

Women Entrepreneurship and Household Economic Resilience: A Systematic Literature Review

Rahmat Hidayat^{1*}, Yulnita Muchtar², and Muh. Irshan Sachrir³
Universitas Negeri Makassar

Corresponding Author: Rahmat Hidayat rahmathidayat@unm.ac.id

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ABSTRACT

Women entrepreneurship is increasingly recognized as a strategic pathway for strengthening household economic resilience, particularly in developing economies. This article presents a systematic literature review examining the relationship between women entrepreneurship and household economic resilience. Using a PRISMA-oriented procedure, peer-reviewed articles and institutional reports published mainly between 2019 and 2026 were identified, screened, and thematically synthesized. The review identifies six dominant themes: financial access and literacy, digital capability, social capital and family support, gendered constraints, business performance and household welfare, and crisis resilience. Findings indicate that women entrepreneurship enhances household resilience through income diversification, savings, asset accumulation, and improved education and health expenditure. However, this relationship is influenced by unpaid care work, social norms, financial exclusion, business capability, and institutional support. The study proposes gender-responsive policies and entrepreneurship programs.

INTRODUCTION

Women entrepreneurship has become an increasingly important topic in entrepreneurship and development studies because it connects business creation with household welfare, gender equality, and community-level resilience. In many developing economies, women-owned micro and small enterprises are not merely market actors; they are also mechanisms through which households diversify income, finance education and health needs, respond to shocks, and maintain economic stability during crisis periods. The growing attention to women entrepreneurship is also reflected in global entrepreneurship reports and policy frameworks that highlight women as central actors in inclusive economic transformation.

Despite this significance, the relationship between women entrepreneurship and household economic resilience remains conceptually dispersed. Entrepreneurship studies often focus on business survival, performance, innovation, and growth, while household resilience studies focus on income stability, consumption smoothing, savings, assets, coping strategies, and the ability to recover from shocks. Gender studies add another layer by showing how women's entrepreneurship is shaped by social norms, unpaid care work, mobility restrictions, household bargaining, and unequal access to productive resources. These disciplinary differences make it necessary to synthesize the literature in a more integrated manner.

The urgency of this review is reinforced by recent global evidence. The Global Entrepreneurship Monitor 2024/2025 Women's Entrepreneurship Report, based on 161,528 adults across 51 countries, reported that women were 47% more likely than men to close a business for family or personal reasons, showing the continuing tension between entrepreneurship and household responsibilities. Similarly, the World Bank's gender strategy emphasizes that entrepreneurship can be a pathway to women's economic empowerment, while also noting that many women in developing countries operate subsistence-oriented micro-businesses and need stronger access to broadband, finance, markets, and social protection.

Previous systematic reviews have examined women entrepreneurship broadly, female entrepreneurship in Africa, feminist entrepreneurship, microfinance and women's empowerment, and resilience among women-led enterprises. However, fewer studies specifically integrate women entrepreneurship with household economic resilience as an outcome. This gap is important because the success of women-owned enterprises cannot be judged only by growth metrics; in many contexts, their social and economic contribution appears through family income stabilization, food security, children's education, health expenditure, savings, and reduced vulnerability during shocks.

Accordingly, this article aims to answer three review questions. First, what themes dominate the literature on women entrepreneurship and household economic resilience? Second, through what mechanisms does women entrepreneurship contribute to household resilience? Third, what barriers and enabling conditions shape the translation of women's entrepreneurial activity into resilient household outcomes? By addressing these questions, this review

contributes a conceptual synthesis that is useful for entrepreneurship scholars, gender and development researchers, and policymakers designing women-centered MSME support programs.

LITERATURE REVIEW

1. Women Entrepreneurship

Women entrepreneurship refers to entrepreneurial activities initiated, owned, managed, or led by women. The concept covers opportunity-driven ventures, necessity-based microenterprises, home-based businesses, informal sector enterprises, cooperatives, social enterprises, and women-led small and medium-sized enterprises. Earlier literature emphasized the barriers faced by women entrepreneurs, including finance, legitimacy, networks, market access, and gender norms. More recent scholarship moves beyond deficit-based explanations by highlighting women's agency, resilience, social value creation, and contextualized entrepreneurial strategies.

A gender-aware approach is essential because women entrepreneurs are embedded in household and community systems. Unlike the individualistic model of entrepreneurship, women entrepreneurship in many developing contexts involves negotiation between productive work and reproductive responsibilities. Entrepreneurial decisions are influenced by household labor allocation, family support, asset ownership, marital status, care responsibilities, and social expectations about women's mobility and economic roles.

