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2023 International Forum on Business Convergence (IFBC 2023)

第10回 國際統合學術會議

Proceedings

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The Impact of COVID-19 on Women's Participation in Entrepreneurship: The Case of Kazakhstan*

Anel A. KIREYEVA^{1**}, Alexander TSOY², Kalymkas I. IBRAGIMOVA³, Maral SALINDINA⁴

Abstract

This article aims to study the impact of non-material and economic factors on women's economic activity during the COVID-19 quarantine regime in small and medium-sized businesses. In addition, the consequences of the crisis had a negative impact on enterprises owned by women in Kazakhstan. Its particular focus is to investigate the effect of the crisis caused by the pandemic on the participation of Kazakhstani women in entrepreneurship. This paper used quantitative methods to obtain empirical results and justify answering research questions. A total of 100 questionnaires were sent to women entrepreneurs, but only 33 completed the survey. The questionnaire contained 13 questions: five collected general information about the respondent; to measure the coefficient of the tread zone, and four measured intangible causes. The SmartPLS software was used to process the results. Based on a retrospective analysis, a significant impact of non-material reasons on the economic performance of women during quarantine was revealed, namely that they have a positive effect. The development of women's entrepreneurship in Kazakhstan is purely economic, first of all, it is the receipt and increase of income, and then only self-development as an indicator. In addition, the results of this study will undoubtedly give impetus to future research in this area, taking into account additional factors.

Keywords: women, women entrepreneurship, participation, pandemic, Kazakhstan

JEL Classification Code (up to 3-5): L20; L23; M13

1. Introduction

Women's role in society has been considered to be that of maternity and a keeper of the home, while men have financially protected and provided for families. Today, these stereotypes are being challenged by women managers in the business. Women's career progression is not immediate; thus, there is an inequality between men and women in business. Men are not naturally inclined to bear children and care for them, while these physiological processes take up most women's lives. Moreover, several researchers have conducted research on the impact of COVID-19 on entrepreneurs, but more research needs to be done on the struggles of women entrepreneurs during and after the quarantine was strengthened (Mustafa et al., 2021; Shepard, 2020).

Women's entrepreneurship has developed over time. Research in women entrepreneurs is constantly evolving

and is also a dynamic research area. This field requires constant study of the current state and recognition of the need for possible future research areas to develop new knowledge. Since 2015, the European Bank for Reconstruction and Development has supported women entrepreneurs in small and medium-sized businesses. In addition to offering low-interest business loans, the bank provides free business development advice to women entrepreneurs, paying consultants, and allocating funds for digital training, financial management training and ICT training. Unfortunately, only a few literature reviews have been conducted to assess the state of this field of research and its possible directions in the future.

In 2021 officially registered as self-employed 1.1 million women-headed small and medium-sized enterprises in Kazakhstan, or approximately 31% of the total. Women's entrepreneurship accounted for 40% of the country's GDP. The COVID-19 situation opened up new

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¹ First Author's Affiliation: PhD in Economics, Associate Professor, Institute of Economics of the Ministry Education and Science of RK, Kazakhstan, Email: kireyeva.anel@ieconom.kz

² Second Author's Affiliation: Leading researcher, JSC Ayatranstrade, Kazakhstan, Email: alt@ayatranstrade.kz

³ Third Author's Affiliation: PhD in Economics, Associate Professor, Institute of Economics of the Ministry Education and Science of RK, Kazakhstan, Email: ilayskalamkas@mail.ru

⁴ Fourth Author's Affiliation: KRISSI No 54 named after I. V. Panfilov, Almaty, Kazakhstan, Email: msalindina@mail.ru

** Corresponding Author. [Postal Address: A25K1B0, str. Shevchenko 28, Almaty, Kazakhstan] Tel: +7 727 261 01 75 Fax: +7 727 261 01 75, Email: kireyeva.anel@ieconom.kz]

opportunities for women's entrepreneurship, as online shopping in online marketplaces began to gain momentum, fostering women's participation in business. As a result, most women became interested in a flexible business where there was an opportunity to take care of family responsibilities and develop as business entrepreneurs. In addition, the pandemic's impact has devastated many women-owned businesses in Kazakhstan. This study will fill this gap by understanding the crisis's impact on women's participation in entrepreneurship.

The relevance of this study is to identify the role of women in small and medium entrepreneurship, as well as the validity of the following hypotheses, which indicate not intangible motivation, but intrinsic motivation as a driver of women's entrepreneurship in business. For this purpose, the following research questions have been defined: what influence have non-pecuniary reasons on women's development in small and medium businesses? This research aims to identify the impact of non-pecuniary reasons on women's microenterprise development.

