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Cultural Influences on Women Entrepreneurs: A Comparative Literature Review

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ABSTRACT

This study examines the challenges faced by women entrepreneurs that hinder their success in various cultural environments. Despite growing recognition of the role women play in entrepreneurship, cultural norms often restrict their access to resources, guidance, and confidence. The primary aim of this research is to explore how cultural factors shape women's entrepreneurial experiences and identify ways to overcome these challenges. A comparative literature review was conducted, selecting relevant sources based on predetermined criteria to analyze institutional factors affecting female entrepreneurs across different cultural and societal contexts. The findings reveal that while certain cultural settings support women entrepreneurs, others present significant barriers. Collaboration between technology developers, policymakers, and social entrepreneurs is highlighted as crucial for creating an inclusive system that addresses these disparities. By aligning technological innovations with policies tailored to women's needs, key stakeholders can enhance the entrepreneurial landscape. This research contributes to the discussion on women's entrepreneurship by offering practical recommendations that can influence both policy and practice, fostering a more equitable entrepreneurial ecosystem.

Keywords: Women Entrepreneurship, Cultural Influences, Support Systems, Mentorship Opportunities, Inclusive Ecosystem

INTRODUCTION

Women's entrepreneurship has garnered increasing attention for its growing impact on global economic development and social progress. As the fastest-growing group of entrepreneurs worldwide, women make significant contributions despite facing various challenges, including cultural, social, and economic barriers (Cardella, 2020). Despite the cultural environments shaping their entrepreneurial experiences, many women are stepping into leadership roles and starting their own businesses. These cultural factors influence their motivations, strategies, and access to support. Understanding these influences is key to designing policies and programs that effectively support women entrepreneurs around the world (Franzke, 2022).

Cultural context plays a central role in shaping the journey of women entrepreneurs. It influences their motivations, the resources they can access, and the societal perception of them. In some cultures, traditional gender roles limit women's access to entrepreneurial opportunities, leading to disparities in business creation and growth compared to men (Franzke, 2022). Conversely, positive cultural factors, such as supportive family structures or community networks, can provide women with the mentorship and support needed to succeed (Akter, 2023). Understanding these cultural dynamics is essential for developing targeted policies that help women overcome the unique challenges they face, fostering a more inclusive business environment (Cardella, 2020). A thorough review of existing studies highlights a lack of tailored support systems and underscores the importance of considering cultural differences in women's entrepreneurial journeys (Cardella, 2020; Mari, 2024).





Conducting a literature review is a crucial step in academic research. Literature reviews are essential for knowledge synthesis as they offer a comprehensive overview of existing research on a specific issue. They serve multiple purposes, including summarizing previous work, identifying knowledge gaps, and positioning new studies within the broader research framework. These reviews help researchers to avoid unnecessary duplication of efforts (Kazi et al., 2022). Furthermore, it aids in the improvement and clarification of study ideas, enabling researchers to move forward with their work in manageable stages (Alzahrani, 2020). Professionals with varying levels of experience can enhance their research quality and establish best practices by reviewing recent studies and applying the findings (Wildemuth, 2009). A well-executed literature review not only provides a solid foundation for new research, but also enhances its credibility and contribution to the field

Another crucial step in the research process is determining research gaps, which identify areas underexplored in existing studies, resulting in unanswered questions or unresolved issues in a particular field (Southern New Hampshire University, 2024). Determining research gaps is critical for setting clear, attainable objectives that contribute meaningfully to academic discourse. Research gaps represent areas where limited knowledge hinders the ability to draw firm conclusions on a subject (Chand, 2023). This article begins with an introduction that outlines the research question, followed by a literature review to provide context. Following this, the methodology, results, and discussion sections outline the study's approach, present the findings, and explore their implications, concluding with recommendations for future research.

THEORETICAL FRAMEWORK

Key concepts like culture and entrepreneurship are essential for understanding human behavior and how societies function. Culture includes the shared beliefs, values, customs, and practices that define a group or society, shaping how individuals interact and communicate within their communities. It is a broad concept that influences both personal identities and the larger social structure, affecting many areas of life. Entrepreneurship, on the other hand, involves the process of starting and running a business, often characterized by innovation and a willingness to take risks. Entrepreneurs identify market opportunities and apply creativity and problem-solving skills to generate value, driving economic growth and fostering innovation. Understanding these concepts is vital for grasping how individuals and societies evolve and progress.

