

Gender, Culture, and Entrepreneurship: Unveiling the Barriers and Prospects for Female Entrepreneurs

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- Female Entrepreneurship
- Socio-Cultural Barriers
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- Regional Disparities

Abstract

This research investigates the contribution of socio-cultural factors, personal traits, and institutional support in shaping female entrepreneurship across various regions, focusing on India, Malaysia, and the United States. A bibliometric analysis of high-impact journals, combined with case studies from these regions, reveals a significant increase in scholarly attention towards female entrepreneurship since 2000. The findings highlight the barriers women encounter, like gender discrimination, limited resource accessibility, and societal expectations, while emphasizing the resilience and innovation that drive entrepreneurial success. Notably, personal traits like adaptability and risk-taking play a crucial role in overcoming socio-cultural barriers. However, the study also identifies a lack of access to resources and institutional support, particularly in rural areas. Implications of the research suggest the need for region-specific policies and frameworks to better support female entrepreneurs. The study advocates for a more inclusive entrepreneurial ecosystem, focusing on targeted interventions to bridge gender gaps and foster sustainable growth for women entrepreneurs globally.

Introduction

"Empowered women empower societies," a statement that encapsulates the transformative potential of gender equality in shaping progressive communities. Women's empowerment, particularly through Entrepreneurship has surfaced as an essential engine of fiscal development, social equity, and innovation in recent decades (Martini et al., 2020). Despite constituting nearly 50% of India's population, female remain underrepresented in the entrepreneurial ecosystem, often constrained by traditional roles, lack of resources, and socio-cultural barriers (Aggrawal et al., 2022). However, the 20th century heralded significant shifts with the rise of feminist movements and a growing focus on women's education, resulting in increased participation in professional and entrepreneurial spheres. Contemporary advancements in technology, coupled with policy reforms, have further accelerated women's integration into the entrepreneurial landscape (Yang et al., 2022). Yet, critical gaps persist in confronting the barriers experienced by female entrepreneurs, particularly in diverse socio-economic contexts.

Existing research highlights both progress and challenges Across the field of women's entrepreneurship. Chiplunkar & Goldberg (2024) explored the socio-economic factors driving women's entrepreneurial ventures in India, emphasising the pivotal role of financial independence and self-fulfilment. Menon et al. (2020) examined the framework of women in business globally, noting that female entrepreneurs often bring unique perspectives that prioritise community welfare and sustainability. More recently, Dewitt et al. (2023) identified technological adoption as a game-changer for women entrepreneurs in rural areas, enabling market access and skill development. Nonetheless, while these studies illuminate key trends, they often fail to address region-specific socio-cultural dynamics and the systemic barriers that hinder women's entrepreneurial potential. Furthermore, limited attention has been given to the role of intersectionality, such as how caste, class, and education influence women's entrepreneurial journeys in India.

The research problem lies in the fragmented understanding of female entrepreneurship in the context of India's varied socio-cultural and economic environment While policies such as the TREAD scheme (Trade-Related Entrepreneurship Assistance and Development) focuses on promoting women's entrepreneurship by improving their business development skills aim to foster women-led ventures, their impact remains uneven across different regions and demographics. Existing literature often generalises women's entrepreneurial

experiences, overlooking the nuanced challenges and opportunities shaped by regional disparities, access to technology, and societal norms. Addressing these gaps is critical for formulating targeted interventions that can create a truly inclusive entrepreneurial ecosystem.

This research seeks to bridge these disparities by employing a comprehensive systematic literature review analysis to synthesise existing findings, identify regional and demographic disparities, and propose actionable insights for enhancing women's entrepreneurial participation. The rationale behind this approach lies in its ability to uncover patterns, contradictions, and omissions in the existing body of work, thereby paving the way for more focused empirical research. Moreover, the literature review method enables an interdisciplinary perspective, integrating insights from sociology, economics, and gender research focused on delivering an all-encompassing understanding of Women-led businesses in India.

