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# **Gender differences in access to startup finance – an econometric analysis of GEM data<sup>1</sup>**

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<sup>1</sup> Subsequently published as :

Roper, S. and Scott, J.M. (2009) 'Perceived financial barriers and the start-up decision: An econometric analysis of gender differences using GEM data', *International Small Business Journal*, 27 (2): 149-171.