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Effective Business Survival Strategies Among Women-Owned Small and Medium Enterprises After a Natural Disaster

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Walden University

College of Management and Human Potential

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Clorinda V. Sanders

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Walden University
2023

Abstract

Effective Business Survival Strategies Among Women-Owned Small and Medium
Enterprises After a Natural Disaster

By

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MA, Liberty Christian University, 2016

MBA, Lynn University, 2015

BBA, Edward Waters University, 2014

Doctoral Study Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Business Administration

Walden University

July 2023

Abstract

Women business owners (WBOs) who experience natural disasters face significant challenges, such as disruption of business operations, damage, or detriment to infrastructure, decreased revenue, and low customer confidence. WBOs are concerned with business continuity and the social and economic impact of natural disasters in their communities. Grounded in the resource-based view and marketing entrepreneurship theories, the purpose of this qualitative multiple case study was to explore strategies WBOs of small and medium enterprises (SMEs) use to survive a natural disaster. The participants were four women SME owners in northeast Florida who implemented strategies to maintain business continuity during and after a natural disaster. Data were collected using semistructured interviews and a review of company websites. Through thematic analysis, four themes emerged: (a) technology, (b) government resources, (c) decision-making skills, and (d) community resources. Key recommendations are for WBOs to enhance their technological skills, identify the availability of local, state, and governmental resources, and increase their networking and social media presence before a natural disaster happens. The implications for positive social change include the potential to promote business growth within local communities.

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After a Natural Disaster

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Dedication

I dedicate this doctoral study to my children, Christopher Sanders Jr. and Nikesha Lindsey-Council, and my wonderful grandchildren, Christopher, DeMyrion, Tonisha, Tonay, Tonaisha, Pearlinda, Ariel, Tonio, and Tior.

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Section 1: Foundation of the Study

Natural disasters can create unexpected yet significant challenges for business owners. According to Bronfman et al. (2019), prior studies have prioritized the evaluation of individual levels of disaster preparedness and the methods best suited to promote effective strategies to mitigate losses. Business owners should adequately prepare for natural disasters to prevent permanent business closure and sustain business continuity after a disaster (Esterwood & Saeed, 2020). However, some small business owners lag behind large corporations when developing plans for a natural disaster.

Comprehensive business analysis is necessary to ensure business sustainability during and after a natural disaster (Eggers, 2020). My objective in this study was to explore effective strategies that successful women owners of small and medium businesses have used to avoid business closure after a natural disaster. Sharing strategies and lived experiences of women small business owners who evaded business closure after a natural disaster may help other business owners prevent business failure in the aftermath of a natural disaster.

Background of the Problem

Since the 1990s, global natural disasters, such as hurricanes, floods, and earthquakes, have caused economic losses of over 300 billion U.S. dollars (Botzen et al., 2019). Many of those losses include small businesses owned by women. As of 2017, more than 11 million companies in the United States had majority female ownership, employing over 9 million people and producing \$1.7 trillion in annual sales (American Express Open, 2018). WBOs own over 40% of all privately owned businesses in the

United States. (American Express Open, 2018; Kanze et al., 2018). WBOs contribute to economic growth by supplying goods, providing services, and creating job opportunities (Sajjad et al., 2020). However, minority-, veteran-, and woman-owned small businesses have trouble remaining open after experiencing a natural disaster because of their lack of predisaster planning (Helgeson et al., 2022). This study focused on the survival of women-owned SME's after a natural disaster.

An opportunity exists to add to current research about the relationship between business survival, internal and external resources, and entrepreneurial marketing (EM). There is a lack of existing research about the connection of EM management to business perpetuity because of new, developing, and varying perspectives about EM. WBOs can use the resource-based view theory (RBV) and EM to help build business survival strategies after experiencing a natural disaster (Helgeson et al., 2022). Further research is essential to identify strategies women business leaders use to survive a natural disaster and improve business continuity. Providing additional insight into the successful strategies and methods small business owners use to sustain their businesses after a natural disaster may help researchers and aspiring WBOs develop efficient practices to maintain robust business operations.

Problem and Purpose

The specific business problem is that some women-owned business leaders of small to medium enterprises (SMEs) lack effective survival strategies to avoid permanent business closures after a natural disaster. Therefore, this qualitative multiple-case study

was conducted to explore strategies for women-owned SMEs to prevent permanent business closure after a natural disaster.

Population and Sampling

Data were collected from four WBOs in Northeast Florida using a semistructured interview process that captured their lived experiences of strategies to avoid business closure after a disaster. Participatory requirements included people who had used or established new strategies to survive a natural disaster. I selected participants for this study through purposeful sampling, which was the best opportunity for me to choose participants familiar with the study topic. Campbell et al. (2020) stated that purposive sampling effectively addresses research questions, thereby improving a study's rigor and the trustworthiness of the data and results. The type of purposeful sampling I used was homogenous sampling, in which all participants share a common interest or characteristic in the study topic.

Purposeful sampling was best suited for understanding the strategies participants use to avoid business closure after a natural disaster. I recruited participants via the social media site LinkedIn and contacted them via direct message and email. I also reviewed company public and private documents for relevant information about the business owners I selected to participate in the study. I used the following keywords: *small business owners, WBOs in Florida, natural disasters, and pre-and post-disaster planning strategies* in my recruitment process.

Nature of the Study

Three methods used in research studies are qualitative, quantitative, and mixed (Hancock et al., 2021). Qualitative research includes collecting data through documents and interviews and analyzing information to describe, explore, and discover phenomena (Islam & Aldaihani, 2022). Roberts et al. (2021) stated that qualitative research involves semistructured interviews. I used the qualitative method to evaluate the personal experiences, interpretations, and meanings of information from study participants. The quantitative methodology involves collecting and analyzing numerical data to test hypotheses about variables, characteristics, or relationships (Singh et al., 2021a).

Quantitative research was inappropriate for this study because I was not using numerical data to test hypotheses about variables, characteristics, or relationships. The mixed-method form is proper when a study warrants using qualitative and quantitative exploration to understand information better (Dawadi et al., 2021). I did not select the mixed method for this study because a qualitative approach would provide adequate data for analysis, and I did not use numerical data to test characteristics or relationships.

I considered four research designs for a qualitative study on the survival of women-owned SMEs after a natural disaster: (a) phenomenological, (b) narrative, (c) case study, and (d) ethnography. Phenomenological studies explore the personal meanings of individuals' lived experiences regarding a phenomenon (Larsen & Adu, 2021). The phenomenological design was unsuitable for this study because the focus was not to explore the personal meanings of individuals' lived experiences but rather strategies for women-owned SME leaders to prevent business closure after a natural

disaster. A narrative design entails gathering information in a personal storytelling format to obtain the research outcome (Surangi, 2022). The narrative design was not the optimum choice for this study because I was not collecting personal data in a storytelling format. Ethnographic design involves exploring a group's cultural and community beliefs through fieldwork, observation, journaling, and unstructured interviews (Hancock et al., 2021). I did not choose an ethnographic design because the study's purpose was not to address the groups' culture, and I did not conduct unstructured interviews.

Using a case study enables researchers to explore phenomena for investigative purposes to address a research question (Hancock et al., 2021). Researchers using multiple case studies can detect literal or theoretical replications in holistic or embedded cases (Hancock et al., 2021). Therefore, a qualitative multiple case study was suitable for this study to address the research question through data collection, exploration, and comparison of study participants' real-life experiences.

Research Question

What effective business strategies do women-owned SME business leaders use to avoid permanent closure after a natural disaster?

Interview Questions

1. What have been your experiences with natural disasters that your company has survived?
2. What strategies did your business implement during the natural disaster you experienced?

3. How effective were the strategies you implemented to survive the adverse effects of natural disasters?
4. How have you avoided permanent business closure as a woman-owned small business leader after a natural disaster?
5. What were the key barriers to implementing your business recovery strategies?
6. How did you address those key barriers?
7. After experiencing a natural disaster as a woman business leader, what additional information, strategies, or technology have you implemented to sustain your business for the future?

Conceptual Framework

The conceptual frameworks I used for this study were RBV and EM. Wernerfelt (1984) developed the RBV theory, and Barney (1991) later extended the works of Wernerfelt. RBV is a model for restoring how strategic business planning influences the accumulation and use of company-owned competitive resources. Key constructs underlying RBV include maximizing resources, effective leadership and decision making, and strategic planning. Building on Wernerfelt's (1984) RBV, companies that use their available resources experience a better opportunity to enhance business sustainability (Barney, 1991). RBV was appropriate for this study because of the theory's emphasis on strategic planning, value creation of resources, and proper use of competitive company resources, which may help prevent the closure of women-owned SMEs after a natural disaster.

The other theory I used was the EM theory, developed in the 1980s when scholars Murray (1981) and Tyebjee et al. (1983) began researching EM. EM is a lens researchers use to explore how strategic business planning influences the accumulation and use of company-owned competitive resources to remain sustainable after a natural disaster. Recent studies have highlighted the importance and impact of EM on post-disaster recovery in small businesses (Morrish & Jones, 2020). The tenets of EM include factors that affect small businesses' recovery from disasters, such as the direct physical impact on business operations, ecological aspects, and business location (Morrish & Jones, 2020). EM was appropriate for this study because the focus was about how an entrepreneur's strategic marketing plans before and after a natural disaster significantly impact their business's survival after a natural disaster.

Operational Definitions

Business continuity planning: A way business leaders combine assets to formulate a plan to prevent business interruptions (Fani & Subriadi, 2019).

Disaster recovery plan: A process encompassing the restoring, rebuilding, and reshaping of the physical, social, economic, and natural environments through pre-planning and post-event actions (Finucane et al., 2020).

Natural disasters: Events of catastrophic proportions, such as natural, human-caused, and technology-related hazards that inflict extreme conditions resulting in societal and environmental damages, economic loss, and death. Natural disasters include hurricanes, tornadoes, floods, earthquakes, and pandemics (Botzen et al., 2019).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions in research are beliefs without supporting evidence (Sebele-Mpofu, 2020; Silverman & Bibb, 2018). Researchers use assumptions of theories and models to establish truth in research (Silverman & Bibb, 2018). In this study, my primary assumptions were that the small business owners who participated would be honest and forthcoming in their responses to interview questions regarding how to sustain business operations and remain open after experiencing a natural disaster. I also assumed the women business leaders participating in this study had experienced and survived a natural disaster while successfully operating a business. My third assumption was that the women business leaders who participated understood the connection between effective predisaster planning and business continuity to remain operational after a natural disaster.

Limitations

Limitations are potential weaknesses in a researcher's study out of the researcher's control (Ross & Bibler Zaidi, 2019). Researchers must explain how they plan to deal with the limitations they know to mitigate the researcher's bias toward the study's outcome (Taherdoost, 2022). In my research, two significant limitations arose. The first limitation was the participants' vagueness and recollection of the natural disaster experience. The second limitation was the participants' bias in the interview process.

Delimitations

Delimitations are features of a study that limit the scope of research and define the boundaries of the investigation (Preston & Claypool, 2021). According to Ross and

Bibler Zaidi (2019), researchers must address delimitations by challenging their assumptions. Researchers should also openly discuss a study's shortcomings early in the research process (Gossel, 2022). I delimited this study to women small business owners who successfully survived a natural disaster in Northeast Florida. Small- to medium-sized businesses with fewer than 500 employees are considered small. Therefore, this study only included businesses with fewer than 500 employees.

Significance of the Study

Contribution to Business Practice

Women-owned business leaders own 40% of privately owned businesses in the United States (American Express Open, 2018; Kanze et al., 2018). However, according to Manolova et al. (2020), women-owned SMEs are more vulnerable to economic impacts after a disaster because of lower average firm age and size. Women-owned SMEs are also populated more in industries generally hit hardest by economic shutdowns (Manolova et al., 2020). This study aimed to identify strategies for maintaining business operations and the continuity of women-owned SMEs after a natural disaster.

The study's findings may provide insights to small business owners about developing effective disaster plans to prepare for a natural disaster. Mashi et al. (2019) asserted that disaster preparedness strategies may come from previous relief efforts and disasters. Business owners who have survived natural disasters may provide valuable knowledge by highlighting effective strategies for other women leaders to successfully establish disaster plans to sustain their businesses to reopen after a natural disaster. Women owners of small businesses may benefit from this study by understanding and

implementing strategies that could improve their methods and processes for business continuity and survival in the aftermath of a natural disaster.

Implications for Social Change

This study's results may affect or bring about positive social change by enabling small business leaders to gain the knowledge necessary to survive a natural disaster and continue employment to benefit consumers and families. Aspiring business owners may strategize and implement successful approaches to model and establish effective strategies and practices that enable business continuity in disastrous situations. Effective disaster preparedness and recovery plans could help new and well-established business owners stay in business or reopen after a natural disaster to benefit their local communities.

A Review of the Professional and Academic Literature

This qualitative multiple-case study was conducted to explore disaster planning strategies that women business leaders have used to avoid permanent business closures after a natural disaster. This literature review aligns with the study precepts and the research question. The overarching research question was: What effective business strategies do women-owned SME business leaders use to avoid permanent closure after a disaster?

The search strategy for this literature review was to identify scholarly and peer-reviewed journal articles and books associated with various disciplines. Khan and MacEachen (2022) asserted that researchers use academic literature to construct a logical framework and support the research topic. The primary sources used for this literature

review came from search engines and databases, including ABI/INFORM ProQuest, Business Source Complete, EBSCOhost, Google Scholar, and Science Direct. The keywords I used to find data included *resource-based theory*, *entrepreneurial marketing theory*, *natural disasters*, *small businesses*, *women-owned small businesses*, *disaster preparedness*, and *business recovery plans*. The 151 sources used in this study include articles from academic sources and scholarly journals, seminal work, government sources, and published information. Of the total sources, 127 are from peer-reviewed journals, resulting in 84% being published less than 5 years from 2023.

A worldwide connection between natural disasters and economic losses prevails across the globe. Natural disasters negatively influence economic resources, including increased migration, poverty, enhanced healthcare expenditures, extreme energy demand, and decreased economic growth (Esterwood & Saeed, 2020; Khan et al., 2019; Panwar & Sen, 2019). Natural disasters threaten economies globally in terms of economic losses and physical damages. The goal of mitigating disaster agencies is to lessen the impact and devastation of susceptible disasters across the globe. Although disasters have devastated economies in the past, the severity of these disasters has increased considerably over time (Khan et al., 2019). Since the 1970s, over 7,000 disasters have caused over \$2 trillion in economic losses (Khan et al., 2019). Natural disasters have devastating economic effects on small businesses.

The economic impact of natural disasters may occur as direct and indirect. A direct impact affects fixed assets, raw materials, mineral resources, high-yielding crops, and human life. An indirect impact includes interruption of trade and industry activities

and the production of goods that appear immediately after the disaster (Khan et al., 2019). The devastation of disasters affects countries, entities, and businesses differently. The severity of a disaster determines the magnitude of destruction upon impact. Poverty rates increase in severely hit disaster areas because of the high level of damage and destruction (Khan et al., 2019). Migration rates increase in numbers from highly affected areas. When people migrate to other locations, they encounter housing and quality-of-life issues, further compounding the devastation (Khan et al., 2019). Natural disasters impact communities and businesses in various areas, including human costs.

