

The Gender of Entrepreneurship in the Digital Age: Motivations, Perceptions, and Realities

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Abstract. Gendered entrepreneurship in the digital economy is shaped by the interaction of economic opportunities, social norms, institutional barriers and individual perceptions. Although digitalisation creates new possibilities for business creation through online platforms, fintech, remote work and digital markets, it does not automatically eliminate gender inequality. Women entrepreneurs continue to face limited access to finance, weaker investor networks, unpaid care responsibilities, lower perceived entrepreneurial self-efficacy, stronger fear of failure and stereotype-based constraints. The objective of this article is to analyse gendered entrepreneurship in the digital economy through the relationship between entrepreneurial motivations, perceptions, institutional barriers and resilience-oriented support mechanisms. The study applies qualitative literature analysis, comparative conceptual analysis and secondary statistical analysis. The research is based on academic literature on gender and entrepreneurship, push-pull motivation theory, entrepreneurial self-efficacy, stereotype threat and access to finance. It also uses verified international evidence from the Global Entrepreneurship Monitor, the World Bank, the OECD and the European Investment Bank. The article identifies four key dimensions of gendered entrepreneurial resilience: motivational resilience, cognitive resilience, resource resilience and ecosystem resilience. The results show that women are more often motivated by autonomy, flexibility, economic necessity and social value, while men are more frequently associated with financial success, status and opportunity-driven growth. The study also demonstrates that women's entrepreneurship is constrained by financial barriers, care responsibilities, stereotype threat, weak networks and unequal institutional support. Gender differences in entrepreneurship are not natural or fixed. They are produced by social norms, institutional structures, financial systems, education, digital skills and family policy. Therefore, women's entrepreneurship requires coordinated support rather than fragmented interventions. Further research should focus on empirical testing of the Gendered Entrepreneurial Resilience Compass, women's digital entrepreneurship, gender bias in venture capital, the influence of care infrastructure on business growth and the role of female role models in strengthening entrepreneurial self-efficacy.

Keywords: women's entrepreneurship; gendered entrepreneurship; digital economy; entrepreneurial motivation; self-efficacy; stereotype threat; access to finance; care responsibilities; entrepreneurial ecosystem; digital entrepreneurship; gender equality; entrepreneurial resilience.

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Introduction. Entrepreneurship is one of the key drivers of economic growth, innovation, job creation and social transformation. In the digital economy, entrepreneurial activity is increasingly shaped by digital platforms, online markets, financial technologies, artificial intelligence, remote work and transnational business networks. These changes create new opportunities for business creation, but they do not eliminate structural inequalities. Gender continues to influence who becomes an entrepreneur, what resources are available, how risks are perceived, how entrepreneurial success is defined, and how institutions support or limit business development.

Women's entrepreneurship is often discussed as a source of inclusive growth and social empowerment. However, the entrepreneurial ecosystem remains gendered. Women entrepreneurs frequently face lower access to finance, weaker investor networks, unequal distribution of unpaid care work, stronger fear of failure, lower perceived entrepreneurial self-efficacy and social expectations connected with family roles. These barriers do not reflect a lack of ability. They reflect institutional, cultural, financial and psychological structures that shape entrepreneurial behaviour.

Recent international evidence confirms the relevance of this problem. The Global Entrepreneurship Monitor reported that women's startup activity rates increased from an average of 6.1% in 2001-2005 to 10.4% in 2021-2023 across 30 GEM countries, demonstrating long-term progress in women's entrepreneurial participation (Global Entrepreneurship Monitor, 2024). However, the gender gap has not disappeared. The World Bank's Women, Business and the Law project continues to show that legal and institutional barriers limit women's economic opportunities across many economies (World Bank, 2024). OECD research also emphasises that access to finance remains one of the most persistent barriers for women entrepreneurs (OECD, 2025).

The digital economy adds a new dimension to this issue. Digital tools may reduce some barriers by lowering entry costs, expanding access to markets and enabling flexible business models. At the same time, digital entrepreneurship may reproduce inequalities when women lack access to finance, digital skills, mentoring, investor trust or supportive family and social infrastructure. Therefore, gender equality in entrepreneurship requires not only individual motivation, but also institutional resilience, inclusive finance, education reform and ecosystem transformation.