This study will analyse the impact of non-pecuniary factors on women's economic participation in small businesses. Therefore, the following hypotheses were developed:

- H0:** Non-pecuniary reasons (satisfaction from work and wish to satisfy consumers wants) have a positive effect on women's microenterprise development
- H1:** Non-pecuniary reasons (satisfaction from work and wish to satisfy consumers wants) have a negative effect on women's microenterprise development
- H2:** Non-pecuniary reasons (satisfaction from work and wish to satisfy consumers wants) have a significant influence on women's microenterprise development
- H3:** Non-pecuniary reasons (satisfaction from work and wish to satisfy consumers wants) have an insignificant impact on women's microenterprise development

2. Literature review

The economic crisis encourages people to develop ways to deal with losses. Therefore, during the period of epidemics, small businesses began to appear. Small business development took place in a wide variety of market niches, despite the obstacles faced by more significant industries. The key point in this was the flexibility of doing business and other production methods. As early as the 1750s, the development of agriculture, trade, and improved transportation allowed small companies to specialize in the market. In addition, delivering goods across the country is one of the main advantages of a small business. This allowed small businesses to compete with larger ones (Blackford, 2003). Small businesses survive in a market that is not particularly or not as attractive to larger companies, otherwise, with significant market potential, it will be captured by large companies. Once again, the question

arises of the availability of particular goods, transport incentives and management flexibility.

States of emergency include epidemics of bubonic plague and cholera and war periods. After discovering the dangerous effects of microbes, the quarantine regime became one of the key elements in the fight against epidemics (Markel, 2004). Such hibernation of the economy by default brings huge losses.

An increase in the number of women entrepreneurs is another economic requirement in the environment of increasing unemployment. This is a feature of developing countries, where minorities try to keep economic independence. Therefore, women, who make up half of the world's population, have accelerated their participation in small establishments (Goltz et al., 2015). Small and medium-sized businesses make up most of the business ecosystem in developing countries and developed countries such as France or Canada (Steyer & Gilbert, 2013). The increase of women-run microenterprises in developed countries has become the main engine of a country's growth.

Many studies focused on investigating the effects of the lack of women's rights to run their businesses, such as private property ownership. In addition, works interpret the process of forming gender equality, which is still relevant today like gender inequality in the workplace (Blackford, 2003; Cook & Dong, 2011). Attention also was given to the study of social factors which influenced the level of women's participation in entrepreneurship. Family status, well-being, and family composition were investigated as factors influencing the development of the female economic activity. The influence of individual family members, such as a husband or one of the parents was noted as a negative factor. However, it was revealed that in the development of the family business, her husband shifts to a woman, having achieved success in the manager position. In the future, her work responsibilities will be more operational than managerial (Ogato, 2013; Craig, 2015; Blumberg, 2016). This shows the high influence of non-economic factors.

It is worth mentioning that women's approach to start their own business differs not only from that of men but also it differs from country to country. For instance, in Korea, women regard to access to finance as a key tool for women's economic empowerment. Interestingly, they consider knowledge and information as the main source of successful entrepreneurship in China. Women entrepreneurs are different from men, with higher non-pecuniary reasons for leading microenterprises. This need is caused by the availability of delivery providers to bigger enterprises, or regular restaurants. Through this, they enlarge the number of consumers. As women, increase their line of products, their business starts bringing higher profit they start investing more in their businesses (Amanda et al., 2007; Kelley et al., 2011; Goltz et al., 2015).

Realization of pandemic regimes usually includes economic loss. This is due to distancing requirements.

However, the importance of economic actors other than the government is clearly seen in this period. Some of these have essential roles in the process of pandemic regime safe maintaining, for example food industry (Steyer & Gilbert, 2013). Moreover, several researchers have studied the impact of COVID-19 quarantine on entrepreneurs (Mustafa et al., 2021; Shepard, 2020). However, there are no important studies have been conducted to assess the impact of the pandemic on women entrepreneurs in Kazakhstan and its possible directions in the future.

3. Research methodology

The current sample of women respondents involved different types of enterprises. Nevertheless, the current focus is on food-related and non-food related small businesses. Food-related small businesses were taken as the main field because food availability is highly prioritised during pandemics. 49% of the respondents lead a food-related business.

