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- Authors Guidelines
- Indexing of Journal
- Submit Your Articles
- Current Issue
- Copyright Form
- Special Issue

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- Dec 2012
- June 2013
- Dec 2013
- June 2014
- Dec 2014
- June 2015
- Dec 2015
- June 2016
- Dec 2016
- June 2017
- Dec. 2019
- March 2020
- June 2020
- Sept 2020
- Dec 2020
- March 2021
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[June 2012](#)  
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[June 2013](#)  
[Dec 2013](#)  
[June 2014](#)  
[Dec 2014](#)  
[June 2015](#)  
[Dec 2015](#)  
[June 2016](#)  
[Dec 2016](#)  
[June 2017](#)  
[Dec. 2019](#)  
[March 2020](#)  
[June 2020](#)  
[Sept 2020](#)  
[Dec 2020](#)  
[March 2021](#)  
[June 2021](#)

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**2 Day International Conference**  
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**[28-29 July 2021]**

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**Role of Nanotechnology for Sustainable Future**  
**[31 August 2021]**

**8. "10th National Conference (Virtual Mode)" on**  
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Multidisciplinary Academic Research in Current Era**  
*[Oct. 2021]*

**12. Special Issue on  
Advanced Research and Development in Interdisciplinary Studies**  
*[Oct. 2021]*

**13. International Conference on  
Emotions and Multidisciplinary Approaches (ICEMA 2021)**  
*[October 30<sup>th</sup> & 31<sup>st</sup> 2021]*

**14. Special Issue on  
Research and Innovations on Industry 4.0**  
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## Improvisational Behavior and Consequences on Business Performance and Stress of Entrepreneurs during Economic Downturn

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### ABSTRACT

*Small and medium-sized companies (SMEs), which include self-employed individuals, account for 90% of all businesses and 70% of all jobs globally. An estimated tens of millions of people's employment are in jeopardy due to the Covid-19 outbreak. The findings of a worldwide investigation performed in 2020 are presented in this paper. Entrepreneurs in 23 nations account for more than three-quarters of the world's gross domestic product. Most small company owners faced severe threats to their viability. We also witness resilience in how businesses dealt with the epidemic by being agile, adaptable, exploring new possibilities, employing government backing, giving back to society, and even harbouring development dreams beyond the pandemic itself. In the pandemic, the emotional well-being of entrepreneurs decreased by 12 per cent, putting their firms at risk. To remain productive, entrepreneurs use a variety of well-being tools, including social support and self-care measures. To wrap up the paper, we look at five themes that will shape the post-Covid economy: digitalization, 'local' emphasis; inclusive business models; increasing personal and business resilience, and we provide five practical strategies for entrepreneurs to safeguard their well-being amid these developments.*

### 1. Introduction:

Economic growth depends on entrepreneurship. According to the World Bank, small and medium-sized firms (SMEs) make up 90 per cent of businesses worldwide<sup>1</sup> (99.8 per cent in the European Union<sup>2</sup> and 99.9 per cent in the United States). 70% of the world's workforce is employed in the service sector, accounting for 50% of GDP in OECD nations and 40% in developing economies. Because of their smaller size, these enterprises are more susceptible to economic downturns than their larger counterparts. Job losses at small and medium-sized firms (SMEs) are often overlooked in the media, even though the total number of SMEs losing jobs is likely more significant than that of big businesses. In light of the current severity of the Covid-19 epidemic, it is necessary to have a better understanding of the challenges faced by entrepreneurs and their expectations for the

future, both short-term and long-term. More than 5,000 entrepreneurs from 23 countries were surveyed for this research. An entrepreneur had to be the company's CEO and own a significant portion of it to be included in the study. According to the European Union's definition of small and medium-sized enterprises (SMEs), we had both established and start-up entrepreneurs running businesses of all sizes with a maximum of 250 workers. Our sample includes 3,796 SME owners and managers and 1,410 self-employed people. Australia, Bangladesh, Bosnia and Herzegovina, Canada, Chile, China, Colombia, Denmark, France, Germany, India, Italy, Japan, New Zealand, Norway, Pakistan, Poland, Slovakia, Spain, Sweden, UK, and the United States were the 23 participating nations. These 23 nations account for 75% of the world's GDP and 56% of the world's population.