This article examines women's and men's entrepreneurship through a gender-sensitive and resilience-oriented perspective. It argues that gender differences in entrepreneurship should be analysed through the interaction of motivation, perception, institutional environment and digital transformation. The article proposes an original model, the Gendered Entrepreneurial Resilience Compass, which identifies four directions of resilience:

motivational resilience, cognitive resilience, resource resilience and ecosystem resilience.

Literature review. The literature on entrepreneurship has historically been shaped by a male-centred model of the entrepreneur. Traditional entrepreneurial identity has often been associated with risk-taking, autonomy, dominance, competitiveness and aggressive growth orientation. These characteristics have been culturally coded as masculine, which has created a structural stereotype around the idea that entrepreneurship is primarily a male domain (Brush et al., 2012; Laguía et al., 2022). This stereotype influences not only social perceptions, but also women's self-evaluation, access to networks and legitimacy in business environments.

Social Role Theory provides one of the most important explanations of gender differences in entrepreneurship. According to this perspective, women and men internalise socially assigned roles that shape expectations, behaviour and career choices. Men are more often associated with agentic traits such as independence, ambition and assertiveness, while women are more often associated with communal traits such as care, cooperation and social responsibility (Liñán et al., 2024; Zisser et al., 2019). As a result, women may be encouraged to develop businesses that are compatible with family responsibilities or social goals rather than high-growth entrepreneurial models.

Another important theoretical approach is the psychological traits perspective. This approach links entrepreneurial intention with achievement motivation, risk tolerance, locus of control and entrepreneurial self-efficacy. Self-efficacy is especially relevant because it reflects an individual's belief in their ability to perform entrepreneurial tasks. Research shows that women often report lower entrepreneurial self-efficacy than men, even when their actual skills are comparable (Langowitz & Minniti, 2007; Urban, 2010). This suggests that the gender gap in entrepreneurship is partly cognitive and perceptual, not only structural.

Motivational theories also play a central role. Entrepreneurial motivations are commonly divided into push and pull factors. Pull factors include independence, self-realisation, financial success, innovation and opportunity recognition. Push factors include unemployment, income insecurity, discrimination, career barriers and the need for flexible work (Dawson & Henley, 2012; Kirkwood, 2009). Women are more frequently pushed into entrepreneurship by necessity, labour market barriers and care responsibilities, while men are more often associated with opportunity-driven motives such as status, growth and financial success (Jafari-Sadeghi, 2020; Manolova et al., 2012).

The literature also highlights the role of care work. Women's entrepreneurship is often connected with the need to reconcile professional activity with family responsibilities. This may make entrepreneurship attractive because it promises autonomy and flexibility. However, it may also

limit business growth when women remain responsible for unpaid domestic and care labour (McGowan et al., 2012; Barin, 2025). Therefore, flexibility can function both as an opportunity and as a constraint.

Access to finance remains one of the most persistent institutional barriers. Women entrepreneurs often face lower access to bank loans, venture capital, grants and investor networks. OECD research stresses that women's entrepreneurship financing is constrained by both demand-side and supply-side barriers, including smaller business size, weaker collateral, investor bias and limited access to networks (OECD, 2025). These financing barriers are not neutral. They influence business scale, innovation capacity and survival.

The digital age introduces additional complexity. Digital entrepreneurship may reduce geographic barriers and allow flexible participation, but it also requires digital skills, platform visibility, cybersecurity awareness and access to digital finance. Women entrepreneurs may benefit from online markets and digital tools, but only if they can access training, infrastructure, capital and supportive networks. Thus, digitalisation does not automatically create equality. It creates conditional opportunities.

Overall, the literature demonstrates that gender in entrepreneurship should be understood as a multidimensional governance issue. It includes motivation, perception, education, finance, family policy, digital skills, institutional culture and ecosystem support.

Aims. The aim of this article is to analyse gendered entrepreneurship in the digital economy through the interaction of entrepreneurial motivations, perceptions, institutional barriers and resilience-oriented support mechanisms.

The objectives of the article are:

- to systematise the main theoretical approaches to gender differences in entrepreneurship;
- to compare push and pull motivations of women and men entrepreneurs.
- to analyse the role of self-efficacy, risk perception and fear of failure in shaping entrepreneurial intention;
- to identify institutional barriers that limit women's entrepreneurship;
- to examine the role of digitalisation in creating both opportunities and new inequalities;
- to develop the Gendered Entrepreneurial Resilience Compass as an analytical model;
- to formulate policy recommendations for strengthening women's entrepreneurship in the digital economy.

