

Women's Entrepreneurship: Between Gender Challenges and Economic Empowerment Opportunities – International Experiences

ريادة الأعمال النسائية: بين تحديات الجندر وفرص التمكين الاقتصادي "تجارب دولية"

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Abstract:

Women's entrepreneurship faces finance access, networks, and gender biases. Using best-practice comparisons for Algeria, the study finds financing and stereotypes as key barriers, while funding, training, and reforms improve sustainability. It concludes that women's entrepreneurship drives sustainable economic development.

keyword: Women in Entrepreneurship ; Gender Biases ; Economic empowerment ; Financing Challenges; raining for Women Entrepreneurs.

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1. Introduction :

The issue of gender and entrepreneurship is a topic of growing interest among researchers and policymakers worldwide. With the increasing awareness of the importance of women's economic empowerment, entrepreneurship has emerged as an effective tool to achieve this goal. However, gender-related challenges continue to hinder women's participation in this field. Hence, this presentation aims to analyze the relationship between gender and entrepreneurship, review the successful experiences of Northern European countries in this context, and extract lessons learned to provide recommendations for enhancing women's participation in entrepreneurship. This presentation raises the following questions:

How does gender influence entrepreneurship? What challenges do women entrepreneurs face globally?

2.1 .Importance of the Topic:

Women's entrepreneurship contributes to economic growth and social balance. Research shows that women-owned businesses create new jobs and support the local economy. Therefore, understanding the relationship between gender and entrepreneurship helps in formulating more inclusive policies that support women entrepreneurs.

3.1. Objectives of the Presentation:

Analyzing the relationship between gender and entrepreneurship through different approaches.

Reviewing successful international experiences in supporting women's entrepreneurship.

Providing recommendations to enhance women's participation in entrepreneurship.

4.1. Adopted Methodology:

Comparative analysis of different international experiences to understand similarities and differences.

Using gender and entrepreneurship theories as an analytical framework to understand influencing factors.

Relying on recent statistics and reports to support the analysis.

2. Theoretical Framework: General Concepts on Gender and Entrepreneurship

1.2. Gender and Entrepreneurship Approaches:

Gender is a key factor in shaping the reality of entrepreneurship, and several theories have been proposed to explain how gender-related factors influence economic decisions and the opportunities available to women in this field.

One such theory is Alice Eagly's (1987) Gender Role Theory, which suggests that social roles and expectations associated with gender contribute to determining individuals' career paths. Women often face indirect constraints that prevent them from entering certain sectors, which affects their participation rates in entrepreneurship (Eagly, 1987.)

Similarly, Sandra Bem's (1981) Gender Identity Theory argues that gender-related cognitive structures influence how individuals perceive themselves and their capabilities, thereby affecting their entrepreneurial ambitions. Women raised in environments that undermine their economic potential are less likely to start their own businesses (Bem, 1981, p. 32.)

On another note, Candace Steele's (1990) Social Capital and Gender Theory highlights that access to social networks and professional relationships is a crucial factor in entrepreneurial success. Women tend to have smaller social networks than men, which reduces their chances of securing funding, investment, and logistical support for their ventures (Steele, 1990, p. 76.)

In the same vein, Sara Carter's (2000) Gender Bias in Financing Theory discusses how institutional biases influence investor and lender decisions. Research shows that women receive less funding compared to men, even when presenting projects with equal potential (Carter, 2000, p. 93.)

Moreover, David Audretsch & Erik Stam's (2005) Gender Gap in Innovation and Entrepreneurship Theory suggests that women face greater obstacles in accessing technology and resources necessary for innovation, limiting their ability to establish technology-based businesses compared to men (Audretsch & Stam, 2005, p. 37.)

Finally, Linda Scott's (2010) Gender Impact on Business Policies Theory emphasizes that the legal and regulatory environment plays a crucial role in either promoting or restricting women's entrepreneurship. Countries that implement supportive policies, such as financial incentives and paid maternity leave,

achieve higher levels of female participation in economic activities (Scott, 2010, p. 29.)