2. Household Economic Resilience

Household economic resilience refers to the capacity of a household to maintain basic economic functions, absorb shocks, adapt to changing conditions, and recover after disruptions. In this review, resilience is understood through indicators such as income stability, savings, asset ownership, debt management, food security, education and health expenditure, access to financial services, and the ability to respond to crisis without falling into long-term vulnerability.

Women-owned enterprises can strengthen household resilience by generating additional income, diversifying livelihood sources, improving women's bargaining power, and creating social networks that provide information, emotional support, credit access, and market opportunities. However, the effect is not automatic. Business income can be unstable, women may have limited control over earnings, and household responsibilities can reduce time available for business development.

3. Theoretical Lens

This review integrates four theoretical perspectives: sustainable livelihood theory, gender-aware entrepreneurship, social capital theory, and the resource-based view. Together, these perspectives explain why women's entrepreneurship is both an economic activity and a household resilience mechanism.

Theoretical lens	Core assumption	Relevance to women entrepreneurship	Connection to household resilience
Sustainable livelihood	Households rely on asset portfolios to survive and adapt	Women entrepreneurs mobilize human, social, financial, physical, and digital assets	Assets help households smooth consumption, diversify income, and absorb shocks
Gender-aware entrepreneurship	Entrepreneurship is shaped by gendered institutions and norms	Women face unequal access to capital, networks, mobility, and care support	Gendered constraints affect income control, welfare allocation, and adaptive capacity
Social capital	Networks provide information, trust, resources, and legitimacy	Family, peer, community, and institutional networks support women-owned enterprises	Networks improve access to informal credit, markets, emotional support, and crisis coping
Resource-based view	Performance depends on valuable and hard-to-imitate resources and capabilities	Business capability, digital capability, and financial capability strengthen women-owned enterprises	Stronger firms are more able to generate stable income and protect household welfare

Table 1. Theoretical lenses used in the review

METHODOLOGY

This article applies a systematic literature review design to synthesize peer-reviewed research on women entrepreneurship and household economic resilience. The review follows a PRISMA-oriented logic consisting of identification, screening, eligibility assessment, and thematic synthesis. The procedure was designed to capture literature connecting women entrepreneurship with household income, family welfare, livelihood resilience, economic empowerment, financial inclusion, social capital, and crisis adaptation.

The search strategy combined keywords related to women entrepreneurship and household resilience. The core search string was: ("women entrepreneur*" OR "female entrepreneur*" OR "women-led business*" OR "momprenneur*" OR "women-owned MSME*") AND ("household economic resilience" OR "family welfare" OR "household income" OR "livelihood resilience" OR "economic empowerment" OR "household wellbeing"). The search was complemented by terms such as financial inclusion, digital capability, social capital, microenterprise, poverty reduction, crisis resilience, and sustainable livelihood.

The inclusion criteria were: (1) articles and institutional reports that discuss women entrepreneurship, women-owned MSMEs, or female microenterprise; (2) studies that include household, family, livelihood, welfare, or resilience outcomes; (3) publications mainly from 2019-2026, with a small number of foundational earlier works included for theory; (4) studies written in English or Indonesian; and (5) empirical, review, or policy-oriented studies relevant to entrepreneurship and household resilience. Studies were excluded when they focused only on large corporate leadership, did not discuss women-specific

entrepreneurship, or lacked any connection to household or community economic outcomes.

Component	Description
Review type	Systematic literature review with thematic synthesis
Databases and search channels	Scopus-oriented search terms, Web of Science-oriented search terms, Google Scholar, ScienceDirect, SpringerLink, Wiley, Taylor & Francis, and institutional reports
Time coverage	Main focus on 2019-2026; foundational gender entrepreneurship theories before 2019 retained selectively
Inclusion focus	Women entrepreneurship, female entrepreneurship, women-owned MSMEs, household income, family welfare, resilience, economic empowerment, livelihood strategy
Exclusion focus	Non-entrepreneurship gender studies, purely corporate board diversity, non-scholarly opinion pieces, studies without household or resilience relevance
Analysis technique	Thematic coding, conceptual synthesis, and framework development

