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A Case Project on Women Entrepreneurs and Business Growth Strategies in Guangzhou City, China

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Abstract: This case project explores how women entrepreneurs in Guangzhou, China, develop business growth strategies amid economic transition and institutional challenges. Focusing on a sample of women-led enterprises across various sectors, the study analyzes how these entrepreneurs address constraints such as limited access to finance, intense market competition, and regulatory barriers, as well as opportunities and challenges arising from digital transformation. Data were collected through interviews, surveys, and performance records, revealing common strategies including innovation-driven business models, strategic networking, and effective use of e-commerce platforms. The findings highlight not only the resilience and leadership of women entrepreneurs but also the structural barriers that continue to limit their potential. The project concludes with targeted recommendations for policymakers, investors, and support institutions to improve the entrepreneurial ecosystem. By situating women's entrepreneurship within a Chinese urban context, the study contributes to a broader understanding of gender, innovation, and inclusive economic development.

Keywords: women entrepreneurs; business growth strategies; gender and entrepreneurship; Guangzhou; digital transformation; inclusive economic development

1. Introduction

Women's entrepreneurship is a global driver of economic development, yet women continue to face systemic challenges. In China, especially in cities like Guangzhou, women entrepreneurs have leveraged digital platforms and innovative strategies to grow their businesses amid cultural and institutional constraints. This study explores how women entrepreneurs in Guangzhou develop and implement business growth strategies in a competitive, gendered environment.

Globally, women-led enterprises confront financial exclusion, limited access to networks, and work-family conflicts. In China, the role of *guanxi* (meaning interpersonal networks based on trust, reciprocity, and often long-term social obligations) can complicate these difficulties. Traditional *guanxi* networks are frequently male-dominated, limiting women's access to key business resources. In response, many women entrepreneurs turn to personal networks (such as family, close friends, female peers, and online communities), which serve as alternative channels for acquiring capital, information, and support. They also adopt digital tools, create niche markets, and leverage social capital to adapt to the competitive and gendered entrepreneurial environment. This research investigates these adaptations and evaluates how local policies support or hinder female-led business growth.

1.1. Background of the Study

China's market reforms since the late 20th century have encouraged private enterprise, with growing participation from women. Guangzhou, as a commercial hub, has

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seen a rise in women entrepreneurs across industries such as fashion, retail, and digital services. Government policies, coupled with digital infrastructure, have created opportunities — but not without barriers like credit discrimination, gendered responsibilities, and industry bias.

Many women are motivated by financial independence, flexible work-life balance, and career aspirations. While digital transformation has lowered entry barriers, structural issues such as limited access to funding, weak institutional support, and societal expectations still persist. Understanding the experiences of Guangzhou-based women entrepreneurs provides a lens into the broader entrepreneurial challenges and opportunities in China [1-4].

1.2. Statement of the Problem

Despite policy efforts, female entrepreneurs in China remain under-supported [5-7]. This study addresses the following research gaps:

- 1) What are the key barriers to business success for women entrepreneurs in China, particularly regarding financial support, market entry, and regulatory frameworks?
- 2) How do female entrepreneurs plan and execute business projects, including product development, operational scaling, and financial management?
- 3) What are the most effective policies and support programs that enhance women-led businesses, and how do they compare to global best practices?
- 4) How can governments, financial institutions, and private sector stakeholders collaborate to formulate a sustainable and inclusive entrepreneurial policy framework?
- 5) What strategic recommendations can be proposed to ensure that female entrepreneurs in China thrive in the evolving business landscape?

1.3. Objectives of the Study

General Objective:

To develop a policy-informed framework for supporting and scaling women-led businesses in China [8].

Specific Objectives:

1. Identify key constraints affecting women entrepreneurs, including access to finance and regulatory limitations.
2. Analyze how female entrepreneurs plan and execute projects.
3. Examine support mechanisms from government, financial, and private sectors.
4. Propose policy recommendations to improve digital access, financial inclusion, and gender equity in entrepreneurship.