Smith and McCarty (1996) showed Hurricane Andrew's impact on infrastructure and human costs in Miami, Florida. The results showed that 50% of homes were damaged, and over 350,000 people migrated to other places. Subsequently, over 40,000 people permanently migrated abroad, causing abrupt interruptions and housing instability (Khan et al., 2019). Kaczan and Orgill-Meyer (2020) asserted that climate factors did not influence international migration, but epidemics and disparate incidents were chief factors of international migration in urban settings (Khan et al., 2019). Businesses must also consider migration when developing strategies for post disaster conditions.

The increased number and severity of disasters have prompted further studies into mitigating disaster strategies to reduce human and economic suffering. My research aimed to explore socioeconomic factors affected by natural disasters to analyze effective survival strategies small business owners use to avoid permanent business closures in the aftermath of a disaster. The impact of natural disasters on economic growth is multifaceted, as increased occurrences lead to decreased economic losses. In contrast,

disasters afford opportunities to restructure, restabilize, and rebuild economies through mitigating disaster strategies. I used two theories to explore and analyze strategies that business owners may use to prevent business closure after a natural disaster.

The theories used for the conceptual framework were RBV and EM. I critically analyzed and synthesized the RBV and EM literature. The critical analysis and synthesis of the literature served as a foundation for understanding how women-owned small business leaders approach strategies for survival after a natural disaster. This review includes a discussion of the supporting and differing perspectives related to the literature.

Resource-Based View Theory

A focus on disaster impact on businesses first emerged in the late 1980s. Several businesses felt the devastating effects of natural disasters. Natural disasters negatively impact the economic stability of small businesses and cause significant devastation to business operations (Esterwood & Saeed, 2020). Researchers began to study the effects of natural disasters after the Loma Prieta earthquake in the late 1980s (Wernerfelt, 1984). Additional studies were conducted on the Midwest flood in 1993, the Northridge earthquake in 1994, and the Red River flood in 1997. Over time, several researchers have chronicled the devastating impact of natural disasters on businesses (Haynes et al., 2019; Sakurai & Chughtai, 2020). The central premise of RBV theory is to identify resources that can be a source of competitive advantage, performance enhancement, and business sustainability (Collins, 2021; Smaguc, 2022). In this study, RBV was a platform for small business owners to identify helpful resources when developing predisaster planning and strategies.

RBV theory has existed for quite some time and encapsulates resources that small business owners may find valuable in the case of a natural disaster. RBV was developed in 1984 by Birger Wernerfelt (Barney, 1991). Wernerfelt is a management theorist well known for “A Resource-based View of the Firm.” In that publication, Birger suggested that business owners look at their firms regarding resources rather than products (Wernerfelt, 1984). The base component of the RBV theoretical framework focuses on a business’s valuable, rare, inimitable, and non-substitutable (VRIN) resources. Previous research suggests that businesses effectively manage their VRIN resource supply before a disaster to achieve business continuity after the disaster (Barney, 1991). Collins (2021) concluded that the central premise of RBV is to distinguish resources that promote competitive advantage and better business performance.

RBV is a foundation for exploring how strategic business planning influences the accumulation and use of company-owned competitive resources. Prior scholars examined RBV and expanded the scope of the theory as related to business competitiveness and sustainability. Jay Barney later extended the works of Wernerfelt in 1991. Barney (1991) suggested that businesses identify valuable resources to establish a stable foundation to promote business growth. Key constructs underlying the theory include effective leadership and strategic planning. Building on Wernerfelt’s RBV concepts, companies that use their available resources experience greater opportunities to enhance business sustainability (Barney, 1991; Wernerfelt, 1984). RBV is congruent with this study’s intent to analyze what business techniques successful women-owned business leaders have used to remain in business after a natural disaster. Therefore, RBV is appropriate for

this study because of the theory's emphasis on strategic planning, value creation, and the advantageous use of competitive company resources to avoid permanent closure after a natural disaster.

RBV encompasses a variety of valuable components that small business owners may explore when designing a predisaster plan. One essential component of RBV is its emphasis on determining value based on various resources (Smaguc, 2022). Specific influencing factors help determine the value of a resource. For example, one type of resource may profoundly affect value creation, whereas a different kind of resource may significantly impact performance. Previous research suggests that a business's more significant value source generates from tangible or generic resources (Gerhart & Feng, 2021; Smaguc, 2022). In contrast, authors have also acknowledged that knowledge-based resources bring more value to businesses (Cooper et al., 2023; Singh et al., 2021b). The idea of viewing businesses from a resource perspective began with the seminal work of Edith Penrose.

Penrose suggested that a business's most valuable resource is its best asset to sustain competitive advantage. Penrose (1959) was dissatisfied with the neoclassical economic approach to business growth, so she established a business growth theory (Wernerfelt, 1984). Penrose is most notable for "The Theory of the Growth of the Firm." In that article, Penrose criticized biological analogies as a contributor to the growth of a business yet supported economic principles as the leading influencer of business growth.

Connection Between RBV and Small Businesses

RBV is a contributor to strategizing business growth. Prior scholars explained that the RBV model drives SME performance (Chumphong et al., 2020). SMEs are critical to the vitality of increasing dynamic economies and considerably contribute to developing economic progress in many countries. RBV theory assists SMEs in selecting the proper strategies to use for their businesses. When viewing RBV as a strategic management tool, there are two perspectives. One perspective of RBV accentuates strategies for business development, efficiency, and enhancing operational efficacy. The other perspective of RBV focuses on internal strategies to reach superior business performance.

RBV theory is vital to assessing a firm's VRIN resources. When developing pre-, during, and post-natural disaster strategies, business leaders should evaluate the value of their internal and external resources to sustain and enhance business continuity. A firm's primary resources valuation is critical after a natural disaster to maintain continuity (Sakurai & Chughtai, 2020). Disasters are extreme events that may interfere with the normal operations of businesses and surpass their ability to recover.

RBV is helpful when business leaders assess available resources after a natural disaster. RBV theory highlights the link between strategy and a firm's valuable resources after natural disasters (Hu & Kee, 2022). Although the terrorist attack on September 11, 2001, was a human-made disaster, many business owners can develop business survival strategies based on the experiences of that event. After the terrorist attack on September 11, 2001, small businesses faced differing physical damage and struggled to gain traction to rebuild and reopen (Jiang et al., 2022). Several businesses depended on governmental

aid and resources from local agencies that obtained funding to assist companies affected by the disaster. Uninsured small businesses across the United States faced challenges paying rent, maintaining employees, retaining customers, replenishing supply, and overcoming infrastructure obstacles. Additional barriers to business survival after September 11, 2011, included enduring the emotional toll of surviving a disaster and an economic recession that accompanied the disaster. Business leaders interested in implementing strategies to survive a natural disaster may refer to RBV theory for guidance on identifying resources.

RBV theory is a concept that emphasizes the identification, gathering, and utilization of reserved company resources. These resources are critical when developing plans for business continuity after a natural disaster. According to the central idea of RBV theory, small businesses affected by the September 11 attack could have tapped into reserved resources to assist with business continuity. Chang et al. (2022) asserted that some small business owners are challenged when navigating economic barriers and may lack knowledge of addressing financial losses after a natural disaster. Small business leaders should educate themselves about local agencies that typically assist during and after disasters in advance of a natural disaster.

Natural disasters impact businesses from two perspectives: a business owner's point of view and the community residents and family members. Jahan et al. (2020) stated that the unexpectedness of disasters also affects families, the economy, and students. Individuals enrolled in school come from various income levels and have different levels of knowledge regarding disaster recovery and preparedness processes.

Jahan et al. (2020) surveyed 111 individuals and noted that family income significantly impacted students' awareness of emergency procedures. The findings of Jahan's study show that students lack knowledge about communication systems offered by universities and students' assuredness in assisting their schools with disaster management during a disaster. Natural disasters may cause significant damage to businesses depending on the severity of the disaster.

Hurricane Katrina hit New Orleans in 2005 and caused significant business disruption (Haynes et al., 2019). Louisiana Economic Development reported that small businesses comprised over 80% of the 80,000 businesses negatively impacted by the storm (Pettersen et al., 2006). With Hurricane Katrina, limited access to resources and a lack of preparedness contributed to weakened business resilience (Pettersen et al., 2006). RBV emphasizes the use of a business's VRIN resources for business sustainability. The concepts of RBV theory may apply to businesses negatively affected by natural disasters to maintain business continuity. Business leaders who understand the connection between RBV and business continuity have an opportunity to implement predisaster strategies to mitigate damages after a disaster.

Business leaders should understand the valuation of their VRIN resources. A business's VRIN resources may include products and services, technological experience, customer service, operating equipment, economic practices, and capital (Wernerfelt, 1984). According to Penrose (1959), a business's allocation of VRIN resources lies within itself. A resource is anything considered a business's strength or weakness yet encompasses attributes related to VRIN in its evolving resource base. A business's ability

to achieve and maintain a competitive advantage involves looking at the business from a VRIN resource perspective. Sustainable competitive advantage derives from the business's ownership of specific resources that possess VRIN qualities.

Businesses should align their competitive strategy with national institutions, contrary to the RBV theoretical concept. According to Barney (1991), businesses may achieve a competitive advantage by offering their customers products and services that meet the attributes of the VRIN framework. However, some researchers contend a business may gain a competitive advantage by utilizing its institutional environment's comparative advantage (Assensoh-Kodua, 2019; Hermann, 2008). Businesses of unique political economies perceive competitive strategies differently. Assensoh-Kodua (2019) indicated that businesses determine their valuable resources based on several factors. A fundamental tenet of RBV is that businesses exploit their exclusive capabilities to gain a competitive advantage.

In contrast, businesses may gain a competitive advantage by using their industry as a catalyst for their strategy. Hermann analyzed two perspectives to contrast RBV and other competitiveness theories. A fundamental of his findings suggests two analogies. From the first perspective, Hermann (2008) acknowledges Barney's (1991) RBV approach, which assumes that businesses within the same industry must pursue the same competitive strategy. Businesses within the same industry compete against each other by developing a new product, improving an existing product, or selling a replica of a known product or service (Assensoh-Kodua, 2019). In other words, competitive advantage is reliant upon the business's capabilities to implement one or more of the competitive

advantage strategies listed above. Businesses tapping into resources to gain competitive advantage can also be helpful in the aftermath of a disaster. In the case of a disaster, the utilization and availability of resources during or after a disaster may derive from firms within the same niche, such as construction companies seeking help from local resources that assist construction companies specifically. In contrast, some businesses may use their national institutional relationships to gain a competitive advantage.

National relationships may include using a national brand name company to secure resources. In such cases, utilization and availability of resources during a disaster derive from businesses attached to a national brand, such as individually owned franchises seeking help from a corporate perspective. The nationally recognized United Parcel Service (UPS) is a brand known to assist small businesses in local communities affected by a disaster. UPS created a disaster preparedness and recovery plan to help communities affected by natural disasters (UPS, 2022). UPS also assisted customers with supply chain analyses and developing emergency plans to use immediately during a disaster.

UPS's disaster preparedness plan before a disaster includes several actions, such as creating disaster-response capability via supply chain management and logistics. Other efforts involve enhancing transportation, supply, and logistics systems, improving economies of scale through acquiring supplies, and pre-positioning supplies in high-risk areas (UPS, 2022). UPS helps businesses during a disaster by partnering with organizations such as the American Red Cross and the World Food Program to provide employee volunteers to help streamline response capabilities and offer relief efforts more

efficiently. UPS's assistance plans after a disaster include offering technical support to handle crucial inventory and guarantee effective supply distribution to people affected by a disaster (UPS, 2022). UPS offered technology assistance during the 2010 earthquake in Haiti and used the UPS Trackpad® to help locate missing animals following Hurricane Katrina in 2006. RBV is closely related to several theories. The use of available resources such as UPS closely aligns with the tenets of the RBV theory. Other approaches align with RBV, such as the knowledge-based (KBV) and competitive-based (CD) view theories.

RBV and Related Theories

Knowledge-Based View

Theories related to RBV include CD and KBV. KBV is founded upon the organization's leaders' ability to attract and employ competent, highly skilled, knowledgeable personnel (Flothmann et al., 2018; Pereira & Bamel, 2021; Singh et al., 2021a). RBV's connection to KBV is that businesses can gain a competitive advantage when knowledge emerges as a resource. One form of knowledge as a resource is organizational knowledge.

Organizational knowledge includes information stored in databases, policies, procedures, and documentation. KBV recognizes tacit knowledge as a fundamental component of organizational knowledge because of its intangibility and difficulty translating verbally or written (Flothmann et al., 2018; Pereira & Bamel, 2021). A principle of RBV is the identification of a business's tangible and intangible assets.

Business owners should identify the connection between KBV and business sustainability regarding business growth. From the KBV perspective, production, business capabilities, and economies of scale are the primary focus (Shepherd & Patzelt, 2018). Cooper et al. (2023) acknowledged that RBV and KBV promote a business's organizational product development and financial performance levels concerning innovation, business strategies, and sustainability. In contrast, Pereira and Bamel (2021) assert that RBV primarily focuses on generating revenue, decreasing costs, and creating value. Another theory closely related to RBV is the CD theory.

Competitive Dynamics View

CD is based on the managerial aspect of a company. According to Chen et al. (2021) and Tuan et al. (2022), RBV and CD have co-existed within the strategic management development of businesses for several years. Wernerfelt (1984) pioneered the works of RBV around the same time scholars founded the primary elements of CD. A CD is based on a business leader's ability to focus on acquiring, integrating, reconfiguring, and distributing resources to develop sustainable competitive advantages (Tuan et al., 2022; Yang et al., 2018). CD researchers assert that competitive effectiveness derives from business behaviors such as actions, leaders' decision-making skills, and business leaders' responses to competition (Tuan et al., 2022). Business owners could consider organizational learning as a business resource.

Organizational learning is a valued business resource. According to Yang et al. (2018), organizational learning may be considered a prime company resource. Learning becomes valuable to companies during uncertain and competitive environments. Natural

disasters create harsh and uncertain environments because some businesses are unprepared for the disaster. Learning orientation allows businesses to promote the acquisition of knowledge used to identify market conditions and develop timely responses. Yang et al. (2018) further state businesses that identify market conditions caused by disruptions such as disasters early on are more likely to achieve greater performance during and after a natural disaster. Business owners should identify the connection between natural disasters and RBV when developing a pre-disaster plan.

Connection Between Natural Disasters and RBV

Understanding the connection between natural disasters and RBV may prove advantageous to business owners trying to survive a natural disaster. Natural disasters threaten economies globally, domestically, and directly or indirectly (Khan et al., 2019; Sakurai & Chughtai, 2020) and are commonly attached to substantial economic losses. Since the 1990s, natural disasters have substantially increased worldwide, causing an intimidating impact on the world's different economies (Botzen et al., 2019). Direct disaster impacts include the destruction of property, depleted supplies, resource inaccessibility, and loss of life. Indirect disaster impacts include economic losses such as economic activities, the inability to provide goods and services, and issues that arise after the immediate force of the disaster (Khan et al., 2019). Significant economic losses are generally attached to natural disasters, which have increased substantially worldwide, devastatingly impacting the world's economy.

