

GENDER AND ENTREPRENEURSHIP

NAVIGATING BARRIERS, BUILDING
INCLUSION, AND SHAPING THE FUTURE



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Gender and Entrepreneurship: Navigating Barriers, Building Inclusion, and Shaping the Future

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FOREWORD

In today's rapidly changing global economy, fostering inclusive entrepreneurship is more than a social ideal—it is a driver of innovation, equity, and sustainable development. Yet, despite growing awareness, gender disparities in entrepreneurship remain deeply entrenched, shaped by structural inequalities, cultural norms, and unequal access to resources and opportunities. *Gender and Entrepreneurship: Navigating Barriers, Building Inclusion, and Shaping the Future* provides a timely and critical examination of these issues, offering a rich blend of theoretical insights, empirical evidence, and practical strategies. This book challenges conventional frameworks, highlighting the need for intersectional approaches, inclusive policy-making, and ecosystem redesign to support diverse entrepreneurial identities. For academics, policymakers, development practitioners, and aspiring entrepreneurs, this volume is an essential resource that not only diagnoses the persistent gaps but also charts actionable roadmaps for achieving gender-equitable entrepreneurship globally.

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PREFACE

As the evolving dynamics of gender and entrepreneurship were explored, it became increasingly clear that inclusion is not just a moral imperative but a strategic necessity for sustainable economic growth. Across cultures and continents, women and marginalized groups continue to face persistent structural barriers, cultural biases, and unequal access to resources in their entrepreneurial journeys. This book is the result of years of research, critical engagement with global case studies, and meaningful conversations with entrepreneurs, scholars, and policymakers committed to transforming these realities. It captures the complex interplay of identity, policy, technology, and ecosystem design that shapes entrepreneurial outcomes. *Gender and Entrepreneurship: Navigating Barriers, Building Inclusion, and Shaping the Future* aims to provide a comprehensive, interdisciplinary perspective on how we can dismantle systemic inequities and foster inclusive entrepreneurial environments. My hope is that this book will serve as both a scholarly contribution and a practical guide for those working to create more equitable and vibrant economic systems around the world.

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Introduction

Gender continues to shape the entrepreneurial experience in profound ways, influencing access to capital, leadership opportunities, societal expectations, and business sustainability. In an era marked by digital transformation, shifting cultural norms, and increasing demands for social equity, the conversation around gender and entrepreneurship has never been more critical. *Gender and Entrepreneurship: Navigating Barriers, Building Inclusion, and Shaping the Future* delves into the evolving intersection of gender and enterprise across diverse global contexts. This book explores the structural, cultural, and technological challenges that women and marginalized entrepreneurs face, while highlighting the progress made through inclusive policies, intersectional support systems, and visionary leadership. From analyzing the role of work-life integration and gender norms in identity formation to assessing how digital platforms democratize entrepreneurship, each chapter presents research-based insights, real-world case studies, and policy recommendations. Designed for scholars, practitioners, and policymakers, this volume provides a comprehensive roadmap for building equitable entrepreneurial ecosystems that not only level the playing field but also fuel innovation, resilience, and inclusive economic growth.

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CHAPTER 1

Understanding Gender and Entrepreneurship: Concepts, Contexts, and Global Perspectives

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Abstract: This chapter examines the intersection of gender and entrepreneurship with the purpose of understanding how gender norms, structures, and global contexts shape entrepreneurial engagement and outcomes. Using a qualitative and conceptual approach, it synthesizes scholarly literature, comparative global data (e.g., GEM reports), and case studies to explore key themes including gendered motivations, access to resources, legal frameworks, and structural barriers. The analysis reveals that while women's participation in entrepreneurship is rising worldwide, it remains disproportionately necessity-driven and constrained by systemic inequities such as limited access to credit, education, and formal markets. The chapter finds that gender norms and institutional frameworks significantly influence not only who becomes an entrepreneur but also the scale and sustainability of their ventures. These findings highlight the urgent need for gender-sensitive policies and ecosystem reforms to foster inclusive entrepreneurial environments and unlock the full potential of women-led enterprises globally.

Keywords: Barriers, Entrepreneurship, Gender, Gender, Norms.

INTRODUCTION

For many years, entrepreneurship has been regarded as a primary driver of economic growth, innovation, and empowerment. Entrepreneurial activities all over the globe make significant contributions to the increase of GDP, job opportunities, and upward social movement (Žalėnienė & Pereira, 2021). Yet, entrepreneurship is often described from a masculine perspective, missing the

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diversity of experiences people have in their genders (Paxton *et al.*, 2020). Understandings of gender as more than categories of biology and social constructs that influence access, opportunities, and perspectives in entrepreneurial ventures are fundamental to explaining who establishes entrepreneurial ventures (Austin & Jones, 2024). A serious examination of gender can lead scholars and policymakers to discover the institutional factors that determine outcomes of entrepreneurship among diverse gender groups.

The major objective of the chapter is to break down the idea of gender as it relates to entrepreneurship, while delineating its effects in a variety of cultural, economic, and institutional contexts. This chapter attempts to explain the nexus of gender norms, roles, and expectations and their intersection with the manner in which individuals approach entrepreneurial choices and actions. By drawing on both the theoretical frameworks together with empirical studies, the chapter shows how diversified groups maneuver both the ecosystems of entrepreneurship that often favor particular forms of gender expression (Brush *et al.*, 2019). Noting the reduced presence of women in entrepreneurship is only one aspect. It is equally important to question the ways that these systems sustain this gap. In this chapter, theoretical exploration is accompanied by pragmatic insights, which provide a global outlook on securing gender equality in entrepreneurship. Ultimately, readers will learn the importance of gender for entrepreneurship and the consequences of ignoring gender in discussions on economic participation. This introductory material prepares readers for some more specialized discussions in the chapters ahead.

Reviewing entrepreneurship through the lens of gender is not meant to single out women or to disadvantage male entrepreneurs. It is, instead, aimed at understanding the norms and boundaries associated with gender and how they affect who gets entrepreneurial opportunities and how they do. The ways in which gender norms function can determine who has access to critical entrepreneurial resources, including financing, learning, and business contacts (Bozkurt A. *et al.*, 2020). Societal understandings about leadership, innovation, and competence are affected by these norms and thus create new barriers for people who do not conform to traditional gender roles. Still, due to the intersection of gender with other identity markers, such as class, race, and ethnicity, the path for entrepreneurs is more complex (Bullough *et al.*, 2022). Through an analysis of these factors, the chapter aims to add to our understanding of pervasive inequality in entrepreneurial contexts. Encouraging readers to rethink long-held assumptions, this approach encourages them to search for ways to help a larger group of entrepreneurs. The major goal of the chapter is to promote inclusivity, innovation, and resilience in entrepreneurship worldwide.