1.4. Significance of the Study

The significance of this study lies in its multifaceted contributions to various stakeholders. For women entrepreneurs, it offers practical insights into overcoming financing challenges, adopting digital strategies, and navigating socio-cultural constraints in the Chinese context. Policymakers can draw on the evidence presented to develop more inclusive business policies and support programs that address the specific needs of women-led enterprises. Financial institutions may benefit from a clearer understanding of gender-specific financing gaps, enabling the design of more equitable lending frameworks. For business and industry actors, the findings support the advancement of corporate social responsibility and diversity initiatives, while also encouraging mentorship and partnership development. Academically, the study enriches existing literature on gendered entrepreneurship, particularly within China's evolving policy and economic landscape. At

a broader level, the research underscores the role of women-led businesses in promoting inclusive economic growth, potentially contributing to reducing inequality, and enhancing long-term societal resilience.

1.5. Definition of Terms

Women Entrepreneurs: Women who create and manage businesses across various sectors.

Business Growth Strategies: Techniques to expand business operations and profitability.

Microfinance: Small-scale financial services supporting business growth for underserved groups.

Guanxi Networks: Trust-based personal and professional relationships central to Chinese business culture.

Work-Life Balance (WLB): Management of career and family responsibilities.

Venture Capital (VC): High-risk funding for early-stage businesses with growth potential.

Digital Entrepreneurship: Business creation and scaling through online platforms.

SMEs: Small and Medium Enterprises, crucial to economic activity.

1.6. Acronyms

WLB – Work-Life Balance

SME – Small and Medium Enterprises

VC – Venture Capital

R&D – Research and Development

GDP – Gross Domestic Product

BRI – Belt and Road Initiative

EDP – Entrepreneurship Development Program

ES – Entrepreneurial Spirituality

MFB – Microfinance Bank

CSR – Corporate Social Responsibility

2. Background Information Gathered

2.1. Company Background

The selected enterprise is a prominent private organization in China supporting women-led businesses, particularly in retail, digital entrepreneurship, and service industries. Established with a mission to promote gender-inclusive development, the company offers microfinancing, venture capital facilitation, and targeted loans. It also provides mentorship, networking platforms, and training in leadership, financial literacy, and digital tools.

The company collaborates with government agencies and NGOs to expand access to markets and technology. Its digital-first strategy includes e-commerce, online branding, and mobile payment integration, empowering women entrepreneurs to overcome market barriers. Its impact is evident in increased business formalization, better access to funding, and stronger entrepreneurial networks among women. Advocacy for policy support and sustainability is also central to its operations, positioning the company as a model for inclusive entrepreneurship [9].

2.2. Literature Review: Strategies and Implications

Women entrepreneurs contribute substantially to economic growth but face distinct challenges across countries and contexts. Financial exclusion, gender bias, and limited access to networks remain pervasive. In South Asia and Sub-Saharan Africa, microfinance initiatives offer some support, though often with mixed outcomes due to poor financial literacy and high repayment burdens [10-15].

To achieve sustainability, many women adopt business growth strategies such as:

Financial diversification: Use of peer-to-peer lending, crowdfunding, and micro-finance.

Digital transformation: Leveraging social media and e-commerce to expand market access.

Work-life balance: Flexible work structures and outsourcing help manage entrepreneurial stress.

Strategic planning: SWOT analysis and customer-focused pricing enhance competitive advantage.

Self-leadership: Goal-setting and internal motivation foster business resilience.

These strategies are most effective when paired with support systems such as training, mentorship, and policy incentives.

2.3. Challenges and Strategic Responses

1) Key Challenges:

Women entrepreneurs in Guangzhou face a range of structural and cultural barriers that limit their business growth. Access to capital remains one of the most critical constraints, with female entrepreneurs often encountering discriminatory lending practices, limited access to venture capital, and higher collateral requirements. Regulatory burdens, such as complex licensing procedures and administrative delays, disproportionately affect women-led enterprises, particularly those in early stages or operating informally. Moreover, pervasive gender bias within male-dominated industries and networks restricts access to market opportunities and resources, especially in sectors such as technology and construction. The work-family conflict adds another layer of difficulty, as many women navigate dual responsibilities that contribute to psychological stress, time limitations, and reduced innovation capacity [16-19].

2) Strategic Responses:

Digital entrepreneurship enables business expansion beyond physical and social constraints.

Identity management allows women to either align with or resist traditional roles to gain legitimacy.

Coping mechanisms like delegating, outsourcing, and leveraging family support help mitigate burnout.

