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Economic Opportunities and Social Constraints for Women's Participation in Business in Hungary

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Abstract: The economic and social significance of women's presence in corporate management and the entrepreneurial sector is receiving increasing attention worldwide, not only in terms of promoting equal opportunities, but also in terms of competitiveness and sustainable growth. Gender balance in decision-making positions can positively impact innovation, corporate performance, and social capital. At the same time, different cultures interpret and treat the economic role of women differently, and there are significant regional differences in the intensity and opportunities for women's business activity. Based on a review of the literature, the study examines the economic value of women's presence in business and the social, institutional, and cultural factors that hinder its development. It focuses on Hungary, where, although women's economic activity has increased in recent years, their share in management positions remains low. The aim of the research is to reveal the structural and cultural barriers to women's **economic** participation and to contribute to the development of an economic policy discourse that promotes gender equality in the Hungarian business sector.

Keywords: Female entrepreneurs, Leadership, Financial impact, Incentives, Mobbing

JEL Classification: J16, M14, J71, G32, L26

1. Introduction

Over the past five decades, the proportion of women entrepreneurs in the United States has increased more than eightfold and now exceeds 40% (American Express, 2018). In contrast, in Europe and Hungary, this proportion is closer to 30% (European Commission, 2014). The proportion of female senior managers in Fortune 500 companies remains low, at between 10% and 12% (S&P Global Market Intelligence, 2024). The picture is more favorable for mid-market companies worldwide, where the proportion of female executives is 33.5% (Thornton, 2024). In Hungary, the proportion of women in management positions is 37% (Központi Statisztikai Hivatal, 2024). According to OPTEN data, this number increased by a thousand in 2022, meaning that there are currently 83,000 companies with female CEOs, but this still only represents 17% of the total number of companies (OPTEN, 2023). Women's business activity is underrepresented worldwide and hampered by structural, social, and financial barriers.

The situation is similar in Hungary: women's businesses are typically smaller, have less access to capital, and female managers have less social capital. Stereotypes, traditional gender roles, and hidden organizational male-centeredness further hinder their success. Despite this, international research confirms that the presence of women in leadership positions demonstrably improves business results and that companies with women in leadership positions are more stable, conservative, and sustainable. Women-founded businesses use the resources at their disposal more efficiently, yet they remain underfunded. Supporting women's businesses and women leaders is therefore not only a social but also an economic imperative.

2. Methods

During our review of the relevant literature, we identified a total of **442 items**, of **which 420** came from the designated scientific databases (Emerald Insight, Elsevier, Google Scholar, SpringerLink, JSTOR, Wiley Online Library), while a further **22 items** came to our attention as a result of manual searches. From the compiled list, we filtered out **65 duplicates** automatically and manually, leaving **377 unique publications** as the basis for the initial screening. During the pre-screening, we excluded **270 items**, primarily due to their irrelevance to the research (e.g., results not related to the target population), the language of publication (not Hungarian or English), and publication outside the predefined time frame covering studies published between 2020 and 2025. After reviewing the full text of the remaining **107 studies**, we found that **47 studies** were not based on empirical research, were not adequately supported by methodology, or did not fit into the theoretical framework of the research. A total of **60 studies** were ultimately included in the literature review.

The steps of the systematic selection process are illustrated in the figure below, in accordance with the PRISMA 2020 guidelines (Page et al., 2021):