With the support of entrepreneurial groups, chambers of commerce, and direct

contact with SME owner-managers and the self-employed, we conducted a comprehensive survey of entrepreneurs. During the first wave of the pandemic (between April and the end of August 2020), lockdowns were implemented in most nations to restrict the spread of the Coronavirus, which was assessed in this report. Many schools, colleges, and companies were shut down during data collecting, despite differing lockdown legislation in different nations.

## 2. Methodology:

A total of 5,206 entrepreneurs from 23 countries were surveyed between April and August 2020 for this research. We were unable to discern any significant differences between the early and late responses<sup>7</sup>. Therefore we decided to merge the data.

Entrepreneur associations, chambers of commerce, and direct email contact with SME owner-managers and the self-employed were used to conduct the poll. Associations were invited to pass forward invitations to participate in our online survey to their members. The survey was not paid for participation by entrepreneurs. When participants completed the study, they were given comments on their psychological resources for coping with stress and adversity.

We looked at how well our sample of entrepreneurs represented the entrepreneurial culture in each country we studied (see Appendix). We compared our results to those from the Global Entrepreneurship Monitor (GEM), the world's most significant entrepreneurship research initiative, which polls representative household samples of entrepreneurs.

Requests for the entire comparison and sample descriptions may be made. Overall, firms in our sample are more active

in the business service sector (53.3 per cent) than GEM (21.9 per cent), less involved in the extractive (2.6 per cent) and manufacturing (13.6 per cent) sectors, and more active in consumer-oriented services (30.5 per cent) than GEM (44%). There are 13.1 workers in our sample, compared to GEM's 4.25 employees, although they are of comparable age (11.12 vs 11.1 years). When compared to GEM samples of entrepreneurs, entrepreneurs in our research are somewhat older (45.6 against 44.2 years old), more educated (75.6 per cent have a university degree versus 29.9 per cent in GEM), and more likely to be male (68.2 versus 61.4 per cent). In Japan, we had 84 participants, whereas, in the United States, we had 1081.

### 3. Entrepreneurs' businesses were affected by the pandemic:

The Covid-19 epidemic harmed entrepreneurs in this sector. While some businesses are doing well, most indicate that the epidemic has badly impacted their company and are concerned about its survival. The main issue was reduced commerce, but businesses also faced payment delays and paying for company maintenance. As a consequence, several companies had to decrease employment.

#### 3.1. Impact on entrepreneurs' businesses:

Worryingly, the epidemic jeopardized the very survival of 61% of enterprises. In our survey, entrepreneurs in China (95.3%), Bangladesh (91.6%), and Pakistan (71.7%) were the most pessimistic, while entrepreneurs in Norway (40.8%), Poland (43.5%), and Denmark (47.2%) were the most optimistic. Even in these nations, however, over 40% of entrepreneurs feared for their enterprises' survival. So, only in our sample, 3,162 enterprises and 41,578 people are in danger.