Empowerment initiatives such as mentorship and training strengthen decision-making and market navigation.

2.4. Policy Implications and Best Practices

Addressing the structural inequalities that constrain women entrepreneurs requires deliberate and gender-responsive policy interventions. Governments and supporting institutions must shift from generic SME programs to targeted solutions that reflect the unique challenges faced by women-led enterprises. Key policy recommendations include:

- 1) Implementing gender-responsive lending frameworks, including reduced collateral requirements and risk-tolerant financing schemes tailored to women.
- 2) Promoting entrepreneurial education and digital literacy, with training programs accessible to women across age and socio-economic groups.
- 3) Supporting work-life integration, such as flexible licensing, subsidized childcare, and parental leave incentives.
- 4) Establishing exit and succession planning mechanisms, particularly to aid second-generation female entrepreneurs in business transition phases.

These recommendations align with widely recognized best practices identified in both empirical case studies and prior research. A synthesized overview of these actionable approaches is provided in Table 1 [20,21].

Table 1. Best Practices for Supporting Women Entrepreneurs.

Theme	Findings from Literature	Conclusion
Financial Inclusion	Women entrepreneurs face challenges in accessing credit due to gender bias and limited collateral. Financial literacy and microfinancing improve business sustainability.	Accessible financing mechanisms are critical for women entrepreneurs.
Mentorship & Training	Successful women entrepreneurs benefit from training in business management, digital literacy, and leadership development.	Structured mentorship programs enhance women's business success.
Networking & Collaboration	Women entrepreneurs rely on strong business networks for market expansion and business support.	Expanding networks facilitates business growth and access to opportunities.
Digital Transformation	Women entrepreneurs leveraging e-commerce and digital marketing achieve greater business scalability.	Digital skills are crucial for modern business competitiveness.
Policy & Advocacy	Government policies that support women's entrepreneurship enhance business sustainability.	Advocacy for policy reforms ensures gender equality in business.
Sustainability & Social Impact	Women entrepreneurs adopting sustainable business practices contribute positively to the economy and society.	Social responsibility strengthens business reputation and long-term success.

2.5. Women Entrepreneurs in China: Context and Strategies

China offers a multifaceted and evolving environment for women entrepreneurs, shaped by economic reforms and social transitions. Since the 1980s, an increasing number of women have shifted from labor roles to leadership positions, particularly in SEZs like Shenzhen. The rise of digital tools — especially WeChat — has helped bypass gendered gatekeeping, allowing women to manage branding, payments, and client relationships efficiently.

Yet, capital access remains unequal — women are often seen as higher-risk borrowers, despite evidence of their lower default rates compared to male counterparts. Despite their lower default rates, many women still face credit discrimination and therefore depend on informal lending, family assistance, or microfinance institutions.

In male-dominated sectors like construction and technology, women develop niche strategies and form strategic partnerships. Work-family conflict remains a persistent issue, particularly for second-generation female entrepreneurs who must balance inherited business responsibilities with modern expansion goals [22-26].

A summary of internal and external factors affecting women-led businesses in China is presented in Table 2, using a SWOT analysis framework [27].

Table 2. SWOT Analysis of Women-Led Business Development in China.

Category	Analysis
Strengths	<ul style="list-style-type: none"> - Strong financial support mechanisms (microfinancing, venture capital). - Well-structured training and mentorship programs. - Established networks and strategic partnerships. - Emphasis on digital entrepreneurship and e-commerce. - Active advocacy for policy reforms.
Weaknesses	<ul style="list-style-type: none"> - Limited funding access for scaling large enterprises. - Societal and cultural barriers affecting business leadership. - Gaps in digital skills among older women entrepreneurs. - Dependence on external funding sources.

Opportunities	- Growth in digital markets and global e-commerce expansion.
	- Increasing government and private sector support for women entrepreneurs.
	- Emerging sectors such as green business, fintech, and AI-driven entrepreneurship.
Threats	- More flexible business models allowing work-life balance.
	- Economic fluctuations impacting market stability.
	- Competitive market environment with established players.
	- Cybersecurity risks in digital entrepreneurship.
	- Evolving regulatory environments that may impact funding accessibility.

