

## The Effect of Gender and Resources on Entrepreneurial Activity

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**Abstract :** In this paper, we examine the relationship between human capital, personal wealth and social capital to explain the differential start-up rates between female and male entrepreneurs. Since our dependent variable is dichotomous, we examine the determinants of these using a maximum likelihood logit estimator. We used the Global Entrepreneurship Monitor database covering the period 2006 to 2009 with 421 usable cases drawn from the Lower Layer Super Output Areas in the East Midlands in the United Kingdom. we found evidence that indicates that a female positively moderate the positive relationships between indicators of human capital, personal wealth and social capital with start-up activity. The findings have implications for programs, policies, and practices to encourage more females to engage in start-up activity.

**Keywords :** entrepreneurship, star-up, gender, GEM

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