Table 2. Review protocol and search strategy

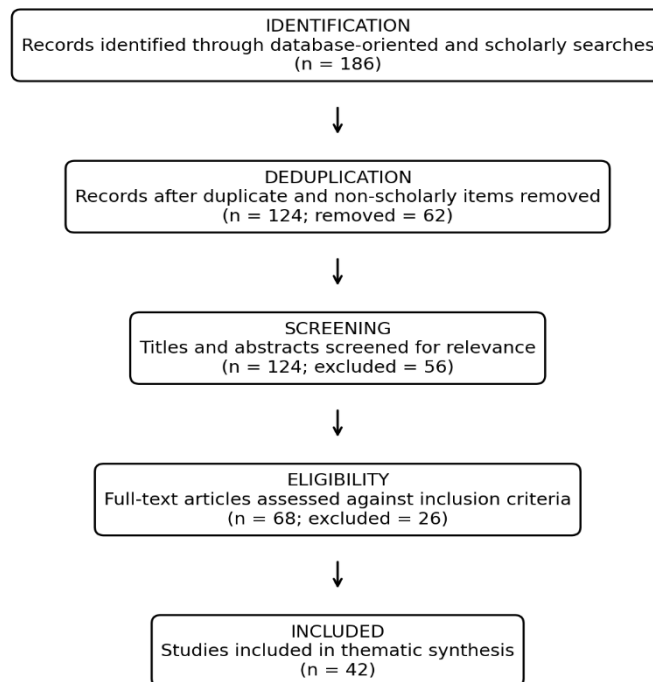


Figure 1. PRISMA-oriented screening flow used in the review

RESEARCH RESULT

Publication Trend and Literature Profile

The selected literature shows increasing attention to women entrepreneurship, household welfare, and resilience after the COVID-19 pandemic. Studies published between 2020 and 2026 emphasize crisis response, financial inclusion, digitalization, social capital, family support, and gendered barriers. The growth of this literature reflects a shift from viewing women-owned microenterprises as small income-generating activities toward recognizing them as household resilience mechanisms and community-level economic resources.

The studies were diverse in methodology. Qualitative studies explored lived experiences, coping strategies, and social constraints. Quantitative studies examined financial inclusion, business performance, income, digital adoption, and empowerment outcomes. Review studies mapped the broader field of women entrepreneurship, feminist entrepreneurship, and resilience. Institutional reports provided macro-level evidence on legal barriers, gender gaps, finance, digital inclusion, and the global entrepreneurship environment.

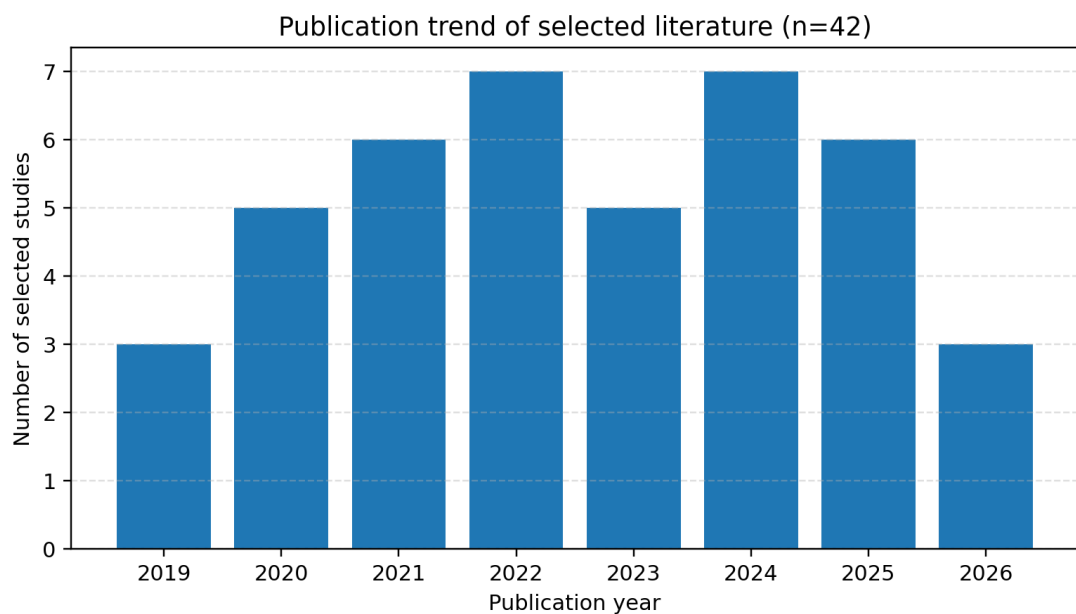


Figure 2. Publication trend of selected literature

Selected Literature and Contribution

Author/year	Method/design	Context/focus	Key contribution to this review
Cardella et al. (2020)	Systematic review	Women entrepreneurship literature	Boundaries of the field, thematic gaps, need for gender-aware framing
Ojong et al. (2021)	Systematic review	Female entrepreneurship in Africa	Women entrepreneurs contribute to innovation, job creation, poverty reduction and household welfare

