

## Cultural Factors and Women SMEs Performance

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### ABSTRACT

This study explores the impact of cultural factors on the performance of women-owned SMEs in Tanzania. Cultural factors such as gender norms, family roles, education, and societal expectations are investigated to shape the entrepreneurial success of women. The study reviewed 45 articles from the five major academic databases which are: Google Scholar, Emerald, Taylor and Francis, Elsevier/Science Direct, and Sage. The Google Scholar database contributed the highest number, with 30 articles selected. Emerald Insights, Elsevier Science Direct, and Sage contributed 4 articles per each database, and lastly, Taylor & Francis provided the study with 3 articles ranging from 1997 to 2024. The articles were collected in diverse regions, from developed to developing countries. The study suggests that cultural barriers like immobility, poor societal support, and ethnic influences negatively affect the performance of women SMEs. At the same time, family roles, education, and role models foster growth. Future research should explore how cultural factors interact with economic and technological forces and the role of government interventions in reducing cultural hindrances. This Study contributes to the knowledge on how cultural factors can both hinder and promote women's business economic and financial situations.

**Keywords:** Cultural Factors, Women SMEs Performance, Tanzania

### INTRODUCTION

Culture is a multifaceted concept influenced by societal values, practices, and historical experiences, shaping behavior, risk-taking, and entrepreneurship through social differentiation and interactions with the environment (Shamsheri et al., 2021). Cultural factors affect the performance of women-owned enterprises (SMEs), particularly in developing countries. Maziku et al. (2014) found that women's business performance in Tanzania was negatively affected by inadequate societal support, limited mobility, and ethnicity. In a similar vein, Hasan and Almubarak (2016) in Bahrain explored women entrepreneurs' challenges, such as limited financial access and work-home conflicts, which minimize their economic and business progressions. However, family roles, education, and role models were identified as factors that positively influenced women's business outcomes.

In many regions, insufficient education and training are critical barriers to the success of women SMEs. Majenga and Mashenene (2014) noted that a lack of business education and poor access to information often lead to poor financial performance among women-owned SMEs. This observation was further reinforced by Khan et al. (2021) in Pakistan, as it was found that the success of women entrepreneurs is both accelerated by internal factors, such as self-confidence, and external factors, such as economic and socio-cultural elements. The study emphasized in overcoming these challenges and boosting the success of women-led enterprises education and access to business resources are important.

The influence of cultural norms on business practices has been observed in different countries. Ritchie and Brindley (2005) in the United Kingdom noted that while

ethnic and gender barriers remain, cultural determinants generally play a less significant role in the entrepreneurial field itself. On the other hand, studies in South Africa, such as those by Shava and Rungani (2016), revealed that cultural norms and a lack of education were major obstacles for women entrepreneurs. However, their research also indicated that cultural constraints could be overcome with experience and knowledge as male- and female-owned SMEs performed similarly when both genders had substantial business-related experience.

Government support and policy interventions are essential for the success of women SMEs. In Vietnam, Le et al. (2022) proposed that business management capacity and access to resources could be significantly improved through targeted training and government support, reflecting how cultural factors might impact the effectiveness of these interventions. Similarly, Shamsheri et al. (2021) in Pakistan emphasized that regional cultural contexts, including norms around masculinity and individualism, play an influential role in shaping the performance of women entrepreneurs and the effectiveness of support structures.

The growing presence and impact of women-led SMEs in both developed and developing countries highlight the need for targeted research to understand the various factors influencing their success (Bear & Babcock, 2017; Khan et al., 2021). This study is crucial for enhancing women's economic empowerment, as it delves into the challenges faced by women entrepreneurs in developing countries, where societal and cultural norms significantly restrict their entrepreneurial progress (Shava & Rungani, 2016; Awuni et al., 2022).

In developed countries, while gender disparities persist, women entrepreneurs often have greater access to resources, education, and support networks (Akhter & Sumi, 2014). However, barriers such as cultural expectations, financial limitations, and societal norms still hinder their ability to start and grow businesses, minimizing their economic progress (Maziku et al., 2014; Dube & Maende, 2018). Despite these challenges, women in both developing and developed countries increasingly demonstrate determination to overcome obstacles and achieve entrepreneurial success (Anggadwita et al., 2017; Jeni et al., 2021).