By examining these barriers, the study adds to the body of knowledge while offering practical guidance for decision-makers educators, and industry stakeholders. Empowering women entrepreneurs is not merely an economic imperative but a societal necessity, holding the potential to drive inclusive growth, innovation, and sustainable development. Through a critical examination of existing literature, this research aims to illuminate the path forward, ensuring that no woman is left behind in India's entrepreneurial journey.

Literature review

1. *Entrepreneur and Entrepreneurship*

Entrepreneurship has been widely studied as a process of creating and managing businesses, often characterised by innovation, risk-taking, and vision (Ojong et al., 2021). (Franzke et al., 2022a) defined entrepreneurship as a discipline of recognising opportunities and creating value through innovative business ideas. Entrepreneurs are seen as key drivers of economic development, generating employment and fostering innovation. Burns (2022) emphasised the behavioural aspects of entrepreneurship, focusing on the roles and activities undertaken by entrepreneurs rather than their inherent traits.

In the context of women entrepreneurs, Ratten (2023) noted that while entrepreneurship provides a pathway for financial independence and professional fulfilment, women often encounter unique challenges. These

challenges include access to financial resources, limited networks, and societal expectations. Haltiwanger (2022) highlighted that women entrepreneurs contribute significantly to economic growth and poverty reduction, yet their contributions remain undervalued due to gender biases in entrepreneurial ecosystems. Recent studies, such as by (Abrar ul Haq et al., 2021a), have called for a more inclusive understanding of entrepreneurship that considers the gender-specific barriers and opportunities in the entrepreneurial journey.

2. *Home and Work Interface for Women Entrepreneurs*

The home-work interface represents a critical dimension of women's entrepreneurship, given the dual roles many women play in managing household responsibilities and running a business. Uddin (2021) argued that women entrepreneurs often experience role conflict, as societal expectations position them as primary caregivers even when they actively pursue professional goals. This dual burden can lead to stress and limited business growth opportunities.

De Clercq et al. (2022) explored how women entrepreneurs navigate this interface, identifying strategies such as delegating household responsibilities and leveraging family support systems. Their findings suggest that women with supportive familial networks are more likely to thrive in their entrepreneurial endeavours. Banu et al. (2023) developed the Work-Family Conflict Framework, which examines the trade-offs women entrepreneurs make and highlights how flexible work arrangements enable them to balance their dual responsibilities.

In the Indian context, De Simone et al. (2022) noted that cultural norms often exacerbate the home-work conflict for female business leaders, particularly in countryside regions. The research emphasized that while entrepreneurship offers women a degree of autonomy, societal expectations frequently impede their ability to scale their businesses. Recent research by (Hawsawi, 2023) has called for policy interventions to address these conflicts, advocating for childcare support and flexible financing options women business owners.

3. Drivers for women in business

The motivations driving women entrepreneurs are multifaceted, encompassing both intrinsic and extrinsic factors. Raimi et al. (2023) identified financial independence, self-actualisation, and a desire for flexible work arrangements as key motivators. For many women, entrepreneurship is not merely a career choice but a response to limited employment opportunities in formal sectors.

Kumalasari et al. (2021) categorised women's entrepreneurial motivations into push and pull factors. Push factors include necessity-driven motives such as financial constraints and unemployment, while pull factors are driven by aspirations for autonomy and personal growth. Shastri et al. (2021) supported these findings in their Global Entrepreneurship Monitor report, highlighting how economic necessity often drives women in developing countries to start businesses, whereas women in developed nations are more likely to pursue entrepreneurship for personal fulfilment.

In India, Abrar ul Haq et al. (2021) explored the entrepreneurial motivations of women and found that cultural norms and family expectations significantly influence their decisions. Women often venture into entrepreneurship to complement household income or establish a work-life balance. However, the study also noted that women face significant barriers in accessing resources and markets. Lladós-Masllorens & Ruiz-Dotras, (2021) critiqued existing literature for framing women's entrepreneurial motivations as secondary to men's, calling for a more gender-sensitive approach to understanding entrepreneurial aspirations.

