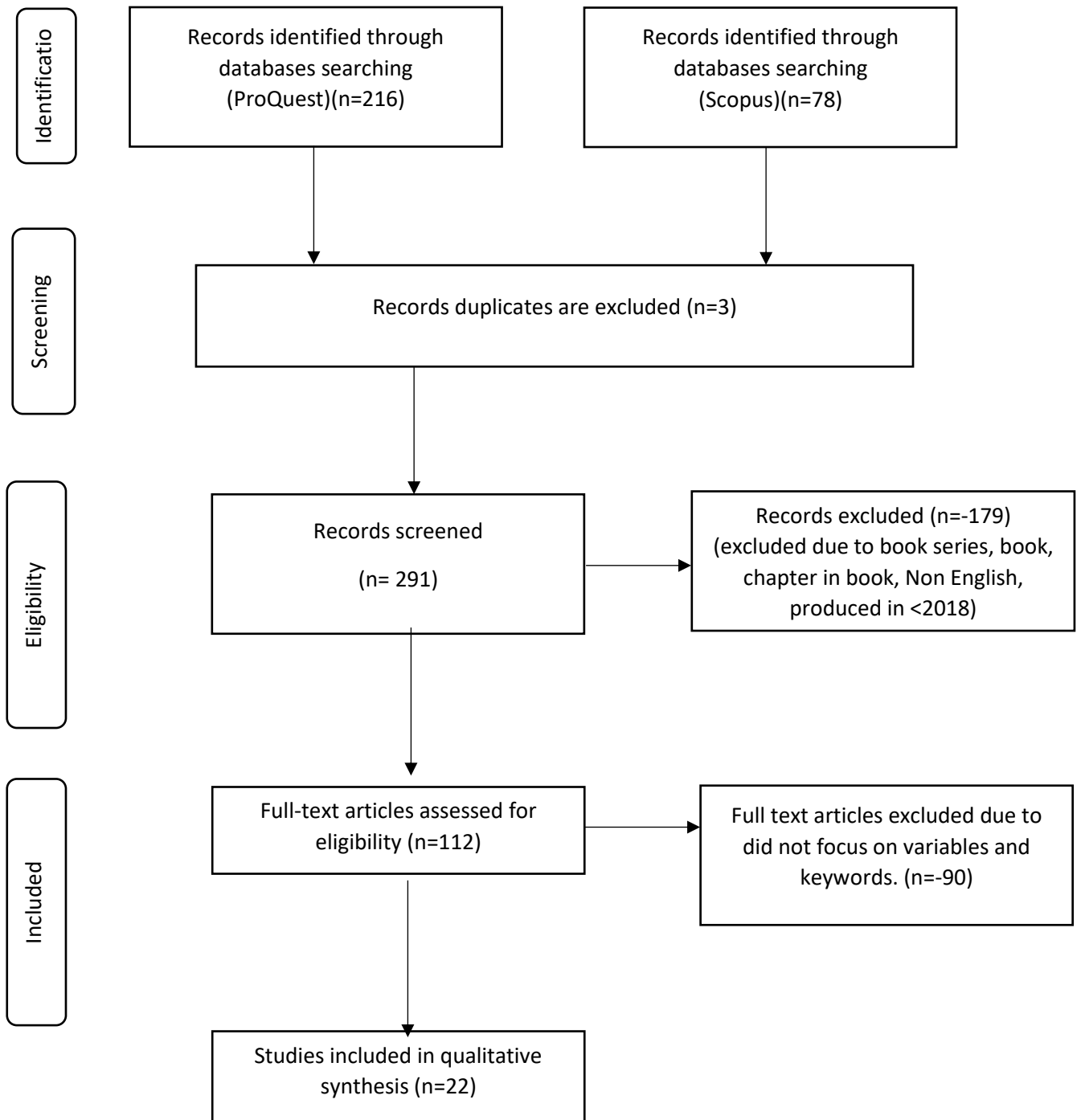
#### The Inclusion and Exclusion Criteria

Criterion	Eligibility	Exclusion
Type of literature	Journal (research paper)	Review Journals, book, chapter in book, series of book, conference paper
Language	English	Non-English
Timeline	Fromm 2018 to 2022	< 2018

### Eligibility

For the third stage of the review, which is the eligibility stage, a total of 112 articles were prepared. All the articles' titles, abstracts, and key points were thoroughly scrutinized at this point to make sure they met the requirements for inclusion and that they were appropriate for attaining the study's goals. As a result, 22 additional articles using quantitative technique were chosen for study (Refer Figure 1).