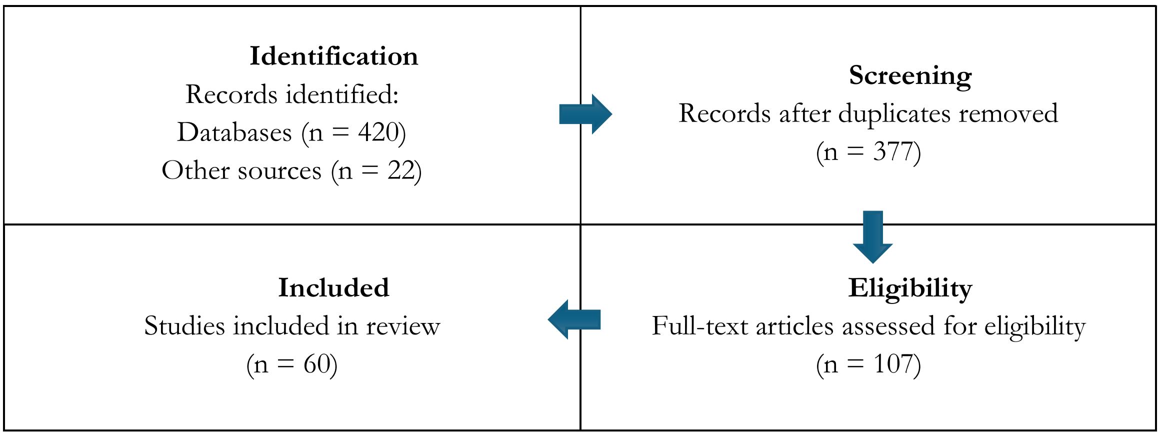

Figure 1. Selection steps for literature review according to PRISMA 2020 guidelines
Source: own edited

Of the 60 studies included in the literature review, 41 (68%) were published between 2020 and 2025, which reflects the topicality of the research topic and the current focus of research. Of the 19 previous sources, 15 studies (25%) were published between 2000 and 2019, while 4 studies (7%) were published between 1993 and 1999, primarily serving to provide a theoretical foundation for the phenomenon under investigation. Of the 60 sources, 29 (48%) are Hungarian, and 31 (52%) are international, while 39 (65%) are scientific publications and 21 (35%) are other types of documents (e.g., reports, policy documents, statistical databases), ensuring a diverse and well-founded background for the research.

3. Results

3.1. The economic significance of women's business activity

Several international studies and research projects have examined the economic outcomes of women's business activity and the impact of their participation in management and entrepreneurship on financial performance. Based on these studies, the most significant findings are as follows.

According to a PIIE study of 62,000 companies in 58 countries, gender diversity is not only a social value but also a business advantage. A 1 percentage point increase in the proportion of female managers can lead to an average profit increase of 15%. Companies with at least one female manager consistently achieve better financial results (Han & Noland, 2020).

In the case of companies listed on the S&P 500, female managers have a positive impact on results, and companies with female managers have a lower risk profile and more stable financial results (Chadwick & Dawson, 2018). According to a 2016 study by the Credit Suisse Research Institute, companies where at least 15% of the management is female achieve higher returns on equity (ROE) and return on assets (ROA) on average and maintain a more balanced and conservative balance sheet. Companies led by female CEOs generate an average of 19% higher return on equity (ROE) (Dawson et al., 2016).

According to a study based on the Amadeus Top 250,000 database, European listed companies led by female CEOs are more stable, sustainable and have lower leverage (Faccio et al., 2016). Based on accounting indicators, the transition from male to female CEOs demonstrably reduces corporate risk-taking, while the opposite transition increases it.

Research based on an analysis of data from companies in 118 countries from the World Bank shows that female leadership contributes to improving corporate financial performance (Alexeeva-Alexeev et al., 2025), although gender-based constraints on access to finance represent a productivity disadvantage of 5.5-6.7%. (Mazas et al., 2025), although gender-based constraints on access to resources represent a productivity disadvantage of 5.5-6.7% for them (Bournakis et al., 2025). This approach confirms an earlier study, also conducted by the World Bank, which found that women's presence in the business sector is key to sustainable development and national economic resilience (Meunier et al., 2017). Countries that promote women's entrepreneurship achieve higher GDP growth in the long term (Chandel & Gupta, 2025). According to the Boston Consulting Group, women's business activity could result in a 3-6% increase in global GDP (Unnikrishnan & Blair, 2019), and women-owned businesses use invested resources much more efficiently, generating an average of $0.78 in revenue for every dollar of capital, compared to only $0.31 for men-owned businesses (Fackelmann, & De Concini, 2020). The latter study also points out that the underfunding of women-led businesses is not based on economic rationality, but on structural distortions.