This chapter takes a broad, expansive, and inclusive view of entrepreneurship. Entrepreneurship has traditionally been seen as the route for seeking business opportunities and assembling the necessary resources for their growth (Alonso *et al.*, 2020). Such a view primarily focuses on formal and profit-oriented businesses and, consequently, often overlooks informal, community-based, or even necessity-based entrepreneurship that is more regularly practiced by women and gender minorities (Figueroa-Domecq *et al.*, 2020). Such an understanding is appreciative of the variety of entrepreneurial efforts, which consist of numerous activities that might not be considered by the common economic criteria. Such a redefinition makes it possible to assess with greater equity and completeness the question of who partakes in the entrepreneurial activities and why. What constitutes entrepreneurship depends on the definition, as it influences which activities are rewarded with recognition, support, and reward by institutions. Hence, this chapter argues that it is fundamental to broaden the conceptual framework of entrepreneurship to encompass various views.

Gender is at the core of analysis of this work. It is deemed as more than an either/or value, and it is actually a social and cultural structure that regulates the behavior, expectations, and opportunities (Henry *et al.*, 2024). Gender wields power on how entrepreneurs are perceived by others, as well as how they perceive and behave in their business ventures. According to (Rubery & Grimshaw, 2020), females in entrepreneurship have a tendency of facing challenges relating to credibility, legitimacy, and acquisition of membership in male-dominated networks. In contrast, men who start businesses may benefit from the general belief in their professional and leadership skills. Knowing gender is equivalent to knowing the pattern of systemic advantages and hindrances, and their changing in various environments. In this chapter, gender is viewed as an adaptive concept, which is the result of personal identity and the context of social norms.

In addition to explaining important ideas, the chapter introduces several theoretical models that have been developed by researchers to study gender in entrepreneurship. Feminist theory is presented to critique the male-oriented assumptions in standard business research, and institutional theory sheds light on the ways formal and informal rules affect the actions of the entrepreneurs (Ferree, 2020). Theories of social construction explain the way identities are both developed and expressed in entrepreneurial environments (Thomassen *et al.*, 2020). These theories reveal the underlying ways in which entrepreneurial ecosystems are managed by pointing to the importance of social norms, cultural expectations, and policy contexts. Each framework offers a different way of analysing the relationship between gender and business. The theoretical framework presented here aids in helping the readers to evaluate the maintenance

CHAPTER 2

Historical Barriers and Milestones: The Gendered Evolution of Enterprise

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Abstract: This chapter explores the historical trajectory of women's participation in entrepreneurship, tracing the complex interplay of gender norms, legal frameworks, and socio-economic structures that have shaped the entrepreneurial landscape. Beginning with early exclusions rooted in patriarchal expectations and legal disenfranchisement, the chapter highlights how industrialisation further entrenched gendered divisions of labour while also opening limited avenues for women's enterprise. It examines pivotal moments such as the World Wars, which catalysed women's economic engagement, and the feminist movements of the 20th century, which pushed for legal reforms, financial independence, and institutional support for women entrepreneurs. The discussion also outlines global milestones and the establishment of women-led businesses, associations, and cooperatives, all of which mark progress toward economic empowerment. However, persistent challenges, including funding disparities, cultural constraints, and leadership, continue to be barriers to full equality. By reviewing these historical developments and their lasting implications, the chapter provides a comprehensive understanding of the progress made and the work that remains to achieve gender parity in entrepreneurship. It offers critical insights for policymakers, educators, and business leaders committed to fostering inclusive economic ecosystems.

Keywords: Entrepreneurs, Entrepreneurship, Gender, Historical barriers, Women.

INTRODUCTION

Throughout history, entrepreneurship has shaped economies, communities, and innovation. However, the involvement of other marginalised genders in entrepreneurial activities has been systematically hampered by social, legal, and

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cultural barriers. Entrepreneurship was always viewed as a preserve, with women left to scamper in the informal sector, or worse, excluded from decision-making. According to Villdecision-makingios (2022), the conventional concept of an entrepreneur was gendered; it envisioned a person with masculine characteristics, including risk-taking, and excluded worrisome considerations. Among the most obvious barriers to women's entrepreneurship were legal barriers. In most societies, the signing of contracts or access to contracts was taken away from women and placed solely in the hands of guardians. In the 19th century, married women in the United States were legally part of their respective husbands and had no right to lead independent economic lives (Mills & Williams, 2024). Not only do such laws limit autonomy, but they also directly limit the ability of businesses to maintain them. In those instances of legal reform achieved, established social values were still found to stifle women's full participation in economic enterprises. Entrepreneurial roles are constrained by the definition of entrepreneurial roles. In most societies, women's labour was limited to the private or domestic sphere, if not excluded from the sphere of men. Consequently, home-based market vending or agricultural labour, being women's entrepreneurial activity, was often underestimated or altogether neglected in economic records (Restar *et al.*, 2021). This invisibility of women's work helped to sustain the view that they were less entrepreneurial, a view that still lacks credibility in some research and policy circles.

Knowledge of these old barmades defines the progress made in the past several decades. The modern global emergence of women entrepreneurs is not only an expression of personal drive but also the consequence of persistent efforts to escape from systemic marginalisation. As Adeniyi *et al.* (2024) also highlight, entrepreneurship has a social history and institutional structures that construct opportunity differently for men and women. Unless this background is recognised, policies addressed to opening up inclusive entrepreneurship will overlook structural disadvantages that many face. In addition, understanding the previous gender gaps helps understand current obstacles in a more sophisticated way. For instance, the current financing discontinuity accruing endeavours cannot adequately be explained unless the past lack of women in finance and investment networks is taken into account. Also, the underprivileged people in a high-growth industry result from the historical injustice of the educational-technological sphere. The contemporary issues addressed need historical considerations, which recognise the legacies of systems of discrimination and exclusion (Wright, 2024).