Author/year	Method/design	Context/focus	Key contribution to this review
Anggadwita et al. (2022)	Qualitative / livelihood strategy	Women entrepreneurs in Indonesia	Sustainable livelihood assets shape strategies for surviving and developing businesses
Manolova et al. (2020)	Short research article	Women entrepreneurs during COVID-19	Crisis opened opportunities but also intensified household and care responsibilities
Gannon et al. (2022)	Review	Female entrepreneurs and climate risk	Household-business linkages remain underexplored in resilience studies
Lwamba et al. (2022)	Systematic review and meta-analysis	Women empowerment in fragile contexts	Empowerment can improve access to assets, income and decision-making but effects vary by program design
Baral et al. (2024)	Empirical qualitative study	Rural women entrepreneurs	Resilience strategies are shaped by education, household dynamics and social support
Giannella (2025)	Literature review	Necessity women entrepreneurship	Push-pull motives are crucial for explaining entrepreneurship as survival and opportunity seeking
Rosca et al. (2020)	Comparative case analysis	Women social entrepreneurs in emerging markets	Women entrepreneurs can act as change agents linking social and economic value creation
Crittenden et al. (2019)	Conceptual and empirical discussion	Women micro-entrepreneurs and ICT	ICT can expand market access and improve resource control for women micro-entrepreneurs
Foss et al. (2019)	Policy review	Women entrepreneurship policy	Policy needs to shift from individual deficit framing to structural support
World Bank (2024)	Global report	Legal and institutional environment	Laws, implementation gaps, safety and childcare shape women's economic opportunities

Table 3. Selected studies and their contributions

Thematic Synthesis

The thematic synthesis identifies six dominant clusters in the literature. These clusters are interconnected and show that women entrepreneurship contributes to household resilience through both economic and social pathways.

Theme	Core idea	Household resilience pathway	Policy implication
Financial access and literacy	Women entrepreneurs need capital, savings, credit literacy, and risk management	Improves income stability, savings, debt management, and asset accumulation	Gender-responsive finance, microcredit with mentoring, savings groups, and financial literacy programs
Digital capability	Digital platforms expand markets, payments, customer communication, and bookkeeping	Improves business continuity and market access during shocks	Digital marketing training, e-commerce onboarding, QR payment literacy, affordable broadband
Social capital and family support	Networks provide trust, information, childcare help, market links, and emotional support	Strengthens coping capacity and reduces business-household conflict	Peer groups, cooperatives, mentoring, women business communities
Gendered constraints	Unpaid care work, social norms, restricted mobility, and limited asset ownership constrain enterprise growth	Weakens the conversion of business income into long-term resilience	Childcare-sensitive programs, household bargaining support, legal empowerment
Business performance and welfare	Entrepreneurial income supports food, education, health, and household expenditure	Links enterprise capability with family welfare outcomes	Training should measure household welfare and not only revenue growth
Crisis and climate resilience	Women entrepreneurs adapt through diversification, informal networks, and flexible work arrangements	Supports shock absorption during pandemics, climate events, and price instability	Crisis-responsive finance, insurance, adaptive social protection, local ecosystem support

Table 4. Dominant themes from the literature synthesis

DISCUSSION**Mechanisms Linking Women Entrepreneurship and Household Resilience**

The review shows that women entrepreneurship strengthens household economic resilience through at least five mechanisms. The first mechanism is

income diversification. When women develop microenterprises, households become less dependent on a single income source. This is particularly important in low-income and informal economies where wage income is uncertain and social protection coverage may be limited.

The second mechanism is consumption smoothing. Income from women-owned enterprises is frequently directed to food, school costs, health needs, housing, and daily consumption. This pattern helps households maintain basic welfare during disruptions. The third mechanism is savings and asset accumulation. When entrepreneurial income is combined with financial literacy and access to savings products, women entrepreneurs can create buffers against crisis.

The fourth mechanism is capability expansion. Entrepreneurship can improve women's financial decision-making, digital skills, negotiation capacity, and social networks. These capabilities contribute not only to business performance but also to household decision-making. The fifth mechanism is social embeddedness. Women entrepreneurs often rely on family, peer groups, cooperatives, religious groups, community networks, and digital communities to access customers, credit, knowledge, and emotional support

