

# Chapter 3

## Breaking Barriers, Building Futures: Female Entrepreneurship Across Cultures and Contexts

### ABSTRACT

*This chapter presents a comprehensive literature review on female entrepreneurship, highlighting the vital role women play in global business and their economic and social contributions. It explores key barriers faced by women—such as limited access to finance, societal expectations, and cultural constraints—within diverse geographical contexts. The review also addresses the intersection of gender, poverty, and technology, particularly in developing regions, and identifies a lack of research on how these factors limit women's use of technology for business growth. It emphasizes the need for more regional and longitudinal studies, especially in Sub-Saharan Africa and Southeast Asia, to assess long-term impacts like community development and generational wealth. The chapter also reviews microfinance and legal frameworks that support women entrepreneurs and calls for deeper inquiry into how technology and regulation can help create inclusive entrepreneurial ecosystems.*

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## LITERATURE REVIEW

This chapter presents a comprehensive review of the existing literature on female entrepreneurship, aiming to assess the current state of academic inquiry and identify critical gaps in knowledge. It begins by exploring the global significance of women's participation in entrepreneurship, emphasizing the positive economic and social contributions of women-owned enterprises. Research consistently demonstrates that female entrepreneurship contributes to job creation, innovation, poverty alleviation, and local development (Ogbari et al., 2024, pp. 102–105). The review then discusses the structural and cultural barriers faced by women entrepreneurs, such as limited access to financial services, entrenched gender norms, legal constraints, and restricted mobility. These barriers vary by region, and studies highlight how local contexts—including social expectations and institutional frameworks—shape the entrepreneurial experiences of women differently across countries (Haugh & Talwar, 2016, p. 89). Nevertheless, much of the current research remains Western-centric, often neglecting the nuanced realities faced by women in Sub-Saharan Africa, South Asia, and Southeast Asia.

A growing body of literature examines the intersection of gender, poverty, and technology. Technology is increasingly recognized as a potential catalyst for empowerment, yet women often lack the digital literacy, infrastructure, or sociocultural freedom to use it effectively (UNCTAD, 2021, p. 44). Despite recognition of these barriers, there is still limited empirical research on how women in developing countries can harness technology to grow sustainable enterprises. Another important gap is the scarcity of longitudinal studies assessing the long-term impact of female entrepreneurship. Much of the existing work focuses on short-term outcomes, such as individual income generation, while neglecting broader, systemic effects such as intergenerational wealth transfer, societal change, and sustained poverty alleviation (Ogbari et al., 2024, pp. 106–108). Scholars (e.g., Brush et al., 2009; Jamali, 2009) call for more studies that follow women entrepreneurs over time to capture the full scope of their impact.

There is also limited regional analysis of entrepreneurial ecosystems that support or hinder female entrepreneurship. For instance, Sub-Saharan African women often operate in informal sectors without access to training

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