According to Ahiabor (2017), historical economic participation among women has often been misrepresented in development literature, with women's informal contributions underreported despite their significance. Complementing this perspective, Addaney (2020) argues that in institutional legacies, colonial

property laws still influence modern gendered economic participation patterns. These findings correspond with studies by Ampofo (2021) and Anaman (2021), who both note that gender disparities in asset ownership, educational access, and mobility remain key determinants of entrepreneurial inequality in contemporary Ghana. Incorporating these insights enables a better understanding of the historical and structural factors shaping current entrepreneurship outcomes for women.

EARLY EXCLUSIONS: GENDER NORMS AND ECONOMIC ROLES

Societal Expectations of Women and Men in Pre-Industrial Economies

Prior to industrial society, the gender roles for men and women were clearly defined in cultural and social norms, and most times came from patriarchal organisations. Men were likely expected to work in the economic activities away from home, involved in farming, trading, or crafts. For the female, however, she was supposed to be engaged in domestic chores such as raising kids, preparing food, and managing her home. These brought women into the private sphere, where they could not be seen or heard in formal economic institutions.

These roles were upheld by religious beliefs and customary laws. In numerous societies, the religious doctrines demanded subordination and obedience, the feminine virtues, at the expense of women's entering the public or economic sphere. *e.g.*, in East Asia, Confucian values gave unusually high emphasis to the “three obediences” of a woman—to her father, husband, and son, working against female autonomy (Bertrand, 2020). In Europe, Christian ideologies tended to associate women's roles with moral and familial roles, not financial or entrepreneurial roles. Such frameworks were effective in marginalising women from leadership in the sheltered economy, whatever their abilities and aspirations. The expectations generated some constant social bias against women in business. African women's economic engagement was even more limited when they did actively participate in financial activities (like in markets, family business, or seasonal agriculture), their roles were mere supplements or by force, but not as legitimate entrepreneurship. This not only made their perceived economic contributions to wreck but also withheld recognition and support from which male entrepreneurs usually benefited. Consequently, entrepreneurship was very masculinised in cultural memory and records of history.

Legal Restrictions on Property Ownership, Contract Rights, and Business Operations

In several pre-industrial and early industrial societies, the law brought into being the economic neglect of women. In many areas, women – especially married

CHAPTER 3

Access to Capital: Financing Challenges and Opportunities for Women Entrepreneurs

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Abstract: This chapter explores the persistent challenges and emerging opportunities related to access to capital for women entrepreneurs. Despite growing recognition of women's contributions to global economic development, gender disparities in financing remain deeply entrenched, rooted in historical exclusion, cultural norms, and institutional biases. The chapter examines the evolution of women's access to financial systems, analyses contemporary financing landscapes including venture capital, microfinance, and fintech, and highlights the role of gender-lens investing, policy interventions, and innovative funding models in closing the capital gap. Through case studies and global perspectives, the chapter underscores that equitable financial access is essential for inclusive economic growth and the full realisation of women's entrepreneurial potential.

Keywords: Entrepreneurs, Entrepreneurship, Gender, Historical barriers, Women.

INTRODUCTION

Access to capital is an important part of being a successful entrepreneur. It is necessary to have adequate financing for business ideas, whether to start up, sustain, or expand the business. With capital, entrepreneurs are able to invest in equipment, labour, and advertising and deal with sudden financial problems. Timeous and proper financing can make the difference between the survival and

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failure of a business in a competitive market (Andriamahery & Qamruzzaman, 2022). As a result, the distribution and reach of financial resources determine whether individuals get a chance to thrive in the entrepreneurial economy.

While capital is very important, access to it is not equal for everyone. Differences in access to finances continue to slow down women entrepreneurs everywhere. A number of studies conclude that women are at a disadvantage when it comes to obtaining business loans or investments, despite the fact to business size, type, and creditworthiness (Fabonih *et al.*, 2019). Investment in women-owned startups was as low as 2.1% of all funding last year, suggesting a distinct bias and lack of advancement (Niazi *et al.*, 2020). Ariffin *et al.* (2020) have also found that the financing needs for women-led SMEs worldwide amount to approximately \$1.5 trillion, adversely impacting women entrepreneurs in low-income countries.

Many factors that are associated with structure influence the difference in financing for men and women. Owing to social limitations in the past and present, women generally have fewer assets that they can put as collateral (Villaseca *et al.*, 2020). (Ughetto *et al.*, 2020). Lack of financial education, bad social circles, and exposure to a small group of investors and mentors are some of the reasons why many youngsters may lack financial education (Hayati and Arini 2023). Besides, the biases of lenders and investors against women may cause them to think that women entrepreneurs are not capable enough or that they are cautious enough when considering their past projects (Martinez-Rodríguez *et al.*, 2022). The combination of these factors means that it is less likely that women's businesses will be able to get the capital they deserve, especially in sectors focused on innovation and rapid growth.

These issues have wider effects than just those who work in the startup world. If women fail to get the capital they need, the entire economy suffers. Ladies being entrepreneurs are known to increase the household income, improve the community, create more jobs, and innovation (Wu *et al.*, 2019). Helping women-led enterprises to reach their potential could add up to \$28 trillion to the world's GDP by 2025, according to the McKinsey Global Institute (United in Difference, courtesy McKinsey Global Institute). Consequently, it is not only out of justice that it is important to tackle financial imbalances for the sake of the economy and the well-being of all people.

In the past few years, steps have been taken towards gender equality by using gender lens investing, microfinance programmes, and digital lending platforms (Zhu *et al.*, 2019). (Wu *et al.*, 2019). We-Fi and UN Women are among the organisations that have initiated programmes to increase women's access to funding and their financial skills. Nevertheless, the efforts made so far have not

been able to overcome the funding problem. Due to the persistence of women's use of their own money or informal loan facilities, they are less able to compete with their peers (Nasir *et al.*, 2019). Realising lasting progress calls for financing that is shared, supported by rules and progress, from creativity and good planning.

In the long run, addressing the capital problems of women entrepreneurs plays an important role in the building and sustenance of strong economies for all. This chapter explores how women entered finance, the current issues, and future prospects. By highlighting the issues, suggesting solutions, and giving examples of success, it provides a comprehensive guide for those who support the idea of equal access to entrepreneurship.