Collectively, these theories reflect how social, cultural, and economic factors continue to play a significant role in shaping gendered entrepreneurship. This calls for measures to reduce gender gaps and enhance opportunities for women in the entrepreneurial sector.

3. Analysis of International Experiences in Supporting Women's Entrepreneurship

1.3. Methodology for Selecting and Analyzing Countries

The selected countries were categorized based on their economic and developmental status as follows:

- Developed countries: Sweden and the United States.
- Developing countries: India and South Africa.
- Arab countries: Saudi Arabia and Morocco.

2.3. Analysis Criteria:

- Women's participation rate in entrepreneurship.
- Government policies and supportive legislation.
- Challenges faced by women in the entrepreneurial sector.

Availability of funding and support for women entrepreneurs.

4. Presentation and Analysis of International Experiences

1.4. The Swedish Experience

Sweden is one of the most advanced countries in achieving gender equality in the economic sphere, adopting a comprehensive approach to supporting women's entrepreneurship through integrated social and economic policies. The Swedish government recognized early on that increasing women's participation in entrepreneurship requires eliminating traditional barriers that hinder their ability to establish and manage businesses. As a result, Sweden has implemented legal and economic reforms to create an inclusive business environment.

One of the key reforms is the provision of paid parental leave of up to 480 days, shared between both parents, allowing mothers to establish family life without fearing financial instability or an imbalance between work and personal life. Additionally, Sweden ensures access to affordable childcare services, granting women greater freedom to focus on developing their businesses—an essential factor that has contributed to the rise in female entrepreneurs in the country (OECD, 2022.)

2.4. Financial Support and Funding

From a financial perspective, the Swedish government, in collaboration with banks and financial institutions, has launched dedicated programs to support women-led businesses, such as the Women's Investment Fund, which offers low-interest loans to startups owned by women. This initiative helps them overcome financial obstacles that might otherwise hinder their business ventures. According to "OECD" statistics (2022), 34% of businesses in Sweden are owned by women, a rate that exceeds the

European average, demonstrating the effectiveness of these policies in fostering a supportive entrepreneurial ecosystem.

Sweden also focuses on training and mentorship programs, where women's entrepreneurship centers provide ongoing support through professional guidance and funding opportunities»», helping to bridge the gender gap in the entrepreneurial sector.

3.4 Ensuring Gender Equality in Financial Access

Moreover, the Swedish government enforces strict regulations on financial institutions to prevent gender discrimination in funding and investment decisions»», ensuring that women have equal access to business opportunities. This proactive approach has contributed to a «40% increase in the success rate of women-led businesses over the past decade»», according to the «Swedish Agency for Economic and Regional Growth (2022.(

With this ««integrated model»», Sweden has become a global benchmark for ««implementing social and economic policies that promote gender equality in entrepreneurship»». This model offers valuable lessons for other nations seeking to economically empower women (World Economic Forum, 2022.(

5. The American Experience: Women's Entrepreneurship and Investment Challenges

The United States is one of the most advanced countries in supporting entrepreneurship, providing a rich economic environment full of opportunities, particularly through funding and investment programs targeting women. However, the gender gap in financing remains a significant challenge for female entrepreneurs, as women have limited access to venture capital compared to their

male counterparts. Reports from the Global Entrepreneurship Monitor (2021) indicate that women receive only "30%" of total venture capital investments, a figure that reflects the ongoing gender bias in investment decisions, even in a highly developed market like the United States (Global Entrepreneurship Monitor, 2021).

To address this gap, the U.S. government has launched several initiatives to support women-led businesses. One of the most notable programs is the Women's Business Centers (WBCs) under the Small Business Administration (SBA), which provide training, consulting, and direct funding to help female entrepreneurs start and expand their businesses (U.S. Small Business Administration, 2022). These centers work to reduce the barriers women face in accessing financing by offering low-interest loans and loan guarantee programs, making it easier for women to secure the capital they need to launch or grow their ventures (SBA, 2022.)