Existing research has explored themes such as financial access, education, and societal attitudes, but the intersection of cultural expectations about women's roles and entrepreneurial opportunities, especially in rural versus urban settings, remains understudied (Shamsheri et al., 2021; Khan et al., 2021). Many studies, such as those by Majenga and Mashenene (2014), Maziku et al. (2014), Shava and Rungani (2016), Akhter and Sumi (2014), Bear and Babcock (2017), and Anggadwita et al. (2017), rely heavily on cross-sectional data, providing only snapshots of women's entrepreneurial experiences. Consequently, there is limited understanding of how cultural and societal changes over time affect the growth and sustainability of women SMEs (Mashenene, 2020). This study seeks to address these research gaps by investigating cultural factors from a broader, comparative perspective, offering actionable insights for policymakers and practitioners.

This study investigates the impact of cultural factors on the performance of women-owned small and medium enterprises (SMEs). The systematic literature review explores

key variables such as education, training, financial access, societal norms, family support, and gender roles. It highlights their influence on the entrepreneurial environment and outcomes for women SMEs.

### METHOD

The study utilized five major academic databases for its systematic literature review: Google Scholar, Emerald Insights, Taylor & Francis, Elsevier/Science Direct, and Sage. These databases were chosen due to their accessibility, scope, and specialization in relevant fields. Google Scholar was selected for its multidisciplinary coverage and ability to access diverse academic resources, including journals, books, and conference papers, making it a valuable tool for comprehensive literature searches (EJ et al., 2018). It contributed the highest number of articles, with 30 selected, reflecting its broad scope and relevance. Emerald Insights, Elsevier/Science Direct, and Sage each contributed four articles focusing on business, culture, and gender studies, which align with the study’s thematic areas. Taylor & Francis, known for its high-quality, peer-reviewed journals, provided three articles, rounding the total to 45.

The article selection process employed inclusion and exclusion criteria to ensure relevance and quality. Inclusion criteria focused on studies published in English, peer-reviewed articles, and those addressing cultural factors, women entrepreneurs, and SME performance, while exclusion criteria eliminated articles that lacked direct relevance to the study’s objectives or were not accessible in full text. Each database was systematically explored using keywords such as “cultural factors,” “women entrepreneurs,” and “SME performance.” The structured approach ensured a robust, diverse foundation for the study, combining the broad accessibility of Google Scholar with the specialized resources of other databases.

**Table 1: Database analysis**

Type of database	Initial search for articles	First four pages of articles	Final articles selected
Google Scholar	2,150,000	72	30
Emerald	23000	40	4
Taylor & Francis	161,841	40	3
Elsevier/Science Direct	35,421	100	4
Sage	86822	40	4
Total	2,457,084	292	45

The title analysis highlights the specific focus areas within the research topic. Among the articles reviewed from the first four pages, 134 articles were identified under the title Cultural Factors and Women SME Performance, with 17 articles ultimately selected for use in the study. Similarly, under the title Cultural Factors Influencing Women's Economic Performance, 160 articles were reviewed, and 28 articles were used. This shows that the title focus influenced the selection, with a higher proportion of articles retained under the first title. The analysis reflects a targeted approach to addressing the Cultural Factors and Women Economic Importance of the study.

**Table 2: Title Analysis**

Title	First Four pages	No. of articles used
Cultural factors and women SME performance	132	17
Cultural factors influencing women economic performance	160	28

## RESULTS AND DISCUSSION

The analysis is presented based on the regions, theories and variables used by studies as per the following narratives.

### Regional Analysis

The regional analysis highlights a diversity in the focus of research, the developing countries had 68,9% of studies and 31.1% of studies in developed countries. The findings imply that cultural challenges affecting women's SME performance are more intensively studied in developing regions, likely due to the prominence of such challenges and their impact on women's economic empowerment in these areas (Jeni et al., 2021; Adiza et al., 2020). This express the need for policy interventions that are tailored to address the unique-cultural constraints in developing countries, with a focus on supporting women entrepreneurs in these contexts (Khan et al., 2021; Shamsheri et al., 2021). Furthermore, the relatively smaller proportion of studies in developed regions (Noguera et al., 2013) suggests less challenges facing women in case of finance and empowerment.