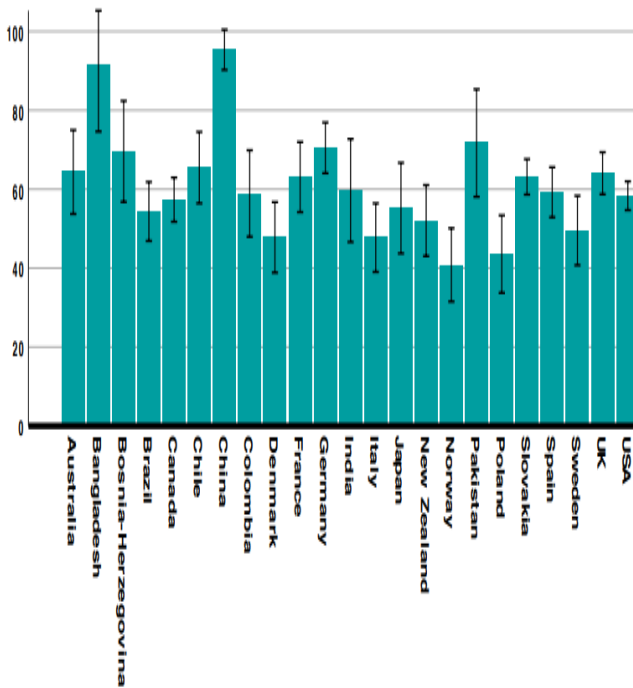


Figure 1. Existence of business under threat

Following these results, most businesses (74.9%) in our survey reported trade losses. Figure 2 demonstrates that most companies in China (99.4%), Germany (92.7%), and Bangladesh (92.4%) reported sales losses, whereas entrepreneurs in Norway (57.8%), Italy (61.8%), and Poland (64.2%) reported sales gains (Figure 1). "I have lost all booked clients – training company" (self-employed from Canada) and "Many clients have put projects on hold, reduced scope or slowed the project" (start-up entrepreneur from Australia) (SME entrepreneur from Canada). Unlike the loss of revenue, most firms in our sample had not yet lost jobs. Most entrepreneurs (72.1%) had not yet laid off personnel, while 27.9% had. Following the example of France (0.04%), Italy (7.4%), and New Zealand (14.7%), more than 40% of enterprises in Norway (47.2%), Japan (45.3%), and China (40.6%) had to decrease employment.

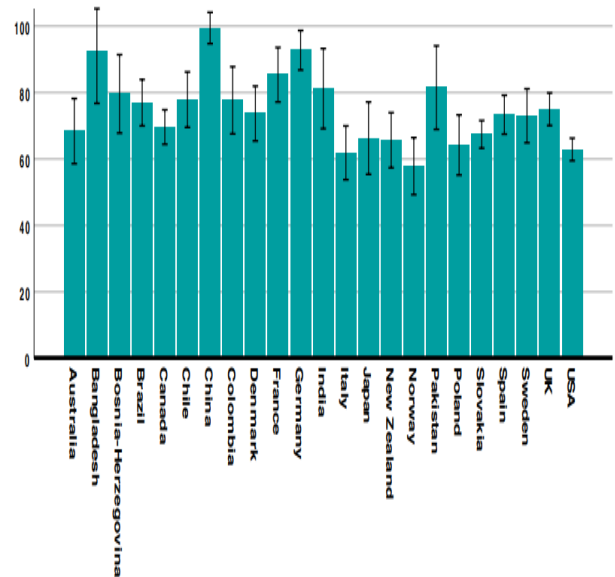


Figure 2. Loss in trading

3.2. Main challenges in the business:

I have problems paying for my business upkeep (e.g., loan repayments, rent, utilities, insurance), my customers don't pay me or pay late, and nothing has changed. We show the three most often reported issues worldwide:

Late payments, issues paying for company maintenance, and 'nothing has changed.'

During the pandemic, non- or late-paying consumers were the most significant issues for nearly a quarter of enterprises (27.8%). As demonstrated in Figure 3, clients in China (42.9%), Pakistan (376.6%), Bosnia and Herzegovina (368.6%) and Brazil (36.5%) have the most significant issues paying. During the pandemic, less than 20% of entrepreneurs in Denmark (13.4%), New Zealand (17.1%), Chile (19.5%) and Japan (19.9%) described this as their top issue. In our analysis, an average of 26.8% of businesses cited financial problems. As shown in Figure 4, entrepreneurs in Germany (44.5%), China (40.7%), and Bangladesh (377.7%) had the most significant difficulty paying for company maintenance, while entrepreneurs in Sweden (13.9%), New Zealand (13.5%), and Denmark (10.8%) had the slightest difficulty.



Finally, 25.9% of businesses stated nothing had changed. Companies in Spain (41.5%), New Zealand (38.8%) and Italy (37.1%) reported no substantial changes during the pandemic's initial phase (Figure 5). In contrast, less than 20% of entrepreneurs in Bangladesh (19.5%), Chile (18.6%), Germany (17.6%), Pakistan (17.4%), Bosnia and Herzegovina (15.2%) and China (15%) stated nothing had changed.

