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This research aims to investigate the issues of growth within women-owned businesses with a close analysis on the performance and characteristics of female-owned businesses in comparisons to male-owned businesses through exploring the role of financial capital in terms of debt and equity to see why female-owned businesses have lower survival rates, profits, and employment. This study explores the effects of financial capital on both women and men-owned small firms to determine if firms having higher levels of financial capital also have higher levels of profitability and growth. In addition, this study hopes to contribute to the existing literature by providing insights into the mechanisms through which gender inequality regulates the role of financial capital in women-owned businesses.