Barriers That Weaken the Resilience Effect

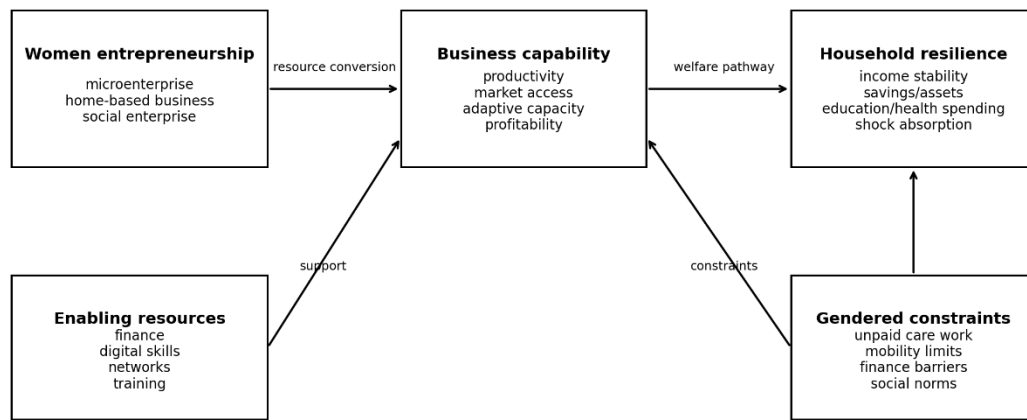
Although women entrepreneurship can strengthen household resilience, the effect is constrained by gendered barriers. Unpaid care responsibilities limit the time and mobility of women entrepreneurs. Financial exclusion restricts working capital and investment capacity. Social norms may reduce women's control over business income or constrain their participation in markets. These barriers explain why some women-owned enterprises remain subsistence-oriented despite high levels of effort and resilience.

The review also highlights the importance of distinguishing business survival from household resilience. A business may survive while the household remains vulnerable if profits are too low, debts are high, earnings are not controlled by women, or care burdens increase. Conversely, a small enterprise with modest revenue can meaningfully improve resilience when income is stable, savings are accumulated, and women have decision-making power over household expenditure

Conceptual Framework

The proposed framework positions women entrepreneurship as an entry point, enabling resources as inputs, business capability as a mediating mechanism, gendered constraints as contextual moderators, and household economic resilience as the outcome. This framework emphasizes that household resilience is not a direct product of entrepreneurship alone; it emerges when women entrepreneurs can convert resources into business capability and when the household and institutional environment allow women to retain control over income and decisions.

Figure 4. Conceptual framework linking women entrepreneurship and household economic resilience



Source: Author synthesis based on the reviewed literature.

Research Agenda

Research gap	Why it matters	Recommended future study
Limited household-level outcome measurement	Many studies measure business performance but not savings, assets, food security, education, or health expenditure	Use longitudinal household surveys linking business income with household welfare outcomes
Weak analysis of unpaid care work	Care responsibilities shape business time, mobility, and growth potential	Examine childcare, domestic labor sharing, and family support as moderators
Limited intersectional analysis	Women entrepreneurs are not homogeneous; class, age, location, ethnicity, religion, and marital status matter	Conduct comparative studies across rural/urban, formal/informal, and sectoral contexts
Insufficient digital resilience evidence	Digital adoption is often treated as marketing, not household resilience capacity	Study digital capability, digital payments, and online markets as resilience resources

Research gap	Why it matters	Recommended future study
Few crisis-responsive models	Pandemic and climate shocks show the need for adaptive support	Develop policy models combining finance, insurance, training, and social protection

Table 5. Future research agenda

CONCLUSIONS

This systematic literature review shows that women entrepreneurship is strongly connected to household economic resilience through income diversification, consumption smoothing, savings and assets, capability development, and social capital. Women-owned micro and small enterprises function not only as business units but also as household resilience mechanisms, especially in contexts marked by economic uncertainty, informal employment, and limited social protection.

The synthesis also shows that the effect of women entrepreneurship on household resilience is conditional. Financial exclusion, unpaid care work, gender norms, limited mobility, weak digital access, and inadequate institutional support can prevent women entrepreneurs from converting business activity into sustainable household welfare. Therefore, entrepreneurship programs for women should not focus only on business growth but also on household-level outcomes, gender-responsive finance, digital capability, childcare-sensitive support, and local ecosystem coordination.

The article contributes by integrating women entrepreneurship and household economic resilience within a multi-theoretical framework. Future research should use longitudinal, mixed-method, and household-level designs to better measure how women-owned enterprises influence income stability, savings, debt management, education expenditure, food security, and resilience during crises.

ADVANCED RESEARCH

Advanced research should move beyond measuring whether women-owned businesses survive or grow and instead examine how entrepreneurial activity is converted into sustainable household resilience. Such research would strengthen the conceptual framework proposed in this review and provide more robust evidence for designing gender-responsive entrepreneurship policies and household-oriented MSME programs.

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