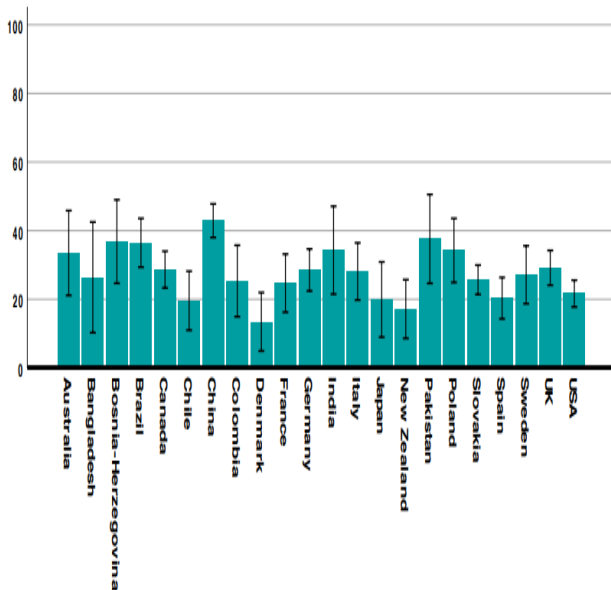


Figure 3. Main challenges in the business: late paying customers

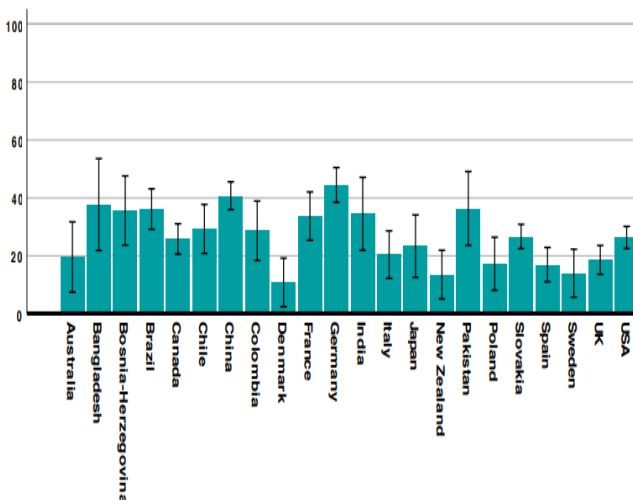


Figure 4. Main challenges in the business: problems paying for upkeep

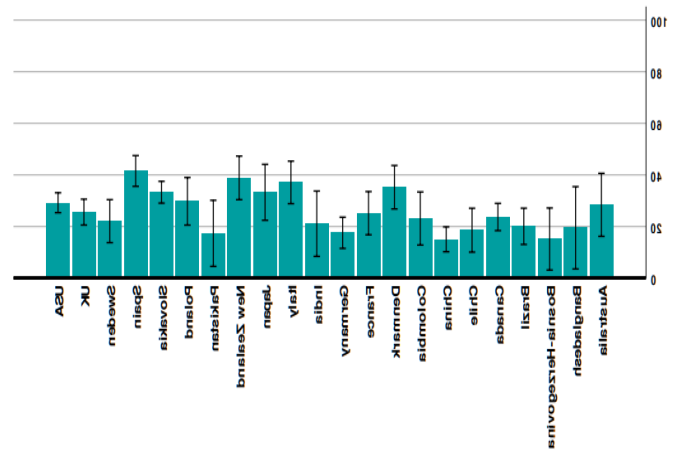


Figure 5. Main challenges in the business: nothing has changed

### 3.3. Main challenges in the business:

I have problems paying for my business upkeep (e.g., loan repayments, rent, utilities, insurance), my customers don't pay me or pay late, and nothing has changed. We show the three most often reported issues worldwide:

Late payments, issues paying for company maintenance, and 'nothing has changed'.

During the pandemic, non- or late-paying consumers were the most significant issues for nearly a quarter of enterprises (27.8%). As demonstrated in Figure 3, clients in China (42.9%), Pakistan (37.6%), Bosnia and Herzegovina (36.6%) and Brazil (36.5%) have the most significant issues paying. During the pandemic, less than 20% of entrepreneurs in Denmark (13.4%), New Zealand (17.1%), Chile (19.5%) and Japan (19.9%) described this as their top issue. In our analysis, an average of 26.8% of businesses cited financial problems. As shown in Figure 4, entrepreneurs in Germany (44.5%), China (40.7%), and Bangladesh (37.7%) had the most significant difficulty paying for company maintenance, while entrepreneurs in Sweden (13.9%), New Zealand (13.5%), and Denmark (10.8%) had the slightest difficulty.