The actual economic costs of the impact of natural disasters vary across demographic groups and economic sectors. However, the economic costs to a business

after a disaster could be astronomical. The National Oceanic and Atmospheric Administration (NOAA) reported eighteen natural disasters occurred in the United States in 2022, totaling over \$165 billion in costs (NOAA, 2023). Individual disasters exceeded \$100 billion each in economic costs between 2017–2022 and exceeded a total of \$1 trillion from 2016–2022 (NOAA, 2023). Some women business leaders had access to available resources to address the effects on their businesses and to mitigate damages and recovery efforts after a disaster. However, some business leaders may not have access to those resources, and therefore, other areas surrounding the business may suffer, including relationships and business operations.

Several factors affect the impact of a disaster, including relationships among employees, suppliers, and consumers and factors that influence daily business operations and recovery efforts. Prior research showed that business impairments depend on the severity of the disaster impact and a business's resilience to such effects (Azmi et al., 2021). Some businesses operating out of their home or property incur damages double-fold when a disaster hits them. One such case was when business owners affected by Hurricane Katrina in 2005 experienced devastating effects from both a business owner's perspective and community members (Azmi et al., 2021). Natural disasters can affect families and businesses and disrupt community sustainability and development.

The devastating effects of disasters on small businesses are well-recognized. Unfortunately, natural disasters can render a business closed and unrepairable, which could hinder the development of a community (Azmi et al., 2021; Sakurai & Chughtai, 2020). Less than 40% of small businesses never reopen after a major disaster (Liang et

al., 2023). Some small businesses felt the repercussions of Hurricanes Katrina and Rita 2 years after the impact, rendering 60% of small businesses to gain less revenue than before the disaster. Natural disaster events negatively impact a country's gross domestic product (GDP) up to 5 years after the event, depending on the severity of the disaster and the country's economic vulnerability.

However, prior research shows that some disasters provide opportunities for businesses to restructure and rebuild better than before the disaster. A cross-country analysis found that floods enhance agricultural output through improved water supply and fertilization (Loayza et al., 2012). Additionally, earthquakes and storms may influence businesses to build more robust structures and implement improved weatherization strategies (Loayza et al., 2012). RBV is an optimum tool to use to develop disaster planning strategies. RBV depends heavily on resources and a company's capability to utilize resources to build a plan for natural disasters. Resources play a vital role when developing strategies to prevent businesses from closing after a disaster management strategy.

Following RBV is an optimum way to develop disaster planning strategies. Shirokova et al. (2020) stated when resources connect to strategic planning in disastrous conditions, they may become rigorous and essential to business performance. The managerial goal of RBV is to establish a cache of core competencies and strategies in preparation for problems that might occur in business. According to Shirokova et al. (2020), business owners may seek support from their business partners during or after a natural disaster. Creating a robust supply of business partners in various industries may

contribute to recovery efforts after a disaster by providing vital services. Notably, having business partners in the human resource, supply chain, and technological industries is ideal. After a natural disaster, businesses should rely heavily on their internal and external resources.

According to D’Oria et al. (2021), though a business is a compilation of the resources it retains, its primary purpose is to utilize resources to produce goods and services. The same ideation may apply when sustaining a business after a natural disaster. Businesses should assess the strength and depth of their internal and external relationships. RBV scholars suggest that business leaders consider internal and external relationships a vital resource in building their businesses and achieving competitive advantages (Davis & DeWitt, 2021; Gerhart & Feng, J., 2021). RBV is vital to assess a business’s resource value. The tenets of RBV center on a firm’s ‘VRIN’ resources and may include external and internal resources (Davis & DeWitt, 2021). Business leaders should assess the value of internal and external resources available to sustain and enhance business continuity when developing pre, during, and post-natural disaster strategies. These relationships may prove critical to business vitality after a disaster.

Internal resources may include tangible and intangible assets, skills, and capabilities such as human capital, physical assets, and strong leadership abilities. External resources include federal and government assistance programs such as the SBA and networking capabilities. Numerous federal programs offer subsidized loans to help with business recovery. External resources provide services that support customer loyalty efforts, reach scant resources, and boost the learning capabilities of the businesses

essential to the redevelopment of communities after a disaster. External resources also include community networking. RBV serves as a lens for businesses seeking to identify their internal and external resources after a disaster (Gerhart & Feng, 2021). Networking capabilities prove vital after a natural disaster because business leaders can connect with partners who can provide specific services. Women business leaders should network to establish quality connections that may assist them during or after a natural disaster.

RBV and WBOs

Identifying the connection between WBOs and RBV benefits business owners and their leaders. Research on WBOs has increased recently and has become a trending topic in academic research (Ojediran & Anderson, 2020). Executive leadership roles for women have risen since 2006, sparking a fundamental interest in women's entrepreneurship. Some WBOs support their families by providing supplemental income, job creation, and enhancing the economic development of local communities (Sajjad et al., 2020). The interest in women business leaders and women entrepreneurship is because of the influence of WBOs in the United States and other countries.

WBOs are a valued asset to communities. WBOs in the United States employ nearly 10 million people, and their revenues topped over \$1 trillion in 2018 (American Express OPEN, 2018). A State of Women-Owned Businesses Report stated that over 12 million women-owned businesses existed in the United States in 2018 (American Express OPEN, 2018). Women own 40% of all privately owned businesses in the U.S. (Kanze et al., 2018). However, Minority, Veteran, and women-owned SME's have trouble remaining open after experiencing a natural disaster because of their lack of pre-disaster

planning (Marshall et al., 2015). According to Story et al. (2020), natural disasters impact and disrupt livelihoods and are attributed to recognized health risks, injuries, diseases, elevated mental health crises, and damaged healthcare infrastructures. WBOs should consider RBV when identifying resources before, during, or after a natural disaster.

A precept of RBV is the allocation of resources. WBOs can use business consultants to educate themselves about local resources. Additionally, business owners can use federal programs to assist with pre-and post-natural disaster preparedness (Marshall et al., 2015). Penrose (1959) claimed that organizational growth links directly to current resources, the development of new resources, and the utilization of internal and external resources. Knowledge or a surplus of available resources proves helpful to organizations before, during, and after a natural disaster. That is why pre-disaster planning is essential for business leaders who want to recover quickly after a natural disaster. Women own various businesses, meaning devastation may occur in multiple industries across many communities.

The most prevalent industries of women-owned SMEs are the wholesale and retail trade and professional, scientific, and technical services. Women-owned businesses exist throughout various industries, and some owners have more than one business across multiple industries. According to Yacus et al. (2019), women-owned businesses tend to be smaller and mainly thrive in retail and personal services. Women-owned businesses have also increased in the utilities, construction, and personal services industries (American Express OPEN, 2018), providing income stability to the owners and employees. WBOs have increased income and workforce stability. WBOs are rapidly

trending toward policy development and industry behavior relating to business performance and optimization of business practices (American Express OPEN, 2018). Therefore, the opportunity to achieve a full recovery after a natural disaster is critical to WBOs. RBV is practical when business leaders identify resources before, during, or after a natural disaster.

Another principle of RBV is an organization's ability to utilize its resources for sustainability, continuity, and competitiveness in the economic business world (Gerhart & Feng, 2021). How an organization uses its resources is critical to competitive advantage (Gerhart & Feng, 2021). Managers can modify RBV principles when implementing strategic plans because industries, managerial platforms, and structures differ among organizations. Business leaders must develop and execute projects based on the company's unique industry, behavior, and internal and external processes. Research shows that natural disaster response time, method, and strategies differ among women business leaders (Weidhaas, 2018). Some women business leaders address challenges differently and are hesitant to reveal the actual status of their business when a crisis occurs.

Many WBOs are reluctant to share personal life experiences to secure a status of independence and compete with their male counterparts for the capability of business ownership (Weidhaas, 2018). Research on WBOs shows that some business owners might prefer identification as independent people (Vasan, 2020). As a result, some WBOs operating in specific industries invoke practical approaches to ensure that challenges do not affect business performance and resolve challenges. Specifically, WBOs in science,

technology, and engineering industries make concerted efforts to prove practical decision-making skills during a crisis, including making compromises in their industries to adapt and integrate with their male counterparts (Vasan, 2020). Thus, once resources are identified, utilization still varies among businesses and indicates each business's managerial and cultural platform. Another viable resource is human capital.

When considering RBV, all resources are conceptually equivalent, and human capital is a considerable resource based on the principles of RBV. Studies show human capital attributes such as experience and education contribute to the success of women-owned businesses (Kyrgidou et al., 2021). A key aspect of RBV is firm resource heterogeneity (Gerhart & Feng, 2021). Gerhart and Feng (2021) contended that multi-country research provides a lens to view RBV concepts versus perspectives of managerial preferences and company behavior regarding strategic planning and firm heterogeneity. RBV is a viable source to explore the use of resources for WBO who experience a natural disaster.

Natural Disasters and WBOs

WBOs in Northeast Florida experience natural disasters such as hurricanes, floods, tornadoes, and pandemics. The effects of natural disasters on women-owned SMEs are more devastating for some women because of their deficiency of resources and unpreparedness for a natural disaster (Marshall et al., 2015). However, educational resources regarding natural disaster preparedness are available locally and federally for small business owners (Marshall et al., 2015). Successful post-disaster business recovery

strategies include implementing effective disaster preparedness planning before a natural disaster.

Natural disaster strategies include preparation, response, and recovery. The preparedness stage is essential to helping the business thrive after a disaster. The response stage occurs immediately preceding, during, and after a disaster to mitigate business losses. The recovery stage aims to restore or repair any damages to the business to rebuild local communities (Das, 2018; Ryan et al., 2020). Natural disasters may destroy a business, adversely harming a family's income and source of stability. As a small business owner, I know a natural disaster may devastate my business.

WOBs should prepare for the unfortunate event of a natural disaster to sustain their businesses and achieve a competitive advantage over their male counterparts. Prior studies indicate mixed reviews on whether women-owned businesses (WOBs) are more adversely affected by natural disasters (Asgary et al., 2012). Asgary et al. (2012) suggest WOBs experience more significant hardships than their male counterparts in finance, profitability, and business continuity. Women business leaders tend to invest in more economical coping strategies, while their male counterparts apply a more robust approach to disaster risks (Asgary et al., 2012). On the other hand, previous authors (Shaikh, 2020) assert that WBOs are succeeding in breaking societal and gender barriers. Based on prior research on the Pakistani floods, Asgary et al. (2012) found that women leaders in Pakistan are few but less likely to experience more tremendous hardships after a disaster than their male counterparts. Several authors concur that post-disaster business performance correlates directly with pre-disaster business performance (Liu et al., 2023).

This study aims to bring WBOs awareness about strategies to enhance business continuity and survival after a natural disaster.

Entrepreneurial Marketing Theory

The second theory to support this study is EM and the entrepreneurial marketing post-disaster business recovery (EMPDBR) framework. The EM approach was developed in the 1980s when scholars Murray (1981) and Tyebjee et al. (1983) began research in entrepreneurial marketing. The EM theory is a lens to explore how strategic business planning influences the accumulation and use of company-owned competitive resources to remain sustainable in the aftermath of a natural disaster. Ratten and Jones (2021) asserted that EM reflects entrepreneurial behavior regarding change, innovation, and business management. Early EM theorists suggested past studies focused on post-disaster resilience regarding households, infrastructure, and communities rather than small businesses (Morrish & Jones, 2020). However, Morrish and Jones (2020) also noted that more recent studies highlight the importance and impact of EM on post-disaster recovery efforts with small businesses. One of the principles of RBV is identifying external resources in the local community. These external resources prove vital when developing pre-and post-disaster recovery plans. Therefore, community relationships are critical to a woman-owned small business's recovery, sustainability, and continuity.

Community relationships may contribute to the survival of women-owned SMEs. Community relationships amongst small businesses profoundly impact the business's ability to fully recover from a natural disaster (Morrish & Jones, 2020). The EM theory highlights other factors that affect small businesses' recovery from disasters, such as the

direct physical impact on business operations, ecological aspects, and business location (Morrish & Jones, 2020). EM theorists highlight the age and financial condition of the business, the scope of the business's primary market, and the assessment of disruption of operations as significant factors in business recovery after a natural disaster (Morrish & Jones, 2020). As noted earlier in this study, a principle of RBV is management and decision-making, which is in alignment with EM.

Self-efficacy, effectual reasoning, and the ability to make presumption decisions contribute to a business's survival. The business owner's ability to make timely, critical decisions in the early recovery phase after a natural disaster is vital to its success (Morrish & Jones, 2020). EM theory's four primary focus areas include opportunity-seeking behaviors, allocating resources, customer value, and accepting risks (Morrish & Jones, 2020). Prior scholars view EM from at least three perspectives. The first perspective regards EM as no more than a prerequisite to a more advanced marketing management method (Sadiku-Dushi et al., 2019). Another perspective is from the small business marketing point of view, where EM may appear as just a primary and undeveloped form of marketing compared to sophisticated marketing management techniques used by large organizations (Sadiku-Dushi et al., 2019). However, viewing EM theory solely from a marketing perspective may not lend credence to the complexity and breadth of EM. A third perspective of EM illustrates how EM connects to small business management through marketing techniques. Sadiku-Dushi et al. (2019) asserted that SMEs' marketing techniques rest upon the business owner's characteristics, personality, goals, and personal network. The third view of EM showcases why

networking resources are implications for social change essential to the business's vitality and are critical after a natural disaster. In contrast, according to (Sadiku-Dushi et al., 2019), the third view of EM is informal and often performed without proper planning and market analyses. Consequently, it highlights the inherent limitations of the SME rather than showcasing the businesses' assets and robust capabilities.

The focus of this proposed study relates to the third perspective of EM, which is the connection between EM and small businesses. Research on this view depicts EM as the optimal marketing strategy for the present business world (Sadiku-Dushi et al., 2019). EM is a method of building relationships that employ innovation, creativity, marketing engagement, social networks, and flexibility (Sadiku-Dushi et al., 2019). This type of EM focuses on the orientation of firms and developing strategies to sharpen and enhance the organization's competitive advantage. A pioneer of RBV, Edith Penrose, encouraged organizations to focus on internal resources that must be composed and refined to gain competitive advantages. Entrepreneurs and novice business owners can effectively manage daily operations in stable environments. However, small business owners must constantly create and improve customer value in turbulent and changing environments (Sadiku-Dushi et al., 2019). Small business owners must tap into resource reserves to survive and maintain business continuity after a disaster.

Natural disasters have phenomenal effects on pursuing business ownership and newly created businesses. Therefore, small business owners and entrepreneurs must be creative and steadfast in implementing survival strategies to prepare for a disaster and gain a competitive advantage. Sulistyono and Ayuni (2020) offered two perspectives on

how entrepreneurs can gain a competitive advantage. Sadiku-Dushi et al. (2019) contend that entrepreneurs should develop disruptive innovations that weaken existing balances in the market to gain a competitive advantage. Innovation is a crucial component of EM and appears as a method that commercializes inventions.