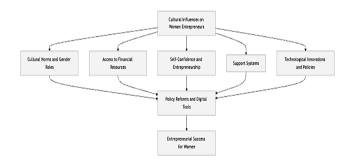


FIG 1: This framework illustrates the key components that interact within the theme of cultural influences on women entrepreneurs, highlighting the main factors and how they connect with each other.

Theoretical frameworks related to women entrepreneurs often examine the specific challenges and opportunities they face in business. A key model is the Gendered Theory of Entrepreneurship, which explores how gender roles and societal expectations influence the decisions and outcomes of women entrepreneurs (Ahl & Marlow, 2012). This theory highlights that women frequently encounter unique barriers, such as limited access to funding and professional networks, shaped by cultural perceptions of gender. Another important approach is Social Capital Theory, which emphasizes the role of relationships and networks in achieving entrepreneurial success. Women often leverage social connections to access resources and information that may be more difficult to obtain due to systemic challenges (Fielden et al., 2010). The Entrepreneurial Ecosystem Model also concentrates on the need for supportive environments that foster women's entrepreneurship through mentorship, education, and policies aimed at addressing gender inequalities (Stangler





& Spencer, 2013). Collectively, these models provide valuable insights into the complex landscape of women's entrepreneurship and highlight the importance of creating tailored support systems.

METHODOLOGY

To conduct a comparative literature review on the cultural factors influencing women entrepreneurs, specific criteria were applied to select relevant sources. First, the literature needed to focus on the intersection of culture and women's entrepreneurship, emphasizing studies that explore how cultural factors affect entrepreneurial outcomes. This included both empirical studies and theoretical models to ensure a comprehensive understanding of the topic. Second, sources were selected based on their relevance to recent research, ideally published within the last ten years to capture the latest developments and trends. Preference was given to peer-reviewed articles to guarantee the credibility and rigor of the information. Additionally, literature from various geographical regions was included to provide a global perspective on how cultural influences vary across different areas. Finally, studies employing both qualitative and quantitative methods were chosen to present a diverse range of insights into the challenges and opportunities women entrepreneurs face in different cultural contexts (Cardella, 2020; Khan et al., 2021).

A systematic approach was employed to search for the literature, utilizing academic databases such as JSTOR, ProQuest, and Google Scholar. Keywords like "cultural influences," "women entrepreneurs," and "gender roles" were used to gather relevant studies. Boolean operators such as "AND" and "OR" helped refine the search, concentrating on empirical studies and theoretical frameworks published within the past decade. The review prioritized peer-reviewed sources for academic reliability and included research from various geographic locations to capture the diverse cultural dynamics that women entrepreneurs encounter. Studies like those by Cardella (2020) and Khan et al. (2021) were particularly insightful, as they addressed the cultural challenges women face in their entrepreneurial journeys (Cardella, 2020; Khan et al., 2021).

The literature highlights the significant role cultural norms and values play in shaping women's entrepreneurial behaviors and outcomes. Research indicates that cultural perceptions strongly influence women's motivations, risk tolerance, and business strategies, making culture a crucial factor in either supporting or restricting their entrepreneurial efforts (Khan, 2021). Cardella (2020) provides a comprehensive review of trends in women's entrepreneurship, noting that many women face challenges related to societal expectations and limited access to supportive networks. Additionally, cultural dynamics vary by region, affecting women's access to resources and opportunities in different parts of the world (Grewal, 2024). These findings underscore the importance of considering cultural contexts when developing strategies to empower women entrepreneurs in diverse environments.

CULTURAL INFLUENCES ON WOMEN ENTREPRENEURS

Societal Norms and Values Α.