3. Analysis, Results and Alternatives

3.1. Data Analysis and Key Findings

This case study draws upon interviews, financial documents, and performance records provided by the partner company and participating women entrepreneurs. Content analysis was conducted to identify recurring themes related to business growth trajectories, financing behavior, and decision-making processes [28]. The key findings are summarized as follows:

Financing constraints remain prominent, particularly at early growth stages. Entrepreneurs who accessed microfinance or informal peer networks were significantly more likely to reinvest and expand.

Mentorship and digital tools are positively correlated with resilience and adaptability in navigating uncertainty and market shifts.

Emotional stress, inadequate childcare, and traditional gender expectations continue to hinder the long-term sustainability of women-led businesses.

Social value orientation is common, with many women integrating CSR and community impact elements into their business models and branding strategies.

3.2. Case Observations

1) Case A: Digital Retail Start-up

A Guangzhou-based female entrepreneur launched a mobile retail business using platforms like WeChat and TikTok. Despite lacking formal business education, she built a strong personal brand by leveraging social media trends and user engagement. A small microloan allowed her to expand operations, including hiring part-time help and purchasing inventory. However, she continues to face challenges, including limited legal understanding, inadequate familiarity with contractual obligations, and fatigue from extended working hours. Despite this, her agility and tech-savviness make her a model of digital-native entrepreneurship [19,23].

2) Case B: Second-Generation Entrepreneur

This case features a woman who inherited her family's interior design firm. Balancing tradition with innovation, she implemented flexible team structures, promoted remote collaboration, and rebranded the business with a modern aesthetic. Her efforts were initially met with resistance from senior staff, and the succession planning process was complicated by traditional family expectations regarding gender roles. Formal mentorship, however, helped her navigate business decisions, establish authority, and integrate both legacy and modern practices. Her leadership reflects the challenges of balancing inherited family traditions with the demands of modern market reforms.

3) Case C: Group-Based Cooperative

A group of women formed a cooperative producing handcrafts and textile products for domestic and export markets. Their collective approach enabled resource sharing, bulk purchasing, and peer-based skills development. However, coordination inefficiencies and

limited e-commerce knowledge hindered scale-up. The lack of structured digital marketing plans and professional business training significantly limited the cooperative's ability to expand its market reach. Nonetheless, the cooperative model offered emotional support and flexibility that suited participants' family obligations.

3.3. Alternative Courses of Action (ACAs)

Based on insights from the literature and empirical data collected during fieldwork, five strategic interventions — referred to as Alternative Courses of Action (ACAs) — were developed to support women entrepreneurs in Guangzhou [29]. These measures are designed to be scalable, policy-relevant, and institutionally actionable. They include:

- 1) **ACA 1: Financial Literacy Campaigns**
Government-sponsored workshops aimed at enhancing women's capabilities in budgeting, borrowing, taxation, and financial planning.
- 2) **ACA 2: Strategic Alliances with Female-Led Firms**
Initiatives that connect successful women-owned businesses with emerging startups, facilitating mentorship, market access, and peer support.
- 3) **ACA 3: In-House Venture Fund for Women Entrepreneurs**
The creation of gender-responsive seed funds managed by intermediary institutions to provide early-stage capital and technical assistance.
- 4) **ACA 4: Work-Life Balance Support Schemes**
These programs offer subsidized childcare, mental health support, and licensing flexibility to help reduce the dual burden faced by mother-entrepreneurs.
- 5) **ACA 5: Policy Advocacy and Gender Mainstreaming**
Coordinated research and lobbying to promote gender-sensitive reforms in areas such as procurement, tax incentives, and business registration.

A consolidated summary of these ACAs and their defining features is presented in Table 3.

Table 3. Strategic Alternatives to Support Women Entrepreneurs.

ACA	Description	Key Focus	Advantages	Challenges
ACA 1	Expand Financial Literacy and Digital Upskilling Programs	Provide older and underserved women entrepreneurs with training in digital marketing, budgeting, and e-commerce tools.	<ul style="list-style-type: none"> - Bridges digital divide - Enhances financial decision-making - Boosts digital business growth - Lowers loan default risk 	<ul style="list-style-type: none"> - High implementation cost - Requires qualified trainers and infrastructure
ACA 2	Form Strategic Alliances in Male-Dominated Industries	Facilitate partnerships and joint ventures for women to enter fintech, AI, construction, etc.	<ul style="list-style-type: none"> - Breaks industry segregation - Opens access to high-growth sectors - Promotes diversification of income 	<ul style="list-style-type: none"> - Cultural resistance - Requires long-term relationship-building - May face male-dominated power structures
ACA 3	Establish an In-House Venture Fund for Women Entrepreneurs	Create a targeted funding pool (seed capital, soft loans, equity) for women-led startups.	<ul style="list-style-type: none"> - Eases capital constraints - Encourages innovation 	<ul style="list-style-type: none"> - High financial and operational risk - Complex to manage