Also, the study's regional analysis revealed that most research focuses on urban areas, with relatively few studies conducted in rural regions across both developed and developing countries. This finding indicates that women's economic empowerment efforts predominantly target urban residents while neglecting rural women, who often face challenges such as limited access to education and inadequate knowledge about empowerment opportunities. Bear and Babcock (2017) in the United States explained that this disparity arises due to resource allocation favoring urban areas, where infrastructure and support systems are accessible. This makes women in rural areas marginalized in empowerment initiatives. There is a need for targeted interventions and policies that specifically cater to the unique needs of rural women, promoting inclusivity and equitable access to empowerment resources.

**Table 3: Regional Analysis**

Regional	Authors	No.	Percent
<b>Developed Countries</b>	Noguera et al. (2013) in the United States of America, Madison et al. (2022) in the United States of America, Young et al. (2002) in United States of America, Bear & Babcock (2017) in United States of America, EJ et al. (2018) in United States of America, Roy & Goll (2014) in the United States of America. Ritchie & Brindley (2005) in the United Kingdom, Lerner et al. (1997) in Israel, Eom et al. (2024) in Republic of Korea, Hassan et al. (2021) in Saudi Arabia, Hasan & Almubarak (2016) in Bahrain. Aman et al. (2022) in Saudi Arabia, G.F et al. (2024) in Arab	<b>14</b>	<b>31.1%</b>
<b>Developing Countries</b>	LE et al. (2022) in Vietnam, Jeni et al. (2021) in Bangladesh, Mozumdar et al. (2020) in Bangladesh, Akhter & Sumi (2014) in Bangladesh, Khan et al. (2021) in Pakistan, Shamsheri et al. (2021) in Pakistan, Choudhry et al. (2019) in Pakistan, Shava & Rungani (2016) in South Africa, Irene (2016) in South Africa, Adiza et al.	<b>31</b>	<b>68,9%</b>

Regional	Authors	No.	Percent
	(2020) in Nigeria, Obi et al. (2017) in Nigeria, Senna et al. (2021) in Ghana, Awuni et al. (2022) in Ghana, Mbiti et al. (2015) in Kenya, Otieno & Wawire (2023) in Kenya, Dube & Maende (2018) in Kenya, Sikolia et al. (2020) in Kenya, Maziku et al. (2014) in Tanzania, Majenga & Mashenene (2014) in Tanzania, Sanka et al. (2018) in Tanzania, Mashenene (2020) in Tanzania, Moya et al. (2018) in the Democratic Republic of Congo. Jha and Alam (2022) in India, Kaul et al. (2023) in Indonesia, Rao et al. (2023) in India, Berhanu & Godana (2023) in Ethiopia, Kideghesho & Msuya (2010) in Tanzania, Adeyeye et al. (2024) in Tanzania, Sengupta (2024) in India, Ragasa et al. (2024) in Myanmar, Jana et al. (2024) in India		

### Theoretical Analysis

The theoretical framework of this study draws on various theories that explore the cultural factors influencing women's entrepreneurship and their performance in different cultural contexts. Maziku et al. (2014) applied the Expectancy and Motivation theories, which suggest that an owner-manager's growth-seeking behavior depends on whether their goals align with the sociocultural environment in which they operate. Maslow's (1954) Motivation theory further implies that an individual's motivation decreases as goals are achieved, influenced by factors such as survival, security, and self-actualization. Hasan and Almubarak (2016) and Sikolia et al. (2020) utilize the Theory of Entrepreneurship, which emphasizes the role of individual risk acceptance and situational factors in entrepreneurial performance.

The study also incorporates Hofstede's (2003) Theory, as discussed by Majenga and Mashenene (2014). This theory argues that a high-power distance exists between women and their husbands regarding economic resources. It highlights how cultural norms influence business dynamics, especially for women entrepreneurs. Khan et al. (2021) applied the Upper Echelons Theory, which emphasizes that top managers' behaviors, such as self-confidence and risk-taking, significantly impact business success, demonstrating the importance of individual characteristics in entrepreneurial performance.