GENDER AND FINANCE HISTORICAL CONTEXT

Traditional Disenfranchising of Women from Formal Financial Systems

Many women around the world have been excluded from participating in regular financial markets and instead have concentrated on working in the home and in the informal sector. In many pre-industrial societies, people relied on their family or male heads of household to provide for them, which meant that women had few options of their own (Maseda *et al.*, 2022). Women were often ignored by formal banks and financial institutions, and this made growth in the economy more difficult for women. It was not a scenario of a person being careless; laws and rules were passed that made a woman lose her place in the workforce. Most banks required collateral, an asset that women did not have as much legal access to, due to gender-based property laws (Oguntibeju, 2024). Moreover, women have been historically seen by the financial industry as not being able to handle money, so many of them have denied access to credit. Still, in the official financial systems, the informal and household activities of women were unnoticed and unaccounted for. The lack of access to banking meant that people were unable to build wealth or make investments when economic growth was occurring, and formal finance plays an important role. Women's exclusion from the banking sector contributed a considerable amount to the gender gap in starting businesses and becoming rich (Chijoke-Mgbame *et al.*, 2020).

Laws and Culture that Limit the Economic Independence of Women.

Across a number of regions, legal rules have previously hindered women's ability to control their finances. In both Europe and North America, marriage meant that a woman's legal identity transferred to her husband, and she had limited property rights and the ability to enter into contracts or participate in lawsuits (Reczek, 2020). Much of Asia, Africa, and Latin America had similar systems in which women could scarcely control their assets. Existing cultural practices supported

CHAPTER 4

A Quantitative Analysis of Work-life Integration, Gender Norms, and Entrepreneurial Identity Formation

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Abstract: This research examined the role of work-life integration and gender norms on entrepreneurial Identity. Using a quantitative approach with a sample size of 300 male and female respondents from diverse sectors in the Greater Accra region. The results show that work-life integration has a significant and positive effect on entrepreneurial Identity but gender norms have a negative effect both directly and through interaction with work-life integration. The results point to the need for theoretical views that explain the role of individual experiences of role balance and normative pressures in entrepreneurial outcomes.

Keywords: Entrepreneurs, Entrepreneurship, Gender, Historical barriers, Women.

INTRODUCTION

In recent decades, there has been considerable attention paid to entrepreneurship as a source of economic growth, innovation, and employment. As more people pursue self-employment, there has been a blur between personal and professional lives, as a result of the nature of many entrepreneurs, who frequently work without the structural boundaries of more formal employment (Tlaiss & Kauser, 2019). Work-life integration, which refers to the degree to which people integrate

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and balance their professional and personal obligations, has become a key concern in the literature on entrepreneurship (Rashmi & Kataria, 2022). This fusion is especially pertinent in the modern dynamic economy, when digital connectivity, flexible working patterns, and changing social needs define the manner in which entrepreneurs should strike a balance between business needs and personal obligations.

Despite the increasing importance of work-life integration, many entrepreneurs, especially women, are still facing serious problems in balancing their double roles. Unlike employees in the corporate world who may have the benefit of formalised family leave or regular working hours, entrepreneurs often work under time pressure, financial uncertainty, and a high degree of personal accountability (Pergelova *et al.*, 2025). For the women, these challenges are further compounded by the persistent gender norms that bind them and impose disproportionate caregiving responsibilities on them, thus limiting entrepreneurial identities and outcomes (Elinsky, 2020). While entrepreneurship provides autonomy and flexibility, it also has the potential to perpetuate a work-life conflict through a lack of institutional support and cultural pressure to work and be productive “always-on”.

Research on the topic of work-life balance in entrepreneurship has increased, but there still exist some considerable gaps. First, there is a tendency in the existing research towards work-life conflict instead of integration, which is based on a more holistic and contemporary thinking (Hidegh *et al.*, 2023). Second, the bulk of the literature is grounded in a Western context, which narrows the applicability of results to varying socio-economic and cultural contexts (Dursun & Karadaş, 2025). Third, although the studies recognize that gender affects entrepreneurial experience, very few have quantitatively analyzed the interplay between work-life integration and gendered expectations on entrepreneurial identity formation and performance. There is also little empirical evidence on the differences in these dynamics across business sectors and demographic groups.

Knowledge of the intersection of work-life integration with entrepreneurial Identity is important in order to inform the inclusive policy and support systems. It can give us insight into how entrepreneurs construct their sense of self, impose limits, and try to manoeuvre trade-offs to be successful in business. This understanding is especially important in a world post-pandemic, where remote work, digital entrepreneurship, and mental health are especially significant issues for aspiring and current business owners (Hallgren & Risman, 2022). By recognising the trends in the role of gender roles in entrepreneurial involvement and self-efficacy, studies and rules can be created by researchers and policy-

kers to enable intervention in promoting the existence of sustainable and not the same ecosystems of entrepreneurship.

This study contributes to the literature through the quantitative analysis of the correlations between work-life integration, gender norms, and entrepreneurial Identity. It aims to provide evidence-based understandings of the ways in which entrepreneurs deal with these domains, with gender as a moderating variable. The implications of the findings for the field of entrepreneurship education, small-business support programmes, and policy development to achieve gender equity in economic participation are practical. In the end, this research contributes to an improved understanding of the role those different personal and societal factors play in coming together to determine the outcome of entrepreneurial activity in today's economies. The purpose of this study is to examine the relationship between work-life integration and entrepreneurial Identity, as it applies to the gender roles and norms of both women and men. By taking a quantitative approach, the aim of the research is to understand how entrepreneurs cope with the demands of their professional and private lives, and how these experiences influence their self-perception and involvement as entrepreneurs. It also aims at determining the extent to which these relationships are moderated by gender, thus offering deeper insights into entrepreneurial success barriers, structural and psychological-based.

LITERATURE REVIEW

Work-life Integration and Entrepreneurial Demands

The work-life integration is a shift from the traditional idea of “balance”, recognising the increasingly intertwined nature of personal and professional roles, especially of entrepreneurs (Adisa *et al.*, 2019). Entrepreneurs usually have no formal job boundaries, and this results in a high degree of role overlap, time stress, and emotional labour (Banu *et al.*, 2023). Unlike employees with set schedules, entrepreneurs experience fluctuating demands, so integration instead of balance is a more realistic approach (Lynda, 2022). Research suggests successful integration can result in higher job satisfaction, higher well-being, and higher entrepreneurial persistence, but poor integration may negatively impact burnout and negatively impact business sustainability (Kurnia & Widigdo, 2021).