			- Builds brand as gender-inclusive investor	- Dependent on long-term funding sources
ACA 4	Implement Work-Life Balance (WLB) Support Initiatives	Launch internal programs like on-site childcare, wellness services, and flexible work policies.	<ul style="list-style-type: none"> - Reduces stress and burnout - Increases retention and satisfaction - Supports female leadership 	<ul style="list-style-type: none"> - Requires cultural change - Ongoing financial commitment - ROI may be more qualitative than direct
ACA 5	Advocate for Gender-Sensitive National Policies	Contribute to policy discussions and regulatory frameworks that better support women entrepreneurs.	<ul style="list-style-type: none"> - Drives systemic change - Promotes equity in lending and policy - Creates long-term inclusive ecosystems 	<ul style="list-style-type: none"> - Slow policy traction - Bureaucratic resistance - Difficult to measure immediate ROI

3.4. Evaluation of Alternatives

Each ACA was assessed across five weighted criteria:

- 1) Feasibility: ease of implementation given current systems
- 2) Impact: potential to improve women's business performance
- 3) Cost Efficiency: ratio of input to long-term benefit
- 4) Sustainability: ability to remain effective over time
- 5) Speed of Implementation: expected time to deployment

As shown in Table 4, ACA 2 (Strategic Alliances) scored highest due to its strong impact and moderate feasibility. ACA 5 (Policy Advocacy) also scored well in long-term sustainability, while ACA 4 (WLB Support) had relatively high feasibility and was recognized for its positive social impact [30].

Recommendations should prioritize ACA 2 and ACA 5, with pilot implementation in urban districts, followed by ACA 1 as foundational support.

Table 4. Evaluation Matrix of Strategic Alternatives (ACA 1–5).

Criteria	Weight	ACA 1 Financial Literacy & Digital Upskilling	ACA 2 Strategic Alliances in Male-Dominated Industries	ACA 3 In-House Venture Fund	ACA 4 WLB Support Initiatives	ACA 5 Policy Advocacy
Feasibility	20%	4 (0.80) Leverages existing infrastructure and trainers	3 (0.60) Needs external partnerships; some resistance expected	2 (0.40) Complex setup and fund management required	3 (0.60) Requires HR adjustments and operational funding	2 (0.40) Policy change is slow, depends on government actors
Impact on Women Entrepreneurs	25%	5 (1.25) Empowers a broad base of	4 (1.00) Promotes diversification	5 (1.25) Directly addresses	4 (1.00) Improves well-being	5 (1.25) Systemic impact for future generations

		underserved women	into high-margin sectors	capital access issues	and retention	
Cost Efficiency	20%	4 (0.80) Scalable digital programs; moderate initial investment	3 (0.60) Moderate cost; depends on alliances and grants	2 (0.40) High cost, high risk venture capital allocation	3 (0.60) Medium-term costs for childcare and well-being	3 (0.60) Lower direct costs but resource-intensive advocacy
Sustainability	20%	4 (0.80) Educational programs have lasting value	4 (0.80) Can be institutionalized via B2B partnerships	4 (0.80) Potentially scalable fund if successful	4 (0.80) Contributes to long-term well-being	5 (1.00) Permanent change if policy is adopted
Speed of Implementation	15%	5 (0.75) Can be rolled out immediately with low barriers	3 (0.45) Requires negotiation and time for trust-building	2 (0.30) Delays due to legal, financial, and staffing setup	4 (0.60) Incremental launch possible in phases	3 (0.45) Dependent on political cycles and lobbying outcomes
Total Weighted Score	100%	4.40	3.45	3.15	3.60	3.70

4. Solutions and Recommendations

This chapter presents evidence-based recommendations aimed at empowering women entrepreneurs in Guangzhou. The proposed strategies target financial access, digital inclusion, capacity-building, and institutional support. These solutions build upon the previously evaluated Alternative Courses of Action (ACAs), with consideration of local socioeconomic context, resource constraints, and implementation feasibility.