In contrast, Sulistyono and Ayuni (2020) opined that entrepreneurs should explore new opportunities to achieve competitive advantages. Sulistyono and Ayuni (2020) assert that entrepreneurs and new business owners should create new products to reduce imperfections in the current economic environment. Sulistyono and Ayuni (2020) believe aspiring and existing business owners must have the ability to discover opportunities not seen by other people. Entrepreneurs, new business owners, and existing owners need resources to remain stable in competitive environments and to prepare for a natural disaster, which means tapping into available resources.

Pre-disaster planning and building a cache of local and Governmental resources during the businesses' development, launch, and production of products and services are critical to the survival of a business after a natural disaster. According to Khan et al. (2019), business owners who incorporate available resources in their business planning strategies recover more quickly than business owners who do not. Women entrepreneurs could consider the tenets of EM when developing a business.

Women Entrepreneurs and EM

In the United States, women start businesses at a higher rate than men, meaning more women than men start businesses. The role of women entrepreneurs in micro and small-scale businesses (MSMEs) has increased (Shiratina et al., 2020). Research

regarding the connection between women and entrepreneurship is widespread and essential in today's business world. Women play substantial roles within the economy, and there is a continued interest in researching different aspects of women's entrepreneurship. Women entrepreneurs should consider EM regarding the importance of marketing and innovation when assessing value creation for their businesses.

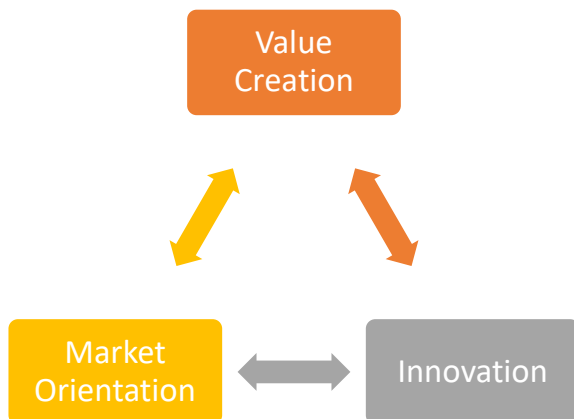
EM is a framework women entrepreneurs can explore to enhance marketing strategies. According to (Shiratina et al., 2020), EM is an opportunity for women entrepreneurs to identify strategies for acquiring and maintaining lucrative customers through risk management, resource utilization, and value creation. EM entails securing and launching opportunities that enhance customer value, employ innovativeness, and boost creativeness. Shiratina et al. (2020) found that EM builds strong networking relationships. Jones and Rowley (2011) concluded that EM is a strategy that highlights opportunities for business leaders to incorporate customer preferences, competitor intelligence, and product knowledge by developing a method to provide more value to customers.

EM is a lens to encourage women leaders to be creative, innovative, competitive, and motivated to advance their businesses. EM highlights the relationship between market orientation, value creation, and business innovation. Based on the definition of EM, EM is a method used to acquire market opportunities to secure valuable customers through creating value, forming relations with customers, being creative and innovative, and being prepared to handle business risks (Shiratina et al., 2020). Considering the

connection between market orientation, innovation, and value creation in Figure 1, women business owners should focus on developing business survival strategies.

Figure 1

Connection Between Market Orientation, Innovation, and Value Creation



Business leaders are seeing an uprise in the interest in disaster management in the urban development and human security sectors. Disaster management has become a primary point of interest among small businesses because of the frequency of disasters worldwide (Das, 2018). Disaster management planning is essential for small businesses to implement during the strategic development phase to prepare for a natural disaster. Natural disasters are frequent and unpredictable yet pose economic threats to organizations, whether a disaster plan exists or not. Therefore, the advantage for some organizations is already having a tentative disaster plan (Castaneda et al., 2020; Das, 2018; Ryan et al., 2020). Major disasters such as the 2011 Great East Japan Earthquake are prime examples of why disaster preparedness planning is essential to the survival of small businesses. The Japanese Government prohibits using cars for evacuation (Das,

2018). During the Great East Japan earthquake, evacuation attempts stalled because of the failure to plan efficient evacuation techniques during the disaster. Hence, the Japanese Government is modifying its evacuation transport policy.

Because of inefficient distribution processes, some people did not receive aid during some post-disaster recovery efforts. Examples of a failed post-disaster system are the Indian Ocean Earthquake and Tsunami (2004), the Haiti Earthquake (2010), and the Pakistan Flood (2010). The primary reason people did not receive aid was the logistical operations' unpreparedness before, during, and after the disaster. Although some countries receive relief aid packages in a disaster, they must prepare for situations when the goods cannot reach the recipients successfully. Contributors to failed delivery attempts to businesses in need include destroyed transport, communication infrastructure, custom clearances, and operational blockages at key access points (Das, 2018). Because of those situations, scientists have been responsible for developing mathematical models to relieve some of the difficulties in disaster relief distribution. Many of these models include utilizing the organization's current or accessible resources as identified in the tenets of RBV. Although recovery efforts differ depending on the disaster's location, size, and impact, pre-disaster planning aims to minimize losses and costs of restoration in post-disaster actions.

Disaster Preparedness—RBV Perspective

The frequency and intensity of recent natural disasters have caused concerns about the disaster-related preparedness of the small business sector. Small businesses contribute significantly to local communities and economies. The capability of small

businesses to recover quickly from a natural disaster is critical to the rebuilding of a community (Gregory, 2020). Most disasters involve physical and emotional losses of human, economic, and environmental impact on local and surrounding communities (Gregory, 2020). Business leaders must consider these elements and explore recovery from short- and long-term perspectives.

Given the frequency and longevity of disasters, business leaders must proactively develop plans to anticipate impending disasters. Developing a disaster recovery plan must occur outside of the time of a disaster to effectively meet critical demands when a disaster does occur. As leaders develop disaster recovery plans, a key factor is utilizing generic company resources. RBV depicts generic resources as vital elements for sustainability and business continuity after a disaster and heterogeneity in assessing the value of various resources (Gerhart & Feng, 2021). The value of resources is intrinsic; therefore, specific resources may positively influence value creation and performance more than other resources.

Knowledge-based resources prove valuable to businesses when business owners review their internal resources. Prior studies indicated that knowledge-based resources complement businesses more than tangible or generic resources (Singh et al., 2021b). However, this resource heterogeneity perspective fails to ascertain how the value of similar resources differs among industries and over time. The value of a business is often dependent upon a business-specific rareness of a resource, generally defined by the business's resource stock. This analogy is accurate regarding generic resources necessary for the business's day-to-day operations. A shortage of generic resources such as cash or

supplies may impede a business from operating at its optimum capacity. However, the focus on resource heterogeneity has influenced RBV research to explore the value of generic research on a deeper level. Prior RBV research has devoted little attention to the value of generic resources, whereas recent studies have focused on generic resources' strategic implications (Roos, 2021). That research allows future enhancement of RBV discussions on generic resources.

Understanding the principles of RBV may help business owners develop a pre-disaster plan. Gregory (2020) examined disaster preparedness from an Australian standpoint. Australia has experienced several disasters, including the 1997 Thredbo landslide, 2009 Black Saturday, 2017 Cyclone Debbie, the 2021 Wooroloo brushfire, and the 2021 Australian Eastern flood. He asserted that enough disasters have occurred over time that disaster plans are expected and imminent. From an RBV perspective, leaders can tap into local, external, and internal resources to develop disaster preparedness plans. Standard and immediate needs include access to grants and local support. A vital priority is securing a place to eat, sleep and feel safe (Gregory, 2020). A recovery plan requires these necessities before the execution of any action. Leaders must also consider the type of damage or loss that has occurred. For total losses, consideration of whether to rebuild or relocate is critical. For partial losses, disaster plans should incorporate the opportunity to salvage elements safely (Cvetkovic et al., 2020; Gregory, 2020). Those with no physical losses may still experience other emotional distress, such as survivor's guilt, as they witness their community, family members, and business partners struggle with devastating casualties.

Business owners should prepare to view potential damages caused by disasters from various perspectives. In 2004, The World Bank conducted a microfinancing experiment after the Indian Ocean tsunami (Shin & Lee, 2019). The natural disaster caused significant heterogeneity of resource stocks among disaster-affected and non-affected businesses. In that experiment, local assistance included cash and generic resources to several disaster-affected and non-affected businesses. Shin and Lee (2019) used The World Bank's 2004 experiment to conclude that generic resources performed favorably amongst businesses with weaker resource stocks and that cash might positively impact business performance more than other tangible resources. The study also showed that a resource's value exists within a business's resource stock, and the scope of new resources complements existing resources. Economic resilience was also a contributing factor to business continuity after a disaster. Asgary et al. (2012) conducted a study after the 2010 flood and found that 7% of businesses surveyed had experienced more than one disaster. And at least 75% of businesses that opened after the flood were operating at a loss. Several businesses received money from governmental agencies, family, friends, and personal savings to maintain business operations. The study showed a profound connection between monetary reserves and recovery efforts. Businesses that saw higher revenue before the disaster recovered faster than businesses with lower sales.

Business leaders should also note that the previous history of disasters contributes to business recovery after a natural disaster. Businesses that previously experienced a disaster were more likely to recover faster than businesses that did not (Asgary et al., 2012). If a business reported higher sales before the flood, these businesses reported

faster recovery after the flood. And businesses that had prior experience with a disaster also recovered faster than those that did not have experience. Previous studies have found heterogeneity among internal and external resources stock businesses (Himaz, 2022). Natural disasters create abrupt and significant economic disparities in the resource stocks of businesses in sizable, affected areas. Natural disasters also generate substantial resource stock variations among businesses in affected and non-affected regions. Existing RBV literature asserts that a significant event may disrupt heterogeneity in a business's resources stock; however, research on the effect of natural disasters on businesses' heterogeneity is lacking (Himaz, 2022). The impact of natural disasters on a business's resource stock has prevailed in several cases throughout the nation.

Disaster Preparedness

Business leaders are seeing an uprise in the interest in disaster management in the urban development and human security sectors. Disaster management has become a primary point of interest among small businesses because of the frequency of worldwide disasters (Das, 2018). Disaster management planning is essential for small businesses to implement during the strategic development phase to prepare for a natural disaster. Natural disasters are frequent and unpredictable yet pose economic threats to organizations, whether a disaster plan exists. Therefore, the advantage for some organizations is already having a tentative disaster plan (Castaneda et al., 2020; Das, 2018; Ryan et al., 2020). Major disasters such as the 2011 Great East Japan Earthquake are prime examples of why disaster preparedness planning is essential to the survival of small businesses. The Japanese Government's disaster plans prohibited using cars for

evacuation purposes which hindered the ability of people to move to other locations quickly (Das, 2018). During the Great East Japan earthquake, evacuation attempts stalled because of the failure to plan efficient evacuation techniques during the disaster. Hence, the Japanese Government is currently modifying its evacuation transport policy.

More examples of a failed post-disaster system are the Indian Ocean Earthquake and Tsunami (2004), the Haiti Earthquake (2010), and the Pakistan Flood (2010). Because of inefficient distribution processes, many people did not receive aid during those post-disaster recovery efforts. The primary reason was the logistical operations' unpreparedness before, during, and after the disaster. Although some countries receive relief aid packages in a disaster, they must still prepare for situations when the goods cannot reach the recipients successfully. Some contributors to failed delivery attempts to businesses in need include destroyed transport, communication infrastructure, custom clearances, and operational blockages at key access points (Das, 2018). Because of those situations, scientists have been responsible for developing mathematical models to relieve some of the difficulties in disaster relief distribution. Many of these models include utilizing the organization's current or accessible resources as identified in the tenets of RBV. Although recovery efforts differ depending on the disaster's location, size, and impact, pre-disaster planning aims to minimize losses and costs of restoration in post-disaster actions.

Disaster Preparedness: A RBV Perspective

The frequency and intensity of recent natural disasters have caused concerns about the disaster-related preparedness of the small business sector. Small businesses

contribute significantly to local communities and economies. The capability of small businesses to recover quickly from a natural disaster is critical to the upbuilding of a community (Gregory, 2020). Small businesses must receive support and assistance to rebuild expeditiously. If they cannot provide products and services, recovery efforts stagnate and cripple the economic development of the communities in which they dwell. A key element for business recovery after a natural disaster is to learn from past failures and successes (Abunyewah et al., 2020; Gregory, 2020). The types of disasters may vary; however, they all encompass several common elements. And natural disasters affect several components and areas surrounding the disaster.

Business leaders should consider these elements and explore recovery from short- and long-term perspectives. Many disasters involve physical and emotional losses of human, economic, and environmental impact on local and surrounding communities (Gregory, 2020). Given the frequency and longevity of disasters, business leaders should proactively develop plans to anticipate impending disasters. Developing a disaster recovery plan should occur outside of the time of a disaster to effectively meet critical demands when a disaster does occur. As leaders develop disaster recovery plans, a key factor is utilizing generic company resources. RBV depicts generic resources as vital elements for sustainability and business continuity after a disaster and heterogeneity in assessing the value of various resources (Gerhart & Feng, 2021). The value of resources is intrinsic; therefore, specific resources may positively influence value creation and performance more than other resources.

Business leaders may use knowledge-based resources to assist with identifying valuable resources. Prior studies indicated that knowledge-based resources complement businesses more than tangible or generic resources (Singh et al., 2021b). However, this resource heterogeneity perspective fails to ascertain how the value of similar resources differs among industries and over time. The value of a business is often dependent upon a business-specific rareness of a resource, generally defined by the business's resource stock. This is accurate regarding generic resources necessary for the business's day-to-day operations. A shortage of generic resources such as cash or supplies may impede a business from operating at its optimum capacity. However, the focus on resource heterogeneity has influenced RBV research to explore the value of generic research on a deeper level. Prior RBV research has devoted little attention to the value of generic resources, whereas recent studies have focused on generic resources' strategic implications (Roos, 2021). That research allows future enhancement of RBV discussions on generic resources.

Australia has experienced several disasters, including the 1997 Thredbo landslide, 2009 Black Saturday, 2017 Cyclone Debbie, the 2021 Wooroloo brushfire, and the 2021 Australian Eastern flood. Gregory (2020) examined disaster preparedness from an Australian standpoint. He asserted that enough disasters have occurred over time that disaster plans are expected and imminent. From an RBV perspective, leaders can tap into local, external, and internal resources to develop disaster preparedness plans. Standard and immediate needs include access to grants and local support. A vital priority is securing a place to eat, sleep and feel safe (Gregory, 2020). A recovery plan requires

these necessities before the execution of any action. Leaders must also consider the type of damage or loss that has occurred. For total losses, consideration of whether to rebuild or relocate is critical. For partial losses, disaster plans should incorporate the opportunity to salvage elements safely (Cvetkovic et al., 2020; Gregory, 2020). The effects of a natural disaster may affect businesses and their owners from various perspectives and not just from an economic point of view. Those with no physical losses may still experience survivor's guilt as they witness their community, family members, and business partners struggle with devastating casualties.

Many organizations, including The World Bank, have explored natural disasters' economic impact. Asgary et al. (2012) conducted a study after the 2010 flood. They found that 7% of businesses surveyed had experienced more than one disaster, and at least 75% of businesses that opened after the flood were operating at a loss. Several businesses received money from governmental agencies, family, friends, and personal savings to maintain business operations. Asgary's study showed a profound connection between monetary reserves and recovery efforts and concluded that businesses that saw higher revenue before the disaster recovered faster than businesses with lower sales.