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3.4.Remote working:

The pandemic increased remote working, which was one of the key developments. It was no different for entrepreneurs, including juggling remote work with kids. Schools and nurseries disappeared, forcing almost a fifth of entrepreneurs (22.6%) to care for their children at home. Some remarked 'restricted hours owing to kids being off school'.

According to our poll, a third of entrepreneurs (32.5%) indicated they were still working at their company' premises and that their primary place of employment had not changed owing to the epidemic. As shown in Figure 6, the majority of entrepreneurs that did not relocate during the pandemic were from Bosnia and Herzegovina (81.6%), Norway (58.5%), and France (55.9 per cent). Less than half of all entrepreneurs (42.1%) expanded or began working from home. Due to the epidemic, almost a fifth of entrepreneurs (21.3%) now work entirely from home. Especially true for entrepreneurs in Italy (32.4%) and China (31.8%), where over 30% increased time spent in home offices (Figure 6). Due to the pandemic, another fifth (20.8%) of businesses began working from home.

As demonstrated in Figure 6, the pandemic forced nearly 40% of new businesses in Chile (45.4%) and India (41.7%) to work from home. While some entrepreneurs found benefits such as 'saving time by completing

all my meetings on Zoom' (UK SME entrepreneur), others cited 'reduced productivity owing to working from home.

A fifth (20.1%) of all entrepreneurs reported working from home before the pandemic. Figure 6 shows that previous to Covid-19, Australia (40%) and New Zealand (38.5%) had the most significant percentage of businesses working remotely from home (30.6 per cent).

Finally, the Covid-19 epidemic prevented 4.4 per cent of our sample from working. As shown in Figure 6, this was the case for entrepreneurs in Germany (26%) and Norway (23%) but not in Canada, Poland, or Denmark.

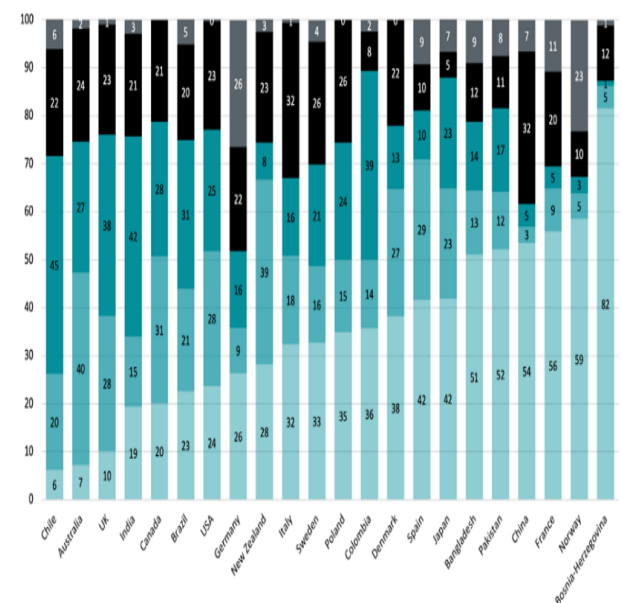


Figure 6. Changes to place of work

4. Longer term opportunities and realities:

Even though we saw in the previous chapters that entrepreneurs' businesses suffered in the pandemic, encouragingly, entrepreneurs had generally positive expectations for their business in the long term beyond the pandemic. This suggests resilience, although there are also short-term vulnerabilities (e.g.,



in terms of businesses' financial position). First, we discuss these long-term expectations beyond the pandemic regarding entrepreneurs' general expectations for their business-related to survival, growth, and favourable long-term impact. Secondly, we explore businesses' preparedness in terms of planning, contributing to their ability to act upon future opportunities. Lastly, we examine a business' financial position and survival prospects.