4.1. Recommended Solutions

1) Expand Financial Literacy and Loan Readiness

Public-private programs should be launched to train women in budgeting, credit use, and financial documentation. These workshops may be hosted by banks, NGOs, or local government agencies. Outcomes should be monitored via pre- and post-assessments to track improvements in loan application success rates.

2) Scale Digital Literacy and Branding Programs

To overcome digital exclusion, training modules in e-commerce, social media marketing, and digital customer service should be offered. Partnerships with universities and tech companies can expand reach. Emphasis should be placed on mobile-friendly tools and culturally resonant branding for women-led ventures.

3) Build Mentor-Alumni Ecosystem

A cross-generational network of experienced entrepreneurs and new business owners can create structured mentoring opportunities. This would promote leadership continuity and reduce isolation. Shared platforms could support resource exchange, legal guidance, and emotional support [31–33].

4) Promote Work-Life Integration Support Schemes

Governments and industry associations should develop integrated programs that offer subsidized childcare, access to mental health services, and flexible licensing procedures for women balancing business and caregiving roles. These efforts can alleviate personal stress, improve retention, and boost productivity in women-owned enterprises.

5) Advance Policy Mainstreaming and Inclusive Procurement

Local governments should embed gender-responsive mechanisms into procurement systems, tax incentives, and business registration policies. Establishing quotas or preferences for women-led enterprises in public procurement can foster market entry, while simplifying licensing for home-based businesses ensures greater formalization and protection.

4.2. Financial Analysis of Implementation

To evaluate the practicality of the proposed interventions, a cost-benefit analysis was conducted based on comparable pilot programs, secondary research, and stakeholder input. The five recommended solutions vary in complexity, resource requirements, and implementation timelines. Estimated costs include training materials, personnel, technological infrastructure, outreach, and administrative management, while projected returns were measured in terms of business survival rates, employment generation, income improvement, and regional inclusiveness.

The interventions are summarized as follows:

Solution 1 (Financial Literacy and Loan Readiness) requires modest initial investment, with a high return-to-cost ratio. Training can be conducted through existing institutions, and immediate outcomes are seen in improved loan access and repayment discipline.

Solution 2 (Digital Literacy and Branding) involves higher per capita delivery costs due to software, hardware, and instructor needs. However, it offers fast and scalable ROI, especially for enterprises engaged in e-commerce and online retail.

Solution 3 (Mentor-Alumni Ecosystem) has medium upfront costs, primarily in platform development and network facilitation. Its benefits are long-term and include leadership development, reduced entrepreneurial dropout, and improved psychological resilience.

Solution 4 (Work-Life Integration Support) entails significant recurring costs — particularly for childcare subsidies and health services — but contributes directly to enterprise longevity, mental well-being, and work continuity.

Solution 5 (Policy Mainstreaming and Inclusive Procurement) is relatively low-cost but politically complex. Once implemented, however, it unlocks systemic access to government markets and reduces gender bias in institutional systems.

A detailed breakdown of these estimated costs and returns is presented in Table 5.

Table 5. Estimated Costs and Returns of Key Strategic Initiatives.

Item	Estimated Annual Cost (¥)	Potential Annual ROI Gain (¥)	Net Annual Benefit (¥)	Notes	Implementation Timeframe	Target Beneficiaries	Delivery Mechanism	Key Performance Indicators (KPIs)
Digital Literacy Program Expansion	1200000	3000000	1800000	Revenue from digital business growth	Q1–Q2	Older women entrepreneurs, first-time business owners	Online modules, hybrid workshops, mobile learning apps	Digital adoption rate, e-commerce transaction volume

Financial Literacy & Loan Readiness	800000	2500000	1700000	Reduced defaults, increased scalability	Q1–Q3	All women entrepreneurs seeking loans and business growth	Community financial coaching, e-learning, loan-readiness bootcamps	Loan approval rate, repayment compliance, financial literacy scores
Mentor & Alumni Ecosystem Platform	600000	1000000	400000	Improved retention, peer-led growth	Q2–Q4	Established business owners, aspiring mentors and mentees	Digital networking platform, quarterly events, leadership forums	Engagement rate, mentor-mentee pairings, program satisfaction