The growth potential of women's businesses is lower, partly due to limited access to capital and less ambitious goals (Fisher et al., 1993). Financing difficulties are reinforced by stereotypes: women entrepreneurs receive less venture capital (Brush et al., 2018), and access to credit may also be hampered by prejudice (Carter et al., 2007). As a result, many do not even apply for credit for fear of rejection (OECD, 2023). Women entrepreneurs are more risk-averse, which also discourages them from borrowing (Brana, 2013).

In Hungary, women's businesses are typically smaller, with lower revenues and fewer employees, and they follow more conservative risk-taking strategies, which can reduce their creditworthiness and investor confidence (Gódány, 2018). Due to their income constraints, they have more modest growth potential and rely mainly on their own or family resources for financing, as their opportunities to attract external capital are limited (Szekeres, 2014). According to recent research, the majority of domestic female startups start with their own capital, and the involvement of venture capital is not typical (Kézai, 2020). Although female companies do not underperform in terms of business performance, this is often not sufficiently recognized by traditional economic indicators (Szathmári, 2022). The development of female entrepreneurs in Hungary is often hampered by limited access to development programs and information disadvantages (Vargáné, 2020), and the motivations and self-image of female entrepreneurs often differ from those of men, as they place greater emphasis on value-based operations and social embeddedness (Hollósy et al., 2022).

Female leaders are structurally disadvantaged in terms of networks, as they have fewer formal and informal economic connections, which limits their influence on decision-making. This phenomenon is not due to a lack of competence, but rather to social reasons. Social capital and network position have a significant impact on corporate performance, but female managers benefit less from this. At the same time, women tend to build more cooperative, less hierarchical relationships, which can lead to more stable decision-making in the long term. The presence of women brings a new leadership model that can trigger a fresh perspective and positive cultural change in companies (Kürtösi, 2004). According to the KINCS survey, Hungarian society is fundamentally performance-oriented: 91% of respondents believe that leadership positions should be filled based on performance rather than gender. At the same time, more than half of respondents (52%) would support an increase in the number of female managers, and 61% believe that it is more difficult for women to build a career than their male counterparts (KINCS, 2023).

Targeted support for women's enterprises is justified not only to promote equal opportunities but also from an economic growth perspective. For Hungary, this support could bring national economic benefits in the form of GDP growth, crisis resilience, and sustainable development.

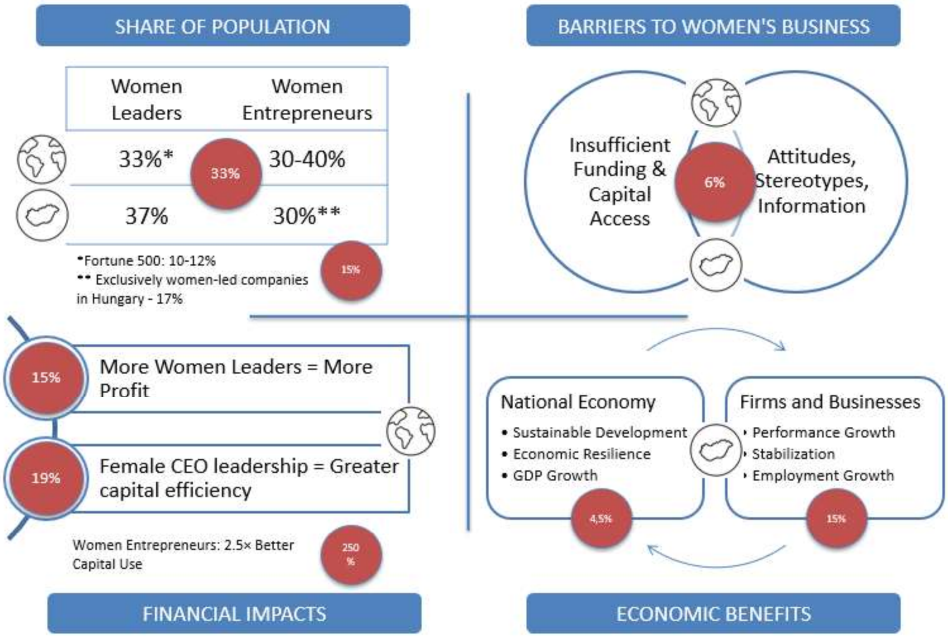

Figure 2: The Economic Significance of Women's Business Activity. *Source: Own*

Figure 2 shows that women represent approximately one-third of the business sector in both Hungary and globally in terms of managers and entrepreneurs. They face similar problems and barriers in business both within and outside their country , which can reduce their performance by at least 5-7%. International data shows that the presence of women can increase financial results by approximately one-fifth to one-sixth, bringing nearly 5% GDP growth to economies. This model could also provide an opportunity for further increasing Hungary's national economic performance.