4.1.Expectations beyond Covid-19: survival, growth, and job creation

In terms of general expectations beyond the pandemic, nearly half of all entrepreneurs in our study (48.3% agreed or strongly agreed) were optimistic that – despite suffering significantly – their business would eventually survive. More than a third of all entrepreneurs (38.1% overall) even expected their business to grow more prominent it was before the pandemic. The two charts below (Figures 7& 8) show how strongly entrepreneurs across the 23 countries agreed with statements regarding their business' resilience (on a 5-point scale from 1 strongly disagree to 5 strongly agree). As shown in Figure 7, entrepreneurs in China (3.7), Bangladesh (3.7), India (3.6), Colombia (3.5) and Pakistan (3.5) were the most optimistic with regards to business survival;. In contrast, entrepreneurs in Norway (2.7), Poland (2.8) and Japan (2.9) were less happy. Figure 3.2 shows that entrepreneurs in Brazil (3.6), Italy (3.6) and Poland (3.5) were most confident about business' growth beyond the pandemic. In contrast, entrepreneurs in Germany (2.1), France (2.2) and China (2.5) were less optimistic that their business would be more significant than it was before Covid. The overall positive outlook is also reflected in entrepreneurs' job growth expectations. Over 70% of all entrepreneurs expected to create additional employment beyond the pandemic,

i.e., they expected to create new jobs relative to the work they offered before the pandemic. Notably, past research following entrepreneurs over time finds that such job growth expectations are a good predictor of actual employment growth in firms including in times of crisis.

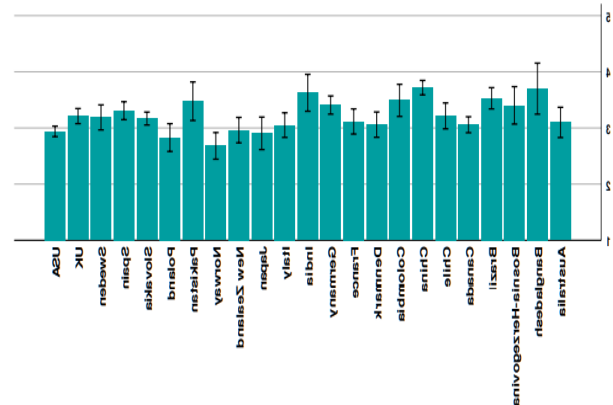


Figure 7. Business optimism/resilience: survival

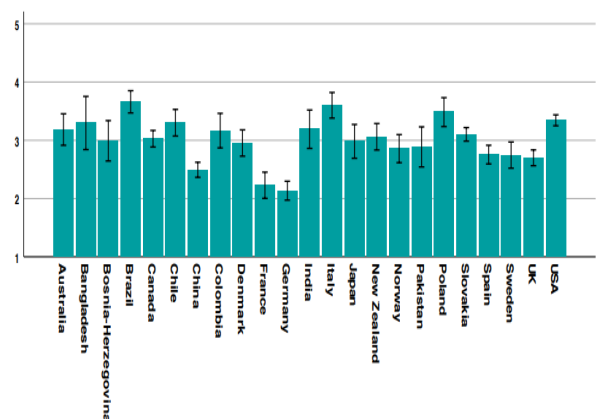


Figure 8. Business optimism/resilience: growth

4.2.Preparedness to act on long-term opportunities: financial planning and resource:

To understand businesses' preparedness to act upon future opportunities, we asked entrepreneurs how far in the future they were currently planning. Overall, more than half of entrepreneurs (52.3%) now focused their planning on the short term and were preparing for less than one year ahead. The

other 47.7% concentrated on long-term planning and were planning for more than one year early. As shown in Figure 9, entrepreneurs in Germany (44.8%), France (39.6%) and Sweden (33.6%) focused on shortterm planning and were planning ahead for three months or less. On the other hand, long-term planning for three or more years was especially prevalent in Bosnia and Herzegovina (51.6%), Chile (43.4%) and Spain (38.5%). In terms of financial resources (Figure 9), the average expected survival of businesses at the time of the survey was 7.7 months. This means that, on average, entrepreneurs in our study expected to run out of cash within the next eight months if the current situation continued. This figure is consistent with over 60% of entrepreneurs seeing the survival of their business threatened. However, it also suggests that the long-term optimism of entrepreneurs noted above might stand on weak foundations in terms of financial resources. Hence, it highlights the importance of governments providing support and financial relief to help entrepreneurs overcome short-term financing gaps. The cross-country comparison, in Figure 9, shows that entrepreneurs in Italy (9.7), Canada (9.6) and Denmark (9.4) had the most solid financial base, with sufficient resources to sustain themselves for nearly ten months on average. Entrepreneurs in Germany (4.9), Bosnia and Herzegovina (5.4), China (5.5) and France (5.5) were the most vulnerable, facing challenges to sustain themselves in the next five to six months if the pandemic continues. Relating these findings to business growth expectations beyond the pandemic, we can see that entrepreneurs in Italy – whose businesses had the most solid financial base (on average) compared to other countries – were among the most confident that their business would grow and be more significant than before the pandemic. Conversely, entrepreneurs in