Methodology. The article applies qualitative literature analysis, comparative conceptual analysis and secondary statistical analysis. The research is based on academic studies on women's entrepreneurship, gender stereotypes, entrepreneurial intention, self-efficacy, push-pull motivation

theory, access to finance and digital entrepreneurship. It also uses verified international reports and statistical evidence from the Global Entrepreneurship Monitor, World Bank Women, Business and the Law, OECD, European Investment Bank and related institutional sources.

The methodological logic differs from traditional descriptive comparison. Instead of analysing women's entrepreneurship only by country or by isolated barriers, the article uses a resilience-oriented analytical approach. This approach treats women's entrepreneurship as a system of adaptive capacity. It asks how women entrepreneurs form intentions, overcome barriers, access resources, use digital tools and sustain business activity under unequal conditions.

The study is structured around four analytical dimensions

- Motivational dimension, which explains why women and men enter entrepreneurship.
- Cognitive dimension, which examines self-efficacy, risk perception and stereotype threat.
- Resource dimension, which focuses on finance, networks, education and digital skills.
- Ecosystem dimension, which analyses institutional support, family policy, role models and social norms.

These dimensions form the basis of the Gendered Entrepreneurial Resilience Compass proposed in the Results section.

Results. The analysis confirms that women's and men's entrepreneurial motivations often differ in structure and intensity. Women's motivations are more frequently connected with autonomy, flexibility, work-life balance, economic necessity and social contribution. Men's motivations are more often associated with financial gain, status, independence and growth-oriented opportunity recognition.

Table 1. Gendered structure of entrepreneurial motivations

Motivation group	More frequently emphasised by women	More frequently emphasised by men	Interpretation
Autonomy	Desire to control time, values and working conditions	Desire to be independent and self-directed	Similar motive, but different social meaning
Financial success	Economic security and family support	Wealth creation and status	Different forms of financial motivation
Work-life balance	Strongly connected with care responsibilities	Less central in most studies	Reflects unequal unpaid care burden
Opportunity recognition	Often shaped by social needs and flexible niches	Often linked with growth and market expansion	Different opportunity orientation
Necessity	Labour market exclusion, low income, glass ceiling	Unemployment or income pressure	Women face more gendered necessity factors
Social impact	Community benefit and empowerment	Less consistently emphasised	Linked with communal gender expectations

Source: systematised by the author based on Kirkwood (2009), Dawson and Henley (2012), Manolova et al. (2012), McGowan et al. (2012), Jafari-Sadeghi (2020), and Global Entrepreneurship Monitor (2024).

The table 1 shows that the same motivation may have different meanings depending on gendered life conditions. For example, independence may mean growth ambition for one entrepreneur and control over work-family balance for another.

Perceptual barriers: self-efficacy, risk and stereotype threat. The second result concerns the cognitive dimension of entrepreneurship. Women frequently report lower entrepreneurial self-efficacy and higher fear of failure than men. This does not mean that women are less capable. It means that entrepreneurial environments and social expectations affect how women evaluate their own entrepreneurial potential.

Self-efficacy is influenced by education, role models, previous experience and social support. When women are exposed to successful female entrepreneurs, stereotype threat decreases and entrepreneurial intention increases (Laguía et al., 2022). This confirms that representation matters. Female role models do not only inspire. They change perceived possibility.

Risk perception is also gendered. Women may evaluate entrepreneurial risk more cautiously because failure can have stronger social and financial consequences. If women have weaker access to finance, fewer networks and greater care responsibilities, the cost of failure is objectively higher. Therefore, risk aversion should not be interpreted only as a personal trait. It is also a rational response to unequal conditions.

Institutional and financial barriers. The third result concerns institutional barriers. Women entrepreneurs face several structural constraints: limited access to finance, insufficient collateral, investor bias, weaker access to business networks, lack of mentoring, care responsibilities, gender stereotypes and limited institutional support.

The World Bank's Women, Business and the Law framework demonstrates that legal and institutional systems continue to shape women's economic opportunities across 190 economies (World Bank, 2024). The OECD also identifies access to finance as a major barrier for women entrepreneurs and calls for targeted policy instruments, improved data and gender-sensitive financial ecosystems (OECD, 2025).

The table 2 demonstrates that barriers should not be addressed separately. Women's entrepreneurship policy must combine finance, education, social infrastructure and ecosystem reform.