Gender Norms and Work-Life Expectations

Gender is strongly related to the way that people experience and negotiate work-life integration. Traditional gender norms often leave women responsible for the majority of caregiving duties, which leads to more conflict and less time for business-related activities for female entrepreneurs (Rosa, 2022). These

CHAPTER 5

Policy and Ecosystem Design: Building Inclusive Entrepreneurial Environments

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Abstract: This chapter examines how policy frameworks and ecosystem design shape gender inclusion in entrepreneurship. Drawing from global examples and research, it explores the structural barriers women entrepreneurs face, ranging from institutional bias and restrictive regulations to limited access to capital and support infrastructure. The chapter outlines the essential components of inclusive entrepreneurial ecosystems, including gender-responsive policies, collaborative public-private partnerships, and culturally attuned interventions. Emphasis is placed on the importance of disaggregated data, monitoring systems, and stakeholder engagement in fostering equitable outcomes. Through a multidisciplinary lens, the chapter underscores that sustainable and inclusive economic growth hinges on reimagining entrepreneurship ecosystems to support diverse entrepreneurial identities and experiences. It concludes with recommendations for designing policy interventions that dismantle systemic barriers and promote inclusive, resilient, and gender-equitable entrepreneurship.

Keywords: Entrepreneurs, Entrepreneurship, Gender, Norms, Women.

INTRODUCTION

More and more experts are realising that promoting inclusive entrepreneurship can lead to sound economic developments, new ideas, and stronger ties between people. When individuals have equal opportunities to set up a business, then co-

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untries may attract more people and improve economic development in various areas (Cao & Shi, 2021). In particular, bringing up a business as a woman has a relation with reducing poverty, creating jobs, and providing equal chances for people to share in economic activities (Guerrero *et al.*, 2021). Despite the fact that there is a worldwide movement to support gender equity, there is still a long way to go when it comes to women being equally involved in entrepreneurship.

Entrepreneurial ecosystems involve a large number of related people and organisations that will affect or influence the actions of the entrepreneurs. This includes also government, formal financial systems, common customs and beliefs, schools and universities, business incubators and accelerators, and the way markets behave (Cavallo *et al.*, 2019). To ensure an ecosystem is able to flourish, it needs to provide finance, partnerships, advice from existing experts, relevant policies, and knowledge access that nurture entrepreneurship. Even so, when these systems are not built to be inclusive, they tend to exacerbate the already unequal treatment imparted to the different genders.

Not only is it unjust for men to rule in equity, but it is also bad for the economy. It has been found that if men and women got the same chance in the workplace and during the start-up of a business, world GDP could increase considerably (Pustovrh *et al.*, 2020). However, the mode of operation of entrepreneurial ecosystems is often affected by gender and society-based biases that exist elsewhere. For this reason, women are faced with greater challenges in entering the field, receive less funding, and are less likely to be recognised in the business world (Spigel *et al.*, 2020). To ensure that all genders can have access to the system, gender-neutral policies ought to be replaced by gender-responsive design.

This chapter explores what changes may be made in policies and regional structures that may encourage more women to become entrepreneurs. It assumes that fostering inclusion is a purposeful strategy and not something that should happen by chance. Here, I am looking at how the set of policies and systems, along with the teamwork help or hinders the women when trying to start a business or to become successful entrepreneurs. The chapter discusses both how it is possible to restructure large organisations and how communities can be inclusive of everyone, even if they are small.

Recent research published in the years 2020-24 gives more insights into gender-responsive entrepreneurial ecosystems. Evidence of the need to combine gender-disaggregated policy instruments, financial inclusion agendas, and digital literacy training to overcome endemic disparities in female entrepreneurship is found in works by Frempong (2022) and Addo and Amuakwa (2023). Incorporating these

modern sources adds currency, timeliness, and academic connection to this particular chapter.

This discussion covers the analysis of policies made by government authorities and the ones created at the regional level, the involvement of public-private organisations, support structure for women entrepreneurs, and the effects of social norms for anyone wishing to start a business. Various examples from around the globe will reveal how flexible and inventive policymaking helps ecosystems to bring people into their leadership and work. Tools used for measurement and monitoring progress in the equal treatment of genders will also be studied.

UNDERSTANDING ENTREPRENEURIAL ECOSYSTEM

Definition and Components (Institutions- Markets- Networks- Culture-Support Systems)

The entrepreneurial ecosystem is made up of many factors and players that are involved in the process of creating and growing small businesses in a given area. Cavallo *et al.* (2019) maintain that any thriving ecosystem has six important components: policy, finance, culture, supports, human capital, and markets. They have an impact on all the factors a startup or small business encounters, whether it is available resources, whether the business will be able to run smoothly, or what the ideas and opinions in how taking risks and coming up with new ideas.

Rules and regulations, as well as laws, form the main infrastructure by providing the entrepreneur with protection for their property and business rights. Unlike corporates, markets are responsible for the demand side influences required for the survival of startups. Sharing knowledge and socialising is important for generating support for entrepreneurs and entrepreneurial networks let members take part in this process (Spigel *et al.*, 2020). With business people, the cultural beliefs of failure, ideas for progress, and gender differences, entrepreneurs often respond accordingly.

Incubators, accelerators, ideas for business growth, and finance help encourage them to start their own businesses. These resources may eliminate barriers for marginalised people, including women and youth. How these factors work in conjunction with one another affects the success of various entrepreneurial projects. Inequality can manifest itself in a broken system or a prejudiced system, but a perfectly unified system can encompass more people.

CHAPTER 6

The Role of Digital Platforms and Technology in Democratising Entrepreneurship

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Abstract: This chapter explores how digital platforms and technology are transforming entrepreneurship by enhancing access, reducing costs, and expanding participation, especially for marginalised groups. Using a multidisciplinary lens, it examines the democratising potential of digital tools such as mobile applications, cloud computing, online marketplaces, and e-learning platforms in enabling entrepreneurial entry and success. Through case studies from Kenya, India, and Estonia, as well as examples of women-led digital ventures, the chapter illustrates the role of inclusive digital ecosystems in overcoming traditional and structural barriers. However, it also critically addresses ongoing challenges, including the digital divide, algorithmic bias, online safety concerns, and unequal access to infrastructure. The findings underscore the need for inclusive innovation, gender-sensitive digital policies, and collaborative public-private efforts to ensure that technology genuinely expands entrepreneurial opportunities for all. The chapter concludes with recommendations for policymakers, tech developers, and ecosystem builders to promote equity in digital entrepreneurship.