Patriarchal systems and traditional gender roles significantly affect the entrepreneurial opportunities available to women, often hindering their ability to start and sustain their own businesses. In many cultures, women are expected to prioritize family responsibilities over their careers, which can restrict their entrepreneurial ambitions and limit access to essential resources (Rubio-Bañóna, 2024). Gender stereotypes exacerbate these challenges, as societal beliefs about women's leadership abilities can lead to self-doubt and lower confidence among aspiring female entrepreneurs (Bullough et al., 2022). Additionally, cultural norms and gender expectations often limit women's access to crucial networking and mentorship opportunities, both vital for success in business (Cardella, 2020). Collectively, these cultural and societal factors rooted in patriarchal values not only deter women from pursuing entrepreneurial ventures, but also shape their overall experiences in the business world (Rharzouz, 2024).

В. **Economic Factors**

Access to resources and capital remains a significant challenge for women entrepreneurs, largely influenced by economic policies and institutional systems. Despite growing recognition of women's vital role in economic





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growth, they often face substantial barriers in securing financial support. Research has discovered gender bias in small company loan processes. As an example, research in Turkey revealed that 35% of loan officers exhibit bias against female applicants, leading to an average loan amount that is \$14,000 lower There is evidence of gender bias in small business lending practices. (Alibhai et al., 2019). Furthermore, many economic policies overlook the specific needs of women-owned businesses, which often require tailored financial products and services (Aljarodi, 2021). Key barriers include insufficient collateral, bias against women, and an unfavorable business environment (Panda 2018). To tackle these challenges, policymakers should implement gendersensitive financial policies, promote financial literacy programs for women, and create supportive environments that facilitate women's success as entrepreneurs (Aljarodi, 2021). These measures are crucial for promoting economic inclusion and enabling women to fully realize their entrepreneurial potential.

C. **Educational and Professional Background**

Education is essential for the success of women entrepreneurs, enhancing their skills, confidence, and access to vital resources. Research indicates that women with higher education levels tend to perform better in business, as they can navigate market complexities and seize financial opportunities (Jiménez, 2015; Jan, 2023). Moreover, educational programs designed specifically for women can help bridge the gender gap in entrepreneurship by teaching important skills such as leadership, financial management, and negotiation (Cardella, 2020; Khan, 2021). Apart from that, women entrepreneurs must develop their knowledge of information and communication technology (ICT) to thrive in the knowledge economy (Abdul Rahman et al., 2010). Many women continue to face barriers like cultural expectations and limited access to educational resources, restricting their ability to pursue entrepreneurial goals (Khan, 2021; Jan, 2023). Therefore, there is a pressing need for policymakers to promote equal access to education and support programs focused on women's entrepreneurial training, which can drive economic growth and gender equality (Cardella, 2020; Jiménez, 2015). Investing in women's education not only empowers them, but also helps stimulates innovation and fosters a more sustainable economy. By enhancing procedures and encouraging innovation, these initiatives create a more supportive environment for women entrepreneurs, enabling them to overcome resource limitations and improve business sustainability. (Anuar et al., 2020). This is particularly important in cultures where women face obstacles in accessing financial resources and other entrepreneurial support systems.

Table 1: Research Gap Table on Factors of Cultural Influences on Women Entrepreneurs from 2020 to 2025

Factor	Author(s)	Year	Key Findings	Research Gap
Cultural Norms and Gender Roles	Cardella, G. M.	2020	Cultural norms either empower or restrict women's entrepreneurship, affecting confidence and mentorship opportunities.	Limited research on how these norms evolve over time and the influence of digital globalization.
Patriarchal Structures	Rubio-Bañóna, S.	2024	Patriarchal values in Latin America restrict women's entrepreneurial activities, reinforcing traditional domestic roles.	Lack of longitudinal studies on how younger generations in these societies are shifting these norms.
Access to Financial Resources	Khan, M., Smith, P., & Lee, J.	2021	Gender biases in cultural perceptions limit women's access to financial resources, affecting business growth.	Need for cross-cultural comparisons on how financial access differs in similar cultural settings globally.
Self-confidence and	Feng, L.	2023	Self-confidence, deeply influenced by cultural gender	Lack of exploration into how technological