4. Motivational patterns behind women becoming leaders and entrepreneurs

When examining entrepreneurial motivations, we distinguish between "push" and "pull" factors. Push factors may stem from dissatisfaction with the traditional labor market, fear of unemployment, or lack of career opportunities, while pull factors may be fueled by a desire for independence, the opportunity for self-fulfillment, the hope of financial success, or the ambition to realize an innovative idea.

The motivation of Hungarian female leaders can be interpreted on several levels: internal driving forces, environmental support, and social expectations. The primary internal motivating factors are the desire for personal development, enjoyment of the work, the opportunity to take on responsibility, and the desire for recognition (Czeglédi, 2007).. These Herzbergian motivators—such as opportunities for advancement, recognition, and challenging tasks—increase female managers' job satisfaction and long-term commitment (Czeglédi, 2007). Another important motive for taking on a leadership role is a sense of social responsibility, especially among women working in the public sector. According to research, many women feel that as leaders they serve a community or institution and thereby create value (Cseh, 2020). Another important motivating factor is the possibility of reconciling family and work, which, however, often encounters obstacles. For women in leadership positions, a supportive spouse and external help (e.g., babysitters, cleaning ladies) are key to maintaining their leadership role (Balla & Fenyvesi, 2024).

However, research also shows that women managers are often found in lower-prestige sectors (education, social services), where a managerial title does not necessarily bring financial or social recognition (Cseh, 2020). This can reduce motivation, especially if the position only offers apparent autonomy, while institutional expectations leave little room for actual maneuver. In addition, for many women, becoming a leader is a "defensive ambition," i.e., not an internal aspiration but a forced path resulting from circumstances (e.g., there was no other candidate, a leader left, etc.), which reduces the strength of internal commitment (Cseh, 2020). A positive workplace culture that supports knowledge sharing, recognition of competencies, and career development opportunities plays a key role in maintaining and strengthening motivation (Balla & Fenyvesi, 2024).

The literature offers several typologies for characterizing female entrepreneurs. Goffee and Scase (1985) developed a classic typology that distinguishes between conventional, innovative, home-bound, and radical female entrepreneurs based on their adherence to entrepreneurial ideals and traditional gender roles. Other authors focus on the motivations behind entrepreneurship (e.g., performance-oriented, pragmatic, manager types; young achievers, entrepreneurs with inhibiting factors, family-driven entrepreneurs, income-driven entrepreneurs), the reasons for career breaks (e.g., returnees), or differences between modern and traditional entrepreneurial patterns (e.g., business skills, growth ambitions). (Gódány, 2018) Entrepreneurial ecosystem-based research increasingly emphasizes environmental and social embeddedness (Kiss, 2024), while other analyses categorize female entrepreneurs based on their life history and career path (Filep et al., 2024b).

5. Entrepreneurial motivations and gender dimensions in Hungary: the situation of female entrepreneurs in light of the GEM 2023 research

The Global Entrepreneurship Monitor (GEM) research conducted by the Budapest Business School (BGE), its national report and its special publication on women entrepreneurs (Filep et al.,2024a; Csákné Filep et al., 2023) provide a detailed picture of the entrepreneurial activity of the Hungarian population and the motivations of entrepreneurs. Based on the 2023 survey, the motivations of Hungarian female entrepreneurs are determined by several factors. According to the research, the five most important motivational factors for female entrepreneurs are as follows: securing a livelihood, independence, self-fulfillment, wealth and high income, and accomplishing something meaningful.