In addition to government programs, women-focused investment funds» play a crucial role in supporting female-owned businesses. For example, «Golden Seeds» is one of the most prominent investment funds focused on women-led startups, having invested over «\$150 million» in female-founded companies over the past decade. This has contributed to the rapid growth of women-led businesses in sectors such as «technology, healthcare, and education» (Golden Seeds, 2021). Moreover, «crowdfunding platforms» like «IFundWomen» and «SheEO» provide alternative funding sources for female entrepreneurs, enabling them to raise capital through global women-support networks. This reduces reliance on traditional investment channels, which may be subject to gender biases (IFundWomen, 2022.)

Despite these efforts, challenges persist in ensuring women fully benefit from investment opportunities. One of the biggest obstacles is «unconscious bias in investor decisions». Investors tend to favor startups led by men due to the widespread belief that male entrepreneurs are more capable of managing risks and delivering high returns (Brush et al., 2018). A «Harvard Business Review (2020) study found that during funding rounds, investors often ask female entrepreneurs questions focused on «risks and challenges», while male entrepreneurs are asked about «growth and opportunities». This reflects the differences in investment evaluation based on gender (Kanze et al., 2020.)

To tackle these issues, some U.S. «venture capital firms» are adopting «gender-diverse investment policies». These policies set specific quotas to ensure a fair allocation of funding for women-led businesses, aiming to bridge the gender gap in investment (NVCA, 2022.)

6. The Indian Experience: Microfinance as a Tool for Women's Entrepreneurship

Microfinance is one of the most effective economic tools for promoting women's entrepreneurship, as it provides essential capital to women who lack financial guarantees to access traditional loans. In India, microfinance programs have played a crucial role in economically empowering women, helping them establish their own businesses and achieve financial independence. One of the most prominent programs in this field is the «Self-Employed Women's Association (SEWA)», founded in 1972, which aims to support low-income women by providing «microloans and business skills training» (SEWA, 2022.)

According to the World Bank (2020), women account for «20%» of all entrepreneurs in India, a significant improvement compared to past decades when women owned only a limited share of businesses. Institutions such as the «Bharatiya Mahila Bank» and group lending funds have contributed to this progress by offering «collateral-free loans at low-interest rates», enabling women to launch «small and medium-sized enterprises (SMEs)» in sectors like «handicrafts, agro-processing, and local services» (World Bank, 2020.)

A key aspect of microfinance in India is the «group lending system», where loans are granted to a group of women rather than individuals. This approach «reduces the risk of default» and encourages collaboration among female entrepreneurs. According to a report by the «Microfinance Institutions Network (MFIN, 2021), over «90%» of microfinance loans in India are granted to women, highlighting the profound impact of these programs on women's economic empowerment.

Beyond financing, supporting institutions such as the «National Rural Livelihood Mission (NRLM)» provide «training programs» to teach women how to «manage businesses, market their products, and innovate», ensuring the sustainability and competitiveness of their ventures. Studies show that women who receive «microfinance support experience a 35% increase in annual income» compared to those who do not receive financial aid (International Finance Corporation, 2021.)

However, challenges remain in expanding microfinance benefits in India. «Cultural and social restrictions» prevent some women from engaging in self-employment, while «high-interest rates» in certain

informal lending programs make it difficult for beneficiaries to generate sustainable profits (Grameen Foundation, 2022). Therefore, international reports recommend «developing more inclusive financial policies», including lowering interest rates, expanding training programs, and enhancing market access through «digital platforms and e-commerce.»

7. The Saudi Experience: Women's Economic Empowerment under Vision 2030

Saudi Arabia has undergone a major transformation in recent years regarding «women's economic empowerment», driven by «Vision 2030», which aims to «increase women's participation in the workforce and entrepreneurship». The Saudi government has implemented «significant legal reforms», removing many barriers that previously restricted women's ability to establish and manage businesses. As a result, the number of women-owned businesses «grew by 112% between 2017 and 2022» (Vision 2030 Report, 2022.)

1.7. Legal Reforms and Their Role in Empowering Women Entrepreneurs

-Abolition of Guardianship Restrictions:

In «2019», the Saudi government lifted certain «guardianship-related restrictions», granting women the «right to conduct business without requiring a male guardian's approval». This reform significantly «simplified business registration and management processes» (Saudi Ministry of Commerce, 2021.)