Social Feminist Theory, as outlined by Shava and Rungani (2016) and Hassan et al. (2021), posits that women's differing experiences, shaped by early socialization, provide a valid basis for knowledge development and societal organization. Sanka et al. (2018) propose the Sociocultural Environment Theory, which emphasizes how cultural systems and societal norms shape individual behaviors and influence business creation. Other important theories referenced include the Social Learning Theory by Lerner et al. (1997), which focuses on how role models and socialization impact career preferences, and the Theory of Planned Behavior, discussed by Mashenene (2020) and Dube and Maende (2018), which argues that deliberate, intentional behaviors lead to specific actions.

Additional theories, such as the Resource-Based Theory (Mozumdar et al., 2020) and the Family Orientation Theory (Akhter and Sumi, 2014), emphasize the role of resources and family background in shaping entrepreneurial characteristics. Feminist Theory (Awuni et al., 2022) advocates for equal rights and power distribution between men and women, highlighting the need for gender equality in entrepreneurial

opportunities. Berhanu and Godana (2023) applied dependency theory which explore the relationship between women and capitalist development, it emphasizes how material conditions contribute to their exploitation. This perspective highlights the structural inequalities within economic systems that shape women's experiences in entrepreneurial activities. Similarly, Bear and Babcock (2017) utilized social role theory to examine how beliefs about gender roles, rooted in the division of labor, influence behavior through psychological and biological processes.

Entrepreneurship, social feminist (SF) theory, and planned behavior dominate other theories in this study due to their appearance in more than one article. This recurrence indicates that these theories have been adapted to many different functions or activities in addressing cultural factors affecting women's SME performance compared to other theories cited only once. Together, these theories provide a comprehensive understanding of how cultural factors, individual behaviors, and external societal structures influence women's entrepreneurship and economic empowerment.

### **Analysis on Methods of Data Analysis**

The data analysis methods in this systematic literature review (SLR) show diverse approaches to studying cultural factors influencing women's entrepreneurship. Regression analysis method is used in 11 studies (24.4%) for examining relationships between cultural factors and entrepreneurial performance. Regression analysis is a statistical technique used to determine the strength and nature of the relationship between cultural factors (independent variables) and entrepreneurial performance (dependent variable), helping to assess how cultural influences may impact business outcomes (Noguera et al., 2013). Descriptive analysis as the most common is used in 16 studies (35.6%), it provides an overview of these factors without making causal inferences. Descriptive analysis summarizes and presents the data to highlight key characteristics and patterns within the data, but it does not explore cause-and-effect relationships (Majenga & Mashenene, 2014). Content analysis appears in four studies (18.9%) and helps identify themes from qualitative data. It involves identifying and categorizing themes from textual, visual, or audio content, such as interviews or case studies, to understand how cultural factors influence women's entrepreneurship (LE et al., 2022). Factor analysis, used in 4 studies (8.9%), identifies underlying dimensions in driving entrepreneurial success. Factor analysis as a statistical method it uncovers the core cultural or social factors that drive entrepreneurial success by grouping related variables, simplifying the complexity of data (Anggadwita et al., 2017). Lastly, literature reviews, employed in 10 studies (22.2%), synthesize existing research to offer a broad understanding of the topic. A literature review summarizes and organizes existing studies on cultural factors and women's entrepreneurship, providing an overview of what is known and identifying areas for future research (Choudhry et al., 2019). The diversity in the methods used suggests that researchers are adopting a variety of approaches to exploring the complexities of cultural factors and women's entrepreneurial performance (Mozumdar et al., 2020). The predominance of regression and descriptive analyses indicates a focus on quantitative data; the use of content and factor analysis points to the importance of uncovering the deeper cultural and social dimensions that influence

women's entrepreneurship (Le et al. ,2022). The literature review method emphasizes the need for understanding of the existing research (Irene, 2016).

There is a need for further rigorous research analysis in these studies. Regression and descriptive analyses are not able to investigate deeper cultural schemes, but they can identify relationships and patterns. Content and factor analyses provide valuable insights but may need more advanced techniques. Literature reviews could benefit from a more critical synthesis of existing research. More robust insights into the cultural factors influencing women's entrepreneurship in future studies is possible by combining quantitative and qualitative methods.