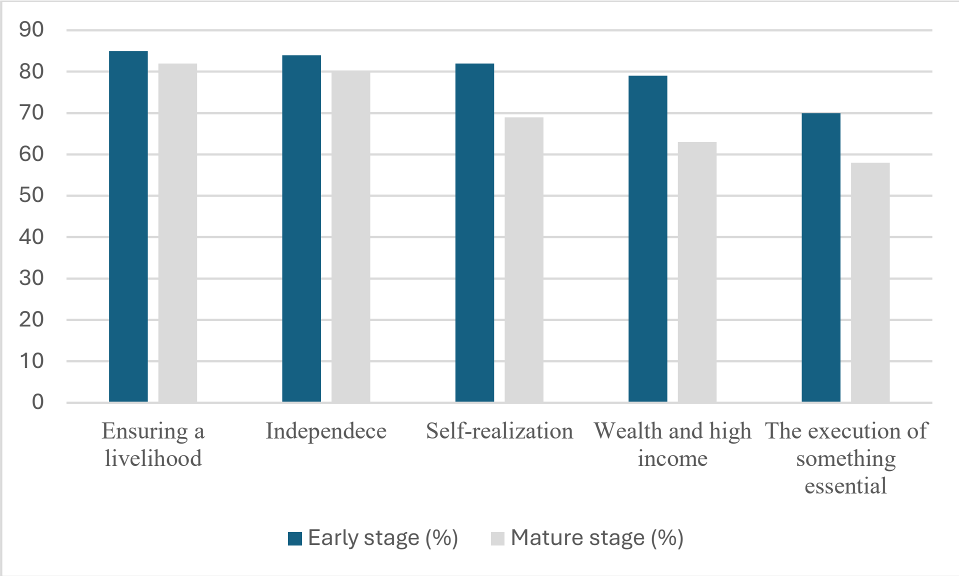

Figure 3: Top 5 motivations for female entrepreneurs *Source: Own*

Figure 3 shows that, according to GEM (Global Entrepreneurship Monitor) data for 2023, internal, personal motivations dominate among female entrepreneurs, especially in the early stages of entrepreneurship. The most common motivation is to secure a livelihood (91.2%), which indicates that in many cases, starting a business is a forced response to economic uncertainty and limited employment opportunities (Csákné Filep et al., 2023). Independence (90.1%) and self-fulfillment (82.9%) follow closely as motivations, supporting the theoretical approach that entrepreneurship often serves as a space for self-determination for women (Fischer et al., 1993). "Achieving something meaningful" also proved to be an extremely strong driving force (71.6%), far exceeding the global and European averages. This suggests that a significant proportion of female entrepreneurs do not engage in entrepreneurship purely for financial reasons, but are driven by social or individual values (Filep et al., 2024a). Although wealth and high income appear among the motivations (78.7%), they are not the main focus, which differs from the motivations of male entrepreneurs (Csákné Filep et al., 2023).