Additionally, businesses that previously experienced a disaster were more likely to recover faster than businesses that did not (Asgary et al., 2012). If a business reported higher sales before the flood, these businesses reported faster recovery after the flood. And businesses that had prior experience with a disaster also recovered faster than those that did not have experience. Previous studies have found heterogeneity among internal and external resources stock businesses (Shin & Lee, 2019). Natural disasters create

abrupt and significant economic disparities in the resource stocks of businesses in sizable, affected areas. Natural disasters also generate substantial resource stock variations among businesses in affected and non-affected regions.

Existing RBV literature demonstrated that a significant event might disrupt heterogeneity in a business's resources stock; however, research on the effect of natural disasters on businesses' heterogeneity is lacking (Shin & Lee, 2019). The impact of natural disasters on a business's resource stock exists in several known cases. In 2005, Hurricane Katrina's effects included wrecking oil production reserves, hotels, and casinos and shutting down several businesses. Another case was the 2011 Japan earthquake. The earthquake damaged resource stocks, disrupted business activities, and destroyed infrastructure.

Natural disasters create significant disparities in resource stock among affected and non-affected businesses regardless of the amount and similarity of resources owned before the disaster (Shin & Lee, 2019). Non-affected businesses have a stronger resilience of resources than businesses affected by disasters. Accumulating resources requires businesses to have ex-ante resources such as cash, supplies, and equipment. However, a business may also experience physical damage to its generic resources in a natural disaster. Businesses with lesser resources face more challenges acquiring generic resource stock if affected by a natural disaster. Therefore, a business affected by a natural disaster has a better chance of recovery if they possess a more extensive generic resource stock.

Generic resources are more valuable for businesses encountering heightened damages from the disaster than non-affected businesses. Generic resources benefit firms that suffer more losses from natural disasters. Shin and Lee (2019) posited that generic resources generate improved performances when a disaster-affected firm acquires them more than a non-affected firm. Shin and Lee (2019) asserted the sooner a generic resource is identified after a natural disaster, the better the business will experience improved performance. Leaning on RBV perspectives, resources are more valuable when the business possesses complementary resources that enable better use. One example is that an employee with technology skills might be more helpful to a business that encourages innovation and risk-taking than a business that condones complacency (Shin & Lee, 2019). In contrast, RBV literature lacks discussion regarding the value of new resources that complement the businesses' existing resources. Given that generic resources complement other resources, further research about the bilateral existence of resource complementarity is warranted.

Disaster Preparedness: An EM Perspective

Entrepreneurship and marketing are integral components of business ventures. The relationship between entrepreneurship and marketing rapidly expands as business leaders examine current and unforeseen risks in developing and sustaining new and existing businesses. Business environments often face imminent risks such as natural disasters, earthquakes, floods, tsunamis, landslides, hurricanes, terrorist attacks, and pandemics. Although natural disasters result in a business's failure, many businesses can recover after a disaster (Afwaj et al., 2021; Panwar & Sen, 2019). The detriment caused

by natural disasters has expanded research on business continuity, disaster management, and disaster recovery plans. Though businesses strategize recovery plans, they may still experience the disaster's adverse impacts.

Business leaders should gather as much knowledge as possible before the disaster happens. According to Erbeyoglu and Bilge (2020), gathering knowledge on reducing risks and adequate preparation preparing is paramount to addressing challenges caused by disasters and moving toward recovery. Unfortunately, some businesses will inevitably meet demise regardless of pre-disaster planning and recovery efforts. According to Marshall et al. (2015), businesses owned by women, veterans, and minorities had higher risks of meeting demise than larger, older businesses. Their study also indicated that home-based, coastline, and businesses with cash flow problems were among the businesses that may never recover after a disaster. New Orleans is considered a coastline state.

Viewing disasters from an EM perspective can prove fruitful to small business owners. In 2005, hurricane Katrina caused billions of dollars in damages to small businesses in New Orleans (Deryugina et al., 2018). Out of 55 business owners surveyed in 2013 who received SBA disaster loans after Hurricane Katrina and were still in operation, only 19% had established a disaster plan before the hurricane (Hiramatsu & Marshall, 2018). Sydnor et al. conducted a study in 2016 about the effects of Hurricane Katrina on local small businesses. Researchers viewed damages from three perspectives: (a) businesses that closed after the disaster, (b) businesses that recovered but closed again by 2013, and (c) businesses still in operation after the hurricane. The study included

information about human casualties, consumers, employees, vendors, and their effect on business operations. Results showed that physical damage was a chief contributor to regular business operations desolation. Essentially, businesses that experienced a heavy occurrence of physical and lifeline damages could not successfully overcome the destruction caused by the disaster (Sydnor et al., 2016). Sydnor et al. postulated two rudimentary types of destruction: rapid or catastrophic. Rapid descent stems from exogenous shock and the physical impact of the disaster. According to Sydnor et al. (2016), the second type of destruction was the gradual onset and degradation of businesses that could not sustain operations caused by exogenous and endogenous effects. Many business leaders result to EM to deal with the onslaught of devastation after a disaster.

EM planning can assist businesses in coping with market turbulence and uncertainty. Some business leaders adopt a profit-seeking approach to leverage resources and identify value-creation opportunities despite the high level of risk (Afwaj et al., 2021). Morrish and Jones (2020) used an Entrepreneurial Marketing model for recovery after a disaster which derives into four vital sections: business environment, entrepreneur's decision-making methods, entrepreneurial activity, and post-disaster performances. A viable disaster recovery plan requires a rich comprehension of micro and macro business environments. Most impacts from a natural disaster will appear in two parts. The first impact affects the people located at the scene of the disaster, and the second impact stems from the damage to the business itself. These two targets are what entrepreneurs and

leaders must use to analyze the environment to prepare for recovery efforts (Afwā et al., 2021). Another component to consider is self-efficacy.

The business owner's self-confidence plays a critical role in recovery and revitalization. According to Gallagher et al. (2020), self-efficacy is a person's belief about producing higher performance levels and exerting influence over events that affect their lives. Owners must decide if the business is worth saving and the investment of time and effort in restoration (Morrish & Jones, 2020). Post-disaster, business leaders must show high self-efficacy, self-confidence, and practical reasoning to succeed in recovery efforts. Successful business leaders and entrepreneurs should employ confidence, resilience, and determination in restoring and operating their businesses (Afwā et al., 2021). Thus, self-efficacy is essential to assist entrepreneurs with understanding unexpected outcomes and influencing their decision to recover after a disaster. EM highlights practical reasoning and quick decision-making skills as critical elements to implementing a viable disaster recovery plan.

Entrepreneurs should use pragmatic reason to make critical decisions about available resources to assess damages and determine the best next steps regarding business continuity. Using practical reasoning skills, entrepreneurs and business leaders may develop solutions to use available resources or combine resources to create new opportunities, services, or products (Afwā et al., 2021). Making quick decisions is crucial to a successful outcome in post-disaster chaotic conditions. Entrepreneurs should respond quickly to new post-disaster business conditions and competitive environments. Those decisions may require specific actions to address environmental situations such as

relocation, capital injection, and developing and adapting new business models.

However, entrepreneurs must also realize that damage to infrastructure may still impede recovery efforts causing a loss of opportunities to regain successful business operations (Afwā et al., 2021; Morrish & Jones, 2020). In some cases, relocating a business might be a viable option.

Although relocation is an option, leaders should apprise themselves of the adverse risks of moving their businesses. From an EM perspective, leaders must also be motivated to offer services and products in a new location if necessary (Afwā et al., 2021). Business relocation entails a physical move of the business and relocation of staff, positioning in the community, and ease of access for new and existing customers. As part of relocation efforts, leaders may consider changing the framework of their business. For example, the food truck industry has expanded exponentially since 2010 (Gopi & Samat, 2020). SMEs continue to grow through the digitalization of global economies (North et al., 2020; Stallkamp & Schotter, 2019; Westerlund, 2020). Additionally, a brick-and-mortar business might become a mobile business, a mobile business could transition into an online business, or some businesses may consider a kiosk or food truck option; simultaneously, a building is being repaired or rebuilt.

While business leaders are considering digitalization, they should also consider capital injection. Capital injection allows business leaders to seek assistance from friends, family, and organizations to stabilize and enhance their business's financial health. Another strategy of business leaders is to decrease prices and offer special promotions to lure new customers or retain existing ones after a disaster. Ultimately, business leaders

should incorporate a surplus of goods and products before a disaster for post-disaster services. Last, leaders should consider creating an entirely new business idea or revitalizing and restructuring old models to adapt to new and trending concepts.

In conclusion, and according to prior research, natural disasters have detrimental and destructive impacts on small businesses worldwide. Damage and destruction can exceed billions of dollars in economic costs. Entrepreneurs and small business leaders may benefit by creating pre-disaster plans to assist with recovery after a natural disaster. Information collected during my study showed strategies previous business owners used and identified areas of concern when strategizing a pre- and post-disaster business recovery plan. For some businesses, durability and continuity are achievable when a suitable and robust disaster recovery plan exists. However, the demise of some businesses is imminent, and leaders may have trouble making decisions regarding their business' future following a disaster. This study explored how strategic planning before and after a natural disaster significantly impacts the survival of women-owned SME's after a natural disaster.

Transition

In this multiple case study, I explored effective strategies women business leaders use to avoid permanent business closures after a natural disaster. Section 1 contained a discussion of several aspects of this study: (a) the foundation of the problem, (b) the problem statement, (c) the purpose statement, (d) the nature of the study, (e) the research question, (f) the interview questions, and (g) the conceptual framework. This section concluded with the significance of the study.

Section 2 of the study includes the researcher's role, study participants, research method and design, population and sampling, and ethical research. This section also details the data collection process, including data collection instruments, techniques, organization, data analysis, and the study's reliability and validity. In Section 3 of the study, I discuss the findings, the application to professional practice, and implications for social change. I conclude Section 3 with reflections and recommendations for further research.

Section 2: The Project

Purpose Statement

The specific business problem is that some women-owned small business leaders lack effective business survival strategies to avoid permanent business closures after a natural disaster. Therefore, the purpose of this qualitative multiple case study was to explore strategies WBOs of small and medium enterprises (SMEs) use to survive a natural disaster. The targeted population consisted of four women business owners in Northeast Florida. The implications for positive social change include the potential to improve societal and emerging conditions in businesses and communities. The findings of this study may positively affect communities by helping women leaders maintain independence and enhance community development by keeping women-owned SME businesses operable.

Role of the Researcher

In this qualitative multiple case study, I was the primary instrument. According to Hancock et al. (2021), the role of the researcher in qualitative research is to select a methodological design, recruit participants, collect data, and analyze information from an objective and personal perspective (Cumyn et al., 2019). The researcher's role also entails accurately documenting participants' lived experiences and considering possible personal biases (Collins, 2021). I collected, analyzed, and synthesized data on strategies women-owned small business leaders use to sustain their businesses after a natural disaster.

Although I have prior education in business concepts and considerable interest in women-owned SME's, I did not have a business or personal relationship with the study participants. I did not know the participants personally or professionally and was not affiliated with the participants. After experiencing the COVID-19 pandemic from 2020 until 2022 and my desire to be a business owner, I became intrigued with the survival of small businesses after a natural disaster; I wanted to explore WBOs' strategies to remain open after a natural disaster. I conveyed the ethical principles outlined in The Belmont Report (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). The Belmont Report aims to protect participants in research studies through three guiding principles: beneficence, justice, and respect for persons. I practiced benevolence by minimizing or ensuring no risks to participants. I practiced justice by treating participants fairly and guaranteeing respect for a person by ensuring participants were treated as autonomous agents.

The role of the institutional review board (IRB) is to protect research participants and ensure fairness and equity during the research process. However, adhering to ethical standards rests with researchers rather than IRBs (Cumyn et al., 2019). Researchers must research ethically and comply with IRB standards. Therefore, researchers must exercise care and caution when conducting research and show awareness of their biases. The ability to remove all biases in qualitative studies is impossible. However, researchers can mitigate bias and avoid viewing data through a personal lens by using an interview protocol, member checking, and data saturation (Cumyn et al., 2019; LaDonna et al., 2021). I used an interview protocol (Appendix), member checking, transcript validation,

and summary review to reach data saturation, mitigate bias, and avoid viewing data through a personal lens.

Participants

The eligibility requirements for participants in this study included women small business owners in Northeast Florida who implemented successful strategies to prevent business closure after a natural disaster. I used the social media site LinkedIn to solicit participants for the study. I searched LinkedIn and Google to obtain email addresses and to review business owners' profile pages.

The initial contact with participants was via email, which was my first opportunity to establish a relationship with the participants. The initial contact included discussing the study's purpose and social impact to establish a trustworthy relationship with my selected participants. I discussed the potential benefits of the study's outcomes with potential participants regarding gaining information on implementing strategies to enhance business continuity and avoid business closure after a natural disaster.

According to Stahl and King (2020), establishing trust in research involving human participants is critical to the success of the research enterprise. After the initial contact, I followed up with the participants to reassess their willingness to participate in the study and answered their questions. Limitations and challenges may ensue in the researcher's role, including several ethical issues that may arise during data collection (Stahl & King, 2020). Participants were informed that they had the right to withdraw or to decline to answer specific questions during the interview session. Participants received

an interview protocol before questioning began, which clearly outlined their right to withdraw at any time and the opportunity to refuse to answer any question.

Research Method and Design

The purpose of this qualitative multiple case study was to explore strategies WBOs of small and medium enterprises (SMEs) use to survive a natural disaster. The results provide insight into the effects of using company resources to develop strategic initiatives to plan pre- and post-disaster recovery efforts. This section offers a review of the qualitative method used in this study. The review includes the research methodology, research design and rationale, and the role of the researcher in data saturation.

Research Method

I considered three research methods: quantitative, qualitative, and mixed. Qualitative research is a paradigm designed to examine phenomena (Khan & MacEachen, 2022), allowing researchers to use face-to-face interviews to evaluate study participants' personal experiences, interpretations, and meanings. I chose the qualitative methodology for this study.

In this qualitative study, I focused on exploring strategies that women owners of SMEs in Northeast Florida have used to avoid business closure after a disaster.

Qualitative research includes collecting data through documents and interviews and analyzing information to describe, explore, and discover phenomena (Aspers & Corte, 2019). According to Putra and Cho (2019), business leaders are more inclined to participate in an interview than to complete a questionnaire, mainly when the topic is relevant to their business and is deemed attractive. The qualitative approach requires

researchers to observe and study individuals and groups (Van Burg et al., 2022).

Qualitative research involves interviewing and observing participants in their natural settings to identify patterns and themes when analyzing contextual data (Sebele-Mpofu, 2020). The qualitative method was best suited for this study because of the opportunity to interview participants via a virtual digital outlet and observe participants' behaviors when responding to interview questions.