**Table 4: Analysis of Methods of Data Analysis**

Method	Authors	No.	Percent
<b>Regression Analysis</b>	Hasan & Almubarak (2016) in Bahrain, Khan et al. (2021) in Pakistan, Sanka et al. (2018) in Tanzania, Hassan et al. (2021) in Saudi Arabia, Lerner et al. (1997) in Israel, Noguera et al. (2013) in United States of America, Madison et al. (2022) in United States of America, Mozumdar et al. (2020) in Bangladesh, Adiza et al. (2020) in Nigeria, Obi et al. (2017) in Nigeria, Ragasa et al. (2024) in Myanmar.	11	24.4%
<b>Descriptive Analysis</b>	Maziku et al. (2014) in Tanzania, Majenga & Mashenene (2014) in Tanzania, Shava & Rungani (2016) in South Africa, Senna et al. (2021) in Ghana, Shamsheeri et al. (2021) in Pakistan, Jeni et al. (2021) in Bangladesh, Mbiti et al. (2015) in Kenya, Aman et al. (2022) in Saudi Arabia, Rao et al. (2023) in India, Berhanu & Godana (2023) in Ethiopia, Kideghesho & Msuya (2010) in Tanzania, Young et al. (2002) in United States of America, Adeyeye et al. (2024) in Tanzania, Eom et al. (2024) in Republic of Korea, Jana et al. (2024) in India , Bear & Babcock (2017) in United	16	35.6%
<b>Content Analysis</b>	Ritchie & Brindley (2005) in United Kingdom, Mashenene (2020) in Tanzania, Dube & Maende (2018) in Kenya, Anggadwita et al. (2017) in Indonesia	4	8.9%
<b>Factor Analysis</b>	LE et al. (2022) in Vietnam, Roy & Goll (2014) in United States of America, Jha and Alam (2022) in India, Kaul et al. (2023) in Indonesia	4	8.9%
<b>Literature Review</b>	Irene (2016) in South Africa, Akhter & Sumi (2014) in Bangladesh, Awuni et al. (2022) in Ghana, Choudhry et al. (2019) in Pakistan, Anggadwita et al. (2017) in Indonesia, Moya et al. (2018) in Democratic Republic of Congo, Sikolia et al. (2020) in Kenya, Sengupta (2024) in India, G.F et al. (2024) in Arab, EJ et al. (2018) in United States of America	10	22.2%

## Variable Analysis

The variable analysis in this systematic literature review (SLR) highlights the key factors influencing women's entrepreneurship across different regions. Education and training emerged as the most frequently discussed variables, featured in 10 studies (22.2%). These studies suggest that education and training play a crucial role in empowering women entrepreneurs by enhancing their skills and knowledge, ultimately improving their performance in business ventures (Majenga & Mashenene, 2014). This implies that educational programs tailored to entrepreneurship can significantly bridge the knowledge gap and equip women with practical skills, such as financial literacy and market analysis, to run their businesses effectively. Furthermore, access to vocational training can encourage innovation among women entrepreneurs, enabling them to diversify their products and services. These findings highlight the need for targeted interventions, such as workshops and mentorship programs, to create a supportive learning environment for women. By prioritizing education and training, policymakers and stakeholders can create a foundation for sustainable women-led businesses.

Financial access, economic support, and entrepreneurship are also significant variables mentioned in 8 studies (17.8%); these studies emphasize the importance of financial resources and economic support systems in facilitating women's entrepreneurial activities, highlighting that access to finance is a major enabler for women to start and sustain businesses (Khan et al., 2021). The results imply that when women gain access to affordable credit and financial services, they can invest in expanding their businesses and adopting advanced technologies. Additionally, economic support in the form of grants, subsidies, and reduced taxation can help women entrepreneurs overcome initial financial hurdles. Such support systems can also build women's confidence to explore larger markets and establish long-term partnerships. The findings underscore the importance of financial inclusion programs and microfinance institutions in bridging the gap for women entrepreneurs, particularly in regions where traditional banking systems often exclude women.