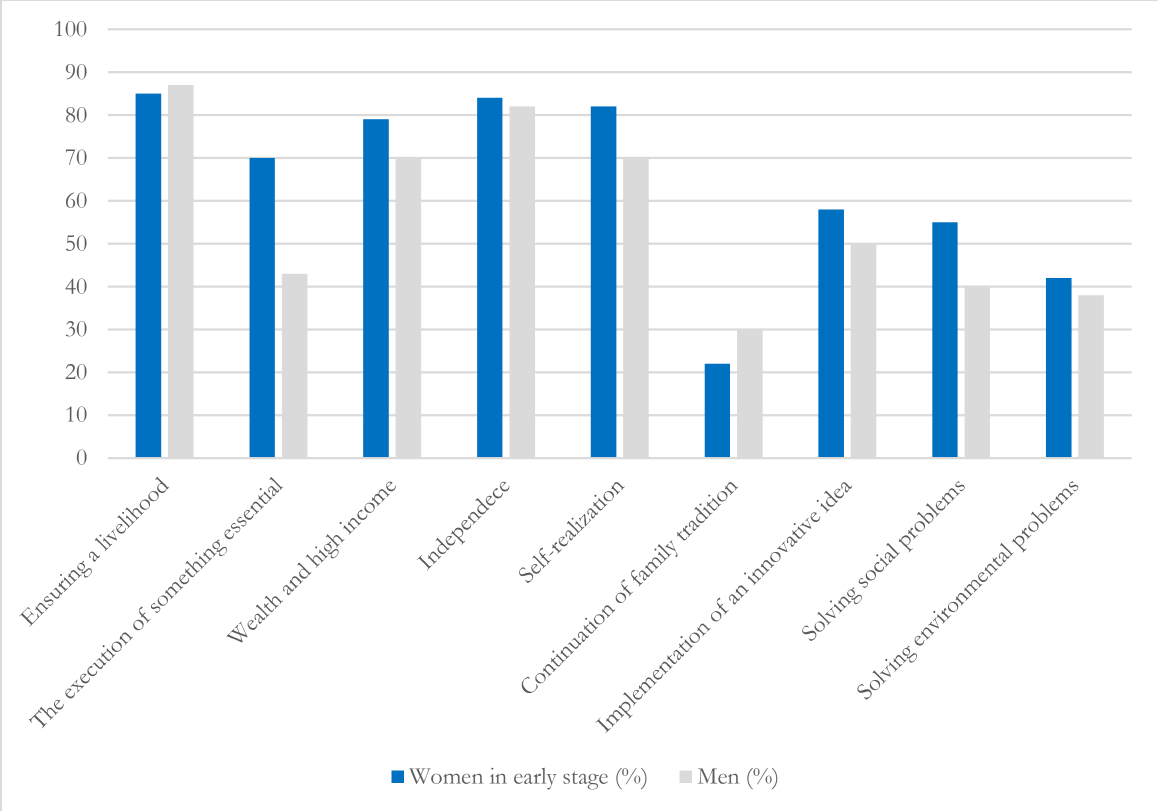

Figure 4: Motivations of female and male entrepreneurs (GEM, 2023)
Source: Own edited

Figure 4 shows the motivational patterns of female and male entrepreneurs. Based on the GEM 2023 survey, the data show significant differences in this area, especially in the early stages of entrepreneurship. For women, securing a livelihood and achieving independence are the dominant motivating factors, while for men, wealth accumulation and continuing family traditions are more prominent (Filep et al., 2024a). Self-actualization and social goals are more prevalent in women's motivations. This gender difference is consistent with previous research, which found that female entrepreneurs are more likely to approach entrepreneurship with value-based, community, and social goals (Fischer et al., 1993; Gódány, 2018). In the case of men, however, a growth-oriented entrepreneurial attitude based on market success is more common. It is important to note that the differences in motivation between the two genders are not always statistically significant, i.e., the differences are more of a trend than a rigid boundary (Csákné Filep et al., 2023). Therefore, when designing policy instruments to support business start-ups, it is worth taking into account both gender and life cycle differences.

6. The effects of mobbing on female employees

Female employees are more likely to be victims of mobbing, especially in hierarchically organized, paternalistic corporate structures where the balance between emotional stress and dual expectations—work and caregiving—is disrupted (Czifra & Csukonyi, 2024; Daphne Project, 2006). In the long term, mobbing increases the demand for healthcare services, exacerbates mental disorders such as anxiety and depression, and in some cases can even lead to complete withdrawal from the labor market (Soós & Czibor, 2022).

All of these have direct economic consequences: female labor productivity declines, sick leave increases, and turnover costs rise (Ilieva et al., 2024). 's vulnerability further reinforces the wage gap and hinders career advancement opportunities for female employees, especially at management levels.

6.1. The economic impact of mobbing on employers

Mobbing at the organizational level, whether originating from management or colleagues, entails direct and indirect costs for the employer. Direct costs include sick leave and replacement and training costs, while indirect costs include a deterioration in workplace morale, reduced employee commitment, and damage to the company's reputation. (Bányai et al., 2016; Garami, 2023).

Hungarian employers typically have low conflict management capacity, which further exacerbates the problem (Tóth & Solymosi-Szekeres 2023). Managers themselves can also be sources of mobbing, for example through toxic leadership styles, narcissism, or abusive behavior (Czifra & Csukonyi, 2024). This not only demotivates employees in the short term, but also reduces their willingness to innovate in the long term.