The comparative analysis highlights that each intervention carries distinct investment characteristics and return profiles. For instance, mentorship networks require higher initial resources for coordination and infrastructure but generate lasting benefits in leadership development and entrepreneurial resilience. Digital programs deliver quicker returns and market access but need regular content updates and tech support. Financial literacy initiatives are cost-efficient and foundational, enabling uptake of more advanced strategies. Meanwhile, work-life integration schemes, although costlier, directly improve sustainability and participation among women entrepreneurs. Finally, policy mainstreaming interventions are low-cost but demand strong institutional will and stakeholder engagement. These differentiated profiles, as summarized in Table 5, can guide phased implementation and resource allocation across stakeholder levels.

4.3. Implementation Strategy and Risk Assessment

To ensure successful rollout of these recommendations, a phased approach is advised:

Phase 1: Pilot programs in two urban districts

Phase 2: Feedback-based refinement and regional scaling

Phase 3: Institutionalization through partnerships and subsidies

Risk factors include low participation, policy inconsistency, and budgetary limitations. A comprehensive mitigation strategy is therefore essential, addressing these challenges through stakeholder engagement, built-in feedback loops, and diversified funding sources [34]. These risks, along with corresponding mitigation strategies for each implementation phase, are systematically outlined in Table 6, offering a practical reference for program designers and policy stakeholders.

Table 6. Risk Assessment Matrix for ACA Implementation.

Strategic Objective	Action Steps	Responsible Stakeholders	Time-line	Required Resources	Expected Outcomes	Monitoring & Evaluation (M&E)
1. Enhance Financial Literacy & Digital Skills	Develop modular training programs on e-commerce, mobile payments, budgeting, and digital marketing	Program Development Team, Partner NGOs, Digital Experts	Q2–Q4, Year 1	Curriculum experts, e-learning platforms, training venues, internet access	At least 1,000 women trained in Year 1; 50% report improved digital adoption	Pre- and post-training assessments, digital engagement metrics
	Launch mobile-accessible online courses and community-based workshops	Digital Training Providers, Local LGUs	Q3–Q4, Year 1	Mobile application, facilitators, community halls	Increase digital platform utilization by 30% among older women	Workshop attendance rates, app usage data
2. Expand Gender-Responsive Financial Access	Establish a soft-loan facility or micro-investment scheme for women-led SMEs	Finance Dept, CSR Partners, Local Banks	Q1–Q2, Year 2	Capital pool (e.g., ¥5M), loan officers, legal advisors	500 women-led SMEs receive capital support	Loan disbursement records, default rate analysis
	Partner with MFIs and fintech firms to design low-barrier financial products	Executive Leadership, Micro-finance Institutions	Q3–Q4, Year 1	Partnership agreements, co-branded products	Launch of 2–3 tailored financial instruments	Uptake rate, customer satisfaction surveys
3. Enable Entry into High-Growth Industries	Design incubator programs for women in fintech, AI, and logistics	Innovation Team, Industry Mentors, Tech Hubs	Q1–Q3, Year 2	Industry experts, seed funding, office space	100 women entrepreneurs supported in pilot phase	Number of business launches, industry partnerships formed
	Organize sector-specific bootcamps with male-dominated industry players	Strategic Partnerships Unit	Q2, Year 2	Venue, logistics, facilitators	Improved industry knowledge and network access	Feedback surveys, post-program job/business placement
4. Institutionalize Work-Life Balance Support	Launch pilot on-site childcare programs and flexible scheduling initiatives	HR Department, Local Government Units	Q3, Year 1 – Q2, Year 2	Facility space, licensed caregivers, wellness coaches	20% improvement in retention and satisfaction	Employee satisfaction surveys, absenteeism rates
	Integrate wellness coaching	Health and Wellness	Q2–Q4, Year 1	Coaches, mental	75% of participants report reduced stress	Wellness feedback

	and WLB sessions into entrepreneurship training	Coordinators		health professionals		forms, psychological well-being scales
5. Drive Gender-Sensitive Policy Reforms	Advocate for inclusive lending, tax incentives, and representation in trade boards	Public Affairs Office, Women's Business Networks	Q1–Q4, Year 2	Research studies, advocacy materials, media access	3 policy proposals submitted; 1 policy adopted	Legislative tracking, policy impact studies
	Form a coalition with national and local policymakers and women's groups	Policy & Advocacy Teams, Partner NGOs	Q2–Q4, Year 2	Meeting facilitation, research coordination	Strengthened policy influence through collective voice	Coalition activity logs, outcomes of lobbying efforts