Statistical evidence on women's entrepreneurship. International statistical evidence shows both progress and persistent inequality. Women's startup activity has increased over time, but gaps remain in business ownership, access to finance and growth expectations. GEM reports that women's startup activity rates increased from 6.1% in 2001-2005 to 10.4% in 2021-2023 across 30 GEM countries (Global Entrepreneurship Monitor, 2024). This indicates a long-term increase in women's entrepreneurial participation.

Table 2. Institutional barriers and resilience-oriented responses

Barrier	Effect on women entrepreneurs	Resilience-oriented response
Limited access to finance	Restricts startup capital, growth and innovation	Gender-sensitive credit guarantees, grants, investor diversity
Care responsibilities	Reduces available time and growth capacity	Affordable childcare, parental leave, care infrastructure
Stereotype threat	Lowers self-efficacy and legitimacy	Female role models, inclusive media representation
Weak networks	Limits mentoring, investors and market access	Women-focused incubators and mixed professional networks
Digital skills gap	Reduces participation in platform and tech entrepreneurship	Digital training, AI literacy, cybersecurity education
Investor bias	Produces unequal evaluation of business potential	Transparent investment criteria and bias training
Bureaucratic complexity	Increases entry costs	Simplified registration and digital one-stop services
Limited market knowledge	Weakens business scaling	Mentoring, export support, business advisory services

Source: developed by the author based on World Bank (2024), OECD (2025), Global Entrepreneurship Monitor (2024), European Investment Bank (2024), and Laguía et al. (2022).

However, legal, financial and institutional barriers remain significant. World Bank data show that women's economic opportunities continue to be limited by legal and policy gaps in many countries (World Bank, 2024). OECD research confirms that women entrepreneurs still face persistent financing barriers, including lower use of bank loans and weaker access to equity finance (OECD, 2025).

Table 3. Selected evidence on women's entrepreneurship and institutional barriers

Indicator or finding	Result	Source
Women's average startup activity rate across 30 GEM countries, 2001-2005	6.1%	GEM
Women's average startup activity rate across 30 GEM countries, 2021-2023	10.4%	GEM
Economies covered by Women, Business and the Law	190	World Bank
Main persistent barrier for women entrepreneurs	Access to finance	OECD
Women entrepreneurs in the EU compared with men in bank loan use	Less likely to use bank loans	OECD
Women's entrepreneurship policy priority	Finance, childcare, legal equality, networks and role models	OECD, World Bank, GEM

Source: compiled by the author based on Global Entrepreneurship Monitor (2024), World Bank (2024), and OECD (2025).

The evidence confirms that progress is real but uneven. Women are increasingly active in entrepreneurship, but participation alone does not guarantee equality in growth, financing or institutional legitimacy.

Gendered Entrepreneurial Resilience Compass. The main conceptual result of the article is the Gendered Entrepreneurial Resilience Compass. The model explains women's entrepreneurship as an adaptive

process shaped by four resilience directions: motivational, cognitive, resource and ecosystem resilience.

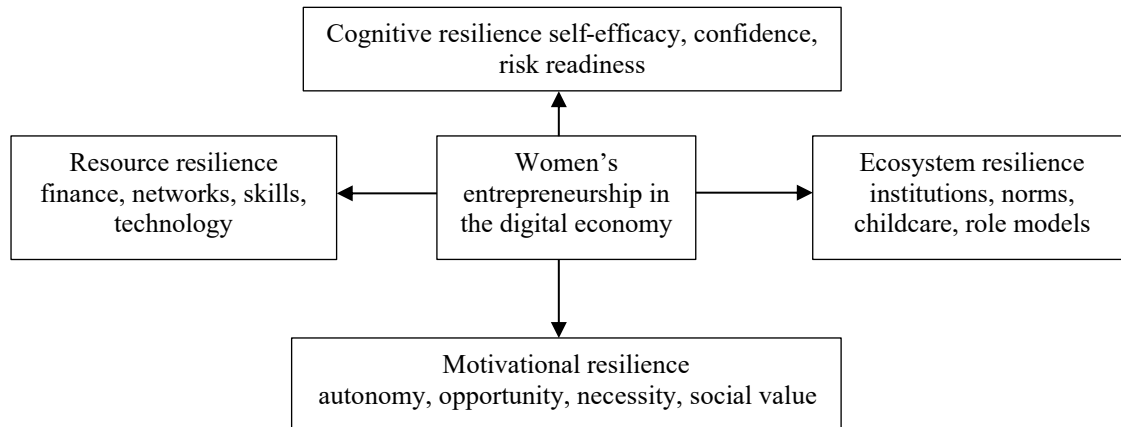


Figure 1. Gendered Entrepreneurial Resilience Compass

Source: developed by the author based on Brush et al. (2012), Kirkwood (2009), Langowitz and Minniti (2007), Laguía et al. (2022), World Bank (2024), OECD (2025), and Global Entrepreneurship Monitor (2024).