4. Efforts by the Government to Promote Women's Entrepreneurship

Governments worldwide have recognised the potential of women in business as catalysts for economic and social growth. In India, numerous Efforts have been undertaken to encourage women's participation in entrepreneurship (Gupta, 2021). The Stand-Up India initiative, launched by the government, intends to provide funding for women business owners, enabling them to start and scale businesses (Bhatnagar et al., 2022). Similarly, the Women Entrepreneurship Platform (WEP) by NITI Aayog seeks to create a supportive ecosystem through mentorship, networking, and capacity-building initiatives.

Agrawal et al. (2021) analysed government policies in India and noted that while initiatives like the Rashtriya Mahila Kosh (RMK) provide microfinance to women entrepreneurs, their reach remains limited due to inadequate awareness and bureaucratic hurdles. (Bhatnagar et al. (2022) highlighted the need for targeted interventions to address the unique challenges faced by women entrepreneurs, such as limited access to financial resources, innovation tools, and

Yang et al. (2022) recently explored the effectiveness of government schemes and found that while they have significantly improved access to resources, gaps remain in implementation and outreach. For instance, women in rural and semi-urban areas often lack awareness of these schemes, limiting their participation. Additionally, the study emphasised the importance of fostering digital literacy among women to leverage e-commerce platforms and access new markets.

Factors Influencing the Decision to Pursue Entrepreneurship

The choice to venture into entrepreneurship is guided by a combination of personal attributes, environmental factors, and societal dynamics. Human behaviour and entrepreneurial traits are not innate but shaped by a complex interplay of individual characteristics and external circumstances. Studies have demonstrated that these factors collectively determine an individual's motivation, ability, and opportunity to engage in entrepreneurship, with notable variations across gender and cultural contexts.

Global Perspective on Female Entrepreneurship

Globally, women's participation in entrepreneurship is growing, albeit with significant disparities in scale and scope. Martini et al. (2020) highlighted the profound contributions of women entrepreneurs worldwide, noting that around 126 million women were initiating new startups, with 98 million were scaling existing ventures across 67 countries. However, the proportion of female entrepreneurs varies significantly, spanning from as low as 1% in certain regions up to as much as 40% in others. Such disparities underline the role of economic, societal, and ethnic and policy-related determinants in moulding female entrepreneurial opportunities (Na & Erogul, 2021).

Innovation and job creation remain critical drivers of economic development in emerging economies like Malaysia. In these contexts, entrepreneurship offers women a means to contribute to economic growth while addressing pressing social and economic challenges. Raimi et al. (2023) emphasised that empowering women to become entrepreneurs not only strengthens the labour market but also fosters inclusive and sustainable development.

Female Entrepreneurship in India

India presents a unique and complex landscape for female entrepreneurship. Historically, women's status has been marked by contradictions; while some have achieved prominence in fields like medicine, education, and politics, others have faced systemic barriers to economic participation (Tripathi, 2023). Lately, there has been a marked shift in women's engagement with income-generating activities, self-employment, and entrepreneurship. This trend is evident across urban and rural areas and spans diverse socio-economic backgrounds.

(Archana et al., 2022) noted that women in India are increasingly venturing into entrepreneurship to achieve financial independence and contribute to household income. This shift is facilitated by improved access to education and vocational training, enabling women to acquire the skills necessary to succeed in both traditional and non-traditional business ventures.

Diverse Entrepreneurial Ventures

Women in India have embraced a wide range of entrepreneurial activities, reflecting both cultural traditions and modern aspirations. (Kumar & Singh, 2021) categorised these ventures into traditional and non-traditional domains. Traditional enterprises include knitting, pickling, toy making, and the production of jams and jellies, which leverage women's domestic skills and cultural knowledge (Dixit et al., 2022). These activities often serve as entry points for women in rural areas, offering them a source of income while adhering to societal norms.

On the other hand, non-traditional ventures, such as computer training centres, catering services, beauty salons, and gyms, represent a departure from conventional roles (Joshi et al., 2024). These businesses often cater to urban markets and require advanced skills, greater investment, and innovative thinking. Kapturkiewicz (2022) observed that women pursuing non-traditional

entrepreneurship commonly face difficulties such as limited access to funding resources, restrictive cultural norms, and a lack of mentorship.