Figure 1: Data Abstraction and Analysis



### Data Abstraction and Analysis

Integrative review was utilized in this study. This procedure made it possible to include a variety of study designs—quantitative, qualitative, and mixed—in the review. Whitemore and Knafl (2005) assert that adopting qualitative or mixed-method techniques permits the researcher to carry out iterative comparisons across the primary data sources is the best way to synthesize or analyze integrative data.

Using a thematic analysis, the method entails categorizing the information into the relevant themes. A total of three themes—Woman Entrepreneur, Human Factor, and Social Factor—were derived for the analysis after 294 qualifying articles were carefully analyzed. The study's findings led to discussion and development of these themes.

### Results

Three themes from this research that incorporate prior research viewpoints on women entrepreneurs from various nations between 2018 and 2022 seemed to be comparable to the situation in Malaysia involving women entrepreneurs. In Table 3, the significant conclusions are further explained (Refer Table 3).

Table 3

*Identification of the theme and their sources*

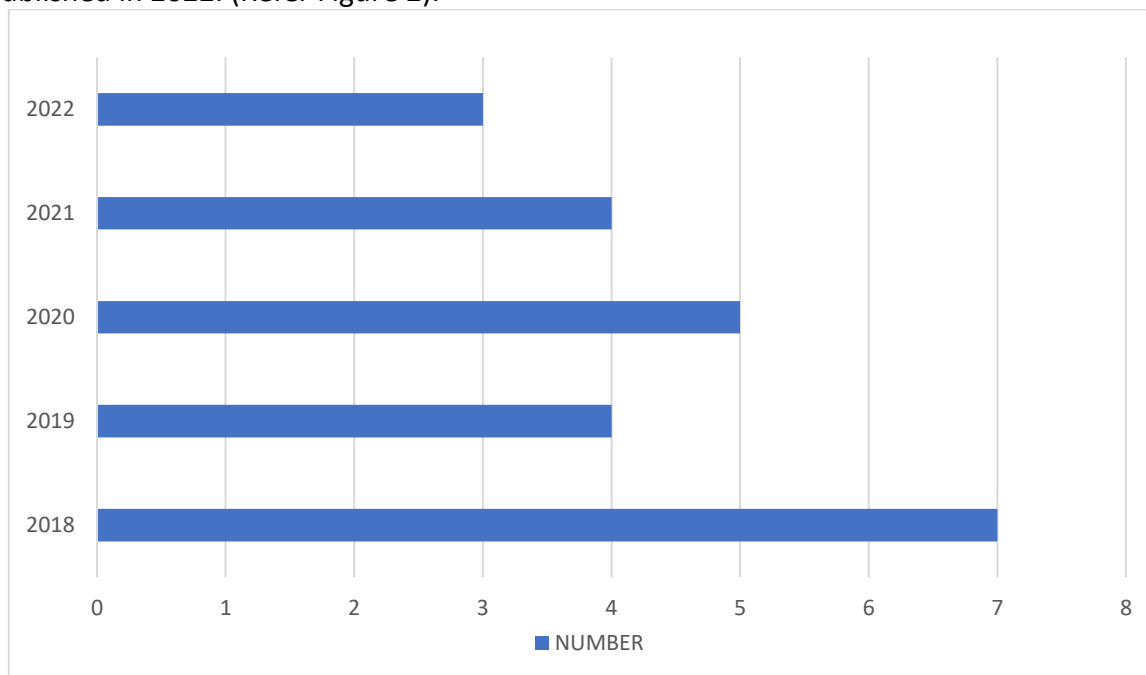
No.	Themes	Sources
1.	Woman Entrepreneur	(Yahaya, 2021; Noor et al., 2020; Adejuwon, 2021; Othman et al., 2022; Alene, 2020; Hoque and Islam, 2022; Mozumdar, 2018; Njaramba et al., 2018; Sopa, 2018; Chhabra et al., 2020; Suharso et al., 2019; Cesaroni, 2018; Kapinga, 2018; Baranik et al., 2018; Ozsungur, 2019; Sajjad et al., 2020; Solesvik et al., 2018; Ireland, 2021; Baig et al., 2021; Bell, 2019; Castro, 2019; Zeb et al., 2020)
2.	Human Factor	(Hoque and Islam, 2022; Njaramba et al., 2018; Sopa, 2018; Chhabra et al., 2020; Ozsungur, 2019; Solesvik et al., 2018; Bell, 2019; Castro, 2019)
3.	Social Factor	(Noor et al., 2020; Othman et al., 2022; Alene, 2020; Mozumdar, 2018; Njaramba et al., 2018; Suharso et al., 2019; Cesaroni, 2018; Kapinga, 2018; Baranik et al., 2018; Bell, 2019; Castro, 2019; Zeb et al., 2020)