Four studies (8.9%) discuss family and household support; the findings suggest that family support, both emotional and financial, is a significant factor influencing women's decision to engage in entrepreneurship, particularly in societies where gender roles are more traditional (Shamsheri et al., 2021). This implies that supportive family structures can alleviate the burden of balancing business and household responsibilities, allowing women to focus on growing their enterprises. Emotional encouragement from family members can also build resilience among women entrepreneurs, helping them navigate challenges and setbacks. Financial backing from family members can act as seed capital, reducing reliance on external loans and minimizing financial risks. Moreover, the findings suggest that cultural shifts encouraging shared domestic responsibilities can create a more enabling environment for women entrepreneurs. Efforts to promote family involvement in entrepreneurial activities, such as awareness campaigns and family-focused training programs, can further strengthen the role of the family as a positive influence.

Gender and cultural norms are highlighted as the most widely discussed variables, appearing in 23 studies (51.1%). These studies suggest that societal norms and gender



expectations often shape women's entrepreneurial opportunities and challenges, with women in some regions facing greater societal resistance to entrepreneurship due to entrenched cultural beliefs and gender roles (Akhter & Sumi, 2014). This implies that deeply rooted gender norms can limit women's access to critical resources such as land, finance, and networks. Furthermore, cultural expectations often constrain women's mobility and decision-making power, hindering their entrepreneurial potential. However, regions that have successfully challenged traditional gender norms demonstrate the positive impact of inclusive policies and awareness initiatives in transforming societal attitudes. The findings underscore the importance of community-based interventions that address gender stereotypes and foster acceptance of women in leadership and entrepreneurial roles. Efforts to integrate gender sensitivity training into community programs and media campaigns can play a pivotal role in reshaping societal norms.

The results imply that cultural factors, such as societal views on women's roles and access to resources like education and finance, significantly impact women's entrepreneurial performance (Dube & Maende, 2018). Addressing these cultural barriers and promoting education, financial support, and family involvement can contribute to greater empowerment and success in women's entrepreneurship. These findings suggest that a multidimensional approach is needed to address cultural constraints, combining policy reforms, community engagement, and infrastructure development. For example, providing culturally sensitive business training programs can help women navigate local challenges while building their confidence. Policies aimed at enhancing financial access for women, such as interest-free loans and government-backed guarantees, can reduce economic barriers. Furthermore, collaborative efforts between governments, NGOs, and private sectors can foster an ecosystem that supports women entrepreneurs by promoting inclusivity, innovation, and gender equity. By tackling cultural limitations, stakeholders can unlock the full potential of women entrepreneurs, driving economic growth and societal progress.

**Table 5: Variable Analysis**

<b>Variables</b>	<b>Authors</b>	<b>No.</b>	<b>Percent</b>
<b>Education and Training</b>	LE et al. (2022) in Vietnam, Jeni et al. (2021) in Bangladesh, Lerner et al. (1997) in Israel, Noguera et al. (2013) in the United States of America, Senna et al. (2021) in Ghana, Akhter & Sumi (2014) in Bangladesh, Anggadwita et al. (2017) in Indonesia, Obi et al. (2017) in Nigeria, Majenga & Mashenene, (2014) in Tanzania, Rao et al. (2023) in India	10	22.2%
<b>Financial Access, Economic Support and entrepreneurship</b>	Hasan & Almubarak (2016) in Bahrain, Khan et al. (2021) in Pakistan, Shava & Rungani (2016) in South Africa, Sanka et al. (2018) in Tanzania, Hassan et al. (2021) in Saudi Arabia, Otieno & Wawire (2023) in Kenya, Jha and Alam (2022) in India, Kaul et al. (2023) in Indonesia.	8	17.8%
<b>Family and Household Support</b>	Maziku et al. (2014) in Tanzania, Shamsheri et al. (2021) in Pakistan, Irene (2016) in South Africa, Sanka et al. (2018) in Tanzania.	4	8.9%