There were sent 100 online GoogleForms questionnaires to women entrepreneurs, but only 33 women entrepreneurs completed the survey. The questionnaire had 13 questions: five collected general information about the respondents, four measured trade zone factor, and four measured non-pecuniary reasons. To process the results, SmartPLS software was used. In this study, one dependent variable is women's economic activity; four independent variables are trade zone and non-pecuniary reasons. The information on variable groups and abbreviations is presented in Table 1.

Table 1: Variables: Dependent and Independent

| No | Abbreviation | Variable | Variable groups |
|----|--------------|-------------------------------------|-----------------|
| 1 | WEA | Women economic activity | WEA |
| 2 | ODS | Order delivery service | |
| 3 | WM | Work motivation | |
| 4 | TZ | Trade zone | TZ |
| 5 | NA | Native of Almaty | |
| 6 | RDA | Restricted delivery area | |
| 7 | | Product | Product |
| 8 | PoB | Pre-order/booking | |
| 9 | SO | Specific orders | |
| 10 | OSM | Order/Service modification (change) | EconF |
| 11 | EconF | Economic factors | |
| 12 | BL | Bank loan | |
| 13 | OR | Officially registered | GenInfo |
| 14 | IET | Type of individual entrepreneurship | |
| 15 | GenInfo | General Information | |
| 16 | | Age | GenInfo |
| 17 | MS | Marital Status | |

Note) compiled by the authors

Women's economic activity (WEA) was measured with women's motivation to do their own business and the option of service delivery during the pandemic regime when there were strict limitations. The questionnaire was focused on measuring four factors: trade zone, product, economic factors and general information. The questions for measuring non-pecuniary reasons, which are trade zone, product and general information, were developed based on the proposed measuring indicators by Johansson (1973), which was discussed in the study of Kallio et al. (2000). The next factor "non-pecuniary reasons" was developed based on research of Kelley et al. (2001) and Blumberg (2001, 2016).

"Non-Pecuniary Reasons" factor questions.

If the small enterprise provides delivery? Whether the delivery area is broad? (other than the delivery area of large local organizations, which usually use delivery service providers). Do they have the option of pre-orders (this helps to understand if the enterprise provides delivery during non-social hours, which is not very popular among large organizations). Do they make any changes in their service when there is a pre-order? (it means if they can change their standard product performance, size, shape etc. This help to see if they have flexible management.).

Does their business motivate them? (Women are regarded to have more motivation to improve their business as they are satisfied with their job). Do they tend to change or expand the products or service line they provide to cover the needs of their clients? (Women feel more social responsibility and try to respond to their clients preferences? So, they want to expand the exclusivity of their products, e.g. healthy diet, vegetarian etc.). Do they receive orders with special requirements? (the frequency of orders with special requirements tells that the entrepreneur expands the product and service line).

"Economic factors" questions.

Do they need a bank loan to support their business (usual women of small enterprises are more motivated to improve their business and they are more socially motivated, therefore, they rely on their internal turnover). Is their business officially registered or not? What type of individual entrepreneurship do they have? Is it food related or not?

4. Results and analysis

The goal of the model of research was to analyze the impact of non-pecuniary reasons and the economic factors on the economic activity of women during the pandemic regime.

| Constructs | Items | Loadings | Cronbach Alpha | Composite Reliability | AVE | PValue | SD | T stat |
|------------|-------|----------|----------------|-----------------------|--------------|--------------|-------|--------|
| GenInfo | Age | 0.969 | 0.298 | 0.682 | 0.555 | 0.372 | 0.197 | 0.894 |
| | MS | 0.414 | | | | | | |
| Product | OSM | 0.181 | 0.212 | 0.615 | 0.406 | 0.050 | 0.195 | 1.970 |

| | | | | | | | | |
|-------|-----|--------|--------------|--------------|--------------|--------------|-------|-------|
| | PoB | 0.909 | | | | | | |
| | SO | 0.599 | | | | | | |
| TZ | RDA | 0.960 | -0.033 | 0.598 | 0.496 | 0.020 | 0.172 | 2.335 |
| | NA | 0.264 | | | | | | |
| EconF | BL | 0.473 | -0.257 | 0.053 | 0.331 | 0.364 | 0.250 | 0.909 |
| | IET | -0.686 | | | | | | |
| | OR | 0.547 | | | | | | |
| WEA | ODS | 0.827 | 0.405 | 0.770 | 0.626 | | | |
| | WM | 0.754 | | | | | | |

Depending on the result of the analysis provided, the questionnaire should be either changed or added. People might probably have misunderstood some questions. Therefore, we might have the wrong results. The Cronbach alpha tells that there is high possibility of questions asking the same things. However, Cronbach alpha could be accepted starting from 0.5 for short scales studies, where alpha is higher than 0.7, it is regarded as not significant. Results for GenInfo, Product and WEA factors are in the range of $0.2 < \text{Cronbach alpha} > 0.5$, therefore, it is acceptable for current research as it is a short-scale analysis (Michaels, 1989). Negative results for TZ and EconF show that some of the questions were related to similar information, which could confuse the respondents and should be changed in future studies for large-scale surveys.