Many authors from different nations highlighted three themes from 22 studies in thought of to be useful in identifying the human and social factors that influence women entrepreneurs.

### Background of the Selected Articles

The review was successful in obtaining 22 selected articles. Three themes were developed based on the thematic analysis: Woman Entrepreneur, Human Factor, and Social Factor. A deeper examination of the theme yielded eight sub-themes. Three of the 22 articles chosen are from Pakistan, three from the United States, two from Bangladesh, one from Australia, and one from India. Aside from that, one article was chosen from Italy and another from South Africa. Two articles are from East Africa (Tanzania and Ethiopia), one from North Africa (Tunisia), and one from Turkey. There is also an article from Indonesia, and another article studied three countries: Norway, Russia, and Ukraine. Finally, two studies collect data from

all over the world. Seven of the 22 articles chosen were published in 2018, four were published in 2019, five were published in 2020, four were published in 2021, and two were published in 2022. (Refer Figure 2).



**Figure 3:** Year of Publication

### Themes Selected and their Sub-themes

#### Women Entrepreneur

Women entrepreneurs have become one of the most popular female careers. Some of them became entrepreneurs because they were interested in self-employment, while others became entrepreneurs to help their families earn more money than they were expecting. However, it can be difficult for them to start and maintain a business without the assistance or support of others. This is especially true when it comes to finances. This is the theme's first sub-theme. Financial support is critical for a start-success, up's especially when it is led by a woman. Noor et al (2020); Baig et al (2021) justified the concept of self-employment has gained popularity in Pakistan in recent years due to the establishment of new business ventures. As a result, the Pakistani government established financial and non-financial small and medium enterprises. These types of financial assistance could be extremely beneficial in furthering the growth of the business. It would be much more difficult for women to start businesses without this assistance or financial assistance. Stated in (Kapinga, 2018), lack of access to financial services was identified can be a barrier for women-owned enterprises. The failure of business incubators to welcome providers of financial services was reported by 40% of respondents. Even most start-ups face difficulties from the start. Zeb et al (2020) discovered that women have restricted access to financial resources, particularly during the start-up phase. They are at a disadvantage because they face several financial barriers when borrowing from financial institutions. However, in the United States, they invented microfinance and microcredit to assist mall businesses with financial services. Microfinance is a general concept that refers to a variety of financial services centred on the practise of financing loans to the entrepreneur who have little or no access to credit, banking and investing tools, whereas microcredit is a key component of microfinance that refers to small, uncollateralized loans made to poor and low-income borrowers, the majority of whom are

women and are primarily targeted in the global south. Microfinance is now standardised within global development policy, affecting the lives of racialized women disproportionately in the global south and increasingly in the global north (Ireland, 2021).