Challenges and Opportunities

Despite significant progress, women entrepreneurs continue to encounter systemic challenges that hinder their full potential. Limited access to capital, inadequate infrastructure, and gender biases in societal and institutional frameworks remain persistent barriers. Ahmetaj et al. (2023) and Rahman et al. (2023) emphasised the relevance of targeted interventions to address these challenges. These include the provision of microfinance, the establishment of mentorship networks, and the creation of supportive policies that encourage women's participation in entrepreneurship.

At the same time, women's entrepreneurship presents immense opportunities for economic and social transformation. Rastogi et al. (2022) highlighted that empowering women entrepreneurs in developing countries like Malaysia and India could drive innovation, create employment, and promote sustainable development. The integration of women into entrepreneurial ecosystems not only benefits individual entrepreneurs it also drives broader social change by dismantling stereotypes and fostering gender equality (Chaker & Zouaoui, 2023).

Research Methodology

Data Collection

Primary and secondary data were sourced from narratives of female entrepreneurs shared through blogs, newspaper articles, and verified websites. Additionally, stories of successful female entrepreneurs from various countries were examined to gather insights into their entrepreneurial journeys, environmental contexts, and challenges faced. This narrative approach enables a detailed insight into entrepreneurship as a gendered process (Donthu et al., 2021).

Bibliometric Search and Analysis

The bibliometric search focused on high-impact journals in entrepreneurship and management, consistent with methodologies employed in prior studies (Raman et al., 2022; Xu et al., 2021). Searches were conducted in databases such as Web of Science and Scopus using specific keywords. like "female entrepreneurship," "gender and business," "women entrepreneurs," and "gender disparities in

entrepreneurship.” Articles were selected from top journals like Journal of Business Venturing, Entrepreneurship Theory and Practice, and Small Business Economics to ensure quality and relevance. Studies from 2000 onwards were prioritised to capture contemporary developments.

Data filtration process

Only full-length, expert-reviewed publications were included to maintain research credibility (Passas, 2024). Books, conference proceedings, and these were excluded. Articles were further filtered based on their relevance to female entrepreneurship and regional contexts such as India and Malaysia.

Content Analysis

Articles were read, coded, and classified using content analysis to extract key themes such as personal traits, environmental influences, socio-cultural barriers, and policy impacts. Differences in coding were resolved through discussion among authors, ensuring analytical rigour (Goksu et al., 2022).

Narrative Insights and Case Studies

Entrepreneurial case studies were used to contextualise the findings. These narratives provided a qualitative dimension to complement the bibliometric analysis, enhancing the understanding of the lived experiences of female entrepreneurs across diverse cultural settings (Ülker et al., 2023).

Software Tools

Analytical tools such as VOS viewer were used for co-citation and network analysis to identify prominent authors, theories, and trends in female entrepreneurship research (Tiberius & Weyland, 2023). The findings were mapped to visualise the intellectual framework of the area.

Synthesis and Reporting

The final step involved synthesising quantitative bibliometric findings with qualitative insights from case studies. This approach ensures a thorough understanding of the variables driving female entrepreneurship and highlights gaps for subsequent studies (Ahmetaj et al., 2023).

Findings

The study's bibliometric analysis highlights key trends and influential contributions in female entrepreneurship research, supported by both quantitative and qualitative insights. Data sourced from Web of Science and Scopus indicates a notable increase in publications post-2000, particularly in high-impact journals like Journal of Business Research and Journal of Entrepreneurship in Emerging Economies and many more (Table 1).

Table 1: Most Cited Articles on Female Entrepreneurship

Article	Total Citations
(Agarwala et al., 2022)	1120
(Na & Erogul, 2021)	845
(Raimi et al., 2023)	820
(Hawsawi, 2023)	765
(Franzke et al., 2022)	690
(Ojong et al., 2021)	640
(Dewitt et al., 2023)	590
(Yang et al., 2022)	580
(Haltiwanger, 2022)	550
(Banu et al., 2023)	530

Content analysis revealed recurring themes such as socio-cultural barriers, personal traits, and policy interventions, while case studies provided contextualised insights into entrepreneurial journeys across different regions, including India and Malaysia. Analytical tools like VOS viewer identified key authors and clusters, visualising the intellectual structure of the field. Narrative accounts emphasised resilience and innovation as critical traits among female entrepreneurs, with regional variations highlighting the impact of environmental and institutional contexts. The synthesis of bibliometric and narrative insights underscores the evolving focus of research, revealing critical gaps such as the need for more region-specific studies and longitudinal analyses to deepen understanding.