Germany, France and China – where businesses were the most vulnerable in terms of financial position – were among the least optimistic about business growth beyond the pandemic.

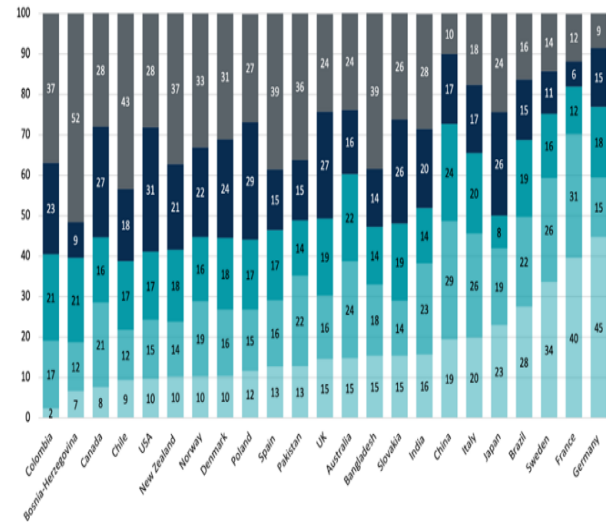


Figure 9. Future planning horizon

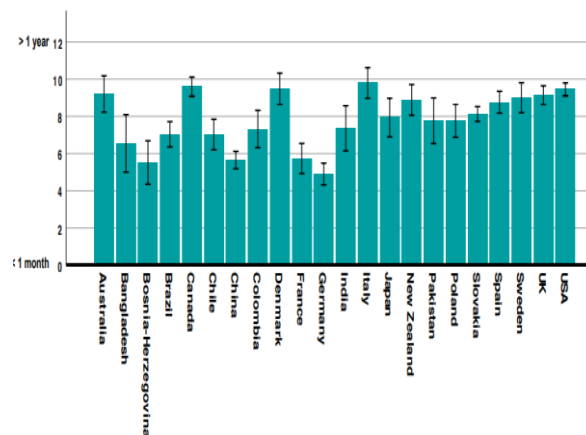


Figure 10. Financial position

### 5. Conclusion

Our study paints a picture of short- and long-term opportunities and the vulnerability of SMEs and entrepreneurs in the Covid-19 pandemic. Many face real challenges to sustain their businesses in the future whilst also struggling personally with their mental health. Yet there is also evidence of resilience, for instance, in identifying new business opportunities, the positive long-term outlook for the business, and the personal

resilience of entrepreneurs to cope with the uncertainty, stress and changes that the pandemic brought. Building on the insights from the survey, we reflect on five trends for the post-Covid economy. We suggest targeted support measures and policy recommendations help entrepreneurs and SMEs thrive. Two cross-cutting general trends relate to (1) Personal resilience: increased awareness of mental well-being, both for entrepreneurs and staff, and as a business opportunity, and (2) Business resilience, including developing capabilities to be agile, spot and exploit new opportunities. Three specific trends concern (3) Accelerated digitalisation; (4) A renewed focus on 'local' problems and economy; and (5) Inclusive and sustainable business models. SMEs and entrepreneurs hold much potential to help 'build back better' a more inclusive and greener post-Covid global economy. We conclude the report by discussing five practical steps entrepreneurs can take to support their well-being and build personal resilience. These draw on insights from the science of well-being, research on entrepreneurs' stress, and the findings from this study.

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