The quantitative method involves an empirical investigation of phenomena through statistics and numerical data (Haas & Hadjar, 2020). Quantitative research connects experiential examination and quantitative relations to analyze numerical form (Haas & Hadjar, 2020). The objectives of quantitative analysis involve testing study hypotheses for statistical significance, comparing groups, or making predictions. However, qualitative research is most appropriate for exploring and explaining relatively new or ambiguous phenomena (Levitt, 2021). The quantitative method was not optimal for this study because I was not focused on numerical data.

Some researchers use a mixed method when a study warrants qualitative and quantitative examination and data analysis to make a focal point (Timans et al., 2019). Researchers also consider the mixed method to gain a deeper understanding and corroboration of data (Timans et al., 2019). Quantitative study variables included in mixed-methods research do not enhance the knowledge of participants' perceptions and real-life experiences explored in a qualitative study (Dawadi et al., 2021). A mixed-method approach was not ideal for this study because I did not require numerical data to

test hypotheses. The mixed method was unsuitable for this study because a qualitative method provides adequate data for analysis.

Research Design

I considered four types of research designs for this study. The kind of design conducted in research depends on the chosen research method. Standard qualitative research designs include case studies, narratives, phenomenology, and ethnography (Hancock et al., 2021). A case study allows a comprehensive and thorough analysis of a situation from a contextual perspective and helps explain, describe, or explore phenomena for investigative purposes to answer research questions (Hancock et al., 2021). Case studies are exploratory, descriptive, explanatory, intrinsic, instrumental, or collective (Hancock et al., 2021). A case study design paired with a qualitative methodology best answers the current research question through data collection, exploration, and comparison of study participants' real-life experiences.

Case studies may be conducted to explore single or multiple cases. Researchers use single case studies to understand and connect an individual or a group to a phenomenon (Hancock et al., 2021). Researchers use multiple case studies to examine separate cases to conduct within-case and across-case analyses (Hancock et al., 2021). The design chosen for this study was a multiple-case study. A multiple case study design was the best choice for this study because I could explore current, real-life experiences and strategies from various research sources. Four women-owned business leaders shared practical strategies to remain in business after a natural disaster. Multiple case studies allow researchers to question participants and explore the uniqueness and variations

among cases (Hancock et al., 2021; Yasir et al., 2019). Research findings from a multiple-case design offer more robust conclusions than single-case design studies. A multiple case study design was the desired platform for this doctoral study.

Researchers use narrative research to find meaning by examining study participants' memories, personal histories, and lived experiences (Nasheeda et al., 2019). Williams (2021) asserted that some decision-making processes are unexplainable through life stories. Therefore, a narrative approach was not suitable for this study.

Phenomenological research explores the connection and lived experiences of an individual or group of people to describe a specific phenomenon (Williams, 2021). I did not select a phenomenological design for this study because a case study design allows a researcher to conduct interviews and review documentation to understand a business problem. According to Ploder and Hamann (2021), a primary focus of ethnography research includes cultural investigations, which was not the intention of this study. I used the qualitative multiple case study because business types and circumstances require different strategic approaches to ensure business continuity.

Braun and Clarke (2021) stated that researchers reach data saturation when no new codes, information, or themes exist in their research findings. Research validity is quantified by the richness of the data provided rather than the number of participants (Hancock et al., 2021). Regardless of sample size, qualitative researchers must ensure that no new codes develop from participants' interviews for data saturation (Braun & Clarke, 2021). Data saturation ensures authenticity with sustainable research findings (Khan & MacEachen, 2022). To ensure that I reached data saturation, I interviewed study

participants until I could not obtain new information and further coding was no longer possible.

Population and Sampling

This study's target population was four WBOs whose businesses survived a natural disaster. I obtained study participants through purposeful sampling to access the desired population. According to Shaheen and Pradhan (2019), purposeful sampling requires that a researcher create a cache of resources, exercise flexibility, and help develop a rich conceptual model. I used a purposeful sample for this study by choosing participants who had lived experiences with natural disasters and could provide a broad scope of information about the topic. A small sample size of participants is suitable for a qualitative research study (Hancock et al., 2021). Hennink and Kaiser (2022) posited that probing during participant interviews should continue until a researcher believes they have reached saturation and fully grasped the participant's point of view. I asked probing questions during the interview and achieved data saturation with the selected sample size. No additional interviews were needed.

The participatory criteria for this study consisted of WBOs in Northeast Florida whose businesses are considered small, with fewer than 500 employees. The requirements included participants who had preplanned or established strategies to survive a natural disaster successfully. I selected participants for this study through purposeful sampling. The type of purposeful sampling used in this study was a homogenous sample in which all participants shared a common interest or characteristic in the study topic. The sample for this multiple case study consisted of WBOs in

Northeast Florida. The WBOs' professional experience and ability to describe strategies and situations narrowed the participant selection. According to Gill (2020), selecting the appropriate sample size is vital in qualitative research. In this qualitative study, choosing the proper sample size enhanced the understanding of participants' strategies to avoid business closures after a disaster. Gill (2020) also asserted that interviewing several candidates, using methodological data triangulation techniques, and member checking help to achieve data saturation. I reached data saturation for this multiple case study using data triangulation techniques and member checking.

Ethical Research

The primary goal of the researcher is to protect and respect study participants. Optimum methods to ensure ethical research include obtaining informed consent, protecting confidentiality, providing an option to withdraw, and ensuring that no coercion to participate exists. Therefore, I took preemptive steps to ensure this study was conducted ethically. According to Yin & Campbell (2018), researchers must follow formal research guidelines and avoid unethical behaviors. Therefore, I followed the guidelines instructed by Walden University's Institutional Review Board and The Belmont Report to prevent any unethical actions.

Informed Consent

Before selection, the participants received an overview of the study, the study's significance, and the overarching research question. Participants were advised of the informed consent form upon the initial contact. An informed consent form is a document given to study participants to ensure they have adequate information about the research

study to decide whether to participate (Millum & Bromwich, 2021). Next, potential participants were emailed a written consent form to review before the interview began and were informed to respond via email with the words “I consent.” Participants were allowed to ask questions to clarify the study before the interview started. Participants were informed that the interview would be recorded, and the findings of this study would be shared with them. The informed consent form included the IRB approval number for this study which was 12-09-22-0515754.

Participants were informed at the onset of the interview that they could withdraw at any time without hindrance, fear, or explanation. I told each participant that the information I collected would be shredded without prejudice if they withdrew from the interview. I complied with the ethical principles of research and explained to participants their right to withdraw throughout the interview. Participants were informed that no incentives were rewarded for participating in the study at the initial contact. I also explained to them that the data would be stored in an online data storage system equipped with a password and user identification for 5 years. Dropbox is a computer storage company that uses software encryption and firewalls to protect data files. Participants were notified that findings derived from the study would be shared with them if requested.

Confidentiality

The researcher’s knowledge of the ethical issues involving confidentiality during research is vital. Researchers must understand the importance of protecting the privacy of study participants and must ensure that the interview process is kept confidential

(Kamanzi & Romania, 2019). To ensure confidentiality, I assigned pseudonyms to study participants, such as P1, P2, etc.

Data Collection Instruments

As a qualitative researcher, I was the primary instrument for collecting data. I conducted virtual semi structured interviews using open-ended to allow detailed and robust responses to answer the study's research question. Semi structured interviews require detailed participant information for data analysis (Keen et al., 2022). I reviewed some company documents provided by the business owners. I used an interview protocol (Appendix) to ensure the credibility of the business owners' responses to their experiences and perceptions of surviving a natural disaster.

Each study participant was allowed to provide valuable information to the research. Before performing the interview, each participant was emailed an informed consent form and asked to reply, "I consent." Additional instruments, including a recording device, a laptop computer, and a notepad, were used to assist during the data collection. DeJonckheere and Vaughn (2019) determined that a recorder helps researchers capture critical points overlooked during the interview process. Selected participants answered the same seven questions to abide by the interview protocol (see Appendix).

According to Hancock et al. (2021), the interview protocol helps increase the case study's research reliability. Because of the recent COVID-19 pandemic, interviews were conducted via Zoom. I reminded participants of their rights and the option to stop the interview anytime. I also assured participants they would review and verify responses

before I completed the final study. Participants were also reminded of the study's nature and were asked if they fully understood the research's purpose before the interview began. I informed participants that the interview would be recorded and ensured that all participants were comfortable before starting the interview process.

Interviews are suitable when exploring the participant's experience of the phenomenon to establish meaning and understanding (Braun & Clarke, 2021). Digital communication technologies have become a common form of data collection in social research (Archibald et al., 2019). According to Keen et al. (2022), virtual research during COVID-19 allowed access to various populations, produced rich data, and unified people in synchronous discussions across many environments. The virtual platform allowed me to observe the participant's behavior, body language, and expressions.

Data were collected by conducting semistructured interviews, member checking, and analyzing company documents for methodological triangulation. Methodological triangulation is when researchers use multiple methods to collect data (Heesen et al., 2019). I asked participants to provide any relevant secondary data relating to the businesses' pre-disaster planning strategy. The participants provided copies of disaster relief funds received from governmental agencies. All participants shared that they had no formal pre-disaster plan strategies documented. Once I transcribed the data collected from the interview, I permitted study participants to review summaries to certify that I had recorded the information correctly.

To enhance reliability and validity, I performed member checking. According to Candela (2019), member checking is a validation method to ensure the researcher

correctly interprets the participants' responses to the interview questions. Member checking allows the researcher to validate, verify, and assess the trustworthiness of qualitative results. I performed member checking after the interview to enable participants to review how I interpreted their responses and that I had transcribed their information accurately.

Data Collection Techniques

Data collection is integral to the research process for gathering information to answer research questions. Data collection methods include transcribing interviews, participant observation, and compiling documents to garner a deeper understanding of the collected data (Marshall et al., 2015). I used the interview process as the primary source of data collection. This study's data collection technique was a semistructured interview protocol using audio-recorded open-ended questions.

The interview protocol (Appendix) entailed setting up a virtual platform for the interviewees after the participants' consent forms were returned to me via email. I sent consent forms to participants who met the requirements to participate in the study. After receiving the consent form, I scheduled a convenient time for the participant to meet via Zoom. Using participant interviews with targeted, open-ended questions as a collection technique allowed me the flexibility to pose follow-up questions. Recent developments in research have shown that videoconference interviews are an effective and credible method of collecting data for qualitative studies (Keen et al., 2022; Khan & MacEachen, 2022). According to Khan and MacEachen (2022), the advantage of using interviews is

that they are a valuable and efficient opportunity to collect rich, empirical data and are the most common method researchers use to collect data in qualitative research.

A disadvantage of using interviews as a data collection technique includes expecting the participant to be honest about lived experiences and the researcher's bias in interpreting responses (Hancock et al., 2021). According to Candela (2019), member checking helps validate the accuracy of the data collected from study participants. Member checking involves conducting interviews, recording participant responses, validating accuracy, and authenticating that the emerging theme aligns with the participant's account of collected data with the participant to events (Candela, 2019; Hamilton, 2020). I used member checking as an additional tool to ensure the reliability of the collected information. Once I collected the data, then the data had to be organized.

Data Organization Technique

Documenting and organizing data collected from each participant in case studies entails proof of collected information and the researcher's analysis (Hancock et al., 2021). According to Hancock et al. (2021), various data organization techniques, such as consent forms, interviews, documents, and researcher notes, are used to categorize data. Confidentiality of participants' identities is vital in research. To protect the participants' identity, I assigned each participant a pseudonym to maintain recorded interviews and collected documentation such as disaster recovery plans and hand notes. I proceeded to conduct the interviews.

Participants were interviewed and recorded on a digital platform. Participants were notified in advance that they would be recorded and would have the option to

remove themselves from the study if they felt uncomfortable. Researchers also use research logs to document discrepancies from member-checking collected data (Hamilton, 2020). I used a notepad to document and highlight differences between the collected data, data analysis, and discrepancies and to perform member checking. Before the interview began, I reiterated the importance of the confidentiality of collected data.

Participants were assured that the collected information would be safely stored in a secured digital location for 5 years. According to Chauvette et al. (2019), researchers must safely store data such as consent forms, transcribed interviews, documents, and research logs in a secure location. I will permanently delete all collected and stored data from my personal computer immediately after transferring it to a safe and stored site. I will permanently destroy all files from the stored site after 5 years, and I will shred all paper-based data to protect the confidentiality of the participants and comply with the university's research ethics guidelines.

Data Analysis

Several methods of statistical analysis techniques are used to analyze collected data. Hancock et al. (2021) stated data analysis is a process researcher uses to discover essential patterns and themes. To analyze the data, some researchers use Yin's five steps (Yin & Campbell, 2018). Yin's five steps include (a) compiling data, (b) disassembling data, (c) reassembling data, (d) interpreting data, and (e) reaching conclusions. The data analysis process used in this study followed Yin's five elements of data analysis for a research study. First, I compiled the transcribed data from participants' interviews, journal notes, and websites. After collecting the data, I disassembled the information by

identifying emerging themes and categorizing and coding patterns emerging from the collected data.

I used thematic analysis to validate the collected information and complete the research with new contributions to the study's topic. After receiving enough data from participant interview transcriptions and compiled notes, I started the data analysis. Bingham and Witkowsky (2021) suggested themes emerge as researchers reassemble the collected data. I reassembled, categorized, and evaluated data collected from the participant interviews and my notes. Once all data were collected and assembled, the triangulation process began.

Triangulation assists researchers in establishing that data interpretations are valid. Researchers use triangulation to enhance research validity by obtaining different perspectives from various sources (Natow, 2020). Researchers rely on methodological triangulation and member checking in qualitative case studies to authenticate findings (Khan & MacEachen, 2022; Yasir et al., 2019). According to Hancock et al. (2021), methodological triangulation requires multiple qualitative data collection methods to generate adequate data to formulate conclusions about a study. I used methodological triangulation as the primary method to analyze data about the survival of women-owned SMEs after a natural disaster. I also used thematic analyses to evaluate the collected data for this study.

All interviews were recorded, transcribed, and cataloged to code data and identify themes. I used thematic analysis to analyze collected data, manually check the data for redundancy and accuracy, and identify themes within the data using Microsoft Word and

Excel. I used the key themes from this study to correlate with the conceptual framework and literature. I also performed member checking by clarifying participant responses during the interview process. I transcribed each interview and shared a summary of my findings with study participants to check for the accuracy of their experiences.

Reliability and Validity

Reliability

Reliability refers to the accuracy and trustworthiness of the research. According to Prosek and Gibson (2021), reliability is implementing practices such as member checking, data interpretation, interview questions, interview protocol, and triangulation to address dependability. The primary purpose of reliability is to lessen the opportunity for bias and errors in studies (Hancock et al., 2021). Trustworthiness in qualitative research refers to the researcher's credibility, the authenticity of the findings, and the research methods' pertinence (Adler, 2022; Rose & Johnson, 2020). Believable and trustworthy research is more likely to invoke a positive change by developing different perspectives about phenomena, contributing to social change, and applying it to business practices (Adler, 2022). Johnson et al. (2020) stated that reliability in qualitative research ensures data credibility, transferability, and conformability. Trustworthiness is the fundamental construct to authenticate qualitative research.