Keywords: Digital, Entrepreneurship, Entrepreneurs, Gender, Women.

INTRODUCTION

In the last few decades, the entrepreneurial landscape around the world has experienced a monumental shift because of progress in digital technology. Digital platforms such as e-commerce websites and mobile applications, as well as financial technology (FinTech) solutions, have transformed the way of creating, running, and expanding businesses. Traditional models of entrepreneurship, which

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required a lot of capital, physical infrastructure, and presence in a particular market, are giving way to more agile models that are inclined towards lean startups, remote work, and global reach of customers, all in a tech-driven environment. This change has created new opportunities never before seen due to people who were initially locked out of the entrepreneurial ecosystems, especially in emerging economies where mobile and internet penetration are spreading quickly (Jiao *et al.*, 2022).

The centre of this change is the democratisation of entrepreneurship; it is a notion that focuses on fair access to entrepreneurial resources irrespective of gender, income status, geographic location, or social identity. Digital tools have made it cheaper to start a business and have increased the amount of resources available to aspiring entrepreneurs. Online marketplaces, mobile payment systems, and cloud computing have opened the door to competition for small-scale entrepreneurs in ways that previously were reserved for large enterprises. Affordability and accessibility are now the core of entrepreneurship as opposed to special privileges. By helping to break down systemic and structural barriers, it is evident that digital technologies play a key role in helping to level the playing field and contribute to economic inclusion (Pergelova *et al.*, 2019).

Despite these advancements, having access to technology is not enough to ensure equal participation. The overarching inequalities, like the digital divide, algorithmic biases, and gendered trends of digital literacy, remain the hindrances to the full democratising potential of technology. Women, for example, are still less likely than men to have smartphones, access to the internet, or digital financial services in many low- and middle-income countries (Song, 2019). Thus, as much as technology has brought in the element of inclusiveness, it also stands the chance of strengthening the status quo on inequality when the enabling environment is not purposely so.

The chapter focuses on the impact of digital platforms and technology in democratising entrepreneurship, and specifically on the way in which the platforms and technology can increase marginalised groups, namely women and underrepresented communities, participation. It tries to examine how technology lowers barriers to entry, improves access to resources, and leads to innovation. It shall also explore the threats and issues of a digital platform, such as the privacy of data, the use of exclusionary algorithms, and the unequal access to infrastructure.

To achieve this, the chapter is based on a multidisciplinary approach combining insights from studies of entrepreneurship, gender and development, Information and Communication Technology (ICT) policy, and innovation systems. It

employs interventions all over the world to reveal successful interventions and ongoing difficulties, providing a sophisticated perspective on the impact of digital transformation on business people in various settings. It helps to understand inclusive digital entrepreneurship more holistically by putting marginalised voices and experiences in the centre.

UNDERSTANDING THE DIGITAL ENTREPRENEUR

Definition and Growth of Digital Entrepreneurship

Digital entrepreneurship refers to entrepreneurial activities that utilise digital technologies to create, deliver, and capture value. Unlike conventional entrepreneurship, which historically involves a great deal of physical infrastructure, digital entrepreneurship involves the actual creation of a business, *via* virtual means, through the internet, mobile technology, and digital platforms. This model has gained more relevance in the 21st century, as the world moves into a knowledge- and technology-driven economy (Fernandes *et al.*, 2022). Entrepreneurs are now able to ideate, launch, and scale businesses without having a physical storefront, large amounts of capital, or even employees in the right spot.

The evolution of digital entrepreneurship has been shaped by the emergence of the internet and the Web 2.0 technologies, which focus on user-generated content and interactivity. Early digital entrepreneurs took advantage of e-commerce and web development, while newer generations are using the power of social media, artificial intelligence, and decentralised platforms to establish more personalised and scalable ventures (Sitaridis & Kitsios, 2024). The pandemic of coronavirus, or Covid-19, further hastened this pattern and pushed even reluctant entrepreneurs and consumers to move to online platforms because of lockdowns and the need for remote services. This evolution also involves a change in entrepreneurial culture from asset-heavy to asset-light and from hierarchical to network-based collaboration, and from local to global customer bases. Digital entrepreneurship is not limited anymore to Silicon Valley-type tech entrepreneurs; it comprises micro-entrepreneurs who are working in the informal market, freelancers who work in the gig economy, or creatives who use YouTube or TikTok as business platforms. This inclusiveness provides entrepreneurial opportunities for youth, women, and marginalised populations who were traditionally excluded from the formal business sector (Sahut *et al.*, 2021).

Recent research (2020-2024) gives more insight into the development of digital entrepreneurship in African contexts. Nyarko & Otu (2023) report that the digital enterprise adoption goes on to grow at an annual rate of about 14% due to youth-led micro businesses and growing mobile internet penetration. However, gender

CHAPTER 7

The Influence of Race, Socioeconomic Class, and Gender Identity on Entrepreneurial Success

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Abstract: This study examines the effect of race, socioeconomic class, and gender identity on entrepreneurship success among 360 entrepreneurs in Tamale, Kumasi, and Accra, Ghana, using the quantitative method of survey analysis. Findings show that minority racial identification and female gender are associated with poorer business performance, while higher socioeconomic status is predictive of higher success. More importantly, the study emphasizes a complex interaction between these social identities in that the gains associated with higher status in terms of classes are not uniformly distributed among races and genders, which confirms the Intersectionality Theory. By combining Human Capital Theory, the research also reveals the extent to which opportunities are restricted for marginalised entrepreneurs in spite of education and resources. These findings emphasize the importance of intersectionally informed policy changes and customized support systems to deal with the structural obstacles, to promote theoretical knowledge and practical strategies of inclusive entrepreneurship in Ghana.

Keywords: Digital, Entrepreneurs, Entrepreneurship, Gender, Race.

INTRODUCTION

Entrepreneurship plays a significant role in driving innovation, economic growth, and the creation of employment across the globe. In developed and developing economies, entrepreneurial practise has often been heralded as a way of individual empowerment as well as national growth. Yet, opportunities of being successful in entrepreneurship are not equally given to all. Such influences as availability of

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finance, education, and markets have massive effects. More notably, more fundamental factors like race, socioeconomic status, and gender can influence entrepreneurship and entrepreneurial performance. Researchers such as Neumeyer *et al.* (2019) have demonstrated that minority and marginalised entrepreneurs tend to be systematically disadvantaged and therefore they are often unable to be successful.