Turning now to the second sub-theme of this theme. Aside from financial assistance and support, it is critical for woman entrepreneur to have government support. The government is critical in ensuring that woman entrepreneur have a steady run on their businesses. According to Alene (2020), government assistance such as grants, funds, training projects, and tax breaks can play an important role in the success of women entrepreneur organisations. However, lack of government support has been shown to have the greatest impact on the performance of woman entrepreneur. However, it's a different sight for women entrepreneur at South Africa. According to (Bell, 2019), many women entrepreneurs indicated that the government was not supportive of them. In some cases, the entrepreneurs were subjected to highly unethical behaviour on the part of government officials. Some of the entrepreneurs acknowledged that government assistance was limited. The research findings revealed that most entrepreneurs were dissatisfied with the government. But there are many reasons why people should care for their social ties with the government as business owners, especially women. Mozumdar (2018) points out the social ties of entrepreneurs are defined as the connections they have with other people, such as friends, family, and other members of their immediate and extended families, as well as business associates and other members of the public and private sectors. Social relationships often benefit entrepreneurs throughout the phase of identifying and seizing company opportunities because they make it easier for them to obtain crucial resources like credit, knowledge, and business direction advice.

### **Human Factors**

Motivation is referred to as the urge or element that propels women to start their own businesses (Chhabra et al., 2020). Based on prior research, the behavioural and interpersonal aspects that affect sustainable entrepreneurship can be separated into three categories: psychological factors, morals and ideals, and emotional factors. All these variables would have an impact on how people act and behave in their daily lives. And because of this, their business operations will be influenced by these factors. Relatedly, there are many factors that can assist an entrepreneur in managing their firm and accelerating the development in their line of work. Investigating motivation is the first sub-theme for this theme. The desire or propensity to organise, influence, and master groups of people or ideas as swiftly and autonomously as possible is referred to as entrepreneurial motivation (Solesvik et al., 2018). It is said by (Ozsungur, 2019), women have different emotional motivations, world views, and creativity than men. Previous studies indicate a significant and advantageous relationship between entrepreneurial motivation, the choice to launch a business, and the subsequent entrepreneurial behaviour. According to research made by Sopa (2018), there are two basic forms of entrepreneurial motivation: push factors and pull factors, both of which combine intrinsic and extrinsic drivers. Push factors are instances where a person is dissatisfied with their job in a traditional corporation because they feel constrained in their capacity to grow professionally or have few options available to them to accomplish their personal goals. The glass ceiling effect, gender discrimination, boredom, inadequate salary, and difficulty switching careers are all common push factors for women. In their 20s and 30s, 59% of women believed that being a woman would eventually make it more difficult for them to advance in the corporate world. Pull factors include preferable working hours, a better work-life balance, an opportunity for personal challenge, self-determination, and increased autonomy, which



are all related to self-fulfilment, independence, and power. In nutshell, motivation is very crucial in every entrepreneur. Motivation aids in enhancing a company's ability to expand and advance. Therefore, being passionate about what you achieved will inspire you to do more of it, which will act as a catalyst for the company to advance to the next stage.

Education is the next sub-topic under this theme. Knowledge, skills, devotion, and discipline are all supposedly connected to education. Higher education should improve one's capacity to deal with challenges and seize opportunities (Alene, 2020). For female company owners, education can be very helpful in running their companies. Today, there are many business schools that provide high-quality short courses designed exclusively for entrepreneurs who want to learn more about entrepreneurship. This is an opportunity that a woman entrepreneur who was previously a housewife and has no foundation or prior knowledge of business can take advantage of. According to the research by Othman et al (2022), most of the respondents are women with subpar academic performance and skills. These women are restricted to housekeeping, childcare, and schooling. These are the ladies who most urgently need to enrol in additional courses before launching their businesses. Hoque and Islam (2022) claimed that the learning process aids is crucial in the development of leadership behaviour in organisations, particularly in leading and managing resources and personnel. Undoubtedly, it is agreed by (Yahaya, 2021; Othman et al., 2022; Alene, 2020; Hoque and Islam, 2022; Sopa, 2018; Baranik et al., 2018; Sajjad et al., 2020) that a higher education that a women entrepreneur have would help the in running their business smoothly and successfully.