Variables	Authors	No.	Percent
<b>Gender and Cultural Norms</b>	Shava & Rungani (2016) in South Africa, Senna et al. (2021) in Ghana, Shamsheeri et al. (2021) in Pakistan, Irene (2016) in South Africa, Akhter & Sumi (2014) in Bangladesh, Awuni et al. (2022) in Ghana, Choudhry et al. (2019) in Pakistan, Dube & Maende (2018) in Kenya, Roy & Goll (2014) in the United States of America, Sikolia et al. (2020) in Kenya, Madison et al. (2022) in United States of America, Aman et al. (2022) in Saudi Arabia. Berhanu & Godana (2023) in Ethiopia, Kideghesho & Msuya (2010) in Tanzania, Young et al. (2002) in United States of America, <b>Adeyeye et al. (2024) in Tanzania</b> , Sengupta (2024) in India, Eom et al. (2024) in Republic of Korea, Ragasa et al. (2024) in Myanmar, Bear & Babcock (2017) in United States of America, G.F et al. (2024) in Arab, EJ et al. (2018) in United States of America, Jana et al. (2024) in India	23	51.1%

### CONCLUSION

The study found that cultural factors significantly impact the performance and growth of women-owned SMEs across different countries. Several studies indicate that cultural barriers such as gender roles, family expectations, and societal norms can restrict women's entrepreneurship. For example, immobility, poor societal support, family roles, education, role models, and ethnicity were identified as factors that negatively affect the performance of women in SMEs. The scholars have highlighted that inadequate education, limited access to business information, and husbands' interference in fund control hinder women's entrepreneurial performance. In contrast, some scholars observed that women in municipalities who benefited from family support and freedom to seek markets demonstrated improved business performance, indicating that cultural factors could positively influence outcomes when societal norms are less restrictive. These findings imply that addressing cultural barriers could unlock women's entrepreneurial potential by enhancing support systems, improving access to education, and fostering more equitable societal norms. Moreover, policies promoting freedom and family inclusivity in entrepreneurial activities could yield significant growth in women-owned SMEs.

The studies reviewed further reveal that cultural factors, including gender norms and family roles, shape the entrepreneurial environment. Scholars noted that male- and female-owned SMEs performed similarly when both genders had high business-related experience, suggesting that cultural expectations may not necessarily hinder women entrepreneurs in environments where skills and expertise are prioritized. However, other studies found that cultural barriers, including early marriage and male dominance, significantly affect women's entrepreneurship, particularly in regions with entrenched gender norms. These results imply that addressing gender-specific barriers through

targeted interventions can create a more level playing field for women entrepreneurs. For instance, integrating entrepreneurial training into broader societal and educational programs could help counteract cultural restrictions by empowering women with the skills and confidence needed to overcome these challenges.

Scholars have highlighted the significant role of cultural factors, such as access to financial resources and societal expectations, in influencing women's entrepreneurial performance. Similarly, scholars have found that cultural kinship in Indonesia plays a major role in shaping the entrepreneurial environment for women, fostering cooperation and support within communities. These findings imply that cultural factors can serve as both barriers and enablers, depending on the societal context. Positive cultural elements, such as community support systems and kinship networks, can be leveraged to enhance women's entrepreneurial success. For example, fostering cultural practices that encourage collective business ventures and community-driven resource sharing could be an effective strategy for empowering women entrepreneurs in culturally rich societies. At the same time, addressing negative cultural stereotypes and promoting equitable norms through education and awareness campaigns can help dismantle barriers that limit women's participation in entrepreneurship.

Future studies should explore the interaction between cultural factors and other socio-economic influences, such as technology and market dynamics, to better understand their combined impact on women's entrepreneurship. For instance, understanding how digital tools and e-commerce platforms could help women entrepreneurs overcome cultural and geographical barriers is a crucial area of inquiry. Research could also focus on the role of government policies in mitigating cultural barriers, such as introducing incentives for businesses that support gender equality and providing grants for women entrepreneurs in regions with entrenched gender norms. Additionally, examining the differences between urban and rural contexts is vital, as rural women often face more intense cultural barriers than their urban counterparts. These differences highlight the need for tailored interventions, such as rural-centric policies that focus on improving education, reducing early marriage, and ensuring equal access to financial resources for women in underserved areas.

In summary, the findings imply that addressing cultural factors through education, community support, government interventions, and technological innovations can significantly improve women's entrepreneurial performance. Policymakers, educators, and community leaders must work together to create an environment that empowers women by dismantling harmful norms and promoting equitable practices. By fostering positive cultural elements and mitigating negative ones, women's SMEs can thrive, contributing to broader economic and social development. Future research should continue to build on these insights, providing actionable recommendations to drive meaningful change for women entrepreneurs across diverse contexts.

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