Dependability

Some researchers describe reliability or dependability as the point where study findings are replicable with the same or similar results by future researchers. Hancock et al. (2021) suggested using various methods to test reliability, such as a case study

protocol, developing a case study database, or member checking. Candela (2019) indicated that member checking enhances validity. I addressed any dependability concerns by reviewing participant interview transcripts thoroughly and member-checking my interpretations with participants. Khan and MacEachen (2022) asserted that member checking is a way to support the dependability process. When the data analysis process was complete, I shared individual transcripts and interpretations with study participants in a Word document summary for validation.

Validity

The integrity of qualitative research is based on the trustworthiness, reliability, and validity of research results. Validity is a critical element of a study and is considered the extent to which theory and evidence support proposed interpretations (Weinfurt, 2021). Trustworthiness in qualitative research relies heavily on (a) the systematic rigor of the research design, (b) the credibility of the researcher, (c) the believability of the findings, and (d) the applicability of the research methods (Weinfurt, 2021). Stahl and King (2020) stated studies that indicate trustworthiness are more likely to produce research that will make a difference in actions, perspectives, and phenomena.

Studies deemed trustworthy may also afford leisure research opportunities to promote positive change. Researchers of qualitative studies should ensure validity by ensuring that the research question and the method align correctly with the intended research (Quintao et al., 2020; Rose et al., 2018). Hancock et al. (2021) stated that qualitative studies should indicate credibility, transferability, confirmability, and data

saturation to validate data and confirm rigor in qualitative research studies. Credibility is an essential component of research validity.

Credibility

Credibility is the degree to which the study results are believable and trustworthy (Rose & Johnson, 2020). Member checking guarantees the credibility of study findings and allows research participants to actively participate in the analytic process (López-Zerón et al., 2021). Member checking is also essential to establishing trustworthiness in qualitative research (Candela, 2019; López-Zerón et al., 2021). I used member checking to determine credibility by validating participants' responses obtained during the interview to ensure an accurate summary of their responses. Transferability is another component of research validity.

Transferability

Transferability provides the researcher with a credible platform for sharing authentic research findings and showing relevance to different contexts. Transferability assures the research is transparent and applicable to various perspectives. (Mengist et al., 2019). I addressed the transferability of the study's findings by meticulously adhering to the research design's data collection and analysis techniques, using the interview protocol, and reaching data saturation. Olmos-Vega et al. (2023) asserted that reflexivity is integral to ensuring the transparency and quality of qualitative research. I included a rich detail of the study findings to guarantee the information was easily and readily transferable for future readers and researchers. Confirmability is another form of research validity.

Confirmability

The researcher's ability to prove that collected data aligns with all the study components is referred to as achieving confirmability in the study (Johnson et al., 2020). Proving conformability in research involves analyzing collected data and comparing emerging themes to assure readers that the research is credible (Johnson et al., 2020). I provided study participants with an overview of the process to prevent bias in the research study and to increase the study's credibility. I enhanced confirmability by probing, member-checking, and triangulation. Triangulation strengthens confirmability and lessens the researcher's bias.

Data Saturation

Reliability in qualitative research involves achieving data saturation before analyzing data (Hancock et al., 2021). Data saturation occurs when enough data is collected to prevent the study from being replicated (O'Connor & Joffe, 2020). However, other researchers believe the lack of new information, codes, or themes indicates data saturation (LaDonna et al., 2021). Data saturation does not occur when researchers have expended all resources. The collected data's depth determines data saturation. I achieved data saturation by asking participants the same interview questions in the same order, triangulating collected data using multiple sources for this case study, and conducting the coding process in stages until further coding was no longer feasible. I performed member checking and used follow-up questions to reach data saturation.

Transition and Summary

I used this multiple case study as a lens to explore business survival strategies that women owners of SMEs used to avoid permanent business closures after a natural disaster. Section 2 included the purpose statement, the nature of the study, the criteria for selecting study participants, and the research method and design. I addressed the reliability and validity of the study and the steps I took to ensure that this research was conducted ethically. I also included details about the data collection process, techniques, data organization, data analysis, and that I was the primary data collection instrument.

In Section 3, I use semistructured interviews and company public and private documents to identify duplicated interests and themes. I outline all findings so that readers of this study can recognize emerging themes that surfaced from the data. I discuss the results along with how the study applies to professional practice. Then, I share the implications for social change, which enable me to make recommendations for action and future research. Conclusively, I share my reflections and conclusions of this study on the strategies used by WBOs of SMEs to survive a natural disaster.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple-case study was to explore effective business survival strategies that women-owned SMEs used to prevent permanent business closure after a natural disaster. Data were collected from four women small business owners in Northeast Florida who implemented strategies that prevented their businesses from closing after a natural disaster. Each participant answered six open-ended interview questions to identify their strategies to sustain business continuity. I used in-depth interviews, member checking, documents, and journal notes to triangulate the data to reveal the study's findings. I confirmed data saturation after completing the fourth interview because no new data emerged. I used codes to identify each participant (P1, P2, P3, and P4) and each company (C1, C2, C3, and C4). Four themes emerged through thematic analysis: (a) technology, (b) government resources, (c) community resources, and (d) supporting services. I used member checking to ensure the accuracy of data interpretation.

Participants noted the importance of strategies used by business leaders to sustain business continuity after a disaster by identifying various resources available during and after the disaster. Using technological resources such as online services was the most valued asset used by owners to stay in business. Participants found that government resources, such as FEMA, the SBA, and their local community development centers, were helpful resources. Participants also noted that enhancing and offering additional business services was a strategy to sustain their business. The findings of this study

indicate the strategies women business leaders used during and after a disaster helped to maintain business continuity to yield more sustainable women-owned businesses in their local community.

Presentation of the Findings

The overarching research question for this doctoral study was: What effective business strategies do women-owned SME business leaders use to avoid permanent business closure after a natural disaster? I conducted four semistructured interviews, reviewed company documents, and collected notes during participant interviews. After completing four interviews, I concluded that I had reached the data saturation point due to no additional themes emerging. I manually coded and organized interview transcripts via themes. I used data triangulation to ensure the research's validity, credibility, and authenticity. Four themes emerged from data analysis: technology, government resources, local community resources, and networking.

RBV and EM theories were the foundation for this research study. I used RBV to highlight the connection of business resources to internal and external resources business owners may use to sustain their business during a natural disaster. I used the EM theory to explore the relationship between the business environment, the entrepreneur's decision-making methods, and post-disaster performances affecting business performance after a natural disaster.

Theme 1: Technology

Theme 1 emerged from the data analysis as technology. All participants noted technology as the primary source of business sustainability. P1 said, "Utilizing online

resources to obtain and maintain a consistent source of working materials was vital.” P1 acknowledged that “connecting to an international online vendor helped secure items in a bulk form unavailable through local vendors.” Westerlund (2020) asserted that small businesses should consider expanding globally to access new markets, explore new learning opportunities, and access low-cost supplies for their businesses. All participants of this study use technology as a form of communication in some way or another.

However, current researchers are focusing on using technology as a solution to disaster risk management (Li et al., 2022). Technology has vastly and rapidly transitioned into an essential component for future disaster management tools such as simulation training techniques and artificial intelligence (AI; Kuglitsch et al., 2022; Li et al., 2022). Li et al. (2022) considered technology from a simulation perspective to train individuals to respond to natural disaster emergency drills through virtual, augmented, and mixed reality. Li et al. (2022) asserted that domestic and global scholars had conducted intensive research on numerous simulation training systems to address natural disasters. Comparably, Kuglitsch et al. (2022) claimed that AI might strengthen natural disaster management. AI has progressively gained traction in the technology world.

Using AI to enhance the understanding, timeliness, accuracy, detection, forecasts, and effectiveness of emergency communications is critical to the survival of SMEs (Kuglitsch et al., 2022). After reviewing two business plans, I determined that the participants of this study had made spur-of-the-moment decisions that proved vital to the survival of their businesses. However, haste decisions made in the wake of or during a disaster will not always yield favorable results. Westerlund (2020) stated that companies

should tap into digitalization, which means the company would use digital technologies to modify a business model to produce new revenue and value-creation options. P1 stated her “company utilizes a ‘business model’ as opposed to a ‘business plan’ because of the fluidity of the business model, whereas a business plan is a strategic plan projected 3 or more years out.” P1 stated that using the business model allowed her “to have the flexibility to alter, adapt, and survive business closure during and after the disaster.” I viewed P1’s current business model, which showed her training business's primary objectives and goals. Key indicators in her business model were program completion rates, average course completion time, and post-training assessments. A fluid business model allowed P1 to modify old program systems and develop new processes and benchmarks.

Additionally, using technology allowed P1 to facilitate training via internet platforms such as Zoom, Microsoft Teams, and Skype instead of face-to-face meetings. P1 used her knowledge of technology to alter projected program success rates, and she was able to meet or come close to her quarterly and yearly goals. P1’s ability to modify the business model aligns with a tenet of EM which is discussed further in this chapter. Some business owners might consider adjusting their business model to accommodate the current business environment after a natural disaster.

Modifying or restructuring a business model may consist of relocating the business. Leaning on EM theory, business leaders should prepare to offer services and products in a new location if necessary (Afwaj et al., 2021). According to Gopi and Samat (2020), a concept of EM is that leaders consider changing the framework of their

business, which could mean moving from a brick-and-mortar structure to a mobile or online company. Strategic decision-making by business leaders contributes to a business's organizational abilities and sustainability. Standing on RBV theory, Penarroya-Farell and Miralles (2022) asserted that organizational capabilities are "a business's ability to perform tasks, utilize organizational resources, and achieve a particular result." Organizational abilities are components of RBV theory and are critical assets needed to help business owners sustain themselves and recover during and after a natural disaster.

P2 stated, "transferring and offering new services such as training, notary, and procurement to online platforms provided opportunities to remain in business." To enhance her online presence, P3 augmented her online services to reach broader audiences through social media sites such as TikTok and Instagram. I viewed P3's business website and online presence on Facebook, TikTok, and Instagram. I used journal notes to capture key points regarding her business website, such as viewing videos of real people modeling her products and performing live presentations. I visited P2's website and saw she offers easily accessible training videos. P2's online training course ranged from free to fee-based and provided pre-and post-assessments to help potential clients decide which courses were best for them to purchase. Using technology allowed P2 to receive payments via CashApp, Zelle, Venmo, and credit cards, affording convenient payment options. P2 also offered downloadable certificates of completion via online and email methods. She also conducted virtual graduation ceremonies.

P3 also asserted that she enhanced her online presence by “creating a website, offering online training videos, and networking via Microsoft Teams, Zoom, etc.” Haseeb et al. (2019) asserted that technology plays a pivotal role in business sustainability but also declared that technological challenges might exist when business leaders attempt to attain a competitive advantage and sustain business performance. P2 acknowledged, “Technology was an issue when servicing clients who were elderly or not computer savvy enough to access online training platforms or to communicate via online platforms such as Microsoft Teams, Skype, or Zoom.”

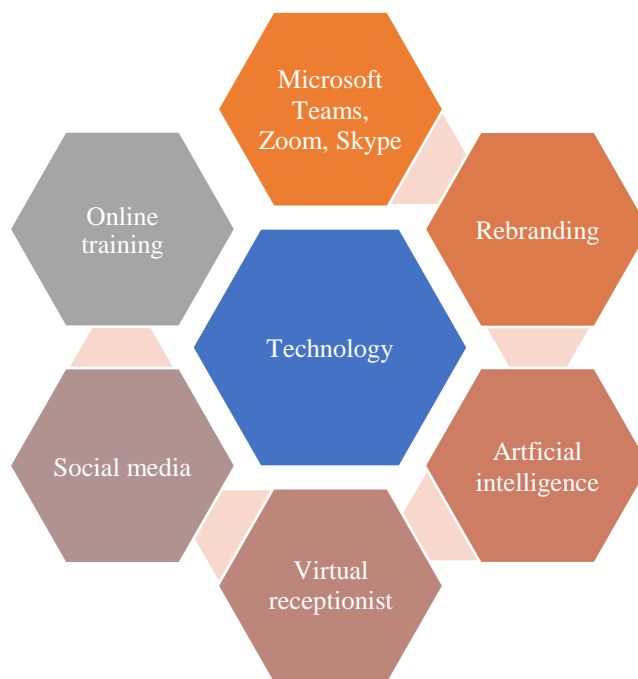
P3 acknowledged that owning a business whose revenue derives from online sales helped the company remain in business during the disaster. However, P3 also noted that restructuring her branding and marketing techniques were essential to maintaining a competitive advantage during the disaster, considering several other companies were also transitioning to online services. Morrish and Jones (2020) concluded that EM focuses on how an entrepreneur’s marketing plans before and after a natural disaster may significantly impact their business’s survival after a natural disaster. Therefore, product rebranding and marketing strategies are essential to the survival of a business after a natural disaster. P4 stated, “I explored and enhanced my knowledge of technological platforms I had never used before to market my business better.” P4 also noted, “She had very little activity on social sites other than Facebook. However, after the onslaught of Covid in 2020, she increased her online presence by creating pages on popular social networking sites. P4 stated, “She learned how to monitor her businesses’ online traffic

and noticed an increase in queries regarding her products.” P4 shared that she successfully sustained her business by using technology.

However, none of the participants used technology on an advanced level, such as simulation and AI, and at least two participants had not included technology in their disaster planning strategy. As discussed in the literature review, entrepreneurs should explore new opportunities to achieve competitive advantages (Sulistyo & Ayuni, 2020). Innovation is a crucial component of EM and appears as a method that commercializes inventions. Sulistyo and Ayuni (2020) believed aspiring and existing business owners must have the ability to discover opportunities not seen by other people. Therefore, business owners of SMEs may find this updated information regarding technology valuable in developing future pre-disaster plans.

Figure 2

Theme 1: Technology



Theme 2: Government Resources

One of the EM theory precepts is noting available resources within an aspiring or existing business. Shirokova et al. (2020) indicated that business owners who incorporate available resources in their business planning strategies recover more quickly than business owners who do not. Government resources are strongly valued during natural disasters (Khan et al., 2019). Following RBV theory is an optimum way to develop disaster-planning strategies. Shirokova et al. (2020) stated that when resources connect to strategic planning in disastrous conditions, they may become rigorous and essential to business performance. P1, P2, and P3 acknowledged that access to governmental agencies for financial assistance, business resources, and loan opportunities helped their business stay afloat. P1 stated, “The Internal Revenue Service [IRS], SBA, and FEMA were instrumental in providing resources such as loans and the stimulus program.” I viewed documents provided by P1, P2, and P3 and determined that the amount of government assistance varies and, in some cases, is insufficient to cover losses after a disaster.

I viewed financial documents showing government assistance to P1, P2, and P3. P1 received a tax credit from the IRS for \$15,000 and \$25,000 from the SBA/EIDL program. I viewed P1’s confirmation of payment receipt of \$25,000 for the SBA/ EIDL loan. P2 stated she received a PPE loan for \$10,000 in 2020, but those documents were not readily available during or after our interview. P3 received three stimulus checks from the IRS totaling \$3600, which all citizens in the United States had received. However, P3 used some of those funds to support her business. P3’s stimulus funds from

the IRS went directly to her bank account; however, she did not share her personal banking account information with me. To authenticate her claims, I noted that I had received stimulus funds from the IRS for \$3600 during COVID-19, so there was no reason to doubt her claims. P3 also received funds and provided a letter for an EIDL loan from the SBA for \$10,000.