-Government-Backed Financing for Women Entrepreneurs:

The «Kafalah Program» was introduced to «finance small and medium-sized enterprises (SMEs)», with priority given to women entrepreneurs. The program provides «subsidized loans of up to SAR 300,000» to support female-led startups (Saudi Arabian Monetary Authority, 2022.)(

-Lifting Employment Restrictions in Various Sectors:

Previously, women were «excluded from industries» such as «transportation and banking». However, recent reforms have allowed them to «own and manage businesses in all sectors», leading to increased female participation in industries like «technology and energy» (World Economic Forum, 2022.)(

-Investment Law Reforms:

The «Saudi Ministry of Investment» introduced «new regulations» to encourage «foreign direct investment (FDI)», providing Saudi women with greater opportunities to «collaborate with international investors» and access «seed capital for their ventures» (Saudi Investment Authority, 2022.)(

8. Impact of These Reforms on Women's Entrepreneurship

According to the «Global Entrepreneurship Monitor (2022), 17.7% of Saudi entrepreneurs» are women, surpassing the «global average of 15.6%», demonstrating the impact of legal reforms on women's economic empowerment (GEM, 2022.)(

These reforms have also «narrowed the gender gap» in the workforce. The percentage of «women employed in the private sector» increased from «19% in 2016 to 35% in 2022», with a

significant rise in the number of women «owning small and medium enterprises (SMEs)» (Saudi General Authority for Statistics, 2022.)

Women's investments in «technology and digital sectors» have surged. In «2015», Saudi women accounted for only «10%» of tech startup founders, but by «2023», this figure had risen to «28%» (Saudi Digital Economy Report, 2023.)

9. Challenges and Future Prospects

Despite these positive developments, challenges remain. One of the biggest hurdles is the «funding gap», as Saudi women still face difficulties in securing «large venture capital investments». Currently, «women-led businesses receive less than 10% of total venture capital investments in Saudi Arabia» (MENA Venture Report, 2022.)

Moreover, «mentorship and advisory programs» need further expansion to help female entrepreneurs develop «management and marketing skills.»

Looking ahead, the Saudi government is expected to «launch more financing initiatives» and encourage «major corporations to collaborate with women-led startups», further advancing «women's entrepreneurship in the coming years.»

10 .Comparison of International Experiences in Gender and Entrepreneurship

International experiences in supporting "women's entrepreneurship" reveal fundamental differences reflecting "economic and social contexts" between developed and developing countries. However, there are also commonalities, particularly in "government policies", "funding mechanisms", and "training programs" that support female entrepreneurs.

1.10. Similarities Across International Experiences

All successful countries in promoting women's entrepreneurship "rely on strong government policies and financing programs", which play a crucial role in creating a favorable environment for female entrepreneurs. According to the "OECD (2022)", "90% of countries" that have significantly advanced women's entrepreneurship have "dedicated financial policies" for women, whether through "banks, investment funds, or microfinance programs."

Moreover, "training and mentorship programs" are essential pillars in all these countries, equipping women with the necessary skills to start and manage businesses. In the "United States", "78% of female entrepreneurs" participate in "formal mentoring programs" such as the "SBA Women's Business Centers", increasing their success rates by "35%" compared to those who do not join such programs (U.S. Small Business Administration, 2022). Similarly, in "Europe", "over 65% of female entrepreneurs" receive direct support through "empowerment and professional

development programs" offered by governments in collaboration with the private sector (European Commission, 2022.)

2.10. Differences Between Developed and Developing Countries in Supporting Women's Entrepreneurship

Despite sharing common goals, the methods used to support female entrepreneurs "vary significantly" between "developed and developing countries."

"A. Funding: Microfinance vs. Technology Investments"

In "developing countries", women "heavily rely on microfinance", as "80% of loans" directed at female entrepreneurs are below "\$5,000", according to the "Microfinance Institutions Network (MFIN, 2021)". In "India", for instance, "90% of microloans" are granted to women through programs like "SEWA", fostering opportunities in "small businesses, agriculture, and handicrafts" (World Bank, 2020.)