The model is unique because it does not treat women's entrepreneurship as a simple list of barriers. It shows entrepreneurship as a resilience system. Women entrepreneurs must maintain motivation, strengthen self-efficacy, mobilise resources and navigate institutional ecosystems. When one direction is weak, the entire entrepreneurial process becomes more fragile.

Discussion. The results show that gender differences in entrepreneurship cannot be explained by individual preference alone. They are produced through the interaction of social norms, institutional structures, family responsibilities, access to finance, education systems and entrepreneurial ecosystems. Therefore, women's entrepreneurship should be analysed as a governance issue rather than only as a behavioural issue.

First, motivation is socially structured. Women may choose entrepreneurship because it offers flexibility, but this flexibility often reflects the unequal distribution of care work. In this sense, entrepreneurship may become both a path to empowerment and a mechanism that reproduces traditional gender roles. Policy should therefore not romanticise flexibility without addressing unpaid care labour.

Second, self-efficacy is not simply psychological. It is shaped by education, representation, social feedback and institutional legitimacy. If women repeatedly encounter messages that entrepreneurship is masculine, high-risk or incompatible with family life, they may internalise lower confidence. This is why gender-sensitive entrepreneurship education and female role models are essential.

Third, access to finance is one of the most important resilience conditions. Without finance, women entrepreneurs may remain concentrated in smaller, lower-growth and necessity-based businesses. Finance is not only

capital. It is also recognition of credibility. Investor bias and weak access to networks reduce both economic opportunities and symbolic legitimacy.

Fourth, digitalisation creates ambiguous effects. Digital platforms, e-commerce, online education, fintech and remote work can expand women's entrepreneurial opportunities. However, these opportunities depend on digital skills, cybersecurity awareness, platform visibility, digital payment access and online trust. Digital transformation may reduce some barriers while creating new ones.

Fifth, institutional ecosystems matter. Countries with stronger legal equality, economic freedom, political inclusion and family support policies create better conditions for opportunity-driven women's entrepreneurship. In contrast, patriarchal norms, weak childcare infrastructure and unequal financial systems push women toward necessity-based entrepreneurship.

The Gendered Entrepreneurial Resilience Compass helps explain why isolated interventions are insufficient. A grant programme may fail if women lack networks. Education may fail if finance is unavailable. Digital platforms may fail if women lack skills or face harassment online. Role models may inspire, but without childcare and finance, motivation may not become business creation. Therefore, resilience requires coordinated policy design.

Conclusions. The article demonstrates that gendered entrepreneurship in the digital economy is shaped by the interaction of motivations, perceptions, resources and institutional ecosystems. Women's entrepreneurship has expanded globally, but the gender gap remains visible in access to finance, self-efficacy, growth opportunities, social legitimacy and unpaid care responsibilities.

The study confirms that women are often motivated by autonomy, flexibility, economic necessity and social value, while men are more frequently associated with financial success, status and opportunity-driven growth. However, these differences should not be interpreted as natural or fixed. They reflect institutional and cultural conditions.

The proposed Gendered Entrepreneurial Resilience Compass identifies four dimensions of resilience: motivational resilience, cognitive resilience, resource resilience and ecosystem resilience. This model shows that women's entrepreneurial success depends not only on personal ambition, but also on access to finance, role models, education, digital skills, childcare infrastructure, supportive institutions and fair social norms.

The practical implication is that women's entrepreneurship policy should move beyond fragmented support measures. It should combine gender-sensitive education, digital competence development, accessible finance, childcare support, mentorship, investor accountability, female role model visibility and simplified administrative procedures. In the digital economy, special attention should be given to platform entrepreneurship, fintech access, AI literacy and cybersecurity awareness.

Further research should focus on empirical testing of the Gendered Entrepreneurial Resilience Compass, comparative analysis of women's digital entrepreneurship across countries, the role of care infrastructure in entrepreneurial growth, gender bias in venture capital, the impact of female role models on entrepreneurial self-efficacy, and the relationship between digital skills and women's opportunity-driven entrepreneurship.

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