Current scholars are investigating the importance of identifying and using internal resources in crisis management strategies, consistent with the conceptual framework used in this study. P1 received assistance from the SBA and FEMA. However, P2 stated that she “did not qualify for a paycheck protection program [PPP] loan,” but she received an economic injury disaster loan (EIDL). Although P2’s business was not at 100% capacity at this interview, she believed paying back the EIDL loan was vital to remain in good standing with a government agency that she might use as a resource in future disasters.

Although business owners may know government assistance is available, all businesses may not qualify. Business owners should incorporate predisaster strategies that are not dependent on government assistance. Park et al. (2022) determined that differentiation exists between well-prepared and ill-prepared businesses regarding management and recovery from crises and disasters. A tenet of RBV theory is identifying resources that could be a source of competitive advantage, performance enhancement, and business sustainability (Collins, 2021; Smaguc, 2022). The IRS provided stimulus payments to individuals during the onset and first few months of the COVID-19 pandemic. The SBA provided various types of loans to business owners; some loans were forgiven, and others were not. FEMA also offered financial assistance. Some business

leaders relied on internal resources, such as pre-stocked items, limited staff, and personal finances. P4 received no help from a government agency and relied on personal financial resources.

The findings of this study support the claim that some government assistance is available after a natural disaster. However, the availability of disaster relief funds depends on the amount of aid available and the number of recipients requesting assistance. Conversely, Park et al. (2022) noted that the opportunity for crisis occurrence declines as an organization's level of crisis preparedness rises. Ultimately, the availability of internal and external resources in disaster management determines the outcome of crisis management, preparedness, and resilience during and after a natural disaster (Park et al., 2022). This study's findings dispute that every business affected by a natural disaster may allocate government resources as a survival tool. The availability of government assistance is determined and distributed by an agency's ability to supply funds proportional to the businesses in need (Park et al., 2022). Current research supports businesses' efforts to prepare strategies before a natural disaster, which may not include government funding (Park et al., 2022).

Table 1

Emergent Theme: Government and Community Resources

	IRS/stimulus	SBA/EIDL loan	FEMA	PPE loan
P1	X	X	X	
P2				X
P3	X	X		
P4	None			

Theme 3: Decision Making

Decision-making was the third theme to emerge. Business leaders should make quick-thinking decisions and determine how to conduct their business when disaster strikes. According to Al-Surmi et al. (2022), businesses that use an AI-based decision-making framework expand operational effectiveness, improve decision accurateness of multifaceted problems at the strategic level, and could help business leaders make effective decisions. One of the tenets of EM is decision-making. Current scholars connect decision-making skills to business sustainability during extreme environmental uncertainty (Abatecola et al., 2022; Akinboye & Morrish (2022). A business leader's ability to make strategic decisions regarding the company's functionality is essential. Morrish and Jones (2020) used an entrepreneurial marketing model for recovery after a disaster that included four sub-sections of the business environment, the entrepreneur's decision-making methods, entrepreneurial activity, and post-disaster performances. P1 experienced Hurricane Katrina and the COVID pandemic disasters. P1 had no pre-disaster planning but made quick decisions to sustain her business.

P1's decision-making methods included creating a virtual receptionist position, working from home, outsourcing services, cutting down on costs, and decreasing human capital. P2 transitioned her notary, consulting, and CPR training services to online platforms such as Microsoft Teams and Zoom instead of in-person meetings. P2 quoted that "she shifted with the paradigm." P3's quick-thinking decisions included rebranding her products to appear more attractive and enhancing her online presence by joining social media platforms to reach different audiences. P4's decision-making method

included quickly providing work-from-home opportunities for her employees and purchasing laptops for her staff. The participant's ability to make quick decisions aligns with the tenets of the framework used in this study. RBV and competitive dynamics (CD) co-exist in the strategic management of a business. CD researchers asserted that competitive effectiveness derives from healthy business behaviors such as actions, the leaders' decision-making skills, and the business leader's response to competition (Chen et al., 2021; Tuan et al., 2022).

Theme 4: Community Resources and Networking

Networking emerged as a common theme for all participants. All participants collectively cited community resources as vital to business continuity after a natural disaster. Community resources provide various services that business owners may explore. According to Morrish and Jones (2020), community relationships between small businesses impact the business's ability to recover from a natural disaster. The tenets of RBV include utilizing internal and external resources, and community relationships are considered resources. Gibson et al. (2021) stated recent research had incorporated a stakeholder perspective into RBV, asserting that stakeholders include employees, supplies, customers, communities, governments, and natural environments.

P1 collaborated with the local community to increase partnerships and share resource information. P2 joined the local chamber of commerce to enhance networking with other business owners experiencing the same disaster. P3 partnered with local business owners to explore co-branding and marketing ideas. P4 increased her online presence to connect with other business leaders and expand her knowledge of local

networking events that share resources. Gibson et al. (2021) further stated that communities are vital for businesses during tumultuous times to share an intrinsic connection and a sense of obligation to help one another. Moreover, when communities are considered a resource, businesses are more apt to invest in developing those communities.

Applications to Professional Practice

The study's results revealed strategies women-owned business leaders used to prevent permanent business closure after a natural disaster. I used the RBV and EM theories to guide the research study. The specific business problem was that some women-owned SME business leaders lacked effective survival strategies to avoid permanent business closures after a natural disaster. This study sheds light on the need for businesses to implement tactical pre-disaster planning.

Based on the study's findings, business leaders used technology, government resources, decision-making, community resources, and networking to avoid business closure after a disaster. Natural disasters are disruptive and negatively impact businesses and destroy communities. Business sustainability enhances local development and helps communities to thrive and grow. The results from the study may assist business leaders in identifying strategies to sustain business continuity after a natural disaster. This study's findings may also help current business owners and entrepreneurs develop strategies to help their businesses remain operable during and after a natural disaster.

Implications for Social Change

The results of this study may promote social change by helping woman business leaders develop a robust plan to implement strategies designed to enhance business continuity after a natural disaster. Prior research found that women-owned businesses were more likely to fail than their male counterparts and that larger businesses with previous disaster experience were less likely to fail (Manolova et al., 2020). The findings in this study may assist women business leaders with the knowledge to keep their businesses afloat during and after a natural disaster.

The joy of being a business owner is rewarding. Business ownership provides women with a sense of pride and self-sufficiency. Ultimately, business ownership contributes to local communities by providing jobs, personalized products and services, and individual growth and development. This study's positive social change implications could help women leaders maintain independence and enhance community development by keeping women-owned SME businesses operable.

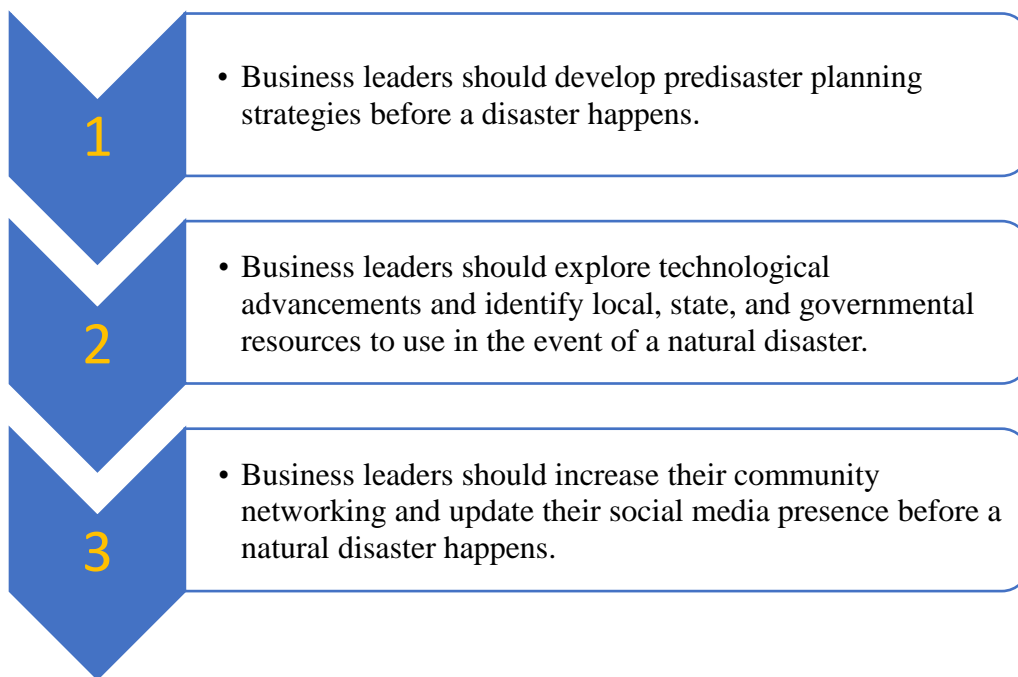
Recommendations for Action

The devastating impact of a natural disaster affects individuals, businesses, and communities. Business sustainability is vital to the development and growth of a community. Based on the findings of this study, I offer three recommendations. The three recommendations are (a) business leaders should explore and develop pre-disaster planning strategies, (b) business leaders should explore technological advancements and identify local, state, and governmental resources to use in the event of a natural disaster, and (c) business leaders should increase their community networking and social media

presence before the natural disaster happens. The results of this study are valuable to business leaders and entrepreneurs throughout the United States and globally. This study will be published on ProQuest and may be distributed via any media outlet, literature, conferences, or training.

Figure 3

Recommendations for Further Research



Recommendations for Further Research

The purpose of this qualitative multiple case study was to explore strategies WBOs of SMEs use to survive a natural disaster. Recommendations for further research include expanding study participants to other gender and demographics outside of Northeast Florida. Further research may include perspectives from other theoretical foundations, such as the sustainable family business theory and planned behavior and

disaster preparedness theory. Further research could also involve exploring the effects of natural disasters on active students at the secondary and postgraduate stages.

Research regarding how college-level students remain engaged and motivated while enrolled in school, whether on-campus, off-campus, or online is an exciting area to explore. In some cases, dorm rooms were damaged, and academic institutions were closed temporarily or shut down. Students experience many emotional and physical effects following a natural disaster. Exploring how educational institutions, the Federal Government, and local communities assist students during a natural disaster should prove informational.

Reflections

From the beginning of my study, a professor told me that the doctoral journal consisted of many emotions, including exhilaration and angst. However, she assured me that it would be rewarding in the end. Throughout this journey, I experienced several triumphs and disappointments. However, I never lost my zeal to see this journey to the end. I never stopped or took a break from school after experiencing personal challenges, COVID, family crises, and work-related issues. I remained steadfast and wholeheartedly appreciated my doctoral team for providing the support I needed to keep moving. This doctoral trek has been a tumultuous yet rewarding journey, and my overall thanks belong to GOD.

Conclusion

This qualitative multiple-case study aimed to explore strategies WBOs of SMEs used to prevent permanent business closure after a natural disaster. The overarching

research question was: What effective business strategies do women-owned SME business leaders use to avoid permanent business closure after a natural disaster? I used the RBV and EM theories to ground the literature and analyze the findings. As summarized by the emerging themes mentioned above, the study's outcome provided satisfactory answers to the research question.

Pre-disaster planning is critical in helping women-owned SMEs maintain business continuity after a natural disaster. Pre-disaster planning benefits women-owned SMEs by addressing vital factors such as risk assessment and mitigation, financial preparedness, access to community resources and support, and the possible impact on women employees and entrepreneurs. Identifying potential threats in advance allows women-owned SMEs to employ protective actions to guard assets, inventory, and infrastructure, minimizing the disruption and impact of the disaster on their businesses.

SME owners may refer to the strategies noted in this study to implement effective pre-disaster planning to maintain business continuity during and after a disaster. The primary conclusion was that pre-disaster planning should be considered and incorporated into a business's strategic and operational plan development. Developing a pre-disaster in advance allows businesses to minimize a disaster's negative impact and enhance their ability to recover successfully and sustain long-term operations. Business owners who follow the emerging themes in this study might have a high probability of their businesses surviving a natural disaster.

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Appendix: Interview Protocol and Interview Questions

What to say	What to do (Script)
<p>Introduce the interview. (Follow the script)</p> <p>Remind participants of the interview's length, the use of audio recording and note-taking, and that participation is voluntary.</p> <p>Advise the interviewee of the participant's right to stop the interview or decline to answer any question at any time during the interview.</p>	<p>Hi, my name is Clorinda Sanders. How are you? Thank you for participating in this interview. Your contribution is vital to the women-owned small business industry.</p> <p>The purpose of this study was to explore strategies that women business owners of SMEs use to survive a natural disaster.</p> <p>The main research question for this study is: What effective business strategies do women-owned SME business leaders use to avoid permanent business closure after a natural disaster?</p> <p>This interview will take approximately 45–60 minutes. During this interview, I will ask you 6 questions. I will record this interview to ensure that I capture your intended responses. I will also take notes as we go through the interview process. You may refuse to answer any question and withdraw from this interview anytime. I want to clarify that your participation in this interview is voluntary, and you have consented to participate in this study. Do you have any questions or concerns about the confidentiality of your participation?</p> <p>Do you have any questions about the informed consent form or the process before we start?</p> <p>After the interview, I will contact you again to clarify your responses and ensure I have captured your responses accurately. Are there any questions for me before we start?</p>
<p>Watch for non-verbal cues.</p> <p>Ask follow-up probing questions to gather more in-depth information.</p>	<p>1. What have been your experiences with natural disasters that your company has survived?</p>

Ask the questions in numerical order	<p>2. What strategies did your business implement during the natural disaster you experienced?`</p> <p>3. How have you avoided permanent business closure as a woman small business owner after a natural disaster?</p> <p>4. What were the key barriers you addressed in implementing your business recovery strategies?</p> <p>5. How did you address those key barriers?</p> <p>6. After experiencing a natural disaster as a woman business leader in the past, what additional strategies or technology did you implement to sustain your business for the future?</p>
Close the Interview with the following script:	Those are all the questions I have. Thank you for taking the time to conduct this interview. Your participation is of enormous value. Next, I will transcribe and synthesize your interview responses.
Inform the participant how I will proceed and what to expect after the interview.	After your responses are transcribed and synthesized, I will email a copy to you. I will reach out to you via email or phone call to schedule another phone call session to discuss the accuracy of my interpretation of your interview responses. At that time, you can confirm your responses and expand on additional information that you feel may be valuable. This follow-up interview should take no more than 30 minutes. During this follow-up call, you can review, verify, clarify, modify, or expand your responses.
Schedule member checking follow-up interview.	Let us schedule the follow-up interview call to review my accuracy in capturing your responses. When is a good day and time for us to talk for 20- 30 minutes?

Interview Questions

1. What have been your experiences with natural disasters that your company has survived?
2. What strategies did your business implement during the natural disaster you experienced?
3. How effective were the strategies you implemented to survive the adverse effects of natural disasters?
4. How have you avoided permanent business closure as a woman-owned small business leader after a natural disaster?
5. What were the key barriers to implementing your business recovery strategies?
6. How did you address those key barriers?
7. After experiencing a natural disaster as a woman business leader in the past, what additional strategies or technology did you implement to sustain your business for the future?