### **Social Factors**

Social elements are things that influence a person's lifestyle. There are many potential determinants, including family size and structure, education level, shopping patterns, income, and population density. Social considerations may be crucial for the growth of entrepreneurship. Entrepreneurs' lives can either be beneficial to their businesses or they can be a disaster that will ruin them. For the entrepreneur to concentrate on their business, work-life balance must be flawless. Family support is the first sub-theme under this social factor topic. The strongest support for everyone is their family. The entrepreneur will suffer if they don't help. Usually for women, they tend to be more sentimental and sensitive in this aspect. According to Suharso et al (2019), entrepreneur received moral support. The most typical type of support offered to an entrepreneur is moral support. This moral support may come from a variety of sources, particularly those inside the family context, such as parents, relatives, and spouses if the entrepreneur is married. For instance, according to a short study by (Njaramba, 2018), solitary migrant women and women married to migrants encountered more restrictions and difficulties than women who are married to spouses who were born in Australia. It demonstrates how a woman entrepreneur would greatly benefit from support from her family or, in this case, her husband.

Additionally, the sub-theme of work-family balance is included in this theme. Despite the significant changes that have occurred in the family, the issue of work-family balance primarily affects women (Cesaroni, 2018). Work and family disputes will arise when there is an unbalanced relationship between work and family, according to this study. Due to their desire to self-insure, this condition would put more pressure on female business owners to ensure the longevity of their enterprises. When examining women business owners, the urge

to combine work and family obligations often comes up, particularly for those who have children or must take care of ageing parents (Castro, 2019). This study also conducted research that led to the conclusion that starting your own business might not be the best way to balance work and family obligations. Depending on the specific situation, it might assist in resolving some issues but create other difficulties. According to a different survey, African American women who own businesses in the apparel and retail industries are striving to improve themselves (Adejuwon, 2021). However, difficulties still exist since African American women entrepreneurs are perceived as meeting demands and time restraints, such as those connected to their careers and jobs as well as those of a personal and/or family nature. Work-family balance is proven to be difficult for woman entrepreneur to attain, but once it is, it may be a huge benefit to the entrepreneur in managing their business and company.

### **Discussion**

Three themes and six sub-themes are developed through the thematic analysis. The developing concepts were discussed in more detail in this part. Woman entrepreneur would be the first theme. In this study, women entrepreneurs were the main indicator. Every other component was viewed from the perspective of women entrepreneur.

One of the components that is very important among all the component mentioned is social factor. It is claimed in Cesaroni (2018) that family support can be a source of financial assistance, especially at the start of a business. It examines the various barriers woman entrepreneur faces, such as a lack of family support. As a result, family support influences entrepreneurship development and women's leadership behaviour practises. Any woman entrepreneur would be less motivated to continue running their business if they did not have the support of their family, which is a pillar in everyone's life. Let's look at some examples, if a woman entrepreneur is married, she must have the full support of her husband to be motivated and enthusiastic about the next stage of her entrepreneurship. Lack of family support would make these women feel lost and hopeless, affecting their business's progress. When discussing family support practises, we can look at Bangladesh as an example. Hoque and Islam (2022) asserts the women's public mobility in Bangladesh is hampered by their husbands and family members. Family support in general mobility, responsibilities of managing home and family, and husband cooperation in caring for children in the family assist women in managing business and balancing work-family life.

Other than that, work-life balance is also essential when running a business. It is believed that a balance between matters at home and at work, especially when running a company or business, is critical for the entrepreneur's mental stability. According to Mozumdar (2018), when participating in business activities, they must balance their time between business and household chores. Even though it is difficult to balance three roles as a mother, wife, and entrepreneur, women in business must understand their priorities. Once they got the balance, it will be easy and convenient to the entrepreneur to boost their business further in future. It is necessary to dispel the myths that only women should care for children and that women's rightful position is to wait for their husbands and kids at home. Cesaroni (2018) justified for such changes to take place, there must be a cultural shift that transforms the prevalent way of thinking about how men and women are assigned responsibilities inside the home and more broadly in society. These changes are already occurring to some extent, but they can go more quickly with the help of effective measures supported by decision-makers, such as the mandated parental leave for fathers.

## Conclusion

This study's findings suggest that social factors are a key role in ensuring the success of woman entrepreneur in the field. Taken together, the claim that this subject is the most crucial for women entrepreneurs is, however, not well supported by research. However, by doing a more thorough and in-depth investigation into the topic of women entrepreneurs, including an examination of the connections between these topics and an expansion of the existing body of information, the findings could be further explored.

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