In contrast, "developed countries" emphasize "technological innovation and venture capital investments". Governments and financial institutions allocate "large investments" to "women-led technology startups". In "Sweden", for example, "female-led tech startups" receive investments averaging between "\$100,000 and \$500,000", significantly exceeding the funds available to women in developing nations (Swedish Venture Capital Association, 2022.)

"B. Business Environment and Legislation"

In "developed countries" such as "Sweden and the U.S.", the "legal framework strongly supports" female entrepreneurship by "preventing discrimination in investment and ensuring transparency

in funding processes". For instance, in "Norway", the law requires banks to allocate "25% of total startup funding" to women-led businesses (OECD, 2022.(

In "developing countries", however, women often "face legal barriers" related to "business ownership, registration, and access to financing". In the "Middle East", for example, "over 30% of female entrepreneurs" struggle to obtain "loans without male family members' approval", significantly impacting the growth of women-led businesses (World Economic Forum, 2022.(

"C. Work-Life Balance"

In "developed nations", work-life balance policies play a crucial role in "empowering women". Governments offer "financial support for working mothers", such as in "Sweden", where "paid parental leave" extends up to "480 days", allowing women to continue entrepreneurship without compromising family stability (Swedish Institute, 2022.(

Conversely, in "many developing countries", women "struggle to balance entrepreneurship and family responsibilities", as "paid parental leave policies are often inadequate". This makes women more likely to exit the workforce when starting families (World Bank, 2020.(

11. Findings and Recommendations

- Key Findings

To address the central question of this study, the following conclusions are drawn:

" -The gender gap in entrepreneurship persists" despite efforts to close it.

" -Government policies play a direct role" in increasing women's participation in entrepreneurship.

" -Countries with strong financial programs for female entrepreneurs achieve higher business success rates".

" -Work-life balance policies significantly influence" the sustainability of women-led businesses.

- Recommendations

" -Strengthen government policies" supporting "women's entrepreneurship."

" -Expand financial programs" tailored for female entrepreneurs, including "low-interest loans and venture capital initiatives."

" -Launch more training and mentorship programs" to help women develop "business and leadership skills."

" -Enhance supportive work environments" that enable women to balance "family responsibilities and entrepreneurship."

12. Conclusion

This study confirms that "gender and entrepreneurship" are central to "economic development", as "gender roles and societal expectations" significantly impact women's ability to start and manage businesses successfully.

Analyzing "international experiences" reveals that "successful countries" in supporting female entrepreneurship such as "Sweden and the United States" have strong "financial policies, supportive legal environments, and advanced training programs", leading to higher participation rates of women in entrepreneurship.

These findings align with key "theoretical perspectives", including:

-Gender Role Theory (Alice Eagly, 1987): Explains how "social stereotypes" shape women's professional choices, restricting opportunities in certain business sectors.

-Social Capital and Gender Theory (Candace Steele, 1990): Supports the study's findings that "access to financial networks and mentorship" is a critical success factor for female entrepreneurs, especially in developing countries.

-Gender Bias in Finance Theory (Sara Carter, 2000): Demonstrates that "women receive less funding than men", limiting the expansion of their businesses.

Furthermore, the study highlights that "developed countries" tend to focus on "innovation and tech entrepreneurship", while "developing nations rely more on microfinance" as the primary tool for women's economic empowerment. This reflects "Gender Identity Theory (Sandra Bem, 1981), which suggests that "women's perception of their entrepreneurial abilities is influenced by societal expectations and economic structures."

Based on these findings, advancing women's entrepreneurship requires comprehensive policies", including "removing legal barriers, improving access to funding, and offering specialized

training programs" to equip women with the necessary skills for "sustainable business growth."

Additionally, "cultural shifts are essential" to overcoming "gender biases", ensuring that women can "fully participate in the global economy."

This study demonstrates that "success in entrepreneurship is not solely dependent on women's abilities"—it requires a "supportive ecosystem" that includes "fair financing, equitable laws, and effective mentorship programs". A "multi-dimensional approach" is crucial to addressing the "gender gap in entrepreneurship" and fostering inclusive economic growth.

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