Path coefficients show us how much the relationship data are statistically significant (P value). Thus, it is seen that from the four factor relationships, the influence of TZ and Product on WEA *p*-values are less than the significance level 5%, 0.20 and 0.050, respectively. Therefore, the influence of non-pecuniary reasons on women's economic performance during pandemic regimes is significant. Therefore, hypothesis 2 is supported. Loading results reflect the correlation between the variables and show positive relation, which supports hypothesis 0 that non-pecuniary reasons positively affect women's economic activity.

In the survey there participated 33 women entrepreneurs, of which 50% where in the age range 26-35, 22% in the age range 18-25, 18% in the age range 36-45 and the least amount made up group in the age range 46 + 10%. Interestingly that 65% where married, and 51% were natives of Almaty city. Most women entrepreneurs run food-related businesses (48,3%) and provide delivery service (60,7%). It must be mentioned that only 39,4% of the respondents are not restarted in the trade zone, therefore they are not limited to the delivery area. The majority have particular delivery borders, which depend on the business location (48,5%).

Based on the survey results, it can be assumed that all respondents have flexible business strategies, as 93,9% of the business owners try to enlarge and diversify their business based on the preferences and requests of customers. Moreover, about 80% of the respondents are ready to edit their orders upon the requests of their clients.

Women's desire to start their own business is mainly driven by two reasons. First, it is taking care of the family and to provide it with essential needs. The second reason is self-development and interest in market diversification. Moreover, a key characteristic of successful women entrepreneurs is the desire to continue education and gain new knowledge, while women suppressed by the family have no interest in investing in personal knowledge (Roy & Manna, 2014). On the other hand non-pecuniary reasons differ and apart from the current study can negatively impact women's entrepreneurship development.

The studies of Bloomberg (2016) in developing countries showed that as women's business starts to bring profit, the interest of family increases. In cases where women were married and lived with in-laws, the status of was women quickly shifted to the secondary position. Eventually, women end up staying at home and looking after their children while her husband or in-laws lead the business. Women's status in developing countries, especially those which are closely related to the patriarchal concept of society, women occupies subordinate position. This is because patriarchal cultural habits are present not only in social behaviour but also in economic relations. Thus, women owning a business need a male guarantor (Xheneti, 2018).

In conclusion, it must be underlined that women entrepreneurs are highly motivated in their business development and are ready to change, adaptable to market demands. Therefore, women's participation in business is a positive development for the country's economy.

5. Conclusion

Concluding the research, we see that hypotheses 2 and 4 were accepted, non-pecuniary reasons have a positive and significant influence on the business development of women entrepreneurs. They showed high interest in their business's diversification and high potential to adapt to the market demands as the majority is ready to transform or edit their orders and widen their trade zone borders. Although most are married, they are still interested in developing their business. The majority of women are in the food industry, thus they are monetizing their skills, which are usually attributed by society as homerun duty.

On the contrary, hypotheses 1 and 3 were rejected. Depending on the result of the analysis provided, the questionnaire should be either changed or added. People might probably need to understand some questions. The Cronbach alpha tells that there is a high possibility of questions asking the same things. Nevertheless, Cronbach alpha could be accepted starting from 0.5 for short-scale studies. Where alpha is higher than 0.7, it is regarded as not significant. Therefore, there must be added some questions and moderating factors in future studies, especially large-scale ones, as previous large-scale studies revealed that apart from personal motivation, there are external factors such as family members interfering, which prevents further participation of women in their own business.

The limitation of this study was that half of the survey participants were not natives of Almaty. Therefore it should be considered to conduct research within a monocity. Further studies should investigate the reasons that motivated women to start their businesses and if they are willing to develop their businesses in scale and scope. Next, it is essential to analyze the context of the study, as it has a crucial role in women's participation in the economy as business owners. It is better if future studies provided are narrowed to one direction in business (e.g. food industry). Studying the effect of monocities is also recommended, where the trade zone and variety of products are in high demand.

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