Entrepreneurship			roles, is a key factor for entrepreneurial success.	advancements could help build confidence in conservative cultures.		
Support Systems for Women	Mari, L. R.	2024	Tailored support systems are necessary to address women's unique cultural and societal barriers in entrepreneurship.	Insufficient focus on digital support systems and online networks for women in restrictive environments.		
Technological Innovation and Policy	Mari, S.	2024	Collaboration between policymakers and technology developers can help overcome cultural barriers for women entrepreneurs.	Few studies examine how AI and digital platforms can address localized cultural barriers.		
Education and Training	Ahmetaj, E.	2023	Educational programs tailored to women in restrictive cultural contexts empower entrepreneurial success.	Lack of research on the effectiveness of virtual education in overcoming cultural barriers for women entrepreneurs.		
Work-life Balance and Family Roles	Grewal, S.	2024	Support systems offering flexible work-life balance initiatives help women in cultures prioritizing family roles.	Need for further studies on the role of government policies in promoting family and business balance.		

COMPARATIVE ANALYSIS

Research indicates that the entrepreneurial experiences of women in Southeast Asia differ significantly from those in Europe. In Southeast Asia, women entrepreneurs face structural challenges such as limited access to financial resources and societal pressures that prioritize domestic responsibilities over business pursuits (Khan, 2021). The finance gap for women-owned micro, small, and medium enterprises (MSMEs) is particularly significant, hindering their business growth (International Labor Organization [ILO], 2020). On the contrary, women entrepreneurs in Europe benefit from more supportive environments, including better access to capital, policies promoting gender equality, and networks aimed at helping women succeed in business (Cardella, 2020). Notably, self-confidence, a key factor in entrepreneurial success, has an even greater impact in Southeast Asia, where cultural expectations often restrict women's business aspirations (Khan, 2021). Addressing these regional differences is essential for enhancing the success of women entrepreneurs globally.

Cultural influences significantly shape the entrepreneurial paths of women across various regions. In Southeast Asia, systemic issues like limited access to financial support and entrenched societal expectations often impede women's pursuit of entrepreneurial careers (Khan, 2021). Research by Adzahar et al. (2020) shows how traditional gender roles in developing nations of Southeast Asia continue to impact women's behavior and societal expectations. These cultural norms prioritize family and home life, hindering women's business ambitions and resulting in unequal outcomes compared to men. In contrast, women entrepreneurs in Europe generally benefit from more supportive environments, including access to capital and strong networks (Cardella, 2020). Research also emphasizes that cultural attitudes toward gender roles heavily influence selfconfidence, which is crucial for entrepreneurial success, particularly in traditional societies where gender norms may suppress women's aspirations (Feng, 2023). Hence, bridging these cultural gaps through targeted policies is essential for improving the success of women entrepreneurs worldwide (ILO, 2020).

Addressing the challenges faced by women entrepreneurs requires a comprehensive approach. Improving





access to financial resources through specialized funding programs and microfinance options can support women in launching and growing their businesses (Ahmetaj, 2023). Mentoring programs can boost women's confidence, professional planning skills, and networking abilities (Dashper, 2018). Education and training focused on business skills are also vital, equipping women to thrive in competitive markets (Khan, 2021). Finally, promoting policies that challenge gender biases in the workplace can foster a more supportive environment for women entrepreneurs, enhancing their long-term growth and success (ILO, 2020). By implementing these strategies, society can help dismantle the cultural barriers that limit women's entrepreneurial potential.

CONCLUSIONS

Cultural influences substantially affect women's entrepreneurial experiences, shaping their motivation, resource access, and overall success. Research indicates that cultural norms can either support or hinder women in business, impacting their self-esteem, decisions, and mentorship opportunities. This variation across different cultural contexts underscores the significance of tailoring support systems to the unique needs of women in each environment (Mari, 2024). To overcome cultural hurdles, it is essential to foster collaboration among social entrepreneurs, policymakers, and technology developers. By leveraging technological advancements tailored to the needs of women entrepreneurs and enacting regulations that address gender-specific challenges, stakeholders can create a more supportive business ecosystem (International Labour Organization [ILO], 2020). Further research is necessary to understand these cultural dynamics fully and develop effective strategies to support women entrepreneurs across diverse cultural contexts.

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