6.2. Macroeconomic consequences of mobbing and statistical overview

According to European Union data, 8% of employees suffer from mobbing-type harassment, which causes billions of euros in losses each year in the form of lost working hours, healthcare costs, and reduced productivity (EU-OSHA, 2009). In Hungary, it is estimated that 5-6% of employees were directly affected in the early 2020s, which represents hundreds of thousands of people (Garami, 2023; Vajda, 2006). Women account for more than 50% of this figure.

The estimated annual indirect costs of stress and health damage caused by psychological harassment at work can reach 0.5–1% of GDP, which includes early retirement, sick days, and productivity losses due to mental illness (Ilieva et al., 2024). It is particularly worrying that the Hungarian legal and institutional environment is currently unable to provide effective protection to victims (Tóth & Solymosi-Szekeres, 2023).

6.3. The indirect economic costs of mobbing and the restraint of women's entrepreneurship in Hungary

The effects of mobbing are not limited to the employee sphere, but are also reflected in female entrepreneurial activity. According to the Global Entrepreneurship Monitor (GEM) 2023/24, the proportion of female entrepreneurs in Hungary is lower than the European average, and the main obstacles include fear of failure, lack of social trust, and a discriminatory organizational culture (GEM, 2024). Mobbing, especially when targeted at female managers or start-up entrepreneurs, further reinforces the tendency to stay out of business.

Women's enterprises could play a key role in innovation, employment, and regional economic development, but psychosocial pressures and structural disadvantages significantly hamper their development. Women often lack access to business networks, mentoring programs, and resources that would facilitate their exit from traditional employment structures (GEM, 2024; Garami, 2023).

In addition, according to the WHO Global Burden of Disease study, mental illness, including depression and anxiety, is one of the leading causes of work loss and reduced productivity among women (Murray & Lopez, 1996). Based on Disability-Adjusted Life Year (DALY) indicators, women are disproportionately affected by loss of working capacity for psychological reasons, especially in environments where harassment or psychological terror is present.

According to the WHO, mental health problems, which can also develop as a result of mobbing, will represent the greatest economic burden by 2020. This is supported by the growing number of people struggling with symptoms of depression and anxiety in Hungary, as well as the fact that mental disorders account for a significant proportion of early retirement pensions (Tóth & Solymosi, 2023; WHO, 1996).

In light of these trends, increasing female economic activity – including starting and maintaining businesses – is not only an economic goal, but also a health policy and social task. The management of psychosocial risks, including mobbing, prevention programs, the development of organizational culture, and the promotion of female entrepreneurship, must go hand in hand with economic policy objectives.

7. Conclusion

The aim of this study was to provide a comprehensive analysis of the economic significance and social constraints of women's business participation in Hungary, with particular emphasis on female entrepreneurship, leadership representation, motivational patterns, and the economic consequences of workplace mobbing. Based on a systematic literature review conducted in accordance with the PRISMA 2020 guidelines, the findings clearly demonstrate that women's participation in business is not merely a matter of social equity, but a measurable driver of firm-level performance and macroeconomic sustainability.

From a practical perspective, the results support the need for targeted and integrated policy interventions aimed at strengthening women's entrepreneurial and leadership potential. Key recommendations include improving access to finance for women-led enterprises, expanding mentorship and professional networking programmes, and promoting organizational practices that foster inclusive leadership cultures. In particular, the prevention and management of workplace mobbing should be treated as a strategic economic issue, as psychosocial risks generate significant productivity losses, increase employee turnover, and undermine long-term organizational performance.

The study is subject to certain limitations. It relies exclusively on secondary sources and published literature, without primary empirical data collection at the firm or individual level. Consequently, causal relationships could not be tested directly. Future research should therefore focus on empirical and longitudinal analyses examining the financial performance of women-led enterprises, the role of social and relational capital, and the long-term economic effects of workplace mobbing on women's career trajectories.

Overall, the findings underline that women's economic potential can only be fully realized through a coordinated approach that simultaneously addresses financial constraints, organizational culture, and psychosocial working conditions. Such evidence-based economic and organizational policies may contribute to more inclusive, resilient, and competitive economic development in Hungary and beyond.

Conflict of Interest Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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