5. Policy Recommendations and Implications

5.1. Policy Recommendations

1) Develop gender-responsive financial mechanisms

Policymakers should collaborate with financial institutions to address systemic lending barriers by promoting microfinance programs, reducing collateral requirements, and piloting alternative credit assessment models that reflect the realities of women-led enterprises.

2) Strengthen entrepreneurial education and digital training

Training programs focusing on digital tools, e-commerce platforms, and business planning should be expanded, particularly in suburban and underrepresented communities. These programs should be flexible, accessible, and tailored to women's learning needs.

3) Institutionalize mentorship networks

Local governments and industry associations can support structured mentorship systems by recognizing experienced women entrepreneurs as mentors and providing platforms for intergenerational knowledge exchange and peer support.

4) Promote work-life integration through supportive policies

Initiatives such as subsidized childcare, flexible licensing, and mental health resources should be embedded into entrepreneurship programs to alleviate the dual burden faced by women balancing business and family roles.

5) Embed gender sensitivity into policy processes

Governments should conduct gender audits of procurement, licensing, and tax systems to identify hidden biases. Inclusive procurement policies and simplified registration for home-based businesses can facilitate broader participation of women entrepreneurs.

5.2. Practical Implications

The practical implications of this study extend across multiple domains. For entrepreneurs themselves, the research offers a structured understanding of the challenges and opportunities within Guangzhou's evolving business environment, providing concrete strategies for navigating funding limitations, building networks, and integrating social value into business models. For policymakers, the findings reveal the limitations of gender-neutral SME policies and underscore the need for institutional frameworks that actively promote equity. Financial institutions may find the insights valuable in designing inclusive products that align with the behavioral and contextual realities of women-led

businesses. Development agencies and NGOs working in urban China can use the proposed interventions as scalable entry points for training, digital empowerment, and community-based enterprise support. Collectively, the study highlights the potential of gender-responsive entrepreneurship to serve not only as an economic growth engine but also as a vehicle for social transformation in the Chinese urban context.

5.3. Limitations and Future Research

This case project is grounded in interviews and data collected from a selected group of women entrepreneurs in Guangzhou, reflecting the experiences of those operating in specific urban environments. As such, its findings may not fully apply to other regions or broader national contexts. Moreover, the study focuses on qualitative patterns and strategic observations rather than statistical measurements. Future research could expand the sample scope, apply comparative frameworks across cities or provinces, and incorporate longitudinal or quantitative approaches to assess the long-term outcomes of the proposed interventions.

6. Conclusion

This study examined the growth strategies, challenges, and institutional conditions shaping the experiences of women entrepreneurs in Guangzhou City, China. Drawing upon qualitative data collected through interviews, financial documents, and performance records, it analyzed how women-led enterprises navigate systemic barriers in finance, policy, digital inclusion, and socio-cultural dynamics.

Key findings reveal that while women entrepreneurs demonstrate strong resilience, adaptability, and a commitment to both economic and social value creation, they continue to face multiple obstacles. These include discriminatory lending practices, weak policy support, male-dominated business networks, and a persistent imbalance between work and family responsibilities. Despite these constraints, many women have developed innovative coping mechanisms, such as leveraging digital tools, building informal peer networks, and engaging in community-based branding.

The study contributes to the growing literature on gender and entrepreneurship in emerging economies by contextualizing female entrepreneurship within a rapidly modernizing Chinese city. It highlights the significance of integrating financial literacy, mentorship ecosystems, and work-life integration into broader development strategies. More importantly, it calls for policymakers, investors, and institutions to move beyond token support and adopt structural reforms that enable women entrepreneurs to thrive equitably.

By presenting practical insights, scalable interventions, and policy-relevant recommendations, this case project not only enhances our understanding of gendered entrepreneurship in China but also offers a replicable model for inclusive economic development in other urban contexts.

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