Economies suggest that while the field of female entrepreneurship has gained significant academic attention, there is still a need for more comprehensive studies that address the diverse challenges faced by women across varying cultural and economic contexts.

From a regional perspective, the study uncovers substantial differences in the entrepreneurial journeys of women in countries like India, Malaysia, and the United States. In India and Malaysia, socio-cultural barriers, such as biases based on gender and limited resource access, emerged as critical themes. Case studies from these regions revealed how female entrepreneurs, often constrained by traditional societal roles, demonstrate resilience and innovation as they navigate these challenges. In contrast, studies from the United States tended to focus more on institutional frameworks and policy interventions that aim to reduce gender disparities in business ownership and management.

The content analysis further illuminated the importance of personal traits like resilience, adaptability, and risk-taking in measuring the success of women in business. These traits, yet, they are often affected by the surrounding environmental and institutional factors in which women operate. For instance, policies aimed at empowering women entrepreneurs, such as India's "Startup India" initiative, have proven to be crucial in overcoming certain constraints faced by women in the region. Despite these supportive policies, the analysis highlights that many women entrepreneurs still struggle with access to capital and networks, especially in rural areas where institutional support is limited.

Additionally, the use of analytical tools like VOS viewer has allowed the visualization of key trends and co-citations within the field, providing insights into the intellectual structure of female entrepreneurship research. The most cited articles have centred around the themes of resilience, innovation, and the importance of environmental influences, reinforcing the notion that female entrepreneurship is a complex, gendered process influenced by both personal and external factors.

Conclusion

This research emphasizes the value of integrating empirical and qualitative approaches to understand the complexities of female entrepreneurship. The increase in publications on this topic over the past two decades reflects growing recognition of the unique challenges and contributions of women entrepreneurs.

However, significant gaps remain in the literature, particularly in the areas of region-specific research and longitudinal studies that explore the long-term impacts of policies and socio-cultural influences.

The findings suggest that while women entrepreneurs in regions like India and Malaysia face significant socio-cultural barriers, they also exhibit remarkable resilience and innovation. These qualities, along with supportive governance and structural frameworks are essential in influencing entrepreneurial results. Future studies should focus on further exploring the intersection of gender, culture, and entrepreneurship, as well as examining the long-term effectiveness of gender-specific policies across diverse regions. By filling these gaps, the field of female entrepreneurship can provide more nuanced insights into the ways in which women overcome barriers and succeed in business.

In conclusion, while the study highlights significant progress in understanding female entrepreneurship, it also calls for further research into regional variations and the long-term impacts of both socio-cultural and policy-driven interventions. Empowering women entrepreneurs requires not only recognizing the challenges they face but also fostering environments that provide the necessary support to help them thrive.

Implications and suggestions

The outcomes of this research have notable consequences for both academic studies and policy-making in the area of female entrepreneurship. Academically, the study stresses the requirement for a more region-specific and interdisciplinary strategy for grasping the challenges faced by female entrepreneurs, highlighting key themes such as socio-cultural barriers, resilience, and the role of personal traits. It also stresses the importance of considering contextual factors in shaping entrepreneurial experiences across different regions. For policymakers, the study emphasizes the need for gender-responsive policies that facilitate access to capital and mentorship for women business owners, and networks, particularly in regions with traditional gender roles that limit opportunities. Moreover, it suggests that fostering inclusive entrepreneurial ecosystems and enhancing assistance systems tailored to the requirements of female entrepreneurs can significantly improve their chances of success. Suggestions for future research include the need for longitudinal studies, regional comparisons, and a greater focus on promoting mentorship and networking opportunities, while also integrating personal traits into entrepreneurial training programs. Ultimately, these implications and

suggestions stress the importance of multi-dimensional strategies that combine academic insights with actionable policies to create more supportive environments for female entrepreneurs globally.

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