The intersectionality concept, created by Rocha and Praag (2020), created a conceptual model regarding how various social identities intersect and interact to create distinct discrimination or privilege. Intersectionality, in the ecosystem of entrepreneurship, can reveal how individuals who experience more than one marginalisation (*e.g.*, low income, non-binary entrepreneurs of colour, *etc.*) can experience combined difficulties accessing capital, networks, and institutional supports (Byrne *et al.*, 2019). Indicatively, studies by Figueroa-Domecq *et al.* (2020) reveal that African American entrepreneurs are at a huge disadvantage in as far as loan approvals and startup capital, and this could become even more problematic when gender identity and class are viewed. This is a complex lens that is highly significant in understanding entrepreneurial disparities.

Despite the relevance of intersectionality, however, empirical studies of entrepreneurship often treat variables related to identity separately, analysing race, class, or gender separately. Studies such as Tlaiss and Kauser in 2019 have looked into gender disparities, and others into racial gaps, such as Wang in 2019. However, not many studies quantitatively measure the combined impact of multi-dimensional identities (*e.g.*, multiple identities) on entrepreneurial outcomes. As a result, the complete picture of the role of intersectionality in entrepreneurial success is understudied. This lack of integration not only reduces the ability to understand the theory but also the ability to effectively implement policy and programmatic interventions designed to aid underrepresented entrepreneurs.

The disparity of intersectional research driven by data is especially acute in emerging markets and developing regions. Much of the available research is based in Western settings, such as the United States, Canada, and Western Europe, where institutional systems and data infrastructures are markedly different than those in Africa, Latin America, or South Asia (Abbasianchavari & Moritz, 2021). Moreover, many of the studies are based on qualitative or case study methods, which, while important to allow for more in-depth exploration, may not have the statistical generalisability needed to have wider policy impact. This study seeks to fill this gap by using quantitative methodology to analyse how race, class, and gender identity interact to affect entrepreneurial success.

The purpose of this study is to examine the effect of these intersecting identity factors on one measurable outcome, entrepreneurial success, defined as annual business revenue. By narrowing down to a monodimensional dependent variable, this research aims to bring clarity and specificity in measuring the effect of social identities on the performance of businesses. Previous literature on the topic by Dy (2020) has placed significant focus on the role of context and identity in developing entrepreneurial paths, but not many studies operationalised this interrelationship with strong statistical models. This study fills that need and produces empirical evidence to support intersectional analyses in entrepreneurship.

This work is a significant academic contribution as it introduces the concept of intersectionality in the context of the quantitative study of entrepreneurship. It extends the theoretical knowledge about how systemic inequities are reflected in entrepreneurial outcomes and answers the calls for more inclusive frameworks of research in business and economics (Barry & Weiner, 2019). In addition, operationalisation of the concept of race, class, and gender identity as quantifiable variables contributes to the methodological strength of the intersectional analysis, and the research provides a replicable example for research in other settings and with other population groups.

From a practical perspective, the results of this study are expected to provide information for the design of more inclusive entrepreneurship policies and programmes. Stakeholders such as government agencies, financial institutions, non-profits, and incubators can use the insights to better personalise their support mechanisms. For example, understanding that low-income transgender entrepreneurs of color are statistically less likely to generate high levels of business revenue can help to guide the development of targeted grants, mentorship opportunities, and training initiatives. Studies such as Dy's (2020) shed light on the consequences of not considering intersectionality in entrepreneurship support: it is inefficient and causes unintended exclusions.

LITERATURE REVIEW

Conceptual Review

Entrepreneurial success is affected by a myriad of factors, such as internal capabilities like innovation and risk-taking, as well as external variables such as access to capital, market opportunities, and social networks. But these external variables tend to be predetermined by more socially defined variables such as race, socioeconomic status, and gender identity. These dimensions of identity should be taken into consideration as structural influences on the business outcome and positive entrepreneurial ecosystems (Constantinidis *et al.*, 2019).

CHAPTER 8

The Future of Gender and Entrepreneurship: Trends, Challenges, and Roadmaps for Inclusion

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Abstract: This chapter explores the evolving dynamics that shape gender equity in the entrepreneurial landscape. The purpose of the chapter is to identify emerging trends, persistent challenges, and actionable strategies for fostering inclusive entrepreneurship globally. Utilizing a qualitative and comparative approach, the study draws on literature, case studies, and global best practices to analyze how shifts in technology, norms, and policy impact gendered entrepreneurial experiences. Key findings highlight the growing visibility of women-led ventures, the dual-edged nature of digital innovation, and the continued existence of structural and cultural barriers, including funding inequities and algorithmic bias. The chapter underscores the importance of inclusive policy design, intersectional support systems, and visionary leadership in building equitable ecosystems. It concludes by offering future-oriented roadmaps that advocate for multi-stakeholder collaboration, youth engagement, and ethical innovation to advance gender-inclusive entrepreneurship by 2030 and beyond.

Keywords: Digital, Entrepreneurship, Entrepreneurs, Gender, Race.

INTRODUCTION

The rapidly growing technological advancement, the evolving values of society, and the unceasing pursuit of inclusivity and equity are the forces that are influencing the future of entrepreneurship. In the crossroads of these forces is whether norms, prejudices, and institutionalised inequalities are ingrained in how it comes to be an entrepreneur, which is supported, and what is provided to them?

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Gender and entrepreneurship is not a representation issue as much as it is a power, resources, and a capability to affect economic and social outcomes. In the age of the global economy that gets increasingly digital, more diverse, and more decentralised, the future of gender inclusion in the entrepreneurial world is not only urgent but also vital to the responsible and equal development.

Even in the present day, with all the advancements made over the past several decades, the difference between men and women in the field of entrepreneurship and entrepreneurial success is a stubborn phenomenon. Women entrepreneurs continue to face significant obstacles to finance, mentorship, markets, and institutional support. Female underrepresentation and under-empowerment in the entrepreneurial ecosystems is also a result of cultural stereotypes about leadership and gender roles (Sundarasan *et al.*, 2023). Moreover, intersectional issues such as race, class, geography, disability, and sexual orientation contribute to the further intensification of these issues (Nguyen *et al.*, 2024). When thinking about the future, we not only should be able to forecast the trends shortly but also provide a solution to the fact that there were weaknesses in the system that have traditionally restricted the full potential of gender-inclusive entrepreneurship.

This chapter aims to talk about the most significant future trends, issues, and directions of gender and entrepreneurship. It begins with the identification of current and new trends that influence entrepreneurial engagement and innovation, such as the emergence of the platform-based economy, the gender digital shift, and the changing generational approach to work and leadership. The chapter further critically examines unchangeable structural impediments, including access to financing, sex discrimination in technology and information, and disparity in education and support systems. It then offers the argument of inclusive policy innovations, institutional structures, and best practices globally that are transforming entrepreneurial environments to benefit equity and diversity. Finally, it will also have a vision of what the future ought to resemble with the strategic roadmaps on how governments, the players in the private sector, and civil societies should work to make the entrepreneurial ecosystem more accommodative and gender responsive by 2030 and beyond.

NEW TRENDS IN GENDER AND ENTREPRENEURSHIP

The entrepreneurship terrain is evolving rapidly, and gender is becoming an ardent spectacle through which this evolving terrain is scrutinised. Among the most prominent trends is the development of digital and platform-based entrepreneurship that has reduced to a substantial extent the barriers of entry that women may have. Women have been building scalable and flexible business models that meet their specific needs in the work-life balance with the aid of such

tools as e-commerce platforms, freelancing websites, and applications to the gig economy (Brush *et al.*, 2020). Such platforms are enabling women to jump over the traditional gatekeepers of capital, namely networks and markets, thus facilitating the inclusion of women as participants in entrepreneurship.

The next trend that has high potential for realizing a lot of potential is the publicity and success of female startups. Women are becoming leaders and getting recognised in the world of venture capital and start-ups. Women entrepreneurs are beginning businesses in sectors that have conventionally been represented by men in the tech, finances and logistics sectors and confronting stereotypes and transforming their vision (Raman *et al.*, 2022). The voice of women is also being amplified by the female accelerator programmes and pitch events, among others, and this contributes to a gender balanced entrepreneur story.

The appearance of social enterprises and the business models that are run by social enterprises has also provided women with new opportunities. The businesses that are at the forefront of the social and environmental problems are run by women and their values are anchored in the welfare of the communities they live in, the concept of equity and sustainability (Aljuwaiber, 2020). Inclusive hiring process, community involvement, and ethical manufacturing are often of primary importance to these enterprises, and it is accompanied by feminist business ethics. Since impact investment is on the rise globally, an ecosystem that is sustaining these gender-congruent business enterprises is emerging.

Finally, the future of entrepreneurship is being impacted by changes in gender attitudes towards gender roles and leadership. Diversity, equity, and unconscious bias are becoming increasingly popular among people, which is why the importance of inclusive innovation can be observed in more and more organisations and governments. It is also actively working to defy cultural conventions that discouraged women in the past by spearheading and participating in the world of entrepreneurship through education, media, and advocacy (Usman *et al.*, 2024). This trend is slowly transforming both the supply and demand, where more and more women are now more inspired to start their own businesses, with markets becoming open to female businesses.

TECHNOLOGICAL INNOVATION GENDERED OPPORTUNITY

Technology has a double edge when it comes to gender and entrepreneurship: it can help close the gaps or widen the inequalities already present. On the enabling side, artificial intelligence (AI), blockchain, and financial technologies (FinTech) provide unprecedented opportunities to women entrepreneurs. These technologies are making it easier for women to secure transactions, smart contracts, and

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She has published extensively in Scopus-indexed journals, with research spanning human resource planning, organizational behavior, leadership dynamics, graduate employability, work-life balance, environmental sustainability, and structural barriers to female economic participation. Her scholarship addresses both foundational and emerging issues, contributing meaningfully to academic and policy discussions.



Ralph Nyadu-Addo

Dr. Ralph Nyadu-Addo, recipient of Germany's Federal Cross of Merit (2025), is a Senior Lecturer and consultant in entrepreneurship, small business, creative arts and strategic management. He has over 25 years of experience in teaching, research, consulting, and leadership. He served as Head of the Department of Publishing Studies (KNUST) and now serves as Head of Corporate Affairs (KNUST). Ralph has held Board membership and senior positions in corporate firms in Ghana and Europe. He holds a degree in Publishing/Print Management, an MBA in Small Business management and a PhD in development economics. He has published extensively in Scopus-indexed journals, contributing to knowledge in areas such as publishing innovation, print media sustainability, and knowledge dissemination in Africa. His passion for impact-driven work is evident in his role as a social entrepreneur, where he champions youth empowerment, creative industry growth, and media literacy globally.



Sycil Ayesu Gyimah

Mr. Sycil Ayesu Gyimah, is a dedicated and forward-thinking legal scholar with a strong interest in gender equity and entrepreneurial development. Currently pursuing his LLB at the Faculty of Law, Central University in Ghana, he brings a unique blend of academic excellence, leadership, and social consciousness to every project he undertakes.

A proud alumnus of the renowned Achimota School, Sycil has consistently demonstrated a commitment to inclusive leadership and knowledge-sharing. Sycil in all his research, leverages his legal training and passion for social justice to curate narratives that highlight the intersection of gender, innovation, and economic empowerment.

Beyond his academic pursuits, Sycil, is an active organizer and peer motivator, known for taking initiative in collaborative projects and advocating for equity-driven solutions. His editorial perspective is informed by a desire to amplify underrepresented voices and support systemic change through education, dialogue, and strategic storytelling.



Rachel Akosua Lundgren

Lady Rachel Akosua Lundgren is a biomedical scientist, gender equality researcher, and PhD candidate with a strong background in transformative leadership, community empowerment, and health equity. Her research focuses on gender equality and systemic barriers affecting women's health and socioeconomic participation, particularly among women of African descent. She is the President of I Believe Global, where she leads high-impact initiatives promoting digital inclusion, women's leadership, and policy advocacy.

She is a visionary leader and advocate working on transformative leadership and institutional change. She writes on gender-related issues like menstrual poverty and structural inequality. With a background in biomedicine, public health, and implementation science, she has led the International Conference on Gender Equality (ICGE) and is editor of its upcoming proceedings (Elsevier, 2024). Her advocacy includes creative projects such as an international Artivism & Storytelling initiative (March 2024). Lady Rachael has trained over 200 African female entrepreneurs (2015–2024) and represented civil society at major global forums, including the UN Summit of the Future (2024) and CSW69 (2025). She is currently based in Sweden, working at Region Gävleborg while pursuing